Homelessness and housing:

A practical guide for landlords and letting agents





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About Crisis

Crisis is the national charity for people experiencing homelessness. We are committed to ending homelessness. Every day we see the devastating impact homelessness has on people's lives. Every year we work side by side with thousands of people, to help them rebuild their lives and leave homelessness behind for good.

Through our pioneering research into the causes and consequences of homelessness and the solutions to it, we know what it will take to end it.

Together with others who share our resolve, we bring our knowledge, experience and determination to campaign for the changes that will solve the homelessness crisis once and for all.

We mobilise a unique volunteer effort each Christmas to bring warmth, companionship and vital services to people at one of the hardest times of the year, and offer a starting point out of homelessness. We know that homelessness is not inevitable. We know that together we can end it.

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I'm worried one or more of my tenants may be at risk of homelessness, what can I do?

If you are a landlord or letting agent and are worried about your tenants, here's some practical advice and places you can contact for information:

- If your tenant has fallen into rent arrears, consider working with them to negotiate a reasonable repayment plan. You can signpost them to make a <u>claim for Universal Credit</u> if they meet the <u>eligibility criteria</u>.
- If your tenant(s) are already in receipt of benefits such as Universal Credit, their Jobcentre can help them manage their rent costs, potentially by paying rent directly to you out of their benefit payments. The tenant will need to approve and request this themselves.
- Notify the local authority if (and as soon as) you serve a mandatory eviction notice to one of your tenants: this puts the duty on the Housing Options team in the local council to then support the tenant.

- Signpost your tenants to the <u>Help to Rent</u> database managed by the Crisis team:
 this is a database of help to rent schemes across the UK, which prospective tenants can use for help if they are looking for a new tenancy.
- Look proactively for schemes where your tenants can get support to help sustain their tenancy: for example, signpost them to their local Crisis Skylight centre to enquire about our Renting Ready training course, or contact the National Residential Landlords Association (NRLA), which helps landlords and offers paidfor mediation services and advice on tenancy-related matters. Crisis is currently working in partnership with the NRLA, and any landlord wishing to work with our Housing Procurement team can access NRLA services for free.

What can I do to help people with experience of homelessness access private rented housing?

- Accept people who claim housing benefits/Universal Credit as tenants.
 This is a settled claim which covers housing costs and gives the reassurance of regular and reliable payments for landlords and tenants.
- Show flexibility around the need for a guarantor who is already a homeowner – not all people have access to this kind of guarantor.
- Rent in advance can be a huge barrier for people looking to enter into a tenancy. Landlords sometimes ask for up to 6 months' rent. Show flexibility around the amount of rent in advance required of the tenant. Consider offering tenants longer or open-ended tenancies from the outset (more than 12 months if possible) to increase stability in the tenure. We'd recommend 1-2 months maximum, with the option for the tenant to pay in instalments.
- Allow your tenants to have their <u>pets as</u> part of their tenancy agreement.
- Consider being open to making adjustments to the property to make it suitable if a tenant has a disability. Small works can potentially be funded for you through <u>Disabilities Facilities Grants</u>.
- Show flexibility in allowing the tenant to pay the deposit for their tenancy in stages, with a signed written agreement in place detailing when the full amount will be paid by. Make sure that the <u>deposit is protected</u> within 30 days of the first payment, even if it's not the full amount.



I would like to offer private rented housing to people with experience of homelessness

If you are outside of London and based in one of our **Skylight areas**, you can reach out directly to your local Crisis Skylight centre with an email expressing your interest in offering accommodation.

If you're a private landlord with property in London, our <u>Housing Procurement team</u> want to hear from you.

Crisis knows that with enough secure, affordable properties for people to rent, thousands of people can avoid falling into homelessness. That's why we are invested in finding landlords who would benefit from our services, and who will in turn be part of this critical solution to ending homelessness.

We offer a comprehensive range of professional service packages for you as a landlord, which can be viewed below, in addition to free-of-charge mediation services and tenancy advice through our partnership with the **NRLA**.

If you'd like to find out more about how our free services can benefit you, get in touch with our specialist team by emailing properties@crisis.org.uk

We'd also like to hear from you if you don't want to commit right now, but have ideas or suggestions on how we could develop our service for landlords, so please get in touch.



Our services for landlords

Landlord Package

- Designated point of contact throughout tenancy
- Home visit and rent valuation
- Access to our pool of tenants in London
- We will match the right tenant to your property
- Hassle free letting process
- Direct rent payments to landlord
- Mediation and tenancy breakdown prevention
- Free, optional rental insurance

Tenant package

- Understanding rights and responsibilities as a tenant
- Tenant suitability assessments
- Rent in advance/deposits/bonds
- 1 to 1 coaching and responsive support
- Dealing with challenges and sustaining a tenancy
- Income maximisation and money management
- Mediation and tenancy breakdown prevention
- End of tenancy support

Compliance package

- Understanding landlord rights and responsibilities
- Lettings legislation and safety regulations
- Applications and Property licensing support
- Housing and tenancy law
- Understanding the benefit system
- New regulations updates and support



Advice to employers supporting staff who are at risk of or experiencing homelessness

If you're worried or have concerns about any of your employees, here are some useful resources and things to consider that might help:

- Consider training for staff on signs of modern-day slavery. There is a <u>directory of organisations</u> who can offer information and advice if this is something you are concerned about.
- To support colleagues through the cost of living crisis, you could develop a staff loan policy, offering interest-free loans to help staff secure a tenancy (rental deposit), buy a train or bus season ticket or purchase a pedal bike. Ensure that repayment plans are reasonable and can be flexed to suit the employee and their situation.
- Your HR department could also develop an emergency 'support fund' for employees experiencing acute financial or personal crises, such as those fleeing a domestic abuse scenario or those at risk of losing their home. This fund could make discretionary, non-repayable gifts directly into the employees salary.
- Prevention is key: promote access to advice services and Help to Rent projects
- Crisis are working together with the DWP (Department for Work and Pensions) and DLUHC (Department of Levelling Up, Housing and Communities) to establish a homelessness covenant for businesses committed to supporting people experiencing homelessness into work and preventing their existing employees from being pushed into homelessness. To find out more, please get in touch with our Covenant coordinator via bestpractice@crisis.org.uk.



About the Crisis and Zoopla partnership

In 2022, Crisis and Zoopla launched a multiyear partnership. We are working closely to end and prevent homelessness for people across Great Britain, and together we will:

- Call for there to be enough housing available that people on low incomes can afford to sustain their tenancy without pushing themselves to the financial brink, including advocating for local housing allowance rates to be set at the right level and for increased investment and supply of social homes.
- Activate a public awareness and understanding campaign on homelessness - aiming to educate Zoopla's audience on how theyn can support those experiencing homelessness.
- Engage Zoopla employees in raising funds directly for Crisis and in volunteering opportunities to support Crisis' Skylight centres, annual Christmas project and Shops From Crisis operations across Great Britain.



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Registered Charity Numbers: E&W1082947, SC040094.

Company Number: 4024938.

