Webinar report

Harrow Homelessness Call to Action

22 July 2021





1 Introduction

Harrow Council held a virtual Homelessness Call to Action event on 22 July 2021 attended by over 50 delegates with the aim of preparing for the expected surge in homelessness demand this year, following the end of the eviction ban, the end of the furlough scheme and the challenges of financial difficulties and unemployment.

We were delighted to welcome a wide range of representatives from the voluntary and community sector, statutory services, landlords and Councillors.

2 Context

Harrow is an outer London borough with a relatively small social housing stock, a declining rate of home ownership and an increasing private rented sector.

10% of Harrow's households live in social housing, a mixture of around 4,800 Council properties and 4,350 Housing Association properties. Around half of the council's general needs housing stock has been sold under the Right to Buy since 1980.

There is a low turnover of social rented homes but a high demand for affordable housing, from homeless households, home seekers on the housing waiting list and existing social housing tenants waiting to move to alternative social housing.

The main reason for homelessness in Harrow is loss of private rented accommodation, followed by parents no longer willing or able to accommodate and a range of other reasons.

There is a heavy reliance on the private rented sector for both temporary and permanent housing solutions. Private rents are not affordable for many households as incomes have not kept up with rent increases. Many tenants must make up the shortfall between private rents and LHA rates from other income.

The webinar focused on the need for agencies and landlords across the borough to co-operate and work together to tackle homelessness.

3 Main Presentations

Our guest speakers were Scott Bryant, Private Rented Sector Manager at the Greater London Authority (GLA); Eloise Shepherd, Head of Housing & Planning, at London Councils; and Yvonne Baisden from the National Residential Landlords Association.

'Privately renting during the pandemic in London: calm before the storm?'

Key points included:

- The PRS has grown significantly from 15% in 2000 to 27% in 2019, with a decline in other tenures.
- The PRS is now more diverse, with 1 in 3 households in the PRS having children.
- · Average rents have increased, faster than earnings.
- Many renters live in substandard homes, with 1 in 5 failing to meet the Decent Homes standard.
- Prior to the pandemic there was already a very limited spread of average rents in Harrow. Across London few renters had savings and most paid a higher % of their income on housing than people in other tenures. Black households paid a disproportionality high % of their income on private rented housing.
- During the pandemic many private renters lost earnings and fell into rent arrears.
- Protections for renters during the pandemic have included the increase of Local Housing Allowance (LHA) rates to cover 30% of market rents, suspension and changes to evictions and changes to notice periods.
- There has been an increase of Londoners impacted by the benefit cap during the pandemic.
- There is a lack of good data on evictions due to a backlog of court cases and many renters leaving their property when served with a notice.
- The GLA has several tools available including a tool to report rogue landlords and agents, the Rogue Landlord and Agent Checker, and training for the Police on illegal evictions.
- Partnership working across the sector is helpful, for example with Safer Renting (https://ch1889.org/safer-renting).
- The Mayor has asked for a grant package for renters and landlords, emergency funding to prevent and mitigate homelessness, expanded access to welfare benefits, powers for the Mayor to implement a two-year rent freeze and for the Government to deliver on the long-promised commitment to scrap section 21 evictions.
- Further information is available here: https://www.london.gov.uk/what-we-do/ housing-and-land/improving-private-rented-sector

'Homelessness, Rough Sleeping and Temporary Accommodation in London: the last year and next steps'

Key points included:

- 62,670 households are living in temporary accommodation in London two-thirds of England's total.
- The Homelessness Reduction Act 2017 and extra measures during pandemic such as Everyone In have resulted in an increase in single households in TA.
- There is high use of expensive B&Bs and hotels.
- Homelessness is being driven by the termination of assured shorthold tenancies.
- A wide range of homeless households were accommodated during the pandemicfrom entrenched rough sleepers with complex needs to people who wouldn't usually present to local authorities for help (e.g. key workers who lost their accommodation).
- People working in the 'grey economy' being paid cash in hand did not have access to furlough.
- Challenge of helping non-UK nationals with limited entitlements, both Non-EEA nationals with no recourse to public funds and EEA nationals with limited access to benefits. Guidance needed due to conflicting policies.
- User voice- how can we build engagement and empathy into the system?
- Staff burnout- how can we address this?
- Pressures of costs, funding (often short-term), out of area placements and property conditions.
- The Pan London Agreement on Inter-Borough Temporary Accommodation
 Placements aims to prevent boroughs acting in competition with each other, which can lead to price escalation.
- Capital Letters procures PRS accommodation for homeless households being assisted by London boroughs. Further information can be found here https://capitalletters.org.uk/
- Setting the Standard is a pan-London inspections service to ensure Bed &
 Breakfasts and Studio Apartments used by local authorities for temporary
 accommodation meet the minimum required quality standard. Further information
 can be found here https://www.commissioningalliance.co.uk/setting-the-standard-sts

'Landlord's perspective'

Due to technical difficulties the presentation could not be delivered as planned. Please see www.nrla.org.uk for more information.

4 Questions and Answers session and event chat

Delegates asked a range of questions to the panel on different topics including:

Positives and Negatives of Covid response to homelessness

- Positives included the increase to LHA rates, the extended notice periods, closer working relationship with health partners/NHS which saved lives (e.g. Find and Treat service, Covid hotels) and closer working between the GLA and London boroughs.
- Negatives included the fact that initially there was a lack of strategy in the response
 to the huge crisis, there was a lot of 'noise and light' but progress was quite slow,
 requests for data added to the pressure and stress, not increasing the benefit cap
 when the LHA rates were increased, not having a better targeted financial support/
 grant package for renters and the rent arrears 'hole'.
- Hopefully this will result in a better crisis response in future.

Illegal evictions

- Have there been a lot of illegal evictions taking place throughout the pandemic?
- The GLA is very concerned about the increase in illegal evictions during the
 pandemic. By their nature, accurate data on this has been difficult to come by, but
 the GLA is supporting Safer Renting to kick off a data collection exercise on this.
 The GLA is also concerned about the 'repairs arrears' issue. Many boroughs are
 concerned that, as renters affected by the pandemic seek cheaper accommodation,
 there's a risk of a further deterioration in standards.

Benefit Cap/Welfare Benefits

- It is good to see that the LHA rates have been increased during the COVID-19
 period but why has the government not increased the benefit rates in line with the
 LHA rate increase?
- Is there any evidence of newly unemployed over the last 15 months not being made aware of the grace period that could be applied in the Benefit Cap?

In certain scenarios a newly unemployed person, or someone who has seen a reduction in their working hours, will not have their benefit capped for a period of 9 months. This is dependent on them having been in employment for the previous 12 months and had earnings above a threshold. People may qualify for the grace period but don't know about it (when UC first started the grace period was not applied in cases when it should have been so this is a known risk). Often people don't quite meet the criteria for the previous 12 months or the grace period has ended, and they didn't realise they had been in one.

This has had an impact on Discretionary Housing Payments (DHPs).

Rent Control

- Delegates were keen to understand what rent control might look like and whether the Government is heading towards this.
- The Mayor would need new powers to be able to freeze rents at the current levels (within current tenancies and between tenancies) for 2 years. Other countries have done this during the pandemic.
- It would also protect the private purse from rent increases (HB/UC).
- This would include increased awareness of renters' rights and reporting tools, as well as resources for councils for enforcement.
- Work has been done with partners including grassroots organisations such as https://londonrentersunion.org/
- You can find the Mayor's rent control proposals here: https://www.london.gov.uk/sites/default/files/reforming_private_renting_-_the_mayor_of_londons_blueprint.
 pdf
- The Renter's Reform Bill 2019-2020 was announced in the Queen's Speech in December 2019. A White Paper is expected this Autumn.
- GLA concerned that if section 21 evictions are scrapped rents may increase.

Rogue landlords and agents

- For legal reasons, records can only be kept on the public part of the Mayor's rogue landlord and agent checker for 12 months, or until the offence is spent.
- The GLA is aware that council enforcement teams have been unable to take as much action against rogue landlords in the last 12 months, not least because of court closures/delays, but also because of lockdown restrictions.

 Council environmental health teams can, however, access a private part of the Checker where they can see landlords or agents' cases dating back for up to 10 years.

Setting the Standard (STS) Temporary Accommodation Inspections Service

- · Harrow Council has signed up to Setting the Standard.
- The scheme is limited to nightly paid studio and B&B style accommodation at present. It is a huge scheme, so they have to see how this initial period with prioritised units goes before committing to an expansion. Hopefully in the future it will be rolled out to incorporate self-contained emergency accommodation.
- Further information about Setting the Standard can be found here https://www.commissioningalliance.co.uk/setting-the-standard-sts

Capital Letters

- Feedback from a landlord that the model is too risky. It would work better if they offered both an incentive and a deposit.
- As it's a pan London scheme it may work differently in different areas, with both positive and negative feedback received.
- It was acknowledged that we need a range of approaches, including Capital Letters.

Guarantors

Many agents and landlords ask for rent guarantors which can be a challenge and obstacle to accessing PRS accommodation.

DSS Discrimination

This remains a concern, despite the recent court judgement.

No Recourse to Public Funds (NRPF)

- It can be difficult to identify this client group so the data may not show the true picture.
- Outreach services can identify rough sleepers with NRPF.

- Some people are housed but not suitably housed i.e. substandard accommodation.
- Contradictory policy- the Government wants to end rough sleeping, but immigration policy and the 'hostile environment' can be an obstacle to this. Central government has 'tolerated' local authorities offering services/accommodation but did not suspend the no recourse conditions during the public health crisis. Clarity is needed.
- Some clients are waiting on Home Office decisions to regularise their status.
- Query about agencies sharing information about rough sleepers with the Home Office.

5 Workshops

We held three workshops focused on:

- · homelessness prevention, signposting and advice
- · great joined-up working
- · welfare rights, financial inclusion and employment

The workshops were chaired by Glen Hearnden (Chair of the Harrow VCS Forum), Julian Saunders (Charity Manager, Firm Foundation) and Susan Kearney (Harrow CAB). The facilitators were Beatrice Cingtho-Taylor (Head of Housing Needs, Harrow Council), Meghan Zinkewich-Peotti (Housing Strategy Project Manager, Harrow Council) and Jenny Townsley (Housing Benefit Service Manager, Harrow Council).

Workshop 1: Homelessness prevention, signposting and advice

The group discussed who is most likely to be affected and identified groups at risk of homelessness including:

- Single men forced out and having to live with parents during the pandemic
- Mothers with children who are homeless as a result of relationship breakdown
- Unemployed people and those with other financial challenges
- Domestic abuse victims- likely to want out of borough placements for safety.

The group identified issues that agencies are beginning to see:

- Rent arrears
- Landlords placing non-legal pressure on tenants (from conniving behaviour to illegal eviction)
- Hidden homelessness where people are living with family members or sofa surfing, but this is becoming untenable
- · Mental health where family can no longer cope
- Transgender people- hidden but the pandemic is highlighting their needs
- Job Centre Plus advised that 'better off in work calculations' can be done to help people make an informed decision on taking up employment. The calculators are available on the website here: https://www.gov.uk/benefits-calculators

The group agreed what it needs to do and made commitments:

- Access to service- Harrow Council to continue to resolve and improve access to the homelessness service including in person, telephone, web form/email usage and response times.
- Publicise seeking early help- All agencies to publicise the MHCLG/Harrow Council
 poster on early intervention. Hard copies to be displayed at the Civic Centre, CAB
 & JCP offices. Soft copies to be sent to all agencies to include in their electronic
 contact, social media pages etc. Poster to be added to the Harrow Homelessness
 web page and included in the My Harrow newsletter to residents.
- Pop-up advice service- All agencies to participate in an outreach advice/pop up advice service to provide information and advice and signpost to support available in Harrow. This could be run alongside food bank distribution points, such as the Romanian Food Hub and London Community Kitchen at the Bridge, to engage with hard to reach communities. There are around 10 appropriate locations.

Workshop 2: Great joined-up working

What works well

- Good interface between Children's Services and Housing Needs, positive working relationship, good exchange of information and understanding of needs, pathways and limitations, in relation to homeless families and cases if exploitation
- Good working relationship and better understanding between Adult Social Care and Housing Needs/Housing Services in relation to mental health, more work planned on evidence based forward planning and on learning disabilities.

- Partnership working between CNWL's rough sleeping mental health service pilot and Housing Needs.
- Good engagement in the Homelessness Reduction Board.
- · People are doing their best.
- This type of event works well.

What could work better

- · System changes are required.
- Need to be aware of unconscious bias and stereotyping e.g. of tenants, landlords and council officers. Need to build trust.
- Difficult to find right person in right team to speak to. This can be difficult for customers and professionals. There is no single point of contact- need to speak to multiple people e.g. one landlord might need to speak to Housing Needs, Housing Benefit and Environmental Health. Lack of coordination between teams within the council. Functional relationships are important.

Gaps and Assets

- Challenges in helping people with No Recourse to Public Funds (NRPF), both with homelessness services and mental health services. There is a NRPF worker in Children's Services. Low awareness of services for single people or couples without children. DV concession available in some cases. One resource used is NRPF Connect from the NRPF Network. For access to mental health services may need to have a Human Rights assessment and may only be able to access acute/crisis services.
- Could make better use of social prescribing
- Challenge of addressing begging- not always rough sleepers.
- Communication- there are shared team inboxes, Access Harrow and many officers have emails and work mobiles.

Simplifying the customer journey

• Difficult to find right person in right team to speak to. No single point of contact. Lack of coordination between teams within the council

Workshop 3: Welfare rights, financial inclusion and employment

Support for tenants who are more vulnerable

- Homeless households can be the Council's most vulnerable customers but also can be the most difficult for landlords to accommodate
- · Landlords want to see more support, particularly with managing HB/UC claims
- Lack of rent in advance/deposit is challenging
- How to deal with other concerns with tenants e.g. anti-social behaviour
- Council tenant training to be reinstated along with Landlord Forum. Feedback would be welcome on this offer.
- Landlords find it difficult to work with people whose first language isn't English- what support is available in Harrow borough to help with this? (Some organisations use services such as language line.)

New UC claimants used to be offered training by CAB on how to manage their claim. Is there potential for this to be reinstated and link up with employment support through Xcite?

Need to bring smaller support organisations into the loop and improve communications with those that carry out critical support role for some of the most vulnerable groups e.g. Romanian community.

- They would like some training e.g. on housing and homelessness
- Would like to help with publicity of schemes such as Xcite that support people into work

Who are the people who are more likely to struggle who could potentially be targeted for outbound contact by Harrow Council to support with HB? e.g. people whose first language is not English.

Help Harrow

- Incredible job of supporting residents over last 15 months
- How can Help Harrow be supported to offer advice to people at the point of contact to help them become more financially independent

6 Plenary session - feedback and summary

Paul Hewitt, Corporate Director of People, commented that the workshop feedback highlighted the need for a whole system approach to family life, including mental health and domestic abuse. This requires collaboration across council services and wider with partners. We need to 'get upstream' to prevent and reduce homelessness, through early intervention. This is our collective responsibility.

The workshops included very rich conversations and strong commitments.

This is a call to action. We are anticipating a surge in homelessness and working together is going to be critical to prevent and reduce the impact on families and individuals. Rich and powerful conversations do change perceptions, awareness and behaviour.

There is an African proverb that says:

"If you want to go fast, go alone; but if you want to go far, go together." We will go far together, after today.

7 Next Steps

Julian Higson, Harrow Council's Director of Housing Services, thanked everyone for their contributions and energy and noted that we will only tackle homelessness effectively if all organisations involved work together. If we do this effectively, we will help prevent people from losing their homes, and assist them with the money, support and employment opportunities they might need.

The priorities that emerged from the webinar and workshops included:

- Intervening early to prevent homelessness
- Taking a whole system approach with stakeholders working together to understand the challenges and integrate actions to improve systems
- Enabling a shared understanding of needs, pathways and limitations
- Improving awareness of information, advice and support for landlords and tenants including welfare benefits and employment.

The Harrow Homelessness Reduction Board will now take forward the actions agreed at the webinar.

Thank you to Scott Bryant, Eloise Shepherd, Yvonne Baisden, Glen Hearnden, Julian Saunders, Susan Kearney, Beatrice Cingtho-Taylor, Meghan Zinkewich-Peotti, Jenny Townsley, Nikesh Patel and Andre Bothma.