The past, the present = the future By Margaret Shapland Housing & Welfare Advice Worker



"It's a long road, so we are just trying to stay focused and grounded and keep moving forward. I'll take it, though". Sturgill Simpson

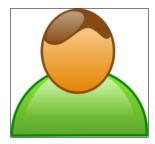
Sturgill is an American country music singer-songwriter. It is a quote I agree with as staying focussed and grounded (as in practical) feels entirely necessary in our line of work and again from my point of view, part of the focus/keeping grounded element is learning from our past, so we start this article with a look back at what we have been doing in the Advice & Welfare service over the last year – that being fiscal year 17-18.



Numbers seen in the service

Over the past year, we have seen 1,249 individuals – the same number that we saw in fiscal year 16-17. Of these, 470 were new clients – 37%. This is a good result given that we had reduced staffing levels until September when our new colleague, Eleanor joined us. Due to this, we saw that the number of sessions we were able to offer was reduced from 84% to 74%. Clients visited us on average two times (a total of 2,147 visits) and

during those sessions we talked to clients about three different issues when we met them. We are doing more with clients and they are certainly asking us to work on a wide variety of issues. More of that later.



Who did we see?

The number of female clients remained steady at 15% this year. In terms of age, we are seeing more people in the older age groups with nearly 45% being in the 46+ age groups, growing from 42% in the last fiscal year. We think this is because as the benefit landscape becomes more digitally-based, older clients feel less secure with managing their benefit affairs through this route and require more support. It is also true that the number of younger clients has reduced as we see less young clients from the Central and Eastern European states – many

are either working or have dispersed back to their home countries or other European countries following the fall in the pound, disadvantaging their earnings in the UK.



Where did they come from?

When we look at ethnicity, we see that clients of African heritage are the largest groups – they account for 33% of all clients seen, followed by "White-Other" clients (mainly from Europe) - 31% and then White British clients – 14%. Taking into account clients of African ethnicity, who classify themselves as Black British or Caribbean – we are looking at 46.6% of all clients. There are a number of reasons why there is such a large representation BAME(Black and Minority Ethnic) clients – in research from Centrepoint, it emerged that homelessness had risen steeply in this group between 2010-2016 with a 40% increase compared to just 13% among the white British population. The key

reason given was lack of employment opportunity and lack of sustainable employment. Other research from the Race Disparity Audit 2017 mirrors the work done by Centrepoint quoting homelessness rates of 42% among the Black African community.

When we look at status in the UK, those who are British citizens remains the single largest group at nearly 33%, followed by Central & Eastern European nationals at 25%. This group is declining as we mentioned previously but the clients we are working with tend to be a) clients who are seeking or just found work b) some who stay for a relatively short time and if they feel they cannot make a reasonable life in the UK approach us to help them to return home and c) those who have issues around mental health, substance abuse or other issues that prevent them from moving forward in the UK.

How many were we able to help in finding accommodation?

Overall, 34% of clients approached the service for housing assistance compared to 42% in FY 16/17. Looking first at those that we were unable to assist when we first met them, we are seeing a reduction from last year to this fiscal – grouping those who had no proof of benefit or ID, wanted a specific hostel that we have no referral rights to, who were NRPF (no rights to public funds) or where we need additional information to move forward; in 16/17, we saw 91% of all those in the unable to assist (UTA) category fall into in these four groups. In FY 17/18, this dropped to 80% but more encouraging was the fact that the UTAs had formed 35% of all clients seen for housing in FY 16/17 and this had dropped to 27% in this fiscal year.

Looking at placements made in the month of registration, these remained pretty steady at 34% in FY 16/17 and 34% in this current year. Over the year, we have placed 59% in some form of accommodation with the largest percentages being those in hostels – 17%, followed by night shelters 18.7% and private rented at 17%. We are partnering with more private landlords and further building up our portfolio of hostels that we have referral rights into. We have been helped in that one major low support hostel came back into play after substantial renovations, others have changed or relaxed their criteria for referrals. That said, we are still experiencing the "stop-start" nature of waiting lists and if clients want a particular type of hostel, they may find that they have a substantial wait.

Rental property in inner London boroughs can remain sparse and too highly priced to be within the reach of our clients. We have looked at the client base for housing clients and have partnered with one organisation which is more suitable for dealing with up-age clients who find it difficult to work with modern technology such as catching our daily emails which record all the housing offers and viewings for each day and need more of a "hand-holding" approach.

Looking at trends in the homelessness sector

Moving on from what we have seen, let's look at the underlying drivers in this area. Crisis produced a major report - The Homelessness Monitor in April this year. We have talked before about the rise in rough sleeping and this has resulted in greater media coverage and pressure on the government which resulted in a pledge from Teresa May to reduce rough sleeping by half by 2022 and that it would be eliminated totally by 2027.

Eviction from private rented is key

Looking at statutory homelessness – that is, cases where an intervention was sought through the local authority, with mortgage repossessions or social sector rent arrears which are at an all-time low, it is abundantly clear that there is a greater association with loss of a private rented tenancy being the key reason for homelessness.

The report also suggests that the Local Housing Allowance reforms are the major factor between loss of private tenancies and homelessness. The reforms have also demonstrably restricted access to private rented properties by lower income households. The number of Housing Benefit/universal Credit clients who are in private tenancies is now 5% lower than when the LHA reforms were introduced in 2011. The pressures in London – where naturally most of our clients are based, is even greater with acceptances of homelessness applications by boroughs in London have increased by 91% from the low point in the cycle in 2010/11.

It is particularly hard for younger adults to create a separate household and there is a continuing fall in that ability to do so, for example, it has dropped in London by 40%. In fact the annual rate of new household formation – particularly so in the private rented sector has fallen away sharply since 2011. What that tells us are that there are particular constraints on supply due to a lower turnover, inadequate numbers of new builds as well as the problems experienced through affordability.

The downward trend in the availability of shared housing has actually reversed; it is thought this reflects welfare support for housing costs both due to the low shared accommodation rated for under 35s but also in part to the benefit cap and shared accommodation being more attractive to low income individuals. That said, we find it hard to generate such accommodation as many landlords we speak to find it less lucrative and more administratively inefficient.

There continues to be anxiety about the ongoing impact of administrative arrangements for Universal Credit and recent introductions have reduced the gains for working households.

The Homelessness Reduction Act

This is the most notable piece of homelessness policy to be seen over the past year and came into force in April 2018. With its emphasis on earlier preventative interventions, on meaningful support for single people, and on a balance of responsibilities between local authorities and households at risk of homelessness, the Act appears to have gained the approval of most stakeholders. Alongside this, the government have published a new Homelessness Code of Guidance which covers the duties brought in by the Homelessness Reduction Act. That said implementation will bring substantial challenges with local authorities being squeezed as finding benefit-reliant households private rented accommodation when they are being priced out of many areas certainly in London.

The Budget and specific measures to alleviate homelessness

A number of specific commitments on homelessness were announced in the 2017 Budget, including £20 million of funding for Private Rental Access Schemes to support people at risk of homelessness to access and sustain tenancies in the private rented sector and £28 million funding for three Housing First pilots (a project whereby people with complex needs and a rough sleeping history are housed and then a support network built around them)

How do we seek to move forward in such a tricky environment?

I think the best answer to that is to have an environment where ingenuity is key and where there is continual trawling to obtain new housing opportunities. There is no doubt that the housing provider environment has become more fractured due to the continuing drive towards a requirement for local connection and that there are many more niche providers serving particular and very discrete communities. As a pan-London service, we are also looking to drill down in each borough to find opportunities.

We have to work hard to keep clients in accommodation, not have "tunnel vision" through getting locked into the same old offering and encouraging some clients to consider placements outside the inner London boroughs.

In a changing and at sometimes an unstable environment, it truly is the case that necessity is the mother of invention.

Whilst on the subject of instability, one of the key reasons our service works for clients is that we remain a place where clients come back to on a continuing basis; the fact that we are always there is a truly important factor for many of our clients – thank you for keeping the vision alive.