Housing Options and Homelessness Prevention

1. Who we are

1.1 The Scottish Federation of Housing Associations (SFHA) leads, represents and supports Scotland's housing associations and co-operatives. We want to see a thriving housing association and co-operative sector providing sustainable and affordable homes.

1.2 The SFHA welcomes the Local Government and Communities Committee's decision to conduct an Inquiry into Homelessness. SFHA campaigned alongside other stakeholders for 60,000 new affordable homes to be built over this Scottish Parliamentary term. We subsequently welcomed the commitment from the Scottish Government to set a target of 50,000 affordable homes and subsequent spending announcements. New quality, social affordable housing is a crucial part of the answer to homelessness. The issue goes beyond numbers however and it is crucial that grant levels are able to sustain both the range and variety of accessible housing needed as well as support adaptations and improvements of existing stock to meet the wide range of social and health needs of tenants.

1.3 SFHA welcomes the emphasis in the committee’s questions on prevention. SFHA would want the committee to be aware of the efforts of our members across Scotland to support tenants who experience poverty, disability, mental health and unemployment or low paid and precarious employment.

2. Executive summary

2.1 Housing associations work to prevent homelessness by

- supporting tenants with financial advice and support;
- working to ensure that they receive benefits that they are entitled to;
- assisting with wider community support, whether run by the housing association themselves or through referrals to other local support networks.

2.2 Advice by housing associations has secured millions of pounds in unclaimed benefits which helps tackle poverty and sustain tenancies. Part of that work is giving tenants access to IT support so that they are able to manage their resources and access advice directly themselves.

2.3 Effective action on homelessness also delivers savings by avoiding costs in the NHS such as people being needlessly stuck in hospital through lack of
appropriate, accessible accommodation or through the absence of the right care and support in their home.

2.4 This submission draws on examples of best practice by housing associations to provide stable tenancies, prevent tenants from becoming homeless, provide pathways to tenancies for people who have been homeless and provide wider support on issues to do with benefits, financial support, advice on affordable warmth and social support.

2.5 SFHA members' work is both innovative and rooted in local communities. If the Committee wishes to see our members’ work in action we would be happy to arrange opportunities to see projects aimed at addressing some of the challenges highlighted by the Committee's questions.

2.6 Finally, SHFA supported the campaign by Shelter and other stakeholders Homelessness: Not Yet Fixed as we believe that there needs to be a Scottish Government strategy to focus on eradicating homelessness, promoting joint collaborative work to support people moving into new tenancies and sustaining tenancies in the long run. We have also liaised with COSLA and would endorse the key messages highlighted in their submission to the Local Government Committee.

3. Main Report

3.1 Housing associations play a key role in providing community based support for tenants to help them sustain their tenancy. There are a variety of innovative approaches across Scotland to support people who have been homeless or are at risk of becoming homeless through developing practical skills and being given access to training and college courses.

3.2 A major concern of the SFHA is the impact of welfare changes such as the implementation of Universal Credit, the restriction of entitlement to support with housing costs for 18-21 year olds, the LHA cap and benefit cap reductions which are undermining tenant incomes and their ability to pay their rents. This is stressful for tenants, can push them further into poverty and lower incomes and critically can push them towards losing their tenancies should they not get additional or transitional support.

3.3 SFHA carries out monthly surveys of our members to enable us to give quality feedback to DWP on the impact of Universal Credit roll out and to highlight the significant delays in benefit payments to tenants.

3.4 The work of housing associations both as social landlords and service providers, other stakeholders such as local authorities, health and social care providers and support groups are crucial in preventing homelessness, ensuring people who are homeless receive support to be housed and then sustain their tenancies.

3.5 In response to some of the questions raised by the call for evidence:
How do you feel housing options and homelessness prevention is working in practice? Are there examples of good practice?

3.6 Housing Options is seen very much as the way forward in fostering an early intervention and preventative strategy. If there is not a holistic approach and where instead there may be a policy of a single offer of a tenancy which is seen as a discharge of homelessness duty, it is hardly surprising when tenancies fail. Homelessness is often the result of a crisis: a relationship breakdown, loss of employment, mental/physical illness or discharge from institutional care. A successful transition to a tenancy requires support from the housing provider and/or other support groups.

3.7 Several housing associations assist with the provision of furnishings and white goods for tenants to ensure a good start to a tenancy. One association delivers a scheme which sees unwanted furniture picked up, recycled and distributed to tenants in need. Other associations offer home starter packs comprising essential items such as bedding, crockery, cutlery and cooking utensils.

3.8 Where a housing need can be predicted, such as a young person leaving care, discharge from the armed forces or liberation from prison, the provision of accommodation should not be through an emergency homelessness presentation, but as part of a planned process. This should consider the needs of the person holistically and will factor in issues such as informal support networks available in a particular area, or the ability of the individual to succeed in a tenancy; care leavers, for example, may benefit from a more graduated transition from care to an independent tenancy. A number of housing associations actively work to provide this approach; a pathway to housing which starts in advance of a tenancy and aims at ensuring that a tenant has sufficient support to sustain their tenancy.

How effective is the relationship between all the relevant agencies, including the health sector, and charities working on homelessness prevention?

3.9 This is not necessarily an issue experienced solely by older people, although there are growing numbers of older people living in inappropriate homes lacking adaptations, but it is also an issue for younger people experiencing difficulty in securing appropriate accommodation which meets their particular needs. Work to join up services across IJBs, social landlords and support providers is important to ensure people’s needs are met, enabling them to secure or remain in suitable housing.

1 (see http://www.gov.scot/Publications/2013/10/6147/6)
What evidence is there of pressure on temporary accommodation in your area? Has this increased in recent years?

3.10 There is not enough evidence at this stage although it is known that housing associations, particularly the stock transfer associations, assist local authorities with the supply of temporary accommodation. This is therefore an issue which needs to be further explored.

How do social landlord’s allocation policies prioritise applications from homeless households and how does choice based lettings work in practice?

3.11 As a rule, a majority of housing associations will have nomination agreements with their Local Authority (LA). The LA may use all of its nomination rights (50%) to discharge its homelessness duties, as is the case of an association operating in the Central Belt. The association also uses 20% of its allocations to provide housing for those who are threatened with homelessness or are homeless but “sofa surfing”, a total of 70% of all its allocations. Its concerns are that sometimes the support needed to sustain a tenancy might not be in place, or that the association is not made aware of the involvement of other support agencies. The association cites the example of an allocation of a general needs tenancy when the other support agencies would, if they had been consulted by the local authority, have been adamantly opposed to such a tenancy being granted. What was required in this case was supported accommodation.

What more could be done to ensure that the needs of homeless people with multiple and complex needs are adequately supported? Are there examples of good practice?

3.12 One area which should be considered is providing the correct support for people leaving prison. The Scottish Prison Service Task and Finish Group created standards on Housing Advice, Information and Support for People on Remand or Serving a Short Term Sentence which contained useful information on the need for proper support, not just in providing housing, but support services to assist with tenancy sustainment. This advice was published in November 2016 and is an excellent reference point. The overarching theme here is that everyone should have suitable accommodation to go to on the day they are released from custody. Currently this is not the case and often people are leaving prison and left to go back into the community either as homeless or with nowhere to go except to areas where they are at risk of re-offending.

3.13 A further area for consideration is providing more effective support to formerly homeless tenants who have a range of needs, such as physical and mental health issues, offending and financial exclusion. They could also lack basic independent living skills, such as managing a home and keeping appointments. However, they may not satisfy the criteria for higher levels of regular support so access services on a crisis basis and/or fail to engage with any support that is available and tenancies are put at risk as a result. This can lead to repeat, “revolving door” homelessness. As with other groups highlighted in this
submission, these people would benefit from a holistic approach to their support needs prior to the offer of a tenancy.

Are there any other issues relating to homelessness that you wish to bring to the attention of the Committee?

3.14 The welfare system can exacerbate homelessness. Delayed payments and miscalculation of benefit entitlement can lead to individuals losing their home. Even when benefits are calculated correctly and paid on time, the way the system is set up can work against the tenant sustaining their tenancy, such as the initial wait for the first payment. There is a danger of claimants being caught in a Catch 22, where they are supposed to have their benefit paid into their bank accounts but they cannot get a bank account without proof of address.

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