

**14th October
2022
Webinar 4**

**Supporting
Social
Prescribing
clients with
housing
issues in
London**



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Housing in London

Supporting Social Prescribing clients with housing and related issues in the current context in London – 14 October 2022

Deborah Halling, Senior Policy Officer, Greater London Authority

OVERVIEW OF PRESENTATION

- Housing in London - the context
- The Mayor's strategic approach
- Some Mayoral programmes and tools



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Housing in London: the context

HOUSING IN LONDON

Jobs, people and homes

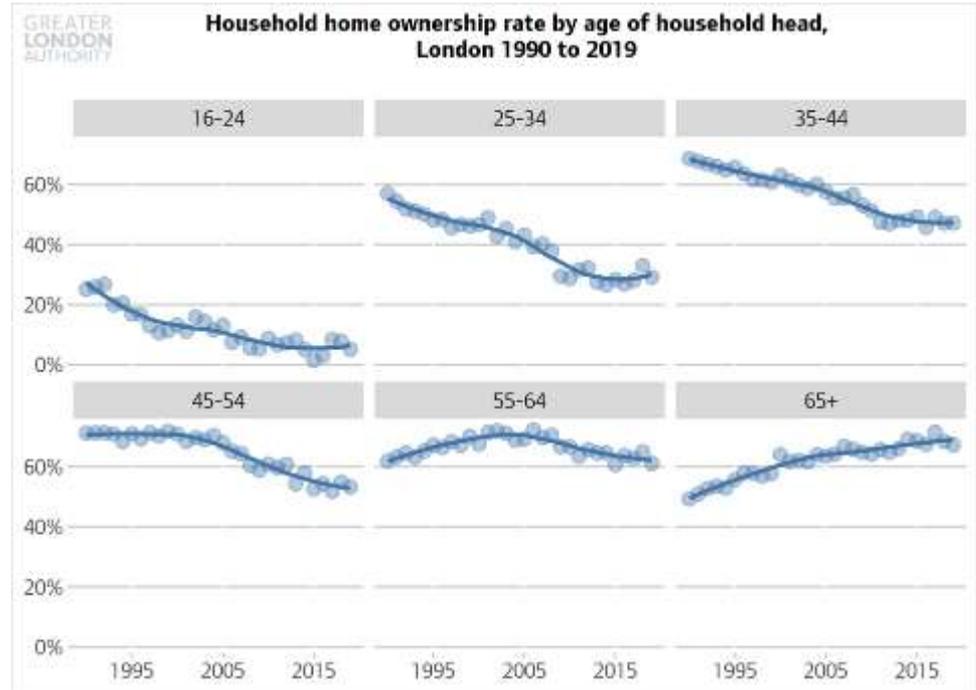


- London's population and economy have grown rapidly since 1997
- The number of jobs grew by 45% and the population by 28%.
- This wasn't matched by growth in housing stock, which grew by 20%.
- Between 2019 and 2020, London's housing stock grew by 1.2%, while the population grew 0.45% and the number of jobs (heavily affected by the pandemic) fell by 0.54%, the first decline since 2010.
- This was the first time since 2004 that growth in the number of homes outstripped the change in both population and jobs - probably the fastest rate of annual housing stock growth since the 1930s.

HOUSING IN LONDON

Housing costs and tenure #1

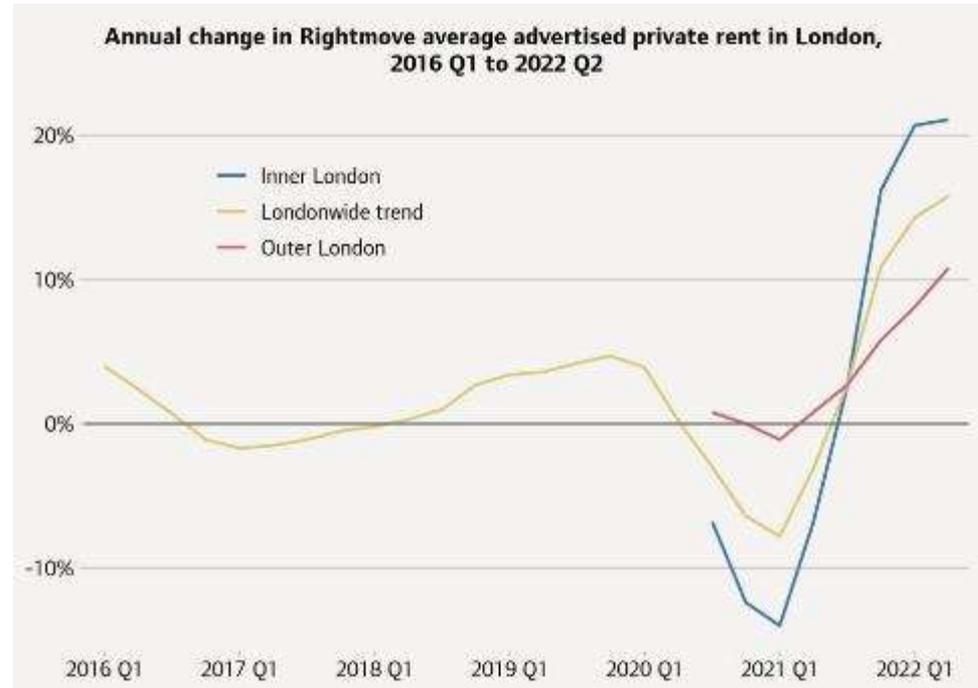
- London's average house price was £494,700 in July 2021 – compared to £237,100 across England.
- Average house prices in London are around six times their 1970 level, after adjusting for inflation.
- Rates of home ownership have fallen, except older households.
- Those who buy a home for the first time put down an average deposit of £150,000+, up from £45,000 in 2005.
- Private rents in London rose by 43% between 2005 and 2020, by far more than in any other English region.



THE CONTEXT

Housing costs and tenure #2

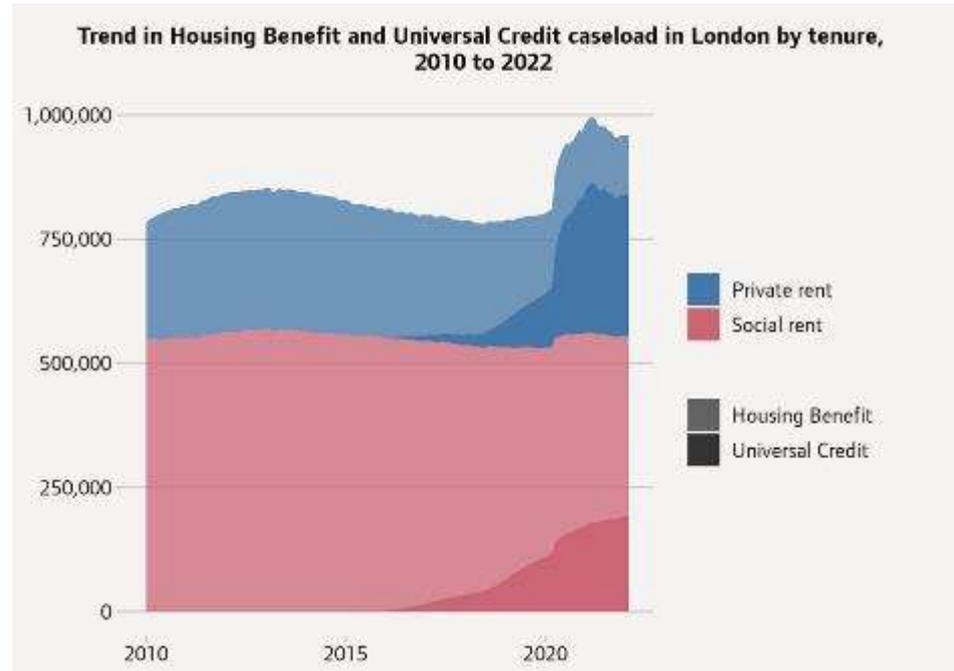
- In July, average asking rents in the private sector hit £2,193 pcm (14% rise over a year).
- uncertainty about social rents in 2023
- 9% homeowners, 27% private renters and 34% social tenants reported struggling to make ends meet.
- More than half private and social renters say they are struggling to cover or have fallen behind on rent.
- Benefits to help with housing costs squeezed since 2010 – especially for private renters, for whom they're at April 2020 levels.



THE CONTEXT

Housing costs and tenure #3

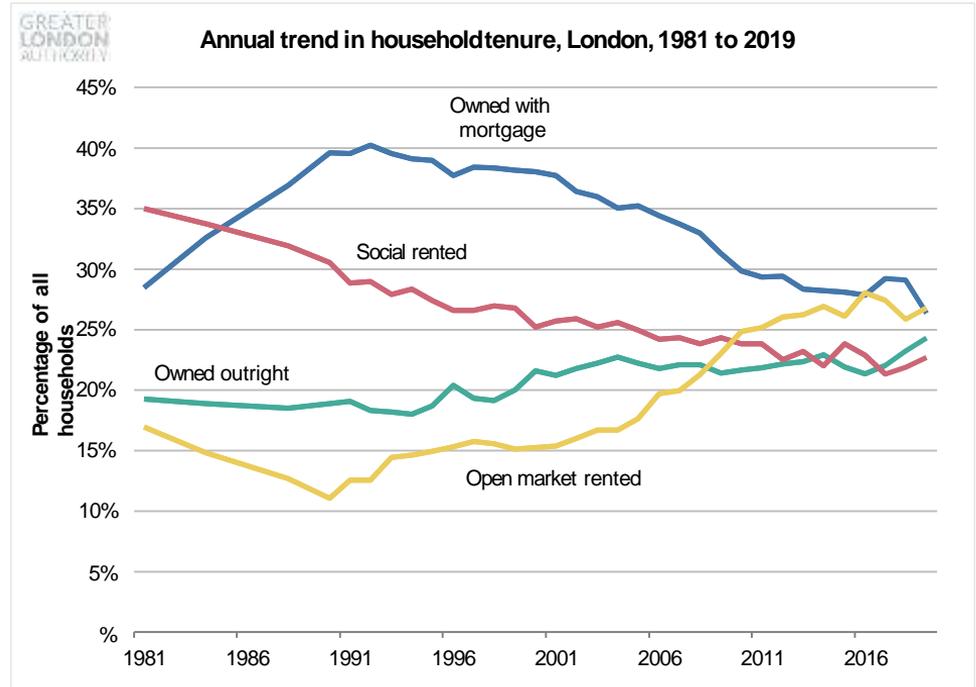
- 968,000 Londoners receive benefits to help with their rent – with limited drop off in the number of private renters who started to do so early in the pandemic.
- For them, awards relate to rents in the lead up to April 2020.
- All benefits to help with housing costs have been squeezed over the last decade.
- And 41,700 households have theirs reduced because of the Benefit Cap.



THE CONTEXT

Housing costs and tenure #4

- Proportion of households renting privately rose from 15% in 2000 to 27% in 2019 – and those with children from 20% in 2004 to 34% in 2018.
- Social housing (more affordable and secure) is now the smallest tenure.
- Private renting households experience greater costs and insecurity:
 - in 2017/18, they spent 33% income on housing costs (Social tenants spent 30% and homeowners 17%.)
 - 65% satisfied with their tenure, compared to 81% social tenants and 95% home-owners.



THE CONTEXT

The impacts of London's housing crisis

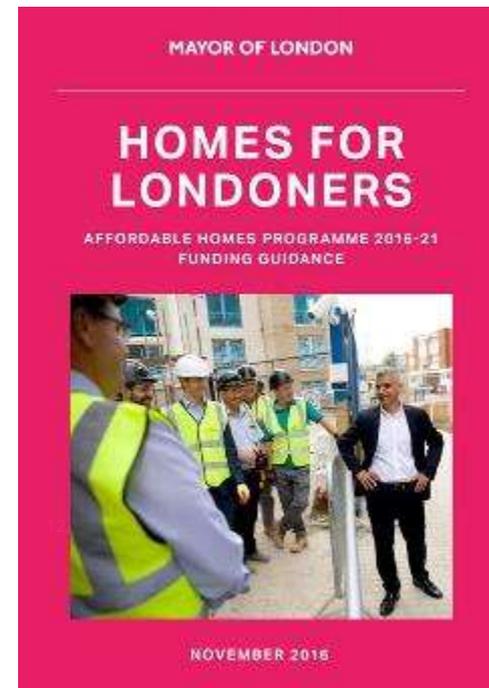
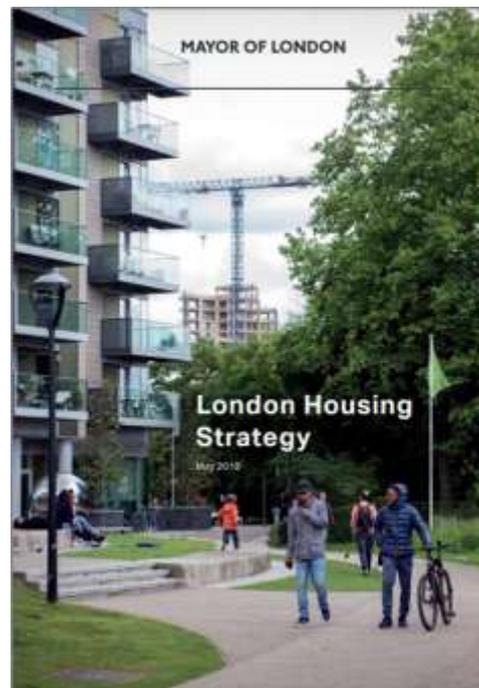
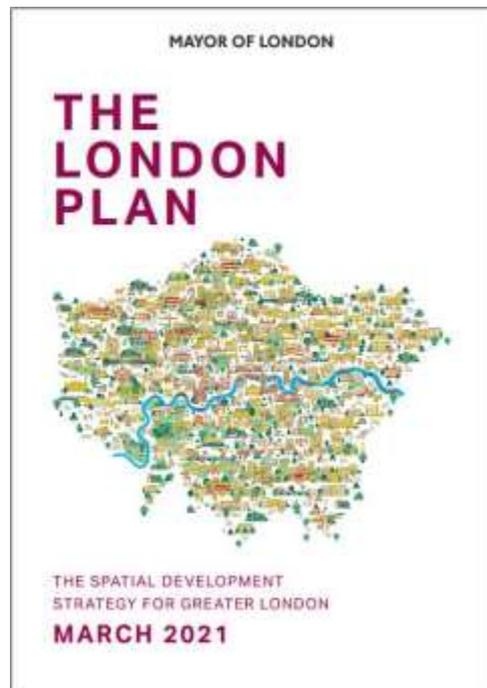
- More children in poverty, when housing costs are taken into account: 38% of those in London, compared to 29% in the rest of the UK, with the highest rates among renters.
- c.60,000 homeless households in temporary accommodation provided by boroughs – often displaced from their local area
- 'sofa surfing' (in 3% households) and 'concealed households' (in 9% households)
- overcrowding: 14.5% households in late 2020, compared to 5.7% across England
- 18% of privately rented homes fall short of the Decent Homes standard
- disproportionate impact on some Londoners (e.g., Black and minority ethnic, single parents), compounding inequalities
- adversely impacts health – underlined by the pandemic

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**The Mayor's
strategic approach**

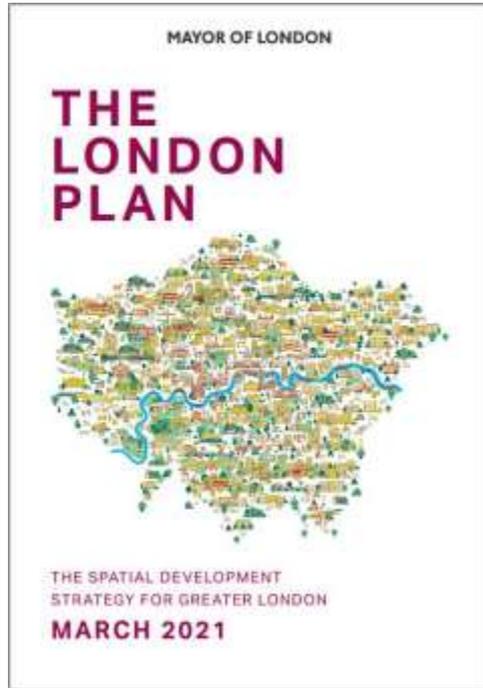
THE MAYOR'S STRATEGIC APPROACH

Key tools



THE MAYOR'S STRATEGIC APPROACH

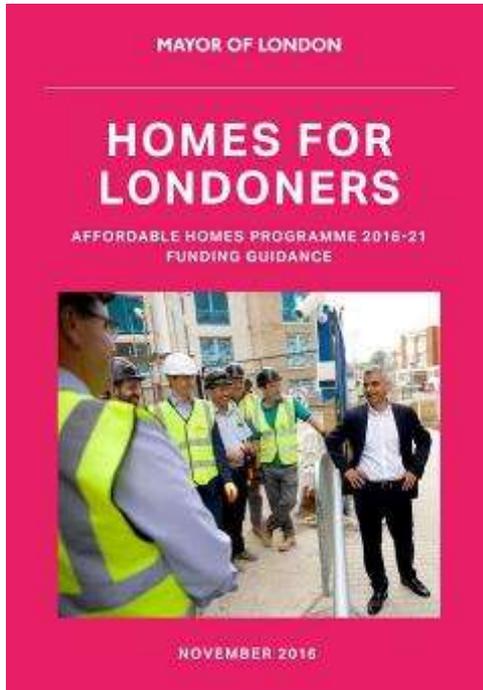
The London Plan



- “Good Growth is about working to re-balance development in London towards more genuinely affordable homes for working Londoners to buy and rent.”
- overall borough-level targets for new homes over 10 years
- specific borough-level targets for new homes on small sites
- affordable housing
 - strategic target for 50% new homes to be affordable
 - threshold approach, with Fast Track Route for planning applications with at least 35% affordable housing
 - at least 30% each low-cost rent and intermediate, with the remaining 40% to be determined locally
- quality and standards
 - e.g., space standards
 - e.g., accessibility standards
 - e.g., Net Zero for major developments

THE MAYOR'S STRATEGIC APPROACH

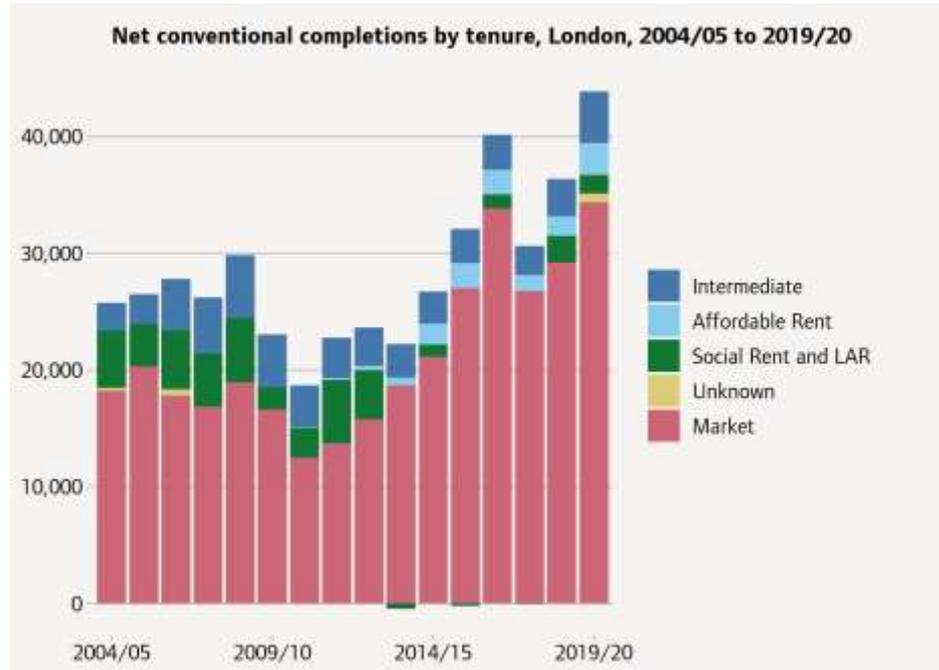
Affordable Homes Programmes



- administers funding, provided by national government, to deliver affordable homes
- £8.8 billion, 2016-26
 - allocated to housing associations and councils
 - for social rent, intermediate housing and specialist or supported housing (e.g., hostels, refuges, Gypsy and Traveller sites)
- funding conditions related to, e.g., sustainability, design and building safety

THE MAYOR'S STRATEGIC APPROACH

New housing supply



- provisional figures: net number of 43,850 new homes completed in London in 2019/20, the highest number in several decades
- market housing completions increased from 29,220 in 2018/19 to 34,380 in 2019/20 (the highest figure since at least 2004/05)
- the number of affordable homes completed rose from 7,160 to 8,710 (the highest figure since 2011/12)

THE MAYOR'S STRATEGIC APPROACH

Asks of government

- additional funding to invest in new affordable housing
- much greater security for private sector tenants (2019 London Model)
- benefits that cover rents
- powers to temporarily freeze private rents
- powers to allow boroughs to introduce licensing schemes for private rented homes
- funding for London boroughs' housing options services that recognise the costs they face

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Some Mayoral programmes and tools

SOME MAYORAL PROGRAMMES AND TOOLS

Life Off the Streets rough sleeping services



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- complement services commissioned by boroughs
- £36.6m programme, 2021/22
- includes outreach services to identify people on the streets
- information at <https://www.london.gov.uk/what-we-do/housing-and-land/homelessness/mayors-rough-sleeping-services>

SOME MAYORAL PROGRAMMES AND TOOLS

Domestic Abuse Safe Accommodation Strategy and funding



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- new responsibilities and funding for accommodation-based services for survivors of domestic abuse
- commissioning framework with support for 'by and for' providers
- £11.5m for new services so far
- <https://www.london.gov.uk/what-we-do/housing-and-land/specialist-housing-and-services/mayors-domestic-abuse-safe-accommodation-strategy>

SOME MAYORAL PROGRAMMES AND TOOLS

Better Renting



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- Advanced Private Sector Housing Regulation course with Middlesex University for local authority staff
 - Rogue Landlord and Agent Checker:
<https://www.london.gov.uk/rogue-landlord-checker>
 - Licence Checker:
<https://www.london.gov.uk/what-we-do/housing-and-land/improving-private-rented-sector/advice-renters/does-my-rental-home-need-property-licence>
-

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THANK YOU

deborah.halling@london.gov.uk

MRI Housing Options (Housing Jigsaw)

- ▶ MRI Alert (formerly Housing Jigsaw) portal to refer clients who are homeless or at risk of homelessness (within 56 days)
- ▶ Benefits:
 - ▶ free access - <https://live.housingjigsaw.co.uk/accounts/alert/register>
 - ▶ direct referral to Local Authority housing
 - ▶ creates a formal letter that could be filed in SP digital system
- ▶ Feel free to [click here](#) to register to access 15min presentation including:
 - ▶ duty to refer explanation
 - ▶ information on how to register
 - ▶ Information on how to use the portal



*Supporting residents
with rent flexibility*

October 2022

What are we testing, and why?

- Many low income households use credit, often at high cost, to manage cash-flow pressures in the year. Many of those periods when they borrow are predictable (long school holidays, Christmas etc.)
- But the credit repayments can make it more difficult to afford rent and other essentials. Sometimes leading to rent arrears, which then incurs debt collection costs for landlords.
- By allowing residents to propose their own personalised schedules of rent payments over the year (paying less when money is tight, and slightly more when things are relatively easier) tenants could avoid the need to borrow using credit.
- This would save them money, and also improve the landlord-tenant relationship.
- When putting forwards their proposals, tenants could also be asked about their wider financial circumstances, and provided with additional support if required.
- The scheme could reduce rent arrears and debt collection costs.

How are we doing it?

- We have created a digital platform, which Housing Associations (Optivo & MTVH) can direct their residents to. After ID verification, the resident can create their personalised plan, answer our questionnaire, and submit this information for review by their Income Officer.
- The Income Officer either defer the resident to their Financial Support team for support, or approve this (on-line training programme provided, and platform makes a recommendation based on agreed criteria.
- The platform notifies the resident of the decision, and if the proposal is approved then reports on payments against the plan to the Housing Association on a monthly basis.
- Residents can submit new proposals during the course of the year if their circumstances change, which go through the same decision making process.

Optivo trial

- We have been running the trial with Optivo since Feb 2021.
 - Marketed to 8,200 eligible residents in total through to September 2022 (i.e., not full HB, no bedroom tax, arrears < 6 weeks, not on APA, no NISP)
 - Cold e-mail marketing, only one third open the e-mails.
 - Of those who do, 2,700 (23%) engaged (i.e., at least registered on the platform).
 - And 240 (9%) submitted proposals.
 - However, there has been an increase in the % being deferred for support since April 2022, when rents increased and residents were asked to submit new proposals. From a height of 122 active flexers in January 2022, this number has now reduced to 50 (<2% of those engaged).
 - Further marketing to the eligible population is taking place through to end of December 2022, and the trial will then continue with its active flexers at that point for a further 12 months.

Who are the customers?

- 70% Female, single parents
- 42% Full-time employment; 24% part-time; 6% self-employed, 28% not in employment
- 44% have, or are living with someone who has, a long-term health condition or disability
- 62% White; 25% Black, African, Caribbean; 6.6% prefer not to say.
- Example: Female aged 32. Single parent with 3 children (1 to 11). Part-time employment and receiving UC. Finds it hard to stick to budget. Has debts and somewhat of a burden. Sometimes cuts back on essentials, often borrows money to pay for them. Tends to agree that financial situation makes her anxious or depressed.
- First plan September 2021. Flexed that month, Oct/ Nov/ & Jan 2022. Plan expired in April 2022. New plan started from June 2022.
- Current plan flexes her rent in Jul/Aug/Sep 2022 & in Jan 2023. Plan includes a 'savings target' to put her in credit by one month's rent in advance at year end.

Why don't people submit proposals?

- 40% of those engaged don't submit proposals.
- Small scale phone survey (35) with residents in November 2021:
 - I wanted to end the year in credit, but the website wouldn't let me.
 - I don't think I could have afforded the overpayments.
 - They wanted the tenancy number and I couldn't put my hands on it at the time, so I'd have to find paperwork to find the tenancy number.
- Actions taken since:
 - Residents can set a 'savings target' to end the year in credit.
 - Greater monitoring of tenants getting 'stuck' in registration, with e-mails and text messages used to ask if they need help.
 - Currently looking at ways to make the proposal creation process easier for those using mobile phones.

Experience of those who do submit

- “Easy to navigate, good design, I could see where I needed to go.”
- “Straight forward and easy to follow, and not too many questions.”
- “It’s an easier way for me to pay like this. It’s convenient, especially when there are moments that are difficult for me to pay my rent. Its a peace of mind knowing that I have the flexibility. It gives you some sort of a breather. The rent is not cheap.”
- Over 50% said that it had helped them improve their financial situation, that they were in greater control of their finances, and that it reduced their anxiety about rent payments. Their overall satisfaction with Optivo improved as a result of the scheme.

Residents deferred for support

- 110 residents deferred for support. Outcomes from these referrals are being tracked by Optivo for the evaluation. They are also tracking possible savings through improved contacts with residents.
 - Two thirds had debts, and 15% of these described payments as a ‘heavy burden’, but 71%, ‘sometimes struggle to keep up with repayments’ and 15% constantly do so.
 - Only half said they had money left over after paying for essentials and credit each month, and about the same say they borrow money at least some months to meet essential costs. 45% ‘never’ put money aside as savings; 37% only save ‘some months’.
 - Over one third of people reported budgeting problems (22% had a plan but found it hard to stick to, 14% had no plan).
 - A quarter reported that their incomes were likely to reduce in the next 3 months.
 - One in ten lacked essential items in their home.

Approved proposals

- There are 130 residents who had proposals accepted, but not all these spent a full year on the scheme due to the April rent increase.
 - 50 (38%) are currently active, with 34 of these having been on the scheme for over a year. Qualitative interviews with this group now in the field.
 - 66 (50%) are no longer on the scheme, having not returned since April.
 - Rent is too high, don't need it currently, thought they'd be turned down.
 - 14 (10%) residents have been suspended from the scheme due to payment problems. These were primarily residents who should have been deferred from the outset.
- What is FlexMyRent being used for?
 - Just for the piece of mind that the flexibility offers.
 - To allow for expenses focused on point in the year, such as school uniforms in August-September and Christmas.
 - To afford to pay bills when they fluctuate.
 - To be able to put aside some savings.

Active flexers – plan performance

- Overall, FlexMyRent appears to be working well for those who are on the scheme.
 - As at end of Sep 2022:
 - 88% on or ahead of plan, with average performance £400 ahead.
 - Of those behind plan, average amount £123.
 - Arrears balances of those in arrears, averaged £464. Down from £544 on previous month.
- However, we need to improve take-up through to end of December.
- Evaluation activities will provide more insight over the coming months, including by comparing rent payment performance to a control group.

MTVH trial

- Marketing to 900 tenants in South London, same eligibility criteria. ‘Teaser’ e-mail and then invite.
- First e-mails out this week.
- Slightly different approach to ‘savings target’ – default is zero.
- New process to make it easier for people to create proposals from end of this month.
- Some changes to the support needs questionnaire and recommended decisions.
- Embedded monitoring and follow-up arrangements for those ‘stuck’ in registration, not submitting proposals.
- Again, recruiting through to end of December 2022. Then monitoring and evaluating performance through to end of December 2023.

Shaping support services for private renters in Southwark

Sandra Axell, Project Manager



Who are we working with?



Kineara has worked with 92 cases/households to date, approx. 168 individuals. Kineara has received 30+ further sign posting cases



51% of clients have been moved, mostly into the PRS



1/3 cases are referred for legal advice



79% clients have a physical health condition, mental health condition or both.



100% report stress and anxiety around their housing situation

Delivery model

Criteria

Any adult renter at risk of eviction who is vulnerable, or has rent arrears, or has complex needs

Referrals

A notice has been served on a PRS tenant

Contact is made with the council or social prescribers network

Referral passed onto Kineara

Assessment

Initial contact is made with landlord and tenant. Referral made to SLC if needed

A meeting takes place with tenant, landlord, Council, and Kineara

Assessment undertaken and aims agreed

Intervention

Work begins

Mid-way review with tenant, landlord and Council

Intervention continues

Closing meeting and report

Post-intervention check up

Example: Preventative Journey

Referral received with PHP

Reason for referral

- Large rent arrears; tenant disputes; these landlord about to serve a notice

Whole Family Assessment

Root causes and needs

Action Plan

Set the objectives of our work together; sustaining tenancy/moving

Relevant referrals

- Wellbeing Hub
- Social Prescribers
- Occupational Therapy
- Employment / Training
- Carer's networks

Income and Expenditure

Maximising income

- Grants
- DWP
- DHP
- Payment Plan
- Fuel discounts

Working with Landlord

- Disrepair
- Rent arrears
- Mediation of conflict
- Leaving dates

Referred to environmental health and SLC

Ongoing

- Rehoused
- New tenancy support, including resolving past arrears



Keep in touch

- Sandra Axell, Project Manager
saxell@kineara.co.uk
- southwarkprivaterenters@kineara.co.uk
- www.kineara.co.uk/support-us

Thank you
for listening



kineara





Housing and Social Prescribing

What usually comes up?



- . Homelessness / Threat of Homelessness
- . Social Housing
- . Landlord issue
- . Property disrepairs
- . Wanting to move (Needing a larger/smaller accommodation or something that's more suitable or preferred)
- . Unable to afford their current accommodation

. **Homelessness / Threat of Homelessness** – Contact your local housing/homeless authority for advice and refer to their service where appropriate. Build your homeless knowledge and links if you can.

. **Social Housing** – Residents usually have to make an application themselves. It is useful to get an understanding of your boroughs social housing service and what is expected for residents to qualify. For example – LBBB residents must have a housing need and must have lived in the borough for a minimum of 3 years.

. **Landlord issue / Property disrepairs** – LBBB have a Private Licensing Team who can assist with enforcement, for landlords that may be acting unlawfully. You could also contact and refer to your local Citizens Advice Bureau for legal support.

. **Wanting to move (Needing a larger accommodation / Something more suitable or preferred)** – You can give general advice on what they can do to search for an alternative accommodation. You may want to signpost them to information links on how to find a property, i.e. Right Move, Zoopla etc. Signpost to housing information provided by their boroughs housing department.

. **Unable to afford their current accommodation** – You may want to get a better understanding of why they cannot afford. You could refer to services that can assist with the finances. Also advise about looking for an alternative accommodation, that is affordable.



LBBB Social Prescribing – Housing Case Study



CONTACT MADE

A social prescribing referral was made by residents GP around Housing and Money/Debt issues.



EFFORT MADE TO UNDERSTAND WIDER CONTEXT

It was confirmed by resident that she was having issue with her landlord which was impacting on her mental health. Her landlord was threatening eviction and increase of rent. Resident and family were also looking to increase their finances. This would help them to move and also as her husbands work contract was planning to end. It was also confirmed that resident felt building her social network would help her mental wellbeing.

**Improved
MYCAW**

09/11/2020 – 17

13/01/2021 - 8



ACTION TAKEN TO DO MOST IMPORTANT THING FIRST

- Emailed all the information discuss to resident
- Referred to Private Licencing Team (Housing Enforcement)
 - Referred to Job Shop (Employment)
 - Referred to Castle Point (Befriending)
- Referred to Citizens Advice (Housing and Legal support)

CONNECTING TO OTHER SERVICES

I discussed what options and services were available for resident and family to explore. I was also able to give her useful information around her rights as a tenant, what can be done about the landlord and what she can do to help resolve her housing issues.



PROGRESS MEASURED

During a follow up call, it was confirmed by resident that her and her family have now moved to an alternative accommodation. Expressed she was very happy and felt that the pressure had been lifted off her shoulders. Husbands work was also extended however still wanted support from Job Shop.



PLANNING FOR THE FUTURE

Resident is engaging with an officer in the Private Licencing team, getting support with legal action against previous landlord. Engaged with CAB and is speaking with Job Shop. Resident still attending counselling but feels she is getting back to feeling her again.



Expressed that she felt so bad in the beginning, when we first spoke to her and advised that she felt like she just wanted to end everything. Stated that now she feels so much happier. Feels the pressure has been lifted off her shoulders.

Feels SP gave her the strength to fight back. Feels so much better after speaking with me. Resident was very thankful.

Top Tips



- Increase your knowledge! – Find out your local housing services / Get an understanding on housing and homelessness / attend training if you can
- Build relationships with your local housing services
- Manage expectations (Residents and GPs/PCNs)
- Its ok to give general housing advice, if you feel confident in doing so
- Research links available. This can help with signposting.
- Remember, you are not a housing expert. If you are not sure, seek advice from your local housing service. Do not feel like you must have all the answers. Housing can be complex and there are many different areas. As link workers, we are not always able to resolve everyone's housing issues but by giving the right advice and connecting residents to the right services, you should be able to get the resident engaged with the right services and support.

BUILDING RELATIONSHIP WITH SOCIAL HOUSING DEPARTMENT

By

Terry-King Emmanuel
(South Southwark Social Prescribing Link Worker)



CASE STUDY 1

Background:

Patient lived in one bedroom Council flat with partner since 2018, Flat sublet to pt by a Council tenant who lived in a different address but he is now deceased, Pt has been served with Notice to vacate. **Reasons for referral: Housing, food and depression.**

Issue of concern: Patience was found not to be eligible for social housing provision due to immigration condition.

Summary of Support offered by the SPLW:

- appeal the notice to vacate and pending legal action for possession.
- Home office application follow up
- helped with food bank, signposted for relationship breakdown support.

Outcome(s)

- Pt NRPF condition granted
 - Apply for Housing benefit and rent arrears fund
- 

CASE STUDY 2

Background:

Patient lived in one bedroom Council flat, Pt has been served Notice to quit due to rent arrears.

Reasons for referral: Housing benefit, Financial advice.

Issues of concern: Patient applied for housing benefit and was refused because she was registered as full-time student.

Summary of Support offered by the SPLW:

- contact the University for withdrawal confirmation letter and
 - appeal the housing benefit decision.
 - **Outcome(s)**
 - Housing benefit restored back.
- 

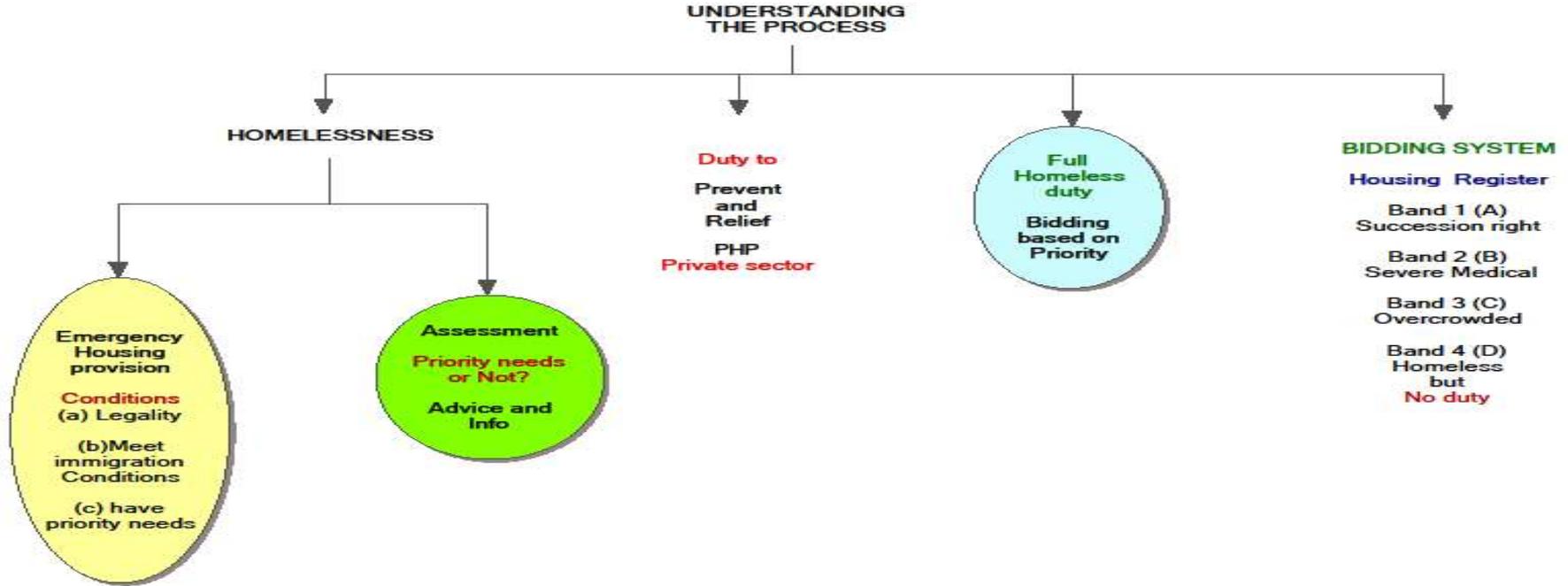
HOUSING CASE or NOT ?

1. Patient (Pt) has rent arrears in the amount or **£1,000**, claimed UC with full rent payment of(£600 a month) housing element of UC?
2. Pt claimed all relevant benefit, pays rent regularly and now served valid **Sec 21 notice**?
3. Pt live with mother and elder sister in 3 bedroom flat (Housing Association), Pt claim UC and **carers allowance**. Mother passed away due to illness– Reasons for referral: depression, stress and counselling?
4. Pt referred as homeless, rough sleeper, sleep in the bus and was referred by the Gp as homeless, in need of **emergency accommodation**.

Housing Cases

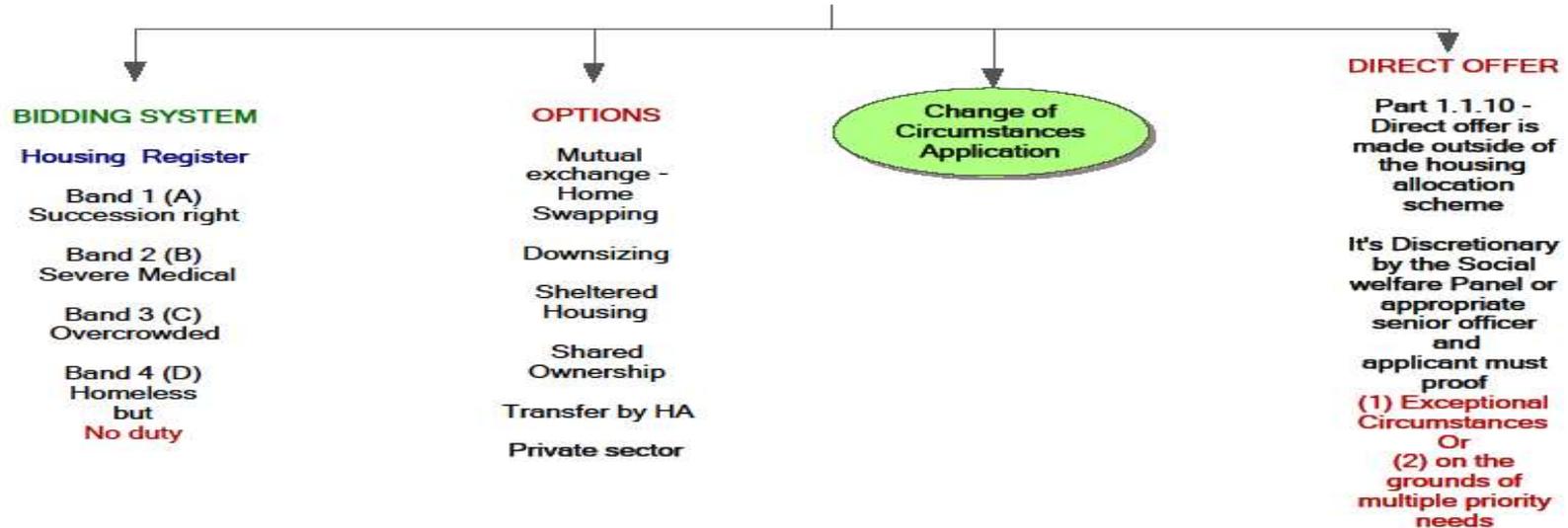
- Homelessness & Emergency Housing provision
 - Housing Register - Bidding and band system
 - Overcrowding
 - Eviction - Harassment and Illegal eviction
 - Succession
 - Mortgage and payment
 - Disrepair, Damp, Mould and compensation
 - Neighbour's dispute – anti social behaviour
 - Tenancies and deposit schemes
- 

Homelessness Process

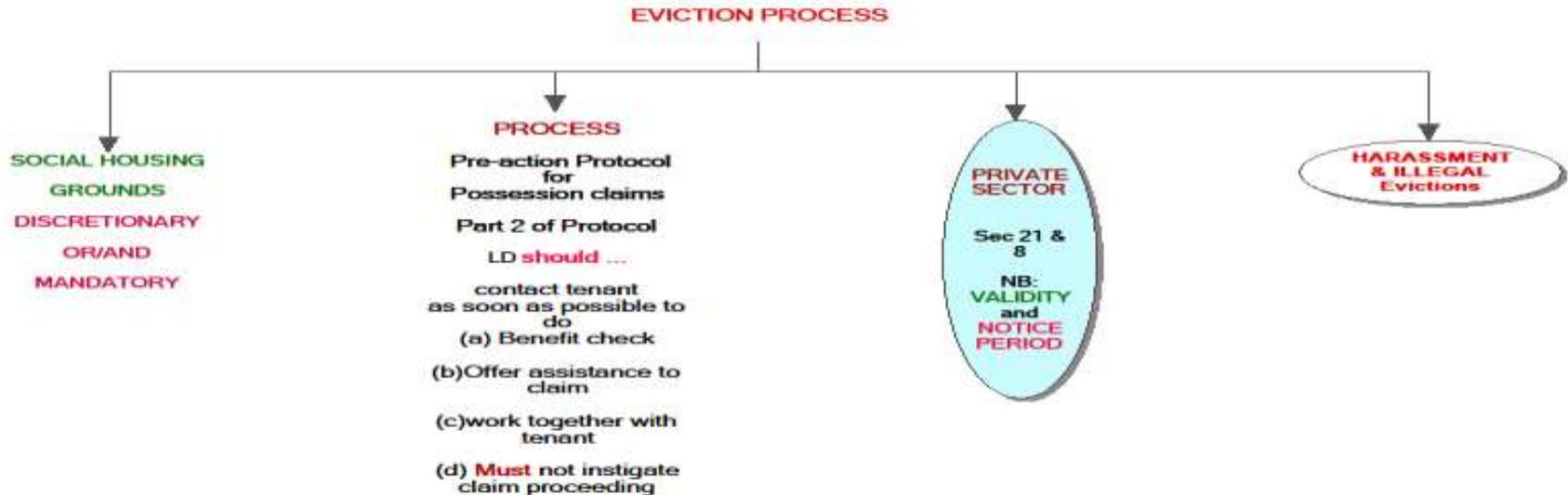


Bidding Process

UNDERSTANDING THE BIDDING PROCESS



EVICITION PROCESS



Webinar 5
9th December
2022

**Supporting
social
prescribing
clients to
understand
their Welfare
Rights**

[Link here](#)



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