

Housing Issues & Priorities during COVID-19

Pan London Public Health Resilience Programme

COVID-19 Mutual Aid Cell

Summer 2020



MAYOR OF LONDON



Public Health
England

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1. Executive Summary (1)

During the summer of 2020 a Housing Issues and Priorities project was commissioned by the London Public Health System Resilience Leadership Group. This focused on the housing related economic and social impacts of the various COVID-19 control measures, in particular the risk or threat of eviction for those vulnerable groups in the private rented sector (PRS). This slide pack outlines the key housing issues being experienced in London and their relationship with health, it identifies groups of people who will likely be most impacted by these issues and discusses what is currently being done to prevent people losing their home, as well as what else could be implemented.

The report is divided into five sections: background, which includes an overview of the methodology; context, which describes the national and London picture along with the results of the project's consultation; a review of the evidence base for preventing evictions; a summary of good practice; and areas of focus identified to address these issues.

The report offers an in-depth look into a significant wider impact of the pandemic from a public health perspective. It is focused on groups who will likely be disproportionately affected and explores how this may impact health equity in the immediate but also longer term.

Housing insecurity and the private rented sector

Income is a key driver of housing circumstances and the economic impact of COVID-19 has seen households struggling to pay housing costs, with some falling into arrears. Housing payment arrears are linked to reduced health and can result in eviction, which can be a highly traumatic experience with devastating impacts on individual's physical and mental health. Also the health outcomes for those who are homeless are significantly worse than the general population. Renters have been found to be at particular risk of eviction.

The PRS is continuing to grow in London and although tenants are a heterogeneous group, the sector is increasingly being used as an alternative for social housing and the representation of vulnerable tenants is increasing. Private renters in vulnerable households were already struggling with issues such as affordability, insecurity of tenure, and poor property conditions so it is likely that the pandemic will exacerbate these issues.

Evidence base and good practice

In response to the pandemic a range of primary prevention measures were introduced which included temporary reforms of renting law and the welfare system in the UK to

1. Executive Summary (2)

protect renters. Calls to embed these reforms are urgently needed however with this being pursued elsewhere in the system, this evidence review focused on secondary prevention methods to complement them.

Preventing evictions is an understudied area but the best available research has identified debt advice and legal assistance as the most effective secondary prevention measures. With the limited evidence base, this places a greater emphasis on the importance of good practice. There are many effective local initiatives to draw learning from and some examples have been included in this report.

Potential areas of focus

Based on the report's findings, areas of focus have been identified to help tackle the impact of the pandemic on the risk and threat of eviction for vulnerable Londoners, both now and in the longer-term.

They fall under four sections:

1. Enhancing support for tenants at risk of eviction as early as possible to minimise the stress experienced, which is a serious health concern;

2. Reducing the numbers of actual evictions now the moratorium has ended to protect tenants from the negative health effects of eviction and displacement;
3. Ensuring interventions are evaluated to add to the evidence base;
4. Ensuring vulnerable households are targeted for support as they are at a higher risk of eviction and are also more likely to have worse health to begin with.

Conclusion

Housing is an important social determinant of health and London already has a higher prevalence and greater severity of housing issues compared to the rest of the country, so is likely to be at an increased risk. The report's main message is that a disproportionate impacts of COVID-19 on evictions is anticipated across the capital and early findings suggest that private renters are most at risk. These challenges are expected to persist and intensify as economic hardship continues for many, which has the potential to compound existing inequalities. The report presents suggested areas for next steps in addressing these risks in London but recognises that housing security is multifaceted and a combination of approaches is required.

2. Background

2.1 Introduction

The COVID-19 pandemic and the associated control measures have had, and will continue to have, wide ranging implications. They have already significantly impacted on people's social contacts, income as well as job and housing security.

COVID-19 & London's Public Health System Response

In the wake of the COVID-19 pandemic, the London Public Health System Resilience Leadership Group, which comprises of representatives from the Greater London Authority (GLA), Public Health England (PHE) London and Association of Directors of Public Health (ADPH)-London, commissioned several projects to help anticipate and support the recovery of the London public health system. Workstreams included; vulnerable groups, wider impacts, adult social care and housing.

The **Housing Issues and Priorities** project aims to support the London housing system on the housing related economic and social impacts of COVID-19 mitigation measures, focused on the most vulnerable households to minimise negative impacts to health and prevent the widening of health inequalities.

Key Housing Issues

The COVID-19 pandemic and its associated lockdown have highlighted stark contrasts in residents' physical and psychosocial experience of housing. During this time many residents have had a greater exposure to the negative determinants of health related to poor quality housing, such as dampness and disrepair. Disparities in both good and affordable housing as a result of COVID-19 also has the potential to exacerbate existing inequalities.

In response to concerns over housing security, a range of urgent measures have been introduced and extended to protect households who are unable to pay their rent and mortgages, but it is widely anticipated that evictions and homelessness will increase significantly when these emergency safety nets are removed. These housing challenges are likely to persist as the economy continues to suffer and as the UK has officially fallen into a recession. It is also expected that this will affected some tenures and groups more than others, which will have consequences for health equity.

2.2 Housing Priorities Project

Scope

A prioritisation exercise was undertaken in order to focus the project's scope. Four key criteria were used: urgency, impact, feasibility and whether there was a known gap. It was informed by early engagement with key stakeholders and initial published analysis.

As a result, the focus of the project is on understanding who is at risk or threat of eviction across London in the private rented sector (PRS), focused on the most disadvantaged. The project aims to identify groups of people who will likely be most impacted by these issues and make recommendations to prevent households losing their homes in close collaboration with partners for them to take forwards.

Outputs

Map of related activity	Results of a rapid mapping exercise undertaken in the scoping phase to capture related work that was underway at national, regional and local levels (Appendix A)
Good practice case study	Write up of a good practice case study to facilitate the sharing of good practice across the system (Appendix B)
Set of early warning indicators	Collaborate with the Local Government Association (LGA) on their financial hardship demand dashboard to include measures that indicate risk of eviction/ homelessness (Appendix C)
Project report	Bring together information from the rapid mapping exercise, an evidence review and stakeholder discussions to share good practice and identify areas of focus to be taken forwards

Objectives

1. Identify population groups that will likely be affected by the risk or threat of eviction;
2. Highlight key population groups that are particularly vulnerable to other housing problems (besides eviction) and the likely impacts of different dimensions of health inequality;
3. Facilitate shared learning across the housing system and build consensus where there are gaps in evidence and activity;
4. Identify potential solutions and recommendations in collaboration with key interest groups.

2.3 Project report

Purpose

The purpose of this slide pack is to bring together information gathered during the scoping phase of the Housing Issues & Priorities project to understand the nature of these COVID-19 housing issues, who will be most impacted and what is being/ can be done to prevent people losing their homes. This includes information from a rapid mapping exercise of related existing work, stakeholder discussions and a review of the evidence base to identify areas of focus to address these challenges.

Audience

The primary intended audience for this document are local authorities, namely housing, environmental health and public health officers. Secondary audiences include colleagues with a focus on housing at the GLA, PHE-London and the Ministry of Housing and Communities & Local Government (MHCLG).

Methodology

The following methods were used to produce this report:

Desktop Review	Consultation	Rapid Mapping
<ul style="list-style-type: none">• Undertook literature searches (grey and peer-reviewed)• Examined relevant datasets	<ul style="list-style-type: none">• Conducted individual semi-structured interviews• Attended meetings with relevant established groups/ teams• Ran opinion polls as part of an interactive presentation	<ul style="list-style-type: none">• Mapped related national and local work• Produced a detailed write up of a good practice case study

2.4 Overview of housing and health



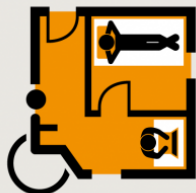
Housing

1 IN 5 dwellings doesn't meet decent standards in England. Where we live is more than just a roof over our heads. It's our home – where we grow up and flourish

A healthy home is:



Affordable and offers a stable and secure base



Able to provide for all the household's needs



A place where we feel safe and comfortable



Connected to community, work and services

Investing in housing support for vulnerable people helps keep them healthy. Every £1 invested delivers nearly £2 of benefit through costs avoided to public services including care, health and crime costs

£2 BENEFIT FOR EVERY £1 INVESTED



References available at www.health.org.uk/healthy-lives-infographics
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- ▶ Housing is an important social determinant of health. There is substantial evidence that health is damaged by living in poor quality housing and homelessness, however the pathways are often complex and typically interlinked with poverty.
- ▶ Research suggests that poor housing is associated with increased risk of cardiovascular diseases, respiratory diseases, depression and anxiety [1]. Although the strength of the evidence linking such factors to ill health varies.
- ▶ Housing has the potential to reduce or reinforce health inequalities. This is through the effects of housing costs, housing quality, fuel poverty and the role of housing in community life [2].

Source: The Health Foundation [3]

2.5 COVID-19, Housing Issues & Health: Key themes 1

The actions taken to mitigate the spread of COVID-19, which included a country-wide lockdown where people had to remain in their homes, have highlighted significant inequalities in housing and repercussions for health.

In addition to short-term effects of the national lockdown, the impacts from some of these issues will continue as local control measures are introduced in response to local infection rates and the economy is still recovering. Key themes are summarised below and on the next slide:

Increased exposure to poor housing conditions

For those in poor-quality accommodation, the lockdown has inevitably meant more time being exposed to hazardous conditions such as damp, mould, and other physical hazards which are known to impact both physical and mental health.

It is already known that housing conditions in the PRS are typically worse than in other tenure groups. In England, latest MHCLG data shows 25% of privately rented homes fail to meet the decent homes standard, compared to 12% of social rented homes and 18% of owner-occupied homes [4].

Inequalities of 'stay home'

There will have been stark contrasts in the experience of those who followed government advice and 'stayed at home', which in part will be down to quality of housing. Larger homes were better able to adapt to the new multi-purpose role of being offices, gyms and schools whilst also providing space for privacy and storage of essential supplies. Those without such resources will have faced additional stress putting increased pressure on relationships, impacting on the mental health of household members.

According to 2018 analysis by Shelter, on average homes in the PRS are 28% smaller than owner occupied properties [5] suggesting they may have had a reduced ability to flex to the additional demands placed on homes in lockdown.

2.5 COVID-19, Housing Issues & Health: Key themes 2

Overcrowding increasing the spread of disease

There are growing concerns about the role physical housing conditions have in aiding the spread of COVID-19, with factors such as overcrowding and shared facilities being identified as potential routes for increasing the risk of transmission of infection [6].

It is already known that households from BAME groups and those with a low-income are more likely to experience these conditions, thereby having a disproportionate impact [7].

Increases in fuel poverty

It is highly likely that fuel poverty will increase as a result of rising unemployment, reduced incomes and additional fuel costs due to more time needing to be spent at home. This was already a big issue before COVID-19 with more than 341,000 London households being affected [8]. Cold homes are linked to excess mortality and morbidity including the escalation of asthma symptoms.

Those on lower household incomes, from BAME groups and those living in the PRS are more likely to be at risk of fuel poverty, contributing to social and health inequalities.

Housing insecurity, evictions and homelessness

Income is a key driver of housing circumstances and the economic impact of COVID-19 has seen households struggling to pay housing costs, with some falling into arrears which raises serious concerns about an escalation of homelessness. Renters have been found to be at particular risk [9-11].

Housing payment arrears are linked to reduced health and can result in eviction which can be a highly traumatic experience with devastating impacts on individual's physical and mental health [12], and the health outcomes for those who are homeless are significantly worse than the general population [13, 14]. As such the prevention of eviction has the potential to not just be a necessary socioeconomic response but also a highly effective public health intervention [15].

2.6 Impact of COVID-19 on housing security in the PRS

Private Rented Sector (PRS)

Stakeholder engagement and initial analysis have indicated that renters are much more likely to suffer from the immediate economic impact of the coronavirus crisis than home owners. Renters in the PRS face additional challenges, with it being less regulated than social housing and the end of a tenancy in the PRS already being the leading cause of homelessness [16].

Renters were already more economically vulnerable pre-COVID so are most likely to find themselves struggling to meet payments, increasing their risk of eviction if they are unable to address arrears [17]. COVID-19 has shone a light on and exacerbated the already considerable challenges facing the tenants in the PRS.

Research

In response to COVID-19, a number of organisations have undertaken research to build up evidence of people's experiences. The Resolution Foundation, an independent think-tank, commissioned a survey in partnership with the Health Foundation in May 2020 and found that renters are 1.5 - 2 times more likely to have fallen behind with their housing payments compared to mortgaged home owners. This equates to 1 in 8 private renters [9]. This was attributed to private renters experiencing the highest levels of job change since the outbreak (32%) and having the highest housing costs relative to their incomes (an average of 32% compared to 13% for home owners and 18% for social renters). Those in the PRS also reported a reduced ability to control their housing costs in response to the pandemic compared to other tenures.

These findings were based on an online interview with a total sample size was 6,005 adults, aged 18-65 and fieldwork was undertaken during 6-11 May 2020. The figures have been weighted and are reportedly representative of all GB adults. An update is due in Autumn 2020.

Similar findings were reported by Citizens Advice in August 2020. Their research didn't differentiate between housing tenure but they estimated that 1 in 9 people across the UK have reported falling behind on household bills because of COVID-19. which equated to 6 million people[18]. Their research which involved a nationally representative poll of 6,000 people also highlighted key groups who were more likely to be affected. These included: those with caring responsibilities; people in the shielded group; non-key workers; Black people; those aged 18-34 and people with disabilities.

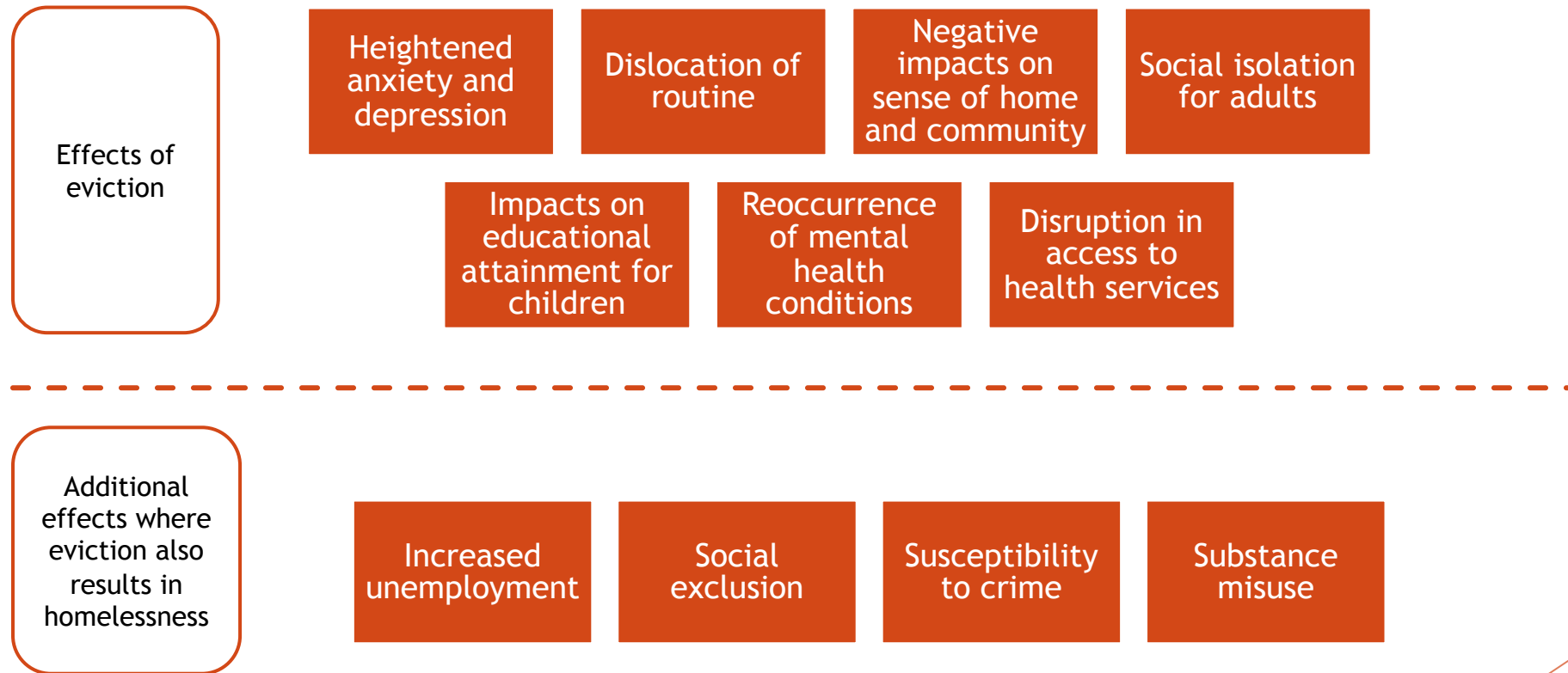
Longer term impacts

Whilst is understandable concern about the immediate effects of the ending of the protections against eviction for renters, this is likely going to be the tip of the iceberg. As the UK enters a recession, economic hardship set to continue and even intensify. More households will likely fall into rent arrears as savings deplete and unemployment spikes when furlough ends. It has been found that only 7% of renters have savings of more than £10,000, and two-thirds of private renters have no savings at all making falling into debt almost inevitable [19].

2.7 Health & eviction for PRS tenants

Health consequences of eviction

Tenants in the PRS often live in fear of eviction, particularly those in poorer accommodation. Whilst research has clearly demonstrated the harmful consequences of eviction, the threat of eviction has also been found to lead to negative health outcomes, both mental and physical [12]. However the distribution and extent of these outcomes depended on inequity dimensions. The prospect and subsequent reality of losing one's home can be highly disruptive with effects including: [20]



2.8 Vulnerable households in the PRS

Vulnerable Households

Vulnerable groups within the PRS will likely be disproportionately affected by evictions, worsening health inequalities [17]. Seminal research by Rhodes and Rugg identified six groups of vulnerable households that are typically at increased risk of harm from their housing circumstances [21]. They are households where the household reference person either:



There will be those who fall outside these categories who are struggling to keep their home, particularly as people are becoming newly vulnerable in light of COVID-19, but traditionally vulnerable households have been shown to experience higher incidences of harm in the PRS and this is likely to continue. The use of the term “vulnerable household” in this report is not intended to further marginalise these groups but instead recognises that vulnerability is a largely inevitable part of the life course and is likely to have been exacerbated by the pandemic.

These six groups are also already sub-populations of particular public health concern from both a health impact and health inequalities perspective. This will be explored in the following slides. A focus on these groups as part of any intervention will be critical to reduce the disproportionate impact of the pandemic.

2.9 Vulnerable households: A public health perspective (1)

Dependent children

- Ensuring the 'best start in life' for children is a critical component for a healthy society and is a key component of public health work [22]
- Substantial amount of evidence demonstrating the influence of early childhood experiences and the impacts on health and wellbeing chances throughout the life course [23]

Registered disabled

- People with disabilities tend to experience lower levels of health due not only to their health conditions, but also to the effects of social marginalisation, poverty and discrimination [24]
- People with a Learning Disability or severe mental illness die on average 16 years earlier than the general population [24]

Receives means tested benefits

- It is widely recognised that a minimum income is required for a healthy standard of living and there is often a shortfall between this and benefit entitlements [22, 26]
- Financial precarity can result in a range of adverse effects on both physical and mental health and can affect the health outcomes of the whole household

2.9 Vulnerable households: A public health perspective (2)

Over 65 years old

- Public health has a key role in reducing the amount of time someone spends in long term ill health in later life
- In the context of COVID-19, those aged 70 and over are at an increased risk from the impacts of the virus in terms of its severity and associated complications. This has resulted in this population subgroup being disproportionately impacted by the pandemic [27]

Recent migrant

- Migrants are of diverse backgrounds and have varying levels of risk and vulnerability. Conditions surrounding migration can fuel health inequities and may expose migrants to increased health risks and negative health outcomes
- Most migrants face a combination of barriers which put their physical, mental, and social well-being at risk. Determinants are often more severe for women, minors and lower skilled migrants [28]

Low income

- Low income has detrimental health effects through relative deprivation and can involve psychological or behavioural factors. People in the most deprived areas typically develop long-term conditions 10-15 years earlier than the general population [29]
- As well as these effects largely being preventable, they are also compounded as ethnic minorities are more likely to live in low-income households [30]

3. Context

3.1 National Policy

Central Government support for renters

Measures the Government have announced that target renters include:

- The Coronavirus Job Retention Scheme which opened in April 2020 with monthly tapering in levels of support until its end on 31st October 2020
- Expansion of housing benefits in March 2020 for private renters to the 30th percentile of private rents in a given market geography, no end date has been specified
- Increase of universal credit and the suspension of the minimum income floor for self-employed people in March 2020 and will be in place until April 2021
- Suspension of evictions from private rented accommodation was introduced in March 2020 until 20th September 2020 (was extended twice)
- 6 month eviction notice periods were announced in August 2020 to be in place until at least 31st March 2021
- 'Mortgage Holidays' for landlords with buy-to-let mortgages were brought in during March 2020 and extended to 31st October 2020

Key concerns with these measures include:

- ▶ A large proportion of renters are still likely to accrue significant **rent arrears** and there are no published proposals to protect households from a further build-up of debt
- ▶ Resolving shortfalls will rely on the **compassion** of individual landlords
- ▶ Mortgage holidays for landlords **only pauses repayments**, with interest continuing to accrue
- ▶ **Unlawful eviction** and landlord harassment has reportedly increased
- ▶ Legal routes to challenge landlord's illegal behaviour can be **drawn-out and expensive**

3.2 National Picture

Demographics of the PRS Pre-COVID

Nationally, the private rented sector is growing, with the number of households in the PRS in the UK increasing from 2.8 million in 2007 to 4.6 million in 2018-19, an increase of 63% [31].

PRS households are getting older, with the proportion of household reference persons aged 45 to 54 increasing from 11% in 2007 to 15% in 2018-19, while those aged 16 to 24 dropped from 17% to 11%. BAME groups are also disproportionately represented in the PRS, see table below. The red font indicates where results for private renters exceed the average for all households.

	Private Renters	All Households
Age of Household Reference Person		
16-24	11.1%	3.0%
25-34	29.9%	14.1%
35-44	26.1%	17.3%
45-54	15.4%	19.2%
55-64	9.2%	17.1%
65 or over	8.4%	29.3%
Economic Status of Household Reference Person		
full-time work	63.3%	28.3%
part-time work	10.3%	13.8%
retired	7.9%	27.9%
unemployed	2.6%	6.4%
full-time education	6.8%	1.1%
other inactive	9.1%	22.4%
Weekly Gross Household Income		
first quintile (lowest incomes)	19.9%	20.0%
second quintile	22.0%	20.0%
third quintile	24.2%	20.0%
fourth quintile	19.5%	20.0%
fifth quintile (highest incomes)	14.4%	20.0%

	Private Renters	All Households
Household Type		
couple no dependent child(ren)	19.7%	28.3%
couple with dependent child(ren)	23.5%	18.9%
couple with dependent and independent child(ren)	1.8%	2.7%
couple with independent child(ren)	2.3%	6.8%
lone parent with dependent child(ren)	9.4%	5.5%
lone parent with dependent and independent child(ren)	1.1%	0.9%
lone parent with independent child(ren)	2.4%	3.5%
two or more families	2.1%	2.0%
lone person sharing with other lone persons	9.6%	3.5%
one male	17.2%	13.0%
one female	10.9%	15.0%
Ethnicity of Household Reference Person		
white	82.9%	88.1%
black	4.2%	3.5%
Indian	3.1%	2.3%
Pakistani or Bangladeshi	2.4%	2.3%
other	7.5%	3.8%

Source: 'Digging Deeper - Private Renting', BuildPlace Report [32]

3.3 London Picture

PRS

London has the largest PRS in the UK and pre-COVID-19 statistics showed it was growing rapidly. The most accurate data on the PRS is from the 2011 census, however with 9 years having elapsed since its collection it is likely to be out of date, particularly in London where houses have a higher turnover than any where else in the country.

As such quantifying the current size of the PRS in London is challenging and estimates vary, but according to the latest Labour Force Survey, 2.6 million Londoners live in private rented homes [33]. It should be noted that the PRS is not a single, homogenous market so it can be difficult to make generalisations about the sector. These include differences in the type of tenure i.e. temporary accommodation and the socio-demographic characteristics of renters [21, 34].

Vulnerable households in the PRS

Issues in the PRS often disproportionately affect the lower end of the market. Recent analysis conducted by the GLA mapped vulnerability in the PRS. This study identified LSOAs, which have particularly high numbers of PRS claimants of housing benefits or the housing element of Universal Credit, and ranked these LSOAs using the 2019 Index of Multiple Deprivation [35].

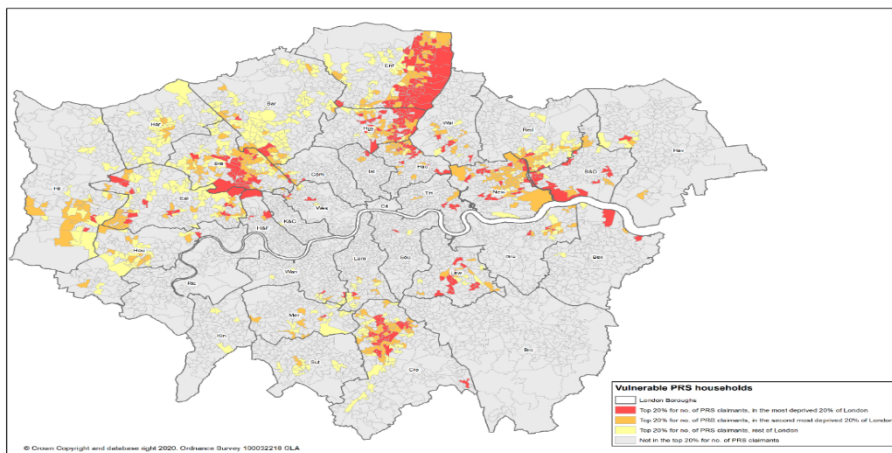
It showed that vulnerable PRS households were notably concentrated in particular boroughs and these included Enfield, Brent, Newham and Haringey, followed closely by Croydon, Ealing and Hackney (figure 1).

Impact of COVID-19 on London's PRS

A recent online survey conducted by the GLA and YouGov have found that 1 in 12 private renters in London have fallen behind on rent since the start of lockdown, which the research equated to around 180,000 people [36].

These findings were based on a sub-set (n=407) of renters in the total sample (n=1,082). Fieldwork was undertaken between 28th - 31st July 2020. The figures have been weighted and are representative of all London adults (aged 18+). Whilst the sample is small, it provides a useful insight as there is a general absence of evidence on the risk of eviction of tenants in the PRS.

Figure 1: Mapping vulnerability in the private rented sector using benefits data, LSOA Level, London, 2020



Source: GLA Intelligence

3.4 Consultation

Stakeholders

Stakeholder consultation was undertaken to generate an in depth understanding of these COVID-19 related housing issues. A range of stakeholders were involved which included representatives from:

- **Central government:** The Ministry of Housing, Communities and Local Government; Public Health England
- **Regional authority:** Greater London Authority
- **Local authority:** Public Health and Housing Network
- **Charity sector:** Crisis; Citizens Advice; Shelter
- **Housing Support:** Safer Renting; Advice4Renter; Metastreet
- **Research:** academic housing experts; The UK Collaborative Centre for Housing Evidence consortium, Nationwide Foundation

Methods

Methods included:

1. Conducting individual interviews with key contacts;
2. Attending established meetings of key interest groups;
3. Running an opinion poll as part of an interactive presentation to the Public Health and Housing Network on 07/07/20.

Key findings

Brief summary of the main findings below and more detail can be found in the following slides:

What they are currently seeing

- Anecdotal evidence that resident's concern about evictions from the PRS had increased
- Quantitative evidence on eviction risk in PRS is very limited, making responding challenging
- Anecdotal evidence of increased illegal evictions

What they are anticipating

- Groups anticipated to be most at risk and most impacted by eviction are: families; low income households; furloughed; BAME groups; migrants; those with mental health condition; and those with no recourse to public funds
- An inevitable rise in evictions when temporary restrictions are lifted but the backlog of cases will create a bottleneck

What support they want from this project

- Joint pan-London action to prevent duplication of effort and allow for greater collaboration
- Advice on indicators to monitor to provide an early indication of the magnitude of the threat of evictions locally
- Sharing of good practice around preventing eviction for their vulnerable residents

3.5 Consultation: Key themes

Issues raised

- Particular **concern for private renters** who are experiencing considerable challenges in terms of poor housing conditions, housing insecurity and overrepresentation of furloughed workers
- Anecdotal reports of **ongoing harassment of PRS tenants** and **unlawful evictions** are happening despite legislation
- Lots of work happening locally but this is **not joined up and is being delivered differently with outcomes often not being tracked and shared**
- Pathways to support to prevent eviction can be **hard for tenants to navigate** with services often being fragmented
- **Significant resourcing issues** to tackle evictions on the ground which is reflected in a focus on predominately reactive work
- The **public health voice on these issues is essential** and there would be value on this being stronger to help frame the issue
- **Not one resource hub** for the associated evidence base or what's works research
- **Challenges in knowing who is being evicted** from the PRS – this would increase awareness of which groups may be more affected
- Key drivers of these issues include a **lack of affordable housing including social housing** which would be more appropriate for many vulnerable households currently in the PRS
- **Data sharing challenges** exists between local authorities on vulnerable tenants placed in the PRS out of borough and their support needs
- Still seeing a **widespread lack of knowledge amongst tenants** as to their rights and particular concerns were raised about hard to reach groups
- When considering vulnerable groups consider those who will be “**newly vulnerable**” as a result of the pandemic

Consideration for priority actions

- **Greater capacity** to be built into the system and explore **pooling pan-London resources** to expand capacity in areas of the greatest need
- Increased use of relevant **financial vulnerability indicators** to assess early risk of eviction in the PRS
- Build the evidence base through **local service and programme evaluation**
- Create or use existing platforms and networks to host a **community of practice with a repository of knowledge** of all the major work happening in London
- Develop a method of recording section 8 and 21 notices to provide a **central database of households facing eviction**, through potential partnerships with landlord associations
- Pandemic presents an opportunity to **explore gaining access to private sector data** to better understand renters financial positions and who might be accessing support websites
- Continued efforts to **raise awareness on tenants' rights** are required, perhaps through **alternative methods** as there are lots of written resources about tenants' rights and other medias may be helpful i.e. videos/ infographics

The above has also fed into the areas of focus which are discussed in section 6 of this report.

4. Evidence Base

4.1 Background

Risk of eviction

Research has shown the majority of tenant evictions occur due to rent arrears [37]. Financial risk factors that may lead to rent arrears include unemployment, a lack of financial skills and a sudden decrease in income, for example due to the loss of employment. Other important risk factors are relationship breakdowns and an underuse of rights to subsidies, often due to a lack of knowledge [38-40].

Levels of prevention

Interventions to prevent evictions and homelessness can be classified into three levels, which provides a useful framework for points of intervention (see figure 2). The COVID-19 pandemic has led to temporary reforms of renting law and the welfare system in the UK to protect renters, which can be classified as primary prevention. Whilst existing evidence supports primary prevention measures as being the most effective way to prevent evictions owing to its upstream and population level focus, secondary prevention strategies will also be critical to protect households in the PRS where these safety nets have not worked and who may still be at risk.

As such, the evidence base for primary prevention strategies will be discussed briefly but the rest of the report will focus on those that fall under **secondary prevention**. This focus is not intended to diminish the importance of primary measures as interventions at other levels should exist alongside primary prevention.

Evidence of effective preventative interventions

Given the severity of eviction, there is a notable lack of evidence on what works for preventing and tackling the issue at all levels and particularly in the PRS. Whilst there are numerous local initiatives, very few have been examined for their effectiveness and most that do exist, either focus on social housing or don't differentiate between tenures. Robust evidence of their cost-effectiveness is even more scarce.

The best available research that has been undertaken has identified **debt advice** and **legal assistance** as the most effective measures in decreasing the risk of eviction [41,42]. Please see endnotes for review methods.

Figure 2: Levels of eviction prevention



4.2 Primary Prevention

Aim

To reduce the risk of homelessness in the context of evictions amongst the general population or large parts of the population.

Target Group

Interventions are at population level rather than targeting high-risk individuals exclusively, the rationale being that a large number of people at a small risk may give rise to more cases than a small number of people at high risk.

Interventions

Primary prevention in relation to evictions in the PRS can be differentiated into two broad areas; welfare state-related measures and housing system-related measures. They are often at macro-level which impact on general access to housing in terms of both affordability and availability, and can lead to reduced levels of evictions and homelessness. In the UK this includes housing related benefits, Universal Credit, Government housing policy and if passed, the end of 'no fault' section 21 eviction.

Evidence

There is a general acceptance that welfare measures for low-income and vulnerable people and ensuring the availability of housing are of major importance for the primary prevention of evictions and homelessness. However, the standard of evidence about how they directly impact eviction varies as it is challenging to substantiate what would have happened in the absence of the intervention. Nonetheless, there is evidence that the cumulative impact of welfare reforms have impacted negatively on housing security and there is a considerable amount of commentary available around their contribution to the rise of rent areas [43-45].

Comment

Primary prevention is critical to the prevention of evictions. This alongside wider reforms to reduce rates of poverty are necessary to ensure successful secondary prevention interventions.

Applicability to COVID-19 Recovery Plans

- The pandemic has highlighted the lack of affordable and available alternative accommodation in London and emphasised the need to extend social housing.
- Despite the increase in the Local Housing Allowance, in London this is still insufficient to pay for accommodation, which is a critical barrier.
- Emergency legislation to protect renters has demonstrated what is possible with support, calls to embed these reforms is urgently needed.
- With widespread housing insecurity being experienced by certain subgroups in PRS, greater regulation would ensure enhanced protection and security for these tenants.
- It is important to understand the circumstances these safety nets have not worked and predict what will happen when they are all removed.

4.3 Secondary Prevention: Debt Advice

Aim

To empower tenants to take control of their finances and enable those who are at risk of eviction to remain in their home.

Target Group

Tenants who have fallen into rent arrears.

Intervention

Debt advice can be delivered on the phone or face-to-face, the latter having been found to have the strongest effect on levels of arrears. Intervention can vary widely which may influence its effectiveness i.e. provide tenants with information to help them tackle debt themselves, or income and expenditure assessments undertaken by a professional and action plans made [46].

Evidence

Whilst there are many case studies that claim to have benefited from debt advice, very few studies have demonstrated an effect on rent arrears. A UK based study did however seek to examine this. Participants received debt advice from a variety of methods and the effectiveness was evaluated via a structured telephone survey [47]. In the intervention group, the arrears level decreased by 37% in the 12 months after referral to debt advice, while the arrears level in the control group increased by 14%. While these results are encouraging, the focus of the study was on social housing so generalisability to the PRS may be limited.

Comment

It is particularly difficult to identify problems early in the private sector. Research has also identified a preventative gap that is caused by advice: 1) not being offered at critical points; 2) being seen as a last resort; and 3) being too narrow [48].

Applicability to COVID-19 Recovery Plans

- With COVID-19 causing widespread employment uncertainty, it is anticipated that many households in the PRS have fallen or will fall into rent arrears.
- Debt advice is key to preventing homelessness through rent arrears. Face-to-face delivery will likely be restricted to minimise contact, however virtual meetings could offer a viable alternative and even enable increased attendance.
- Targeted communications would be required to reach PRS tenants to publicise advice services and links developed with private landlords.
- There is evidence that people only seek advice at crisis point, which in the current climate this may already have been reached by many PRS households. As such debt advice would need to be delivered in conjunction with other support.

4.4 Secondary Prevention: Legal Assistance

Aim

To ensure tenants know their legal rights and are both supported and empowered to challenge a landlord's possession claim to remain housed.

Target Group

Low-income tenants who have received court orders regarding the non-payment of rent.

Intervention

Legal aid can help meet the costs of legal advice, mediation and representation in a court or tribunal although eligibility criteria and levels of support can vary considerably. Support may involve legal assistance from a paralegal, advice from a solicitor or full representation in court. The UK government is the main but not the only source of legal aid and tenants unions may also provide some form of legal aid to members.

Evidence

Similar to debt advice, there are very few effect studies concerning legal assistance. One US randomised control study did investigate the effect of legal assistance by volunteer attorneys on the outcomes of court cases [49]. The experiment found that tenants with representation from the programme did significantly better than tenants that did not have representation. Although the study was conducted in the US legal system and the long term effects were not studied, it nevertheless provides positive initial findings on the effectiveness of legal assistance in reducing evictions at least in the short term.

Comment

There are several challenges to ensuring legal assistance is offered equitably:

- ▶ System capacity to support all those in need;
- ▶ Identifying and raising awareness amongst hard to reach and vulnerable tenants.

Applicability to COVID-19 Recovery Plans

- A backlog of cases are expected when the moratorium on evictions expires and evictions proceedings resume.
- Approximately half of tenants who asked for a rent holiday in recent weeks have been refused [9], although this is refuted by a survey conducted by landlord associations [50]. Tenants may therefore benefit from legal support to position their requests.
- Owing to the unprecedented nature of the current situation, qualifying rules for legal aid should be flexible although still prioritise vulnerable households. Eligibility criteria are set by Central Government.
- Despite legal support, in reality tenants will have extremely limited legal protections once temporary reforms of renting law are lifted. More extensive policy intervention is also needed to protect tenants during this next phase.

4.5 Other key secondary prevention interventions

Other secondary prevention interventions that aim to reduce the risk of eviction have also been discussed in the literature and shown to have encouraging results, but these studies have either lacked rigorous analysis or used descriptive study designs. The paucity of robust evidence does not mean that the interventions have no impact however, so a brief overview of these methods is outlined below:

Type of intervention	Aim	Target Group	Intervention Description	Key studies
Mediation	To facilitate communication between the landlord and the tenant to resolve disputes	Tenants where the relationship with the landlord has broken down	Involves providing a setting for constructive and facilitated discussion between landlords and tenants. Often a trained facilitator helps them to see the other parties point of view and jointly find a resolution	51-56
Financial aid	To provide financial assistance to tenants to help maintain their tenancy	Tenants who are usually self-sufficient but are now facing homelessness due to a sudden financial crisis	The form of financial aid can vary considerably but are likely to be one-off. For example an interest-free emergency loan may be paid directly to the landlord	56, 57
Intensive case management	To ensure a tenant remains in housing by providing personalised solutions	For households at risk of eviction	This typically involves a joint plan of action being drawn up with the household members at risk of homelessness by a trusted housing professional. The plan includes elements of choice and are realistic in what is actually possible	55, 58

4.6 Where are the gaps?

This desktop review has identified substantial evidence gaps and highlighted that research on interventions to prevent tenant eviction is scarce. There is an urgent need for further high quality evaluations of interventions that have been or may be implemented in the UK. Specific evidence gaps identified as part of this review include:

Private rented sector interventions	Research that does exist on preventing evictions is typically focused on social housing or does not differentiate between the types of tenure
Differential impacts of interventions by population groups	Study authors have not provided demographic characteristics of participants in research studies which would build up knowledge of which types of interventions are effective for whom and in what context
Health outcomes of interventions	Study outcome measures tend to be focused on levels of rent arrears or whether a warrant for eviction was issued. Health measures should be incorporated into future research to explore whether preventing evictions is an effective public health intervention
Long-term impacts of interventions	With many interventions being short term there is a need to better understand the long term effects and whether eviction was in fact prevented and not just postponed
Cost effectiveness	Studies have indicated that preventing evictions are more cost effective than a 'cure', however more robust primary research is required in order to compare interventions
Data on the scale and spread of the issue	There is a general absence of statistical evidence of the risk of eviction of any particular sub-set of the population. Methods to assess and quantify the risk of eviction in the PRS are notably absent as are any data on the characteristics of evicted households

5. Good Practice

5.1 What does good practice look like?

With the limited evidence base available concerning preventing evictions in the PRS, this places a greater emphasis on the importance of good practice. The following pulls together information from a desktop review and the results of a rapid mapping exercise undertaken to capture relevant work. Whilst illegal evictions in the PRS continue to be of concern during the pandemic, they have not been a focus of this identification of good practice as they require specialist intervention.

It is important to note that effective interventions are typically driven by local contexts. For that reason good practice will vary considerably between localities and as such what works in one area will not necessarily work elsewhere. With that in mind there are still several common themes across which examples of good practice to prevent eviction have emerged. They are:



The following will explore the core themes in more detail and reference relevant examples. However, it is crucial to recognise that one element will usually not make the difference. It is important to develop a **combination of different initiatives and interventions**.

5.2 What works?

Outreach

Overview

Outreach programmes are designed to make contact with a population group who may not otherwise have accessed relevant support. Programmes to prevent eviction work with people who have an existing tenancy to help link them into services. By assertively engaging with those identified as vulnerable, households at risk of eviction can be identified.

Outcomes

The intended outcomes of an outreach programme to prevent eviction are:

- Vulnerable households who may not otherwise have engaged with services receive support
- Vulnerable households are referred to mainstream services where required
- Tenants are empowered to find a solution
- Ultimately, a reduction in evictions from the PRS and improved health outcomes

Key considerations

- It is important to develop an effective framework for identifying need
- The most effective outreach programmes will work with both PRS tenants and landlords
- Programmes should help people to engage within their community and to feel more connected to ensure outcomes are sustainable
- Service collaboration is essential when providing a proactive outreach programme as individuals will likely require support from a range of services

Good practice examples

Southwark Council

As part of a Trailblazer project, Homelessness Prevention Officers are proactively identify those most at risk of eviction through partner agencies including community and faith groups.

Factsheets developed to give to community leaders containing information on tenants' rights to circulate and encourage self-referrals to the service. See appendix B.

Advice4Renters

This Brent based Private Tenants Rights Group has directly responded to the pandemic by actively targeting vulnerable households in Brent who they anticipate may require their services.

Achieved this through leafleting at foodbank premises and through their food parcels.

5.2 What works?

Advice

Overview

A range of advice and guidance is available for residents under threat of eviction. They are key to preventing homelessness through rent arrears and include debt counselling and information for defending possession proceedings. They can be delivered online, over the phone or face-to-face. Advice can therefore be generic or tailored to that individual's circumstances. Holistic advice has been found to have greater impact than focusing too narrowly on housing and homelessness, as issues are typically multifactorial.

Outcomes

The intended outcomes of providing advice to those at risk of eviction largely depend on the type of advice. However, they include:

- The tenant received the advice or information they needed and are empowered to act
- An improved overall financial situation in time
- Eviction is prevented and the tenant's wellbeing improves

Key considerations

- Ensuring tenants seek help before crisis point to ensure the advice is timely i.e. before receiving a section 8 or 21
- Services must be publicised effectively
- Tailoring the provision of advice to community-specific needs
- Being responsive to clients and making the service as accessible as possible, including the replacement of face-to-face appointments to virtual meetings at convenient times

Good practice examples

Shelter

Shelter, a housing and homelessness charity, provides advice and support via their website, helpline and face-to-face for more than one million people a year.

In response to the pandemic they are providing COVID-19 specific housing advice which reflects the latest housing legislation. Online tools include templates for rent negotiation.

Camden and Islington Council

The local authority have launched a tenant engagement project focused on addressing COVID-19 housing threats.

Intended outcomes include increased tenant awareness about who to contact for help and advice within the council and the third sector and increased tenant knowledge about what action they can take.

5.2 What works?

Communication

Overview

Clear communication with tenants regarding their rights and what support is available is essential. Information should be available in as many forms as possible, at the time they need it. Proactive communication early on may even help prevent areas happening in the first place.

Outcomes

The intended outcomes of effective communication strategies to prevent eviction are:

- Tenants are better equipped with knowledge of their rights
- Increased awareness amongst tenants of support available to them
- Eviction is avoided in the immediate term and long term now tenant has these tools

Key considerations

- Ensuring messages reach hard to reach groups and they are engaged is essential
- Support of interpreters should be enlisted to assist with effective communication with non-English speakers
- Whilst information is critical, tenants also need to feel empowered to make the best use of this knowledge

Good practice examples

Greater London Authority (GLA)

In addition to lobbying central Government to support vulnerable and low-income renters, the GLA have published online resources clarifying the rights of renters and landlords.

Selected GLA webpages can be translated into multiple languages and pages include links signposting readers to relevant support agencies.

London Borough of Newham

The council are running a communications campaign focused on signposting tenants in the PRS to support. A panel of tenants are influencing the campaign to maximise the reach by advising on appropriate channels.

Also ensuring continued communication with landlords by using a bulletin that is sent to 17,000 local landlords to keep updated with latest COVID-19 Government guidance.

5.2 What works?

Data

Overview

The use of data in order to identify who is at risk of eviction to inform intervention planning and tackle entrenched challenges facing communities. Research has identified groups who are at greater risk of eviction or may be most impacted by being evicted. These categories can help in predicting who may be more at risk by using demographic data. Other predictive factors also include benefits data, debt indicators and local housing advice statistics.

Outcomes

The intended outcomes of a data-informed approach in preventing eviction are:

- Targeted interventions that support those with the greatest need
- Tenants at risk of eviction are proactively identified before crisis points
- A reduced reliance on self-referrals which are dependent on tenant awareness of services

Key considerations

- Multiple factors should be considered when identifying at risk and vulnerable tenants, relying on one factor is too simplistic
- There will also be those who fall outside “at risk categories” but who are struggling to keep their home
- There is an opportunity to explore linking financial vulnerability data and vulnerable groups data at household level to create even more targeted strategies
- Information learnt can be used to enhance knowledge of the characteristics of those who are at risk of eviction to be used in predictive modelling

Data

Good practice examples

London Borough of Barking and Dagenham

The local authority are making effective use of data to inform integrated and preventative services.

This includes using predictive analytics to monitor factors that appear in previous homelessness presentation to identify changes in risk profiles. These factors are being assessed alongside additional indicators of the economic impact of COVID.

Southwark Council

The PRS Team at the council have developed a framework to identify PRS tenants at risk of homelessness.

This involves using data they hold on universal credit applications, requests for additional funding to the council to cover rent shortfalls and data on homelessness approaches to the council as 'early warning signs' to inform targeting interventions.

6. Areas of focus

6.1 Overview

This report has sought to explore the housing related health challenges which have been exacerbated by the pandemic, primarily the risk of eviction and homelessness of vulnerable households from the PRS. Collective action across the wider public health and housing system is needed at different levels to address these issues in the immediate term and it is recognised that a mid/longer-term action is also required as these challenges will persist in light of continued economic hardship.

The pandemic has already led to a range of primary prevention action which includes temporary reforms of renting law and the welfare system in the UK to protect renters. Whilst lobbying on national welfare benefits and calls to embed these reforms is urgently needed, secondary prevention strategies will also be critical to protect households in the PRS where these safety nets have not worked and who may still be at risk. With work for the former underway elsewhere, the latter is therefore the focus for the following.

These areas of focus have been recommended in response to a range of requests for action provided by stakeholders in the consultation and are informed by the evidence review, good practice examples as well as any gaps that have been identified. The public health rationale behind them is outlined and it is recognised that in order to implement some of these, LAs may require increased funding to supply the necessary resource. They fall under four sections:

1. Enhancing support for tenants at risk of eviction as early as possible to minimise the stress experienced, which is a serious health concern;
2. Reducing the numbers of actual evictions now the moratorium has ended to protect tenants from the negative health effects of eviction and displacement;
3. Ensuring interventions are evaluated to add to the evidence base;
4. **Ensuring vulnerable households are targeted for support as they are at a higher risk of eviction and are also more likely to have worse health to begin with.**

Section 4 is also a cross-cutting theme that should be considered in all the areas of focus.

6.2 Public health perspective

The public health rationale for each of the proposed areas of focus links to the themes explored in the background section of this slide set and is summarised below:

Area of focus	Rationale
1. Enhancing support for tenants at risk of eviction as early as possible to minimise the stress experienced, which is a serious health concern	<p>There is a general consensus in the literature that individuals under threat of eviction present negative health outcomes, both mental (e.g. depression, anxiety, psychological distress, and suicides) and physical (poor self-reported health, high blood pressure and child maltreatment).</p> <p>Income is a key driver of housing circumstances and the economic impact of COVID-19 has seen households struggling to pay housing costs, with some falling into arrears and wider debt. Studies have found debt advice to be effective in preventing evictions and there is evidence it produces substantial returns on investment by also improving quality of life and protecting mental health.</p>
2. Reducing the numbers of actual evictions now the moratorium has ended to protect tenants from the negative health effects of eviction and displacement	<p>Eviction can be a highly traumatic experience with devastating impacts on individual's physical and mental health and in extreme cases where the result is homelessness, the health outcomes for them are significantly worse than the general population. The prevention of eviction therefore has the potential to not just be a necessary socioeconomic response but also a highly effective public health intervention.</p>
3. Ensuring interventions are evaluated to add to the evidence base	<p>Whilst eviction from the PRS is recognised as a major cause of homelessness, and with homelessness being recognised as a widespread public health problem, there is still very limited research into the prevention of evictions. This highlights the need to make optimum use of opportunities for local services and programme evaluation. There are many local initiatives to gain insights from but currently their impacts, particularly on health, are largely undocumented.</p>
4. Ensuring vulnerable households are targeted for support as they are at a higher risk of eviction and are also more likely to have worse health to begin with	<p>Vulnerable groups within the PRS will likely be disproportionately affected by evictions, and without targeted support this has the potential to worsen health inequalities. Many of these groups are also already groups of particular public health concern so a focus on these households as part of any intervention is critical to reduce the disproportionate impact of the pandemic.</p>

6.3 Areas of focus

1. Enhancing support for tenants at risk of eviction as early as possible to minimise the stress experienced, which is a serious health concern

1.1	Local authorities to monitor changes in their resident's financial vulnerability to prompt interventions	Example of this is highlighted in the good practice section and the LGA is creating a financial vulnerability demand dashboard to be rolled out in autumn 2020
1.2	Consider expanding access to debt, financial and employment advice which are both accessible and integrated	Being considered as part of the London recovery work (Mission 6: A robust safety net)
1.3	Create a community of practice or use existing networks to regularly share lessons learnt and disseminate best practices	Prospective groups include the Public Health and Housing Network, the GLA's London Borough PRS Partnership and the Chartered Institute of Environmental Health Housing Study Group

2. Reducing the numbers of actual evictions now the moratorium has ended to protect tenants from the negative health effects of eviction and displacement

2.1	Continue work to increase Londoners' understanding of rights and entitlements	Leads to include the GLA, Citizens Advice, Shelter, Advice4Renters and other voluntary organisations
2.2	Seek Central Government funding to expand capacity and access to legal aid	To be led by collective groups acting on behalf of borough council's including the London Council and the LGA, as well the GLA on behalf of Londoner's
2.3	Explore pooling pan-London resources to expand capacity in areas of the greatest need	

6.3 Areas of focus

3. Ensuring interventions are evaluated to add to the evidence base

3.1	Seek research funding to evaluate secondary prevention interventions to prevent eviction from the PRS	Jointly led by the GLA and PHE
3.2	Local authorities with input from their public health teams to improve data collection on outcomes for their interventions and undertake local evaluations	Local authorities to take the lead but supported through good practice sharing mechanisms
3.3	Continue the evaluation to ensure longer term outcomes are captured and disseminate findings	To be considered by good practice forums and ensure optimum use of evaluations are made by sharing all results even if negative/ neutral

4. Ensuring vulnerable households are targeted for support as they are at a higher risk of eviction and are also more likely to have worse health to begin with

4.1	Raise awareness of support among vulnerable groups through culturally competent communications that reach the digitally excluded	Cultural competency applies to all interventions, actors and levels so should be cross cutting across all areas of focus.
4.2	Support existing programs already doing valuable work in this area to identify and prioritise vulnerable tenants and track the outcomes	This follows on from the recommendations made in PHEs “Beyond the data: Understanding the impact of COVID-19 on BAME groups” report
4.3	Explore linking housing, financial hardship and vulnerable groups data at household/ ward/ other levels to better understand what is happening and what is going to happen to create even more targeted strategies	A recent report authored by the New Policy Institute (NPI) with funding from the Trust for London and oversight from the Public Health System Resilience Leadership Group has identified the most vulnerable people and places in London and includes data at regional and borough level, supporting planning and action in both areas

Endnotes

Evidence Review Methodology

Relevant literature reporting interventions for preventing eviction was identified through an electronic search of papers in Cochrane, PubMed, Medline, Science Direct and Wiley Online Library as well as Google Scholar.

Key words such as “eviction” or “evictions” were used alongside terms such as “prevention”, “preventing”, “intervention(s)”, “intervening”, “protection”, “protect”, “protecting”, “programme”, “rent arear(s)”. The search was performed in August 2020 and no date restrictions were added owing to the low number of relevant returns yielded by the searches.

Initially the inclusion criteria encompassed those studies published in English that described an intervention intended to prevent eviction and provided results for the private rented sector. However, in response to very few relevant publications being found the inclusion criteria was extended to include studies focused on social housing and those that didn’t differentiate between tenure.

Titles and abstracts were screened following this amendment to the inclusion criteria and only relevant articles were reviewed in details. Whist all study designs were included and examined, when writing up the review analytical designs with robust analysis were prioritised.

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