

## APPENDIX B: Good Practice Case Study - Southwark Council

### Proactive prevention of homelessness in the private rented sector

*“A proactive approach which utilises local financial vulnerability data and partnership working to identify residents who may be at risk of eviction, to target advice and support”*

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#### Key Points

- Southwark Council’s Private Rented Sector Team have created a team of Homelessness Prevention Officers as part of a trailblazer project and in response to issues being seen in the sector locally
  - Homelessness Prevention Officers are proactively identifying those most at risk of eviction using individual level data gathered by Southwark’s Financial Inclusion Team and through partner agencies, which include community and faith groups
  - Enhanced housing advice is being offered aimed at helping households to retain private rented tenancies and includes liaison with private landlords, signposting to additional support and outreach in high risk areas
  - The project aims to embed a Making Every Contact Count (MECC) approach to make the most of every opportunity to have a conversation about health and lifestyle issues
  - The economic impact of COVID-19 means that the scope of this project is not limited to those that would traditionally be considered vulnerable
  - The project is in its early stages so will continue to evolve as learning points are identified
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#### Overview

Reducing homelessness is a key priority for Southwark Council and they have been successful in their bid for Ministry of Housing, Communities and Local Government (MHCLG) funding to become one of three early adopter trailblazer local authorities. As part of this, a team of Homelessness Prevention Officers has been established. The team’s aim is to identify residents who may be at risk of eviction using local financial vulnerability data, then work with partner agencies to provide advice and support for those who may not have directly approached the council. In light of the economic impact of COVID-19, the project has responded by also seeking to identify those residents who are newly vulnerable and may not be familiar with traditional support services. The project also has a strong reactive element involving rapid assessments of direct approaches from clients or those referred by community agencies through a developed and expanded referral network. The initiative is in its early stages so will continue to evolve.

#### Context

Southwark is a densely populated and ethnically diverse borough in inner London with significant contrasts of poverty and wealth. Whilst major health indicators such as mortality and life expectancy have improved, there are significant inequalities in these indicators for people living in different parts of the borough. Inequalities being experienced in the borough are also highlighted by the demographic of those approaching certain council services, and there continues to be an over-representation of BME households that approach homelessness services for support.

Findings from their recent Homelessness Review have highlighted the challenges facing tenants in the borough’s private rented sector. There has been a significant growth in the termination of assured tenancies; which accounted for 8% of homelessness in 2011/12 and increased to 30% in 2015/16. As seen across London, average rents in the borough have grown considerably whilst Local Housing

Allowance has been frozen which has contributed to an increase in homeless applications to the council for those that can no longer afford them.

This is highly concerning owing to the negative health outcomes, both mental and physical, associated with eviction and even the threat of eviction. It is also widely anticipated that these issues of housing security will be exacerbated by COVID-19 pandemic and related economic downturn, increasing the importance of early identification and enhanced housing advice to help houses retain private tenancies.

### **Principles of the service**

1. Early identification of residents at risk of eviction through newly established data sharing agreements with the council's Financial Inclusion Team;
2. Directly approaching tenants that have been identified as at-risk to explore if further tenancy sustainment or homeless prevention support is required;
3. Co-location (where permitted by COVID-19 guidance) of the team at specific partner agency spaces for targeted outreach;
4. Work under a widened scope of homelessness threat so that those at the very earliest stages of housing difficulty can receive support.

### **Service delivery**

This homeless prevention project is in an early phase so its delivery will continue to be responsive and evolve as learning points are identified. The service itself can be divided into two key areas; proactive work and reactive work.

In terms of the proactive element, Homelessness Prevention Officers utilise individual level data gathered by Southwark's Financial Inclusion Team to identify residents who have sought additional financial support to meet their rent costs. This information is then used to contact these residents to explore if further tenancy sustainment or homeless prevention support is required. Population level indicators are also being monitored to indicate risk of homelessness. This includes: universal credit applications; discretionary housing payment applications; and data on homeless approaches to the council. Further data is being sought by the team to identify those at risk of homelessness.

In addition to contacting residents directly, officers co-locate at partner agency spaces where social distancing is possible to provide advice and support for those who may not otherwise have approach the Council. This includes a local GP surgery to extend the availability of homelessness prevention into primary health care settings. Support provided through community agencies is targeted to specific geographical areas known to have some of the highest approaches to services.

Regarding the reactive work, officers have sought to widen their referral base and have approached many community organisations. When engaging with these organisations, officers seek to encourage them to use Southwark Council's "duty to refer" mechanism to report housing issues for residents in the Borough. The team also work under a widened scope of homelessness threat so that those at the very earliest stages of housing difficulty can access a personalised housing plan and prevention duty where eligible.

The project also aims to embed a Making Every Contact Count (MECC) approach. MECC is an approach to behaviour change that enables the opportunistic delivery of consistent and concise healthy lifestyle information at scale. MECC can be effective in helping tackle inequalities and in engaging local populations in the wider determinants of health by managing debt, action towards gaining employment or in tackling housing issues. Prevention Officers will be trained to identify health factors in order to signpost Social Prescribers and support decisions concerning personal housing plans.

## **Outcomes**

The primary outcome for the service is to prevent homelessness by resolving housing issues to ensure that an occupant has suitable accommodation available for occupation and a reasonable prospect of suitable accommodation being available for at least 6 months.

Additional key outcomes include improvements in wellbeing as a result of a sustained tenancy. Whilst this is not yet being monitored specifically, this service should protect or improve the client's mental and physical health as housing insecurity, eviction and homelessness are all linked to reduced health.

## **Learning Points**

### *What works well*

- Making use of existing partnerships to embed the model whilst also identifying new partners to help reach communities that may not have approached the local authority directly.
- Widening the referral base for the Prevention Officers by ensuring many supporting agencies are identified to assist residents through their personalised housing plans.
- Information sharing with both the Council's Benefits Department and Borough Job Centres to ensure residents are approached if a housing issue arises.
- Utilising the extended 6-month notice period for section 21 'no fault eviction' to negotiate with landlords and seek agreement to sustain tenancies wherever possible.

### *Challenges*

- Lifting the suspension of possession proceedings will put more households in the private rented sector who are in financial difficulty at risk of eviction.
- Rising unemployment and reliance of Universal Credit Housing Cost Element payments will likely mean increased risk homelessness in the private rented sector as market rent levels cannot be met with current entitlements.
- Levels of arrears of many residents renting privately limits the scope of sustainment opportunity and Council resources are not sufficient to meet some of these debt levels.
- Southwark has seen a growing number of landlord harassment cases in view of the suspension of proceedings and the delay in County Court possession claim decisions.
- Restrictions around access to community hubs and services during the pandemic means that effective remote arrangements need to be developed.

### *Replicability*

- Outreach projects and information sharing can be undertaken with key community advocacy agencies, such as area Law Centres and Citizens Advice, to help encourage earlier approaches and intervention to prevent homelessness.
- Joint working and information sharing with local Job Centres and the Council's Benefits Department could be embedded to encourage residents with housing issues to approach.

## **Future plans**

- Southwark Council is seeking to expand the Private Rented Sector team which will bring the number of Homelessness Prevention Officers up to six. These new officers will have a focus on assisting residents at risk of homelessness from family and friends in the Borough, which is responding to trends being seen in light of COVID-19.
- Seeking to further develop the set of indicators used in their early identification framework to detect those at risk of homelessness and who they should make contact with.
- Developing information packages containing details of key services provided by the prevention officers and contact details for both partner agencies and their service users to refer into, which will be distributed to all partner agencies.
- Finalise the design for a project with Southwark Law Centre and a support agency Kineara, which will widen their referral base and add to the support they can provide to residents renting privately.

- Expanding the personal housing plans provided to residents to encompass an assessment of wider health needs and outcomes in this regard, drawing on wider community agency support in this regard to achieve a holistic housing solution.
- Further promote to partner agencies the work done by Financial Inclusion so that they maximise their referrals and applications received for Prevention Officers to reach out to.

**For additional information please contact:**

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#### **Malik's\* Story**

Malik approached the private rented sector team for assistance following a section 21 notice which was served due to rent arrears of £6,300. The case went to court and Malik was assisted to complete a defence form. The case subsequently was struck out however the landlord appealed and was granted possession order.

Malik was advised to request backdated claim from Housing Benefit which he did. Housing Benefit backdated the claim and paid out approximately £5,200, bringing arrears down to less than 2 months. As this was only awarded after possession order had been granted, the landlord was contacted and successfully negotiated with to not apply for Bailiff's Warrant.

Following the private rented sector team intervention, Malik exercised his rights to remain in the property and continues to do so. He is now getting full Housing Benefit and his arrears are down substantially. Homelessness was inevitable but was prevented through negotiations with the Landlord who agreed not to act on the possession order but to work with Malik and the Council in order to sustain the tenancy.

\*Name changed to protect identity

#### **Asha's\* Story**

Asha fell into arrears because her Housing Benefit stopped and neither she nor her Landlord were made aware until one year later. Rent arrears had risen to over £7,000 and her Landlord sent a letter threatening eviction instead of a notice. It is believed that this response was in at least in part due to the tenant's vulnerability as Asha suffers from PTSD which has prevented her getting a regular job. She is seeking help for this.

Asha was advised to seek help in recovering or backdating her claim via Citizens Advice and was advised of the assistance available. She was signposted to the Private Rented Sector team at Southwark Council and a Homelessness Prevention Officer then worked with Landlord to ensure that her Universal Credit was processed (it stopped due to status change) then applied for Discretionary Housing Payment, which was paid and an extension application made.

The Homelessness Prevention Officer also negotiated a 2 year tenancy agreement with the landlord and an incentive payment of £3,000 was been approved. An application for arrears fund was also made on behalf of Asha.

\*Name changed to protect identity