

# **Feasibility study for a - Rent Deposit Scheme operating in Southend**

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## **Glossary of Terms and Acronyms**

**CAB:** Citizens Advice Bureau

**Housing Benefit:** is a means tested social security benefit in the UK that is intended to help towards Housing costs for rented accommodation

**HARP:** Homeless Action Resource Project

**PCT:** Primary Care Trust (responsible for delivering primary health care services and the commissioning of primary and secondary health care services - in the Southend area this is undertaken by South East Essex PCT)

**Rent Deposit Schemes (RDSs)** help low-income individuals, who cannot afford the initial outlay of an advance rent and deposit payment, to access homes in the Private Rented Sector.

**SACC:** Southend Adult Community College

**SAVS:** Southend Association of Voluntary Services

**SBC:** Southend Borough Council

**SEH:** South Essex Homes

**SHAN:** Southend Homeless Action Network

**Social housing:** is an umbrella term referring to rental housing which may be owned and managed by the state, by not-for-profit organizations, or by a combination of the two, usually with the aim of providing affordable housing

**Supporting People:** A resource that provides limited support to those most in need, for example accessing of services

**Turning Tides:** the name of a neighbourhood management project serving the Milton, Victoria and Kursaal wards of Southend-on-Sea

## **Introduction**

This report examines a number of the significant issues around the homeless, those living in squats or “sofa hopping” in the homes of “friends” (the hidden homeless) and those living in sub-standard or temporary housing where there seems little prospect for more permanent accommodation, specifically within the Borough of Southend-on-Sea. In particular, the report examines the plight of single people, mainly men but some women too, who are affected and considers what might be done to help, including some of the challenges and possibilities, for example through the setting up of rent deposit and related schemes. These will be referred to in this report as “the Client Group”. The emphasis will be on those Southend Borough Council are not able to house, typically because they do not fulfil the necessary criteria. There are particular considerations for certain sectors of our society e.g. young people, including those coming out from foster care or who leave their family home due to relationship breakdown, and those coming out of prison, mental institutions etc. and these are not covered in this report although the need to work with suitable experts remain. Most of those affected are not earning sufficiently and are reliant on welfare benefits, including housing benefits. A few, including some asylum seekers, do not receive benefits. Most have issues - ranging from mild mental health to living chaotic lives. Most appear not to qualify for housing provision through the various statutory agencies. The report only begins to scratch the surface on the many complex and far reaching issues and while it seeks to be objective will, no doubt, reflect some of the concerns and views of the author.

There is a commonly held view that the number of rough sleepers in Southend on any given night is no more than 10, although there have been no precise studies to ascertain that figure, and therefore the problem may be relatively minor. What is evident though is there is many times that number of people living in appalling housing conditions and/or in danger of becoming homeless or who live in squats or able to impose on a “friend”. The number of emergency beds available to assist the homeless, specifically provided by the homeless charity, HARP, is small, and these invariably fill quickly. While the local authority, Southend Borough Council, have a statutory obligation to house the homeless, the criteria for doing so is very specific and as a result of its adhering strictly to this many vulnerable persons, typically single men, are not helped by being housed. A concern has been raised in several quarters that there exist in the town a number of Council run homeless hostels with unfilled bed space as well as a number of empty properties and these could (and should) be put to good use in housing the homeless.

There are a number of organisations, both in the statutory and voluntary sectors, including several that are Christian based, dealing with various issues around homelessness and there is evidence that while there remain big unmet needs and gaps in provision that these do make a difference. Sometimes these are unaware of what the other does and the effectiveness of provision is reduced through lack of joined up working. The often chaotic lifestyles of members of the Client Group being served (typically around unemployment, disability especially mental health, relationship breakdown and substance misuse) and the difficulties in serving those needs, and the complexity of the statutory system that deals with meeting the needs of this group remain significant issues. There are a number in this group who are adept at doing the rounds regarding getting hand outs but whose situations remain the same. Early in 2008, Southend Borough Council embarked on producing its homelessness prevention strategy and invited comments from interested parties and to an extent these were made and addressed in the final report, which is significant as it relates to Southend Borough Council (and its partners) activities regarding the homeless.

## **Southend Homeless Action Network**

All the aforementioned factors, coupled with concerns among those serving this particular client group and a desire that this group is best served, led to the formation of the Southend Homeless Action Network (SHAN), whose Terms of Reference are to:

1. meet from time to time, but a minimum of four times a year, to discuss homeless issues with a view to finding and implementing solutions and do so in a spirit of partnership.
2. provide a compassionate network, based on trust and understanding, that will support members in the work they do concerning homeless and other vulnerable persons.
3. understand the issues around homeless people, including how needs are being met or not being met in Southend, and propose, support and help implement practical and enduring solutions, including the identification and promotion of good practice.
4. understand government (central and local) policies with respect to homeless people and specifically to engage and partner with Southend Borough Council in the implementation of its Homelessness Prevention Strategy and whenever needs are identified or opportunities arise.
5. share and disseminate information regarding homelessness and issues affecting those who are homeless, within SHAN and to those who are in contact with SHAN members.

SHAN members have met 9 times to date as well as on other occasions for specific purposes. Many of the key persons and organisations working with the homeless are involved and these will be profiled later, especially as each has a potential contribution to make. Numbers average between 10 and 20 and different people attend each meeting. There is evidence that significant inroads have been made achieving SHAN objectives. Certainly, members are now more aware of what each other does and some joint initiatives have resulted e.g. in helping individuals, working with Supporting People and the Housing Options team at the Council. However, there remain big areas of concern. Specifically, there are still too many whose situation (housing and related issues e.g. work, learning, health, motivation, well-being) remains unsatisfactory and that there ought to be solutions beyond leaving those affected to their own devices. There is a general concern that statutory services do meet the needs of the Client Group and where there are gaps these are filled.

While among SHAN members there is plenty of indications of compassion shown to those affected and needs being addressed, there is also a sense this often only scratches the surface and evidence that some of the interventions only go to reinforce a dependency lifestyle and does little to break destructive lifestyle patterns and that despite all good intentions individuals will not accept help if they are not ready to do so. What often seems to come out from the shared SHAN experience is without a radical change in outlook etc. members of the Client Group may not significantly improve their circumstances although the type of help members of SHAN (and others) do provide can prove to be invaluable. It is envisaged that future initiatives to help the Client Group will be spearheaded by members of SHAN and that approach would as far as possible be holistic insofar it would want to address issues around life-skills, learning, employment, benefits, health, emotional and spiritual needs

## **Turning Tides**

Turning Tides is a 3 year project, with aspirations for continuation beyond March 2010, and which is described thus on the SAVS website:

“A government funded initiative to improve the quality of life for residents of the central parts of Kursaal, Milton & Victoria wards, run by SAVS on behalf of the residents. Our team of highly trained neighbourhood wardens and staff are active in your area and will help you by...

- Providing a good neighbour service
- Offering information and advice on your concerns
- Supporting others to develop activities for young people
- Helping with Recycling and Environmental problems
- Giving you a chance to be involved in key decisions about your area
- Working with others to reduce crime
- Assisting you to overcome problems reporting things
- Keeping you informed through newsletters and surgeries
- Providing courses and information about Healthy Living

...and helping with many other problems or concerns.  
If we don't know the answer we'll find it out”

It is unlikely the above description does justice to all what Turning Tides does, which could be encapsulated as doing what it takes to improve the communities it serves and the lives of those who live in those communities. During the course of their work, neighbourhood wardens have identified and engaged with a number who are in the Client Group referred to in this report. They have been effective in making positive interventions including getting the homeless housed and referring people to appropriate services - CAB, Supporting People, CRI, HARP etc. Importantly, they provide a befriending and advice service and there have been numerous examples of practical intervention. They maintain a vulnerable peoples register, which includes members of The Client Group, and this helps to ensure regular contact is made. They know their communities well including the problematic areas. They have shared this information when appropriate with other relevant agencies. The Turning Tides role in helping to establish the Storehouse project has been invaluable. Through its small grant scheme, Turning Tides has supported agencies working in the area that provide help to the Client Group e.g. Southend Salvation Army and Southend Christian Fellowship. The recently begun community based business advice project has the potential of helping some of this client group through economic empowerment.

While the remit of Turning Tides is such that it being in a position to initiate or manage schemes to help this Client Group may not be possible, they could be involved in any initiative and provide expertise and practical support e.g. releasing staff to help in the setting up of a rent deposit scheme, as well as continuing the good work that it has already begun. The Turning Tides knowledge of the area where many of this Client Group live, the landlords who offer accommodation (good and bad) to this Client Group, needs within the Client Group and details pertaining to the services and service providers that are meant to help could still yet prove vital.

## **Finding solutions**

In a recent series of articles, the newspaper that serves the local community, Southend Echo, sought to expose some of the plight surrounding people living in appalling housing conditions. It particularly targeted one landlord, Mr Pang, and the apparent ineptness of Southend Borough Council for allowing these conditions to prevail. What did not come out in the reporting is that there are many other landlords who provide accommodation where the living conditions could be described as unacceptable or worse and there are many who are aware of this situation.

Various reasons are offered for a significant number of sub-standard private rented dwellings:

- Landlords can and do get away with it. The lack of enforcement is not helped by the law which provides loopholes that enable landlords to operate in this way.
- The tenants are often disempowered such that they lack the will and ability to bring landlords to task and fear reprisals should they complain.
- Some of the tenants are caught up in a destructive lifestyle and contribute to the untoward conditions that can be found in some of these places.
- Often there is no alternative to living in such places other than “rough sleeping”.

There are several different types of alternative housing that might be possible and/or appropriate for the homeless or for those who are living in the types of property described above (according to support needs) but these are usually unavailable for the reasons given below:

### **Social housing**

This is typically that managed by South Essex Homes on behalf of Southend Borough Council, who own the housing stock. In common with many towns with a similar profile, there is a major shortage of social housing in Southend. Even when individuals in the Client Group put their names down on the relevant waiting lists and engage in the process of bidding etc. the waiting time for success is often too long, often because of the priority these are assigned and the lack of suitable accommodation, for this to be a viable option for most. Even so, it is worth encouraging people to apply for such accommodation as some are eventually successful. Many do not apply.

### **Housing associations**

Housing associations (e.g. Estuary Housing operating on the Kursaal estate) manage a similar waiting list and bidding criteria as South Essex Homes but have other discretions in the type of housing they can offer and to whom. Similar issues face the Client Group as with social housing.

### **Sheltered accommodation**

These are typically aimed at those with special needs e.g. mental health or learning disability, with warden and other staff on hand and/or floating support. Many in the Client Group appear unable to access such accommodation even though this could be a good solution for some.

### **Temporary hostel accommodation**

This would often seem to be an interim solution for those who may have been homeless and looking for more permanent accommodation. These are sometimes managed in such a way that a degree of support is offered to those who are resident. While such accommodation does exist there appears a severe lack. This is in part due to the statutory “wisdom” that seems to be against

such accommodation, making this available only in exceptional cases, and not providing incentives to private landlords who would want to operate this type of accommodation.

### **Decent private sector accommodation**

While such housing does exist, there are too few landlords that both provide a good standard of accommodation and are also willing to accommodate members of the Client Group because of the risks involved e.g. problems around accessing housing benefit, absence of any history of being a good tenant, and the inability to come up with a suitable rent deposit to make taking a risk worthwhile for the landlord. There are exceptions, including landlords involved with SHAN. Sadly, this leaves the unsuitable accommodation which is where members of The Client Group often gravitate toward - or worse still on the streets or in squats or moving from place to place.

Before considering how best to help members of the Client Group it might be worth categorising the type of people who we are talking about. To do so relies to an extent on a subjective judgement and over-simplifying what often amounts to a plethora of issues for each individual but it is important to do so in order to best deploy resources and help that are more often than not forthcoming from statutory sources other than basic benefit entitlement and Supporting People.

1. Those who live chaotic lifestyles, often due to alcohol, drug or mental health related issues or a combination of all of these, and who will not engage with most help that is offered and not comply with conditions laid down for getting help. Unless the landlord has the right support, supervision (and has patience!) those clients are often a liability.
2. Those who have issues, such as those given in (1) above, but are prepared to engage with help that is offered and comply with conditions for being given that help. Often members of this group are not yet able to make the step toward full autonomy, including being provided with private housing (perhaps with the help of a rent deposit scheme) and being left alone to make all the necessary decisions about tenancy sustainment and life choices, but with the right support package in place can in time move toward that position.
3. Those who are willing and able to make the move toward full autonomy but may still need the necessary encouragement and support for this to happen.

(Some will be on the borderline 1/2 or 2/3 or will gravitate between the individual categories).

Ideally, there will be help provided for those in each category although those in Category 1 will be the most difficult to help, but this should not stop those who want and can from trying to do so and, indeed, this is the neediest category. As for those in Category 2, these could be initially helped (if available) with temporary hostel accommodation. A number in SHAN do already provide this and with the right encouragement, typically financial to make up for any short fall in housing benefit, underwrite the risk and fund extra support, could do a lot more. One of the advantages of having such accommodation is that an eye can be kept on the clients (not always possible with Floating Support and such systems), practical issues such as benefits can be sorted out, tenancy sustainment training can be give (e.g. that which is provided by South Essex Homes), emotional support and those helped could be invited to give back by volunteering (a number have expressed a desire to help practically) and as applicable taking up health, employment and education options. As for those in Category 3, for example the two mentioned in the case studies later on, these may be ripe for decent private sector accommodation (if none other is available) and that may be made possible if a rent deposit scheme were in operation (described in the next section) although a degree of support will likely still be needed. Finally, it is difficult to gauge the number among these categories but it is likely to be in the hundreds.

## **Rent Deposit Scheme - setting the scene**

The principle behind a rent deposit scheme is very simple. Understandably, a landlord who takes in a tenant, particularly one whose credentials are not particularly promising, e.g. unemployed, reliant on benefits, having lifestyle issues etc. will want some reassurance that the risk of taking in such a tenant is somehow underwritten. One way to do this is to insist on rent being paid in advance and being given a rent deposit at the beginning of the tenancy that is returnable when the tenant leaves, less disbursements for damage etc. done on the property. The problem is that almost invariably members of the Client Group do not have the wherewithal to pay a rent deposit. And that is where a rent deposit scheme comes in - the prospective tenant pays the deposit (or it gets paid) and repays it when he/she can or when he/she leaves, whatever comes sooner.

Much has been written about some of practical issues running a rent deposit scheme<sup>1</sup>, including how to go about raising the money to operate such schemes that not only includes money for the rent deposit but also covers administration and operational and staff costs, although often such schemes are operated mainly by volunteers. Southend Borough Council operate their own rent deposit scheme but only for those who meet their strict criteria for being housed (i.e. usually not members of the Client Group). The scheme includes the arranging and vetting of suitable accommodation, establishing and maintaining relationships with participating landlords and working with the beneficiaries of such a scheme. In a period of around 2 years, between 100-150 families have been helped. A little over 50% of the rent deposits have been returned, although the figure would be higher if it weren't for the fact that some of the tenants who proved unreliable had to be helped because children were involved. On a much smaller scale, Southend Christian Fellowship, a member of SHAN, has operated a rent deposit scheme with a degree of success. This has been a natural extension of the work they do helping homeless people. Furthermore, members of the extended network, e.g. Rev. John James, a Baptist minister living in South Wales, have also successfully operated rent deposit schemes. Because of the success of that particular scheme, Rev James has found little difficulty raising the necessary finance because the statutory authorities saw the value of the scheme his group manages and they support financially.

Operating a rent deposit scheme is a well proven way to help a number in the Client Group we have identified (particularly those in Category 3 but could be applied to the other categories), yet clearly the issue of how to go about operating such a scheme remains. The details will depend in part on who is involved in running such a scheme and what is intended, although finding candidates who would benefit would not seem to be problematical. With so much wisdom available as to how to go about setting up such schemes, this would not seem to be unduly difficult, although this needs to be applied to the local situation according to who runs such a scheme. What is needed is for an organisation or a consortium to come forward, ideally linked to a charitable trust in order to attract grants and able to take advantage of charitable status. Members of SHAN and the parallel network that exists among churches in Southend, particularly linked to Love Southend, would provide a potential volunteer pool for running such a scheme and/or support to those who do run the scheme. Feedback is invited as to where we go next.

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<sup>1</sup> These include publications from the charity Crisis ([www.crisis.org.uk](http://www.crisis.org.uk)) and a document handed to me by colleagues at Southend Borough Council titled: "Good practice guide for Deposit Schemes"



## **Rent Deposit Scheme - the way forward**

**Note:** this section needs to be further developed - depending on feedback received.

The following broad steps are suggested:

1. Send out this report to members of the SHAN, Love Southend and Turning Tides networks, as well as to people with expertise in the wider networks in order to gauge interest, elicit feedback, attract partners and engage in consultation.
2. Depending on the response from 1 above, set up a small working party to move things forward and work toward setting up a scheme that will operate on a sound footing.
3. Study further the relevant literature (including that listed in the “Reference” section) and learn from those with experience in operating rent deposit schemes.
4. From the literature and experience available, decide how “we” want the rent deposit scheme to operate, according to the needs and situation locally, the “bigger” picture and the composition, interests and expertise of the group who will be operating the scheme.
5. Start to work out terms of reference, rules, operational parameters, policies, what support package would be offered, business plan, operational base etc.
6. Look for partners who can advise and provide practical support in the roll out of a rent deposit scheme, e.g. Southend Borough Council e.g. Housing Options, Welfare Benefits and Supporting People, specialist organisations that deal with mental health and substance misuse, the national charity Crisis and those who are already successfully operating rent deposit schemes. Think outside the box e.g. explore partnering with the PCT.
7. Fund raise - sources include grant making trusts, funding from statutory sources linked to delivering of targets, philanthropists touched by “the cause” and faith communities.
8. Employ staff (if this were felt needed) - do not under-estimate the work involved.
9. Identify suitable landlords to work with (starting with existing knowledge and contacts).
10. Identify suitable clients to work with (starting with existing knowledge and contacts).
11. Start operating the Scheme.
12. Monitor and evaluate the Scheme.

## Profiling SHAN members

Organisation	Description
<b>Ark Project</b>	Provides communal housing to members of our client group - because of its charitable nature costs are often not covered by housing or other benefits
<b>Cresswell Housing</b>	Provides a well run temporary hostel - typically accommodating referrals from local authorities outside Southend (but not from Southend Borough Council)
<b>CRI</b>	Provides support for those who have drug issues
<b>Family Mosaic</b>	An organisation contracted to provide "Supporting People" services
<b>HARP</b>	Often the first port of call for those finding themselves homeless - provides temporary emergency accommodation as well as temporary to medium term supported hostel accommodation - now looking to expand their current facility
<b>In Touch</b>	An organisation contracted to provide "Supporting People" services
<b>John Adams</b>	Private sector social landlord - has plans and aspirations for extending the homeless provision in Southend
<b>Love Southend</b>	Tempting to name a number of individual churches and ministers who support the homeless but are included under the Love Southend umbrella as these are usually affiliated - typically providing drop in, food and practical help and advice
<b>Paul Slennet</b>	Owner of Southend Christian Bookshop and a community activist - personally involved in helping the homeless
<b>Priscilla Nyathi</b>	Represents Zimbabwean clients and those involved with the Girl Child Network, where among other things housing issues exist
<b>Ron Wright</b>	Private sector social landlord (also chair of Southend YMCA)
<b>SAVS</b>	Provides valuable resources to the voluntary sector
<b>Shelter</b>	National homeless charity - advised SHAN in its early days
<b>South Essex Homes</b>	Manages SBC housing stock. Have been involved with SHAN re. tenancy sustainment courses and advising on the Council hostel situation
<b>SACC</b>	Provides potential learning to members of our client group
<b>SOS group</b>	Typically North African and Southern European men who meet regularly to share common concerns and interests. Many members have housing issues
<b>Southend Borough Council</b>	Major player for our client group e.g. accessing benefits and housing support. The housing options team have provided valuable assistance to SHAN and a good relationship exists. Now does outreach to advise those in our client group
<b>Southend CAB</b>	Often the first port of call for members of our client group who have issues around housing and are in need of sound advice as to what to do. CAB are aware of some of the practical difficulties affecting clients and housing and legal issues
<b>Southend Library</b>	Important potential resource for members of our client group
<b>Southend Mind</b>	Officers from the Reason project have regularly attended SHAN meeting and are actively involved helping those with housing issues and understand the pitfalls
<b>Storehouse Project</b>	From its base in the Coleman Street Community Centre, provides valuable and varied practical help to a large number who make up our client group
<b>Youth Offending</b>	Have issues around housing youth offenders

## **References and further reading**

**Crisis** ([www.crisis.org.uk](http://www.crisis.org.uk)) - *“is the national charity for single homeless people. We are dedicated to ending homelessness by delivering life-changing services and campaigning for change”*. It provides several resources for how to go about helping members of our client group.

**Good Practice Guide for Deposit Schemes** - an excellent publication (with no reference) that provides exactly what it says in the title.

**Shelter** ([www.shelter.org.uk](http://www.shelter.org.uk)) - a national homelessness charity that has plenty of experience helping members of our client group and a good understanding of government housing and homeless policy and legislation and how it is applied across the land.

**Southend-on-Sea Homelessness Prevention Strategy 2008-2011** - provides a framework for understanding homeless issues in Southend and how SBC and its partners are trying to tackle it.<sup>2</sup>

**Supporting People** - housing related support for people in need, your questions answered.<sup>2</sup>

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<sup>2</sup> Documents are available from the Southend Borough Council website [www.southend.gov.uk](http://www.southend.gov.uk)

## **Case Studies**

During the course of these investigations a number of people were found who would like to live in decent accommodation and would (likely) make good tenants if they were given the chance. The lack of social housing and private sector accommodation makes such a possibility unlikely in the immediate future. However, a rent deposit scheme would open up the possibility of living in private accommodation and both David and Albert (names changed to protect identities) would seem to be two suitable candidates for a rent deposit scheme if one were available.

### **Case A: David**

David, a single man in his late thirties, lives in a multiple occupancy house situated in the York Road area, along with some 10 other tenants each in their own room. There are some shared facilities. He has built up a good relationship with the Turning Tides Neighbourhood Warden and has been willing to talk openly about his issues. He is articulate and is well aware of his surroundings. He suffers from depression. David looks after his room as best he can although it is small and contains all his worldly possessions. He has some items of value in it, including a computer system that he built himself. He uses this for social networking. He doesn't appear to have close friends. He would like to work and has a number of good ideas for a business but is currently unable to take up paid employment. The rest of the house is in poor condition including the one shower in the house that happens not to work. The house (not one of Mr. Pang's) falls below minimum standards although the landlord has to date avoided being brought to task by the Council (David thinks it might be that SBC officers are either corrupt or incompetent). Security is an issue. In the past David has been robbed (more than once). He is scared to go out for long because his possessions may be taken and tends to only leave his home for shopping expeditions. He would like to live somewhere decent but because of his situation this is not possible.

### **Case B: Albert**

Albert is a married man in his middle forties. He came to the UK from Pakistan 15 years ago. He is currently separated from his wife and children although he keeps in contact. He lives in a house with 13 self-contained rooms in the Westcliff - Station Road area. When he came to the UK he was able to work in London with family members. He was later the subject of a serious assault and after came to live in Southend. He is desperate to move from his accommodation because of the noise and disturbance he endures from and the drug dealing that goes on with other residents in the house. He has tried to be placed in social housing, having spoken with the SBC Housing Options team, and regularly bids for properties (although to date he has been unsuccessful). While he thinks his landlord is ok as a person he feels he does not do enough to look after his tenants, for example he has failed to fix the heating or address security issues despite being told, and is greedy. He feels the £500 per month paid over to the landlord in housing benefit amounts to a "rip off" and this could/should be better used. He is keen to work when he can and makes the most of volunteering opportunities. He is articulate and appears to have a well developed social conscience and sense of responsibility. He tries to regularly attend the local mosque. He would love to live in decent accommodation in a more tranquil setting and would happy get involved in looking after any property offered. He met the author of this report at the SOS group, which meets weekly at the Balmoral community centre. He is a regular member of that group.