

**THE FIGHT  
FOR HOME  
STARTS HERE**



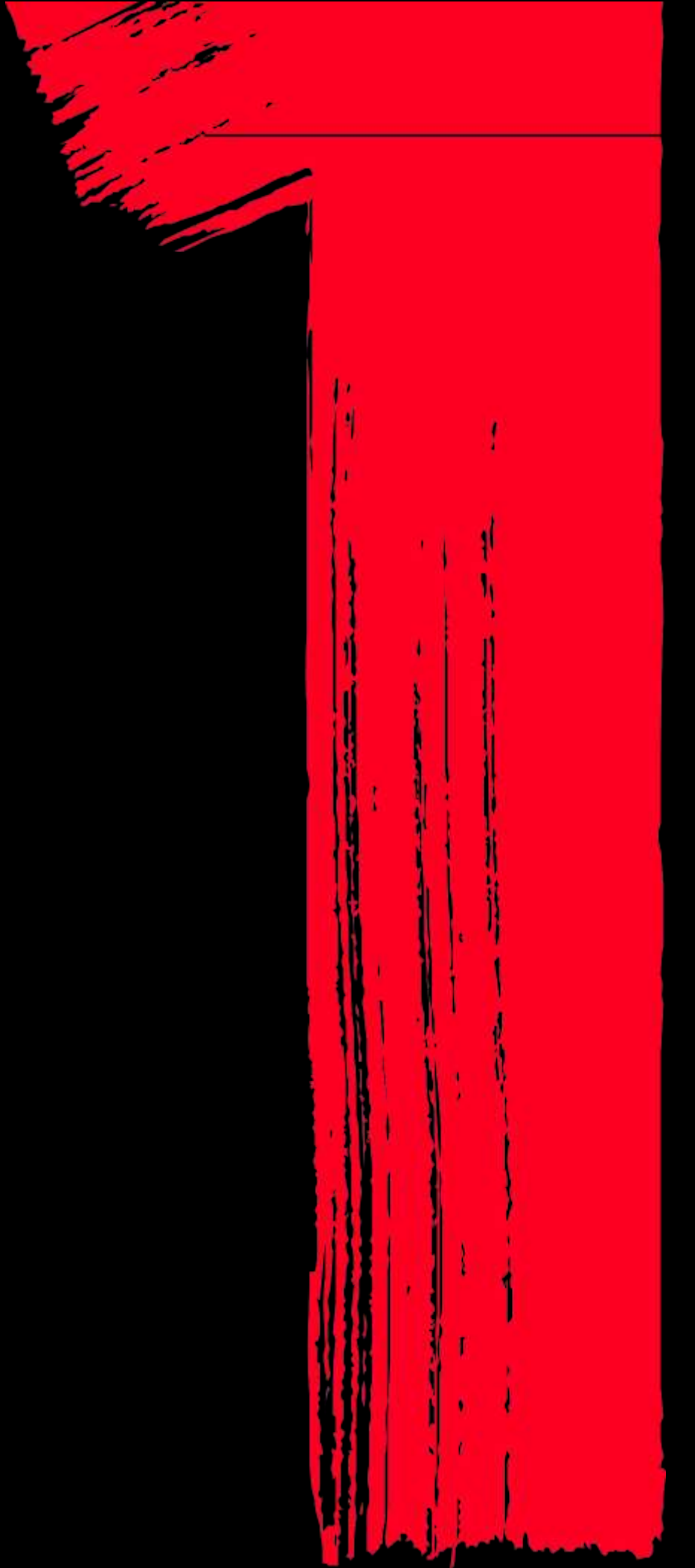
# PREVENTING HARDSHIP AND HOMELESSNESS



- 1 WHAT IS HOMELESSNESS?**
- 2 IS STATUTORY HOMELESSNESS ASSISTANCE WORKING?**
- 3 WHAT ARE THE BARRIERS TO PREVENTION?**
- 4 WE MUST URGENTLY PREVENT HOMELESSNESS**
- 5 QUESTIONS FOR DISCUSSION**



# WHAT IS HOMELESSNESS?



**People become homeless when they both:**

**1. Lose their settled home  
(e.g. due to rent arrears or s.21 repossession)**

**AND**

**2. Can't find a suitable alternative without help  
(e.g. fail private and social lettings affordability checks)**

**They may or may not be entitled to statutory homelessness assistance or accommodation.**

**People with No Recourse to Public Funds face the biggest barriers to help.**

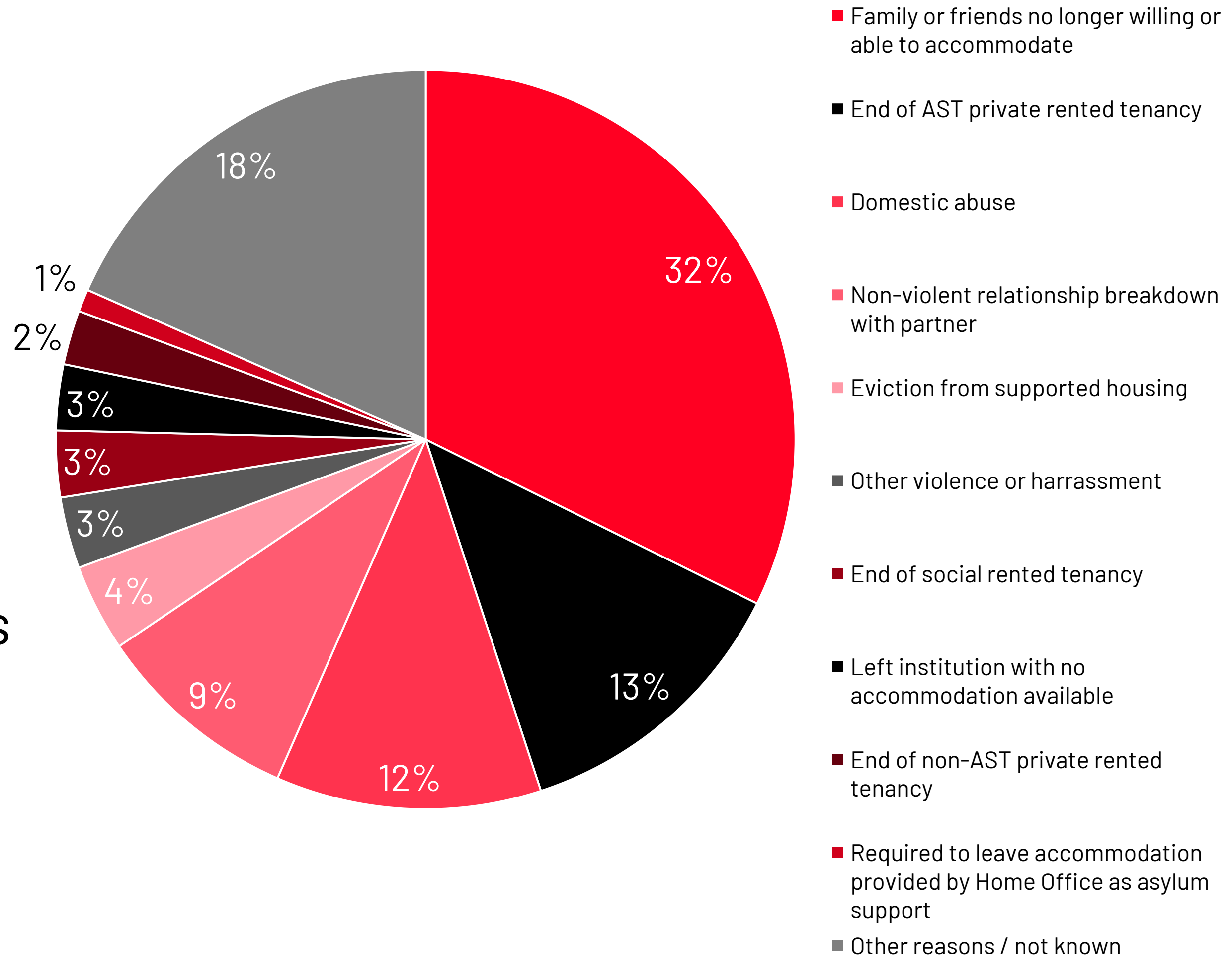


# THE TRIGGERS OF HOMELESSNESS

**32%** of households lost their last settled home due to **no longer being able to stay with friends or family**

The **second most common trigger (13%)** of homelessness is the **ending of an assured shorthold (AST) private tenancy**

Reason for loss of last settled home



Source: MHCLG statutory homelessness tables

**IS STATUTORY  
HOMELESSNESS  
ASSISTANCE  
WORKING?**



# THE HOMELESSNESS REDUCTION ACT IS RECORDING AND ASSESSING PEOPLE BUT NOT DOING ENOUGH TO PREVENT OR RELIEVE HOMELESSNESS

We found:

**More people** are now entitled to homelessness assistance by councils, including **single people**.

However, some people are still being **turned away without help**.

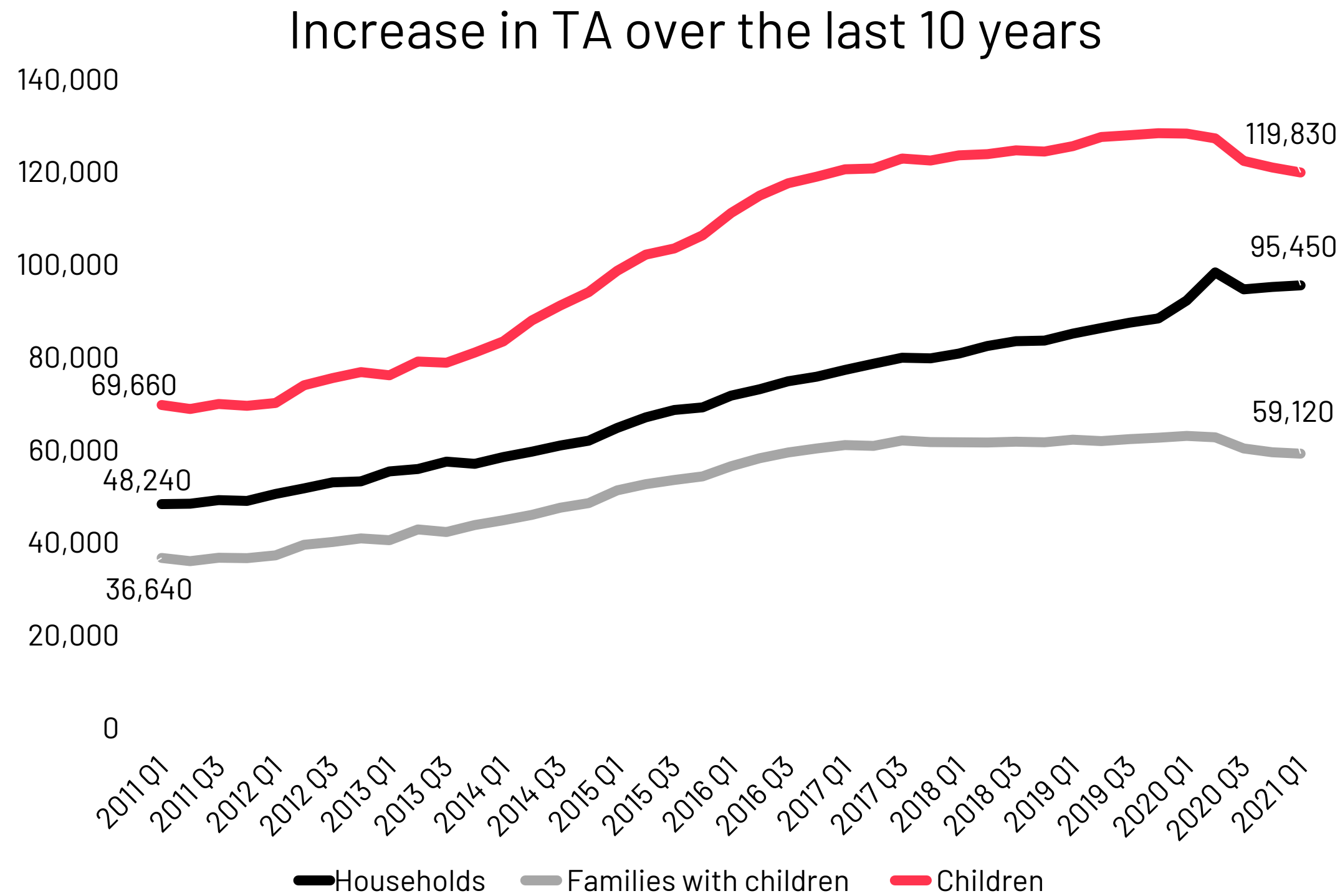
Where people are able to access help, **outcomes** are frequently poor:

- **Only a fifth (21%)** of households were helped to stay in their existing home
- **Half** of homeless households were not helped to secure an alternative home
- The number of households living in **TA continues to increase**





# THE USE OF TEMPORARY ACCOMMODATION HAS SIGNIFICANTLY INCREASED



# 95,000

Households living in TA

# 120,000

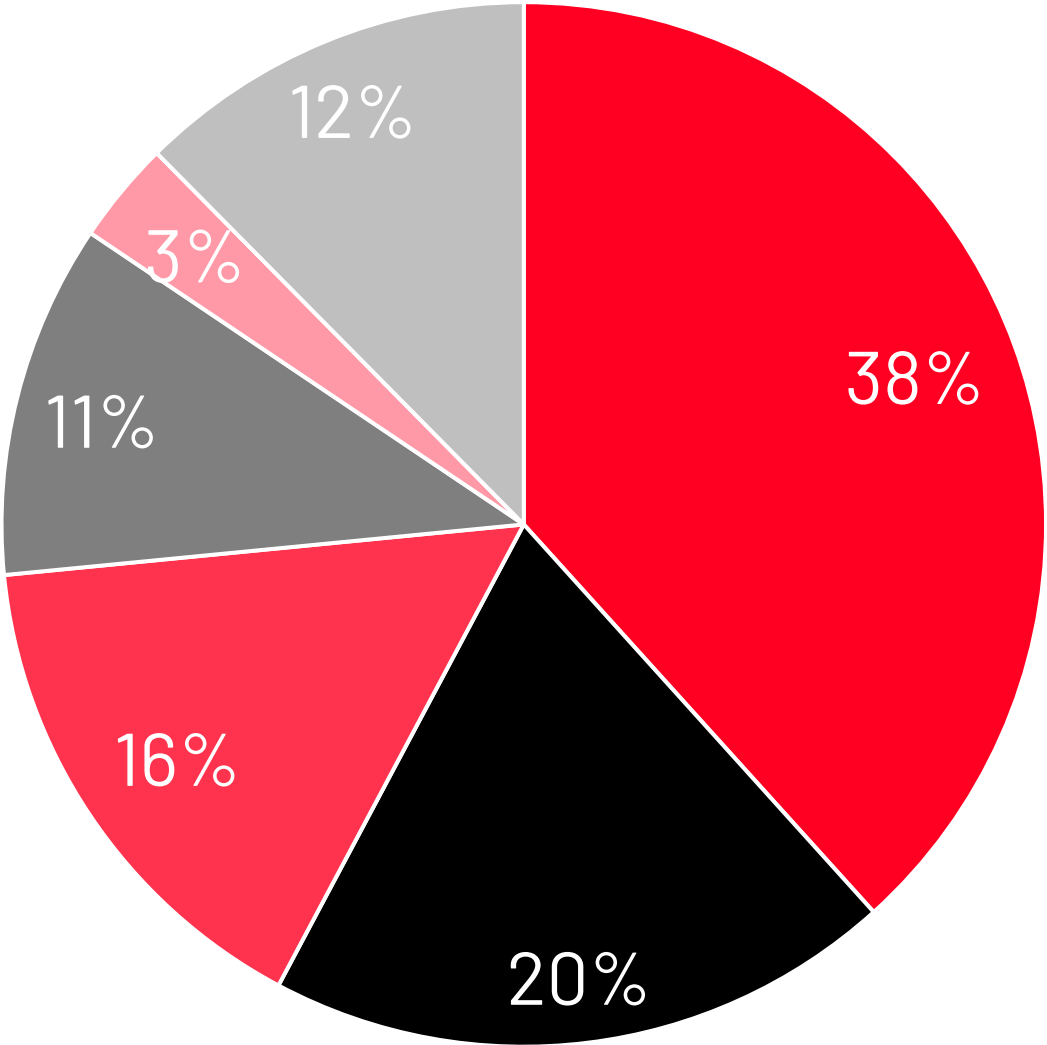
Children living in TA

# 98%

The number of households in TA has almost doubled over last 10 years

# SINGLE PARENTS AND WOMEN ARE DISPROPORTIONATELY MORE LIKELY TO BE HOMELESS AND IN TEMPORARY ACCOMMODATION

Household type of households living in TA



- Lone mother with dependent children
- Single man
- Couple with dependent children
- Single woman
- Lone father with dependent children
- All other household types

**40,000**

Lone parents living in TA

**41%**

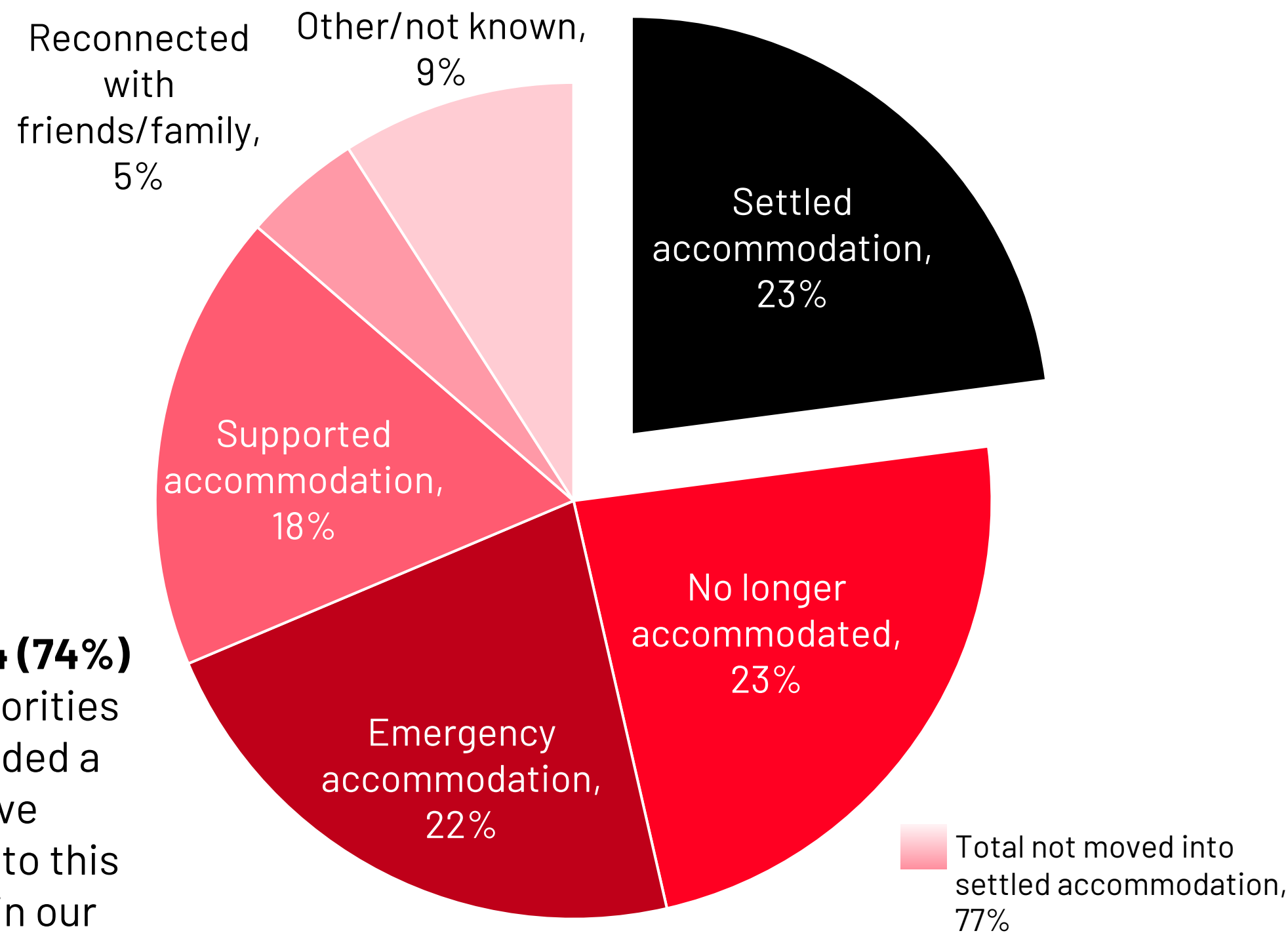
Of households living in TA are lone parents

Source: MHCLG statutory homelessness tables

# EVERYONE IN: WHERE ARE THEY NOW? (AUGUST 2021)

## MORE THAN THREE-QUARTERS OF PEOPLE HAD NOT MOVED INTO A SETTLED HOME

### OUTCOMES OF 'EVERYONE IN'



Base: **234 (74%)** local authorities who provided a substantive response to this question in our February 2021 FOI

# 77%

Of people had not moved into settled accommodation

# 22%

Of people were still in emergency accommodation

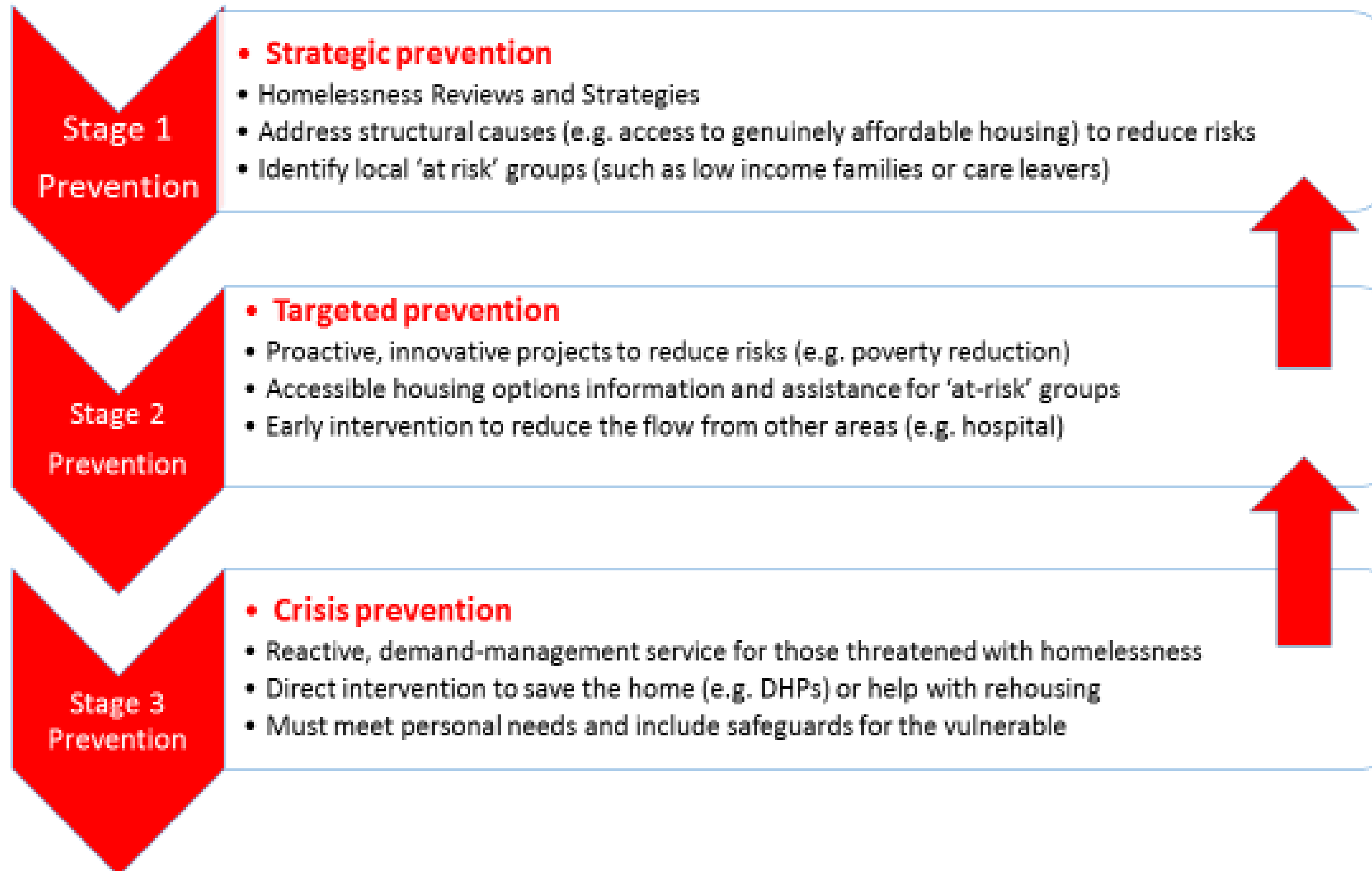
# 23%

Of people were no longer accommodated

**WHAT ARE THE  
BARRIERS TO  
PREVENTING  
HOMELESSNESS?**



# **PREVENTING HOMELESSNESS (2016)**



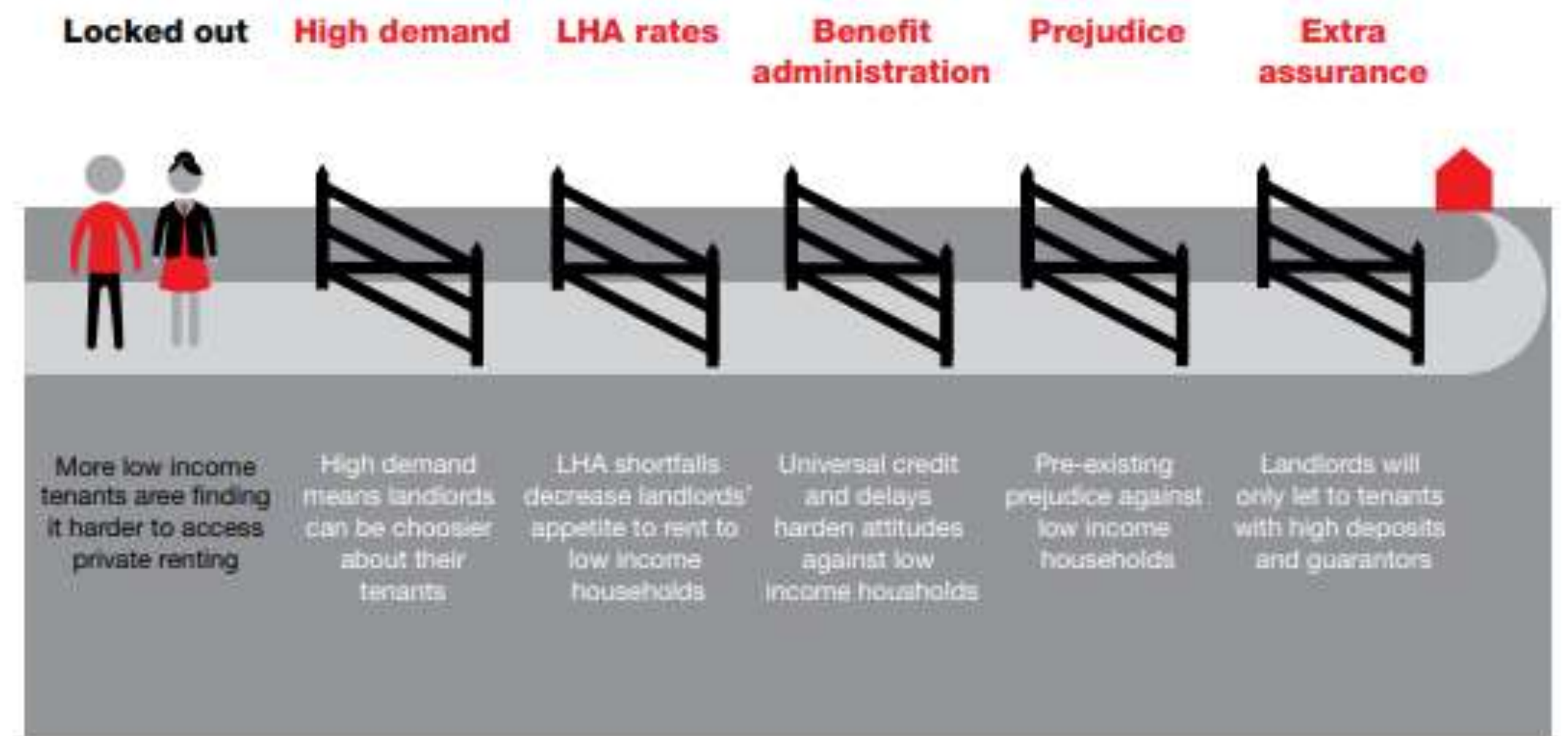
# HOMELESSNESS IS CAUSED BY BEING UNABLE TO COMPETE IN THE HOUSING MARKET AND A LACK OF STATE PROVISION

While personal problems, such as physical and mental ill health (including addictions) or social problems can exacerbate homelessness, they're rarely the main cause.

**They're often a symptom.**

The causes of homelessness are **structural**:

- inability to compete in the housing market.
- inability to access affordable, decent public housing



***Shut Out: The barriers low-income households face in private renting (2017)***

## MAIN REASON PEOPLE CAN'T COMPETE IN THE MARKET IS AFFORDABILITY

When the grants for social housing were cut in 1990s, the alternative was people being helped to access the rental market via housing benefit.

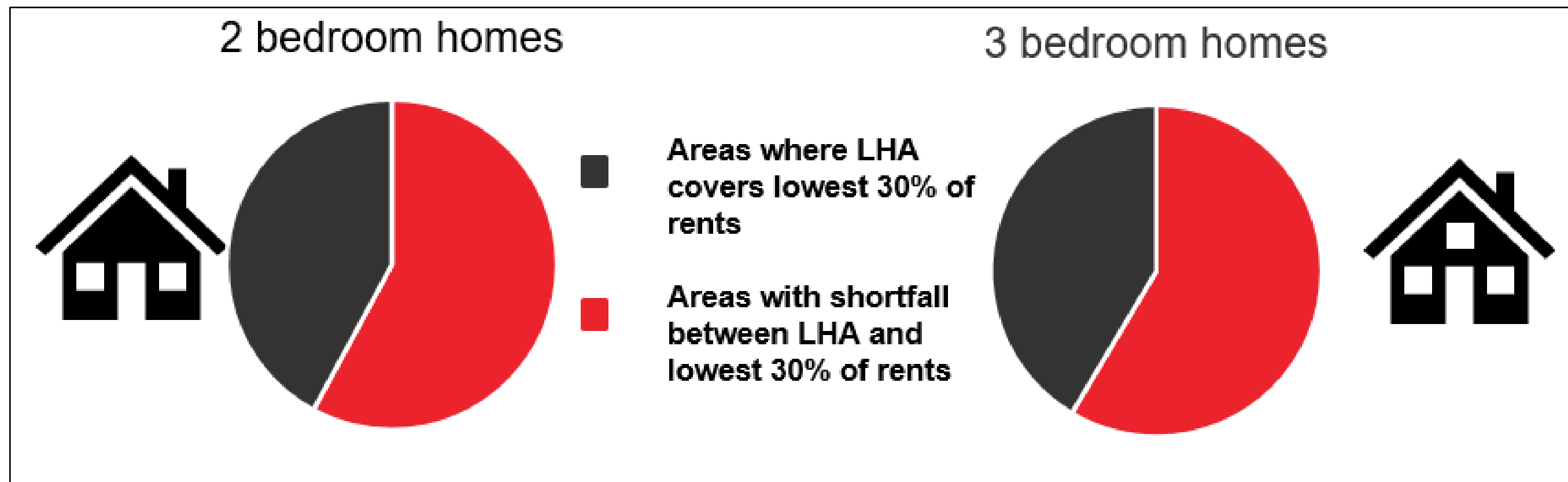
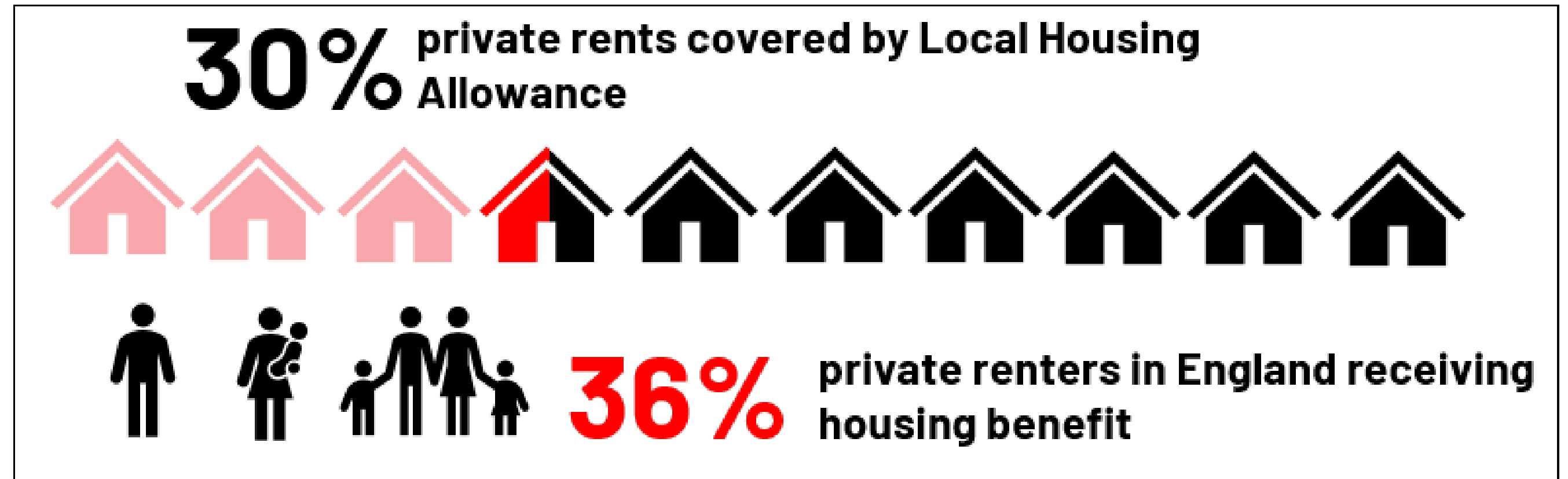
*'If people cannot afford to pay market rent, **housing benefit will take the strain.***

Housing Minister, Sir George Young (1991)

But post-2010 **austerity** cuts mean that housing benefit (e.g. the **housing element of Universal Credit**) now falls short of helping people cover market rents.

# INADEQUATE HOUSING BENEFIT

Housing benefit (Local Housing Allowance) is meant to cover the **cheapest 30%** of local rentals. But 36% of private renters are now claiming.



**Housing benefit now fails to cover the cost of a modest 2 bedroom home in 58% of areas of England.**



# THE HOUSEHOLD BENEFIT CAP PUSHES MOTHERS INTO HOMELESSNESS

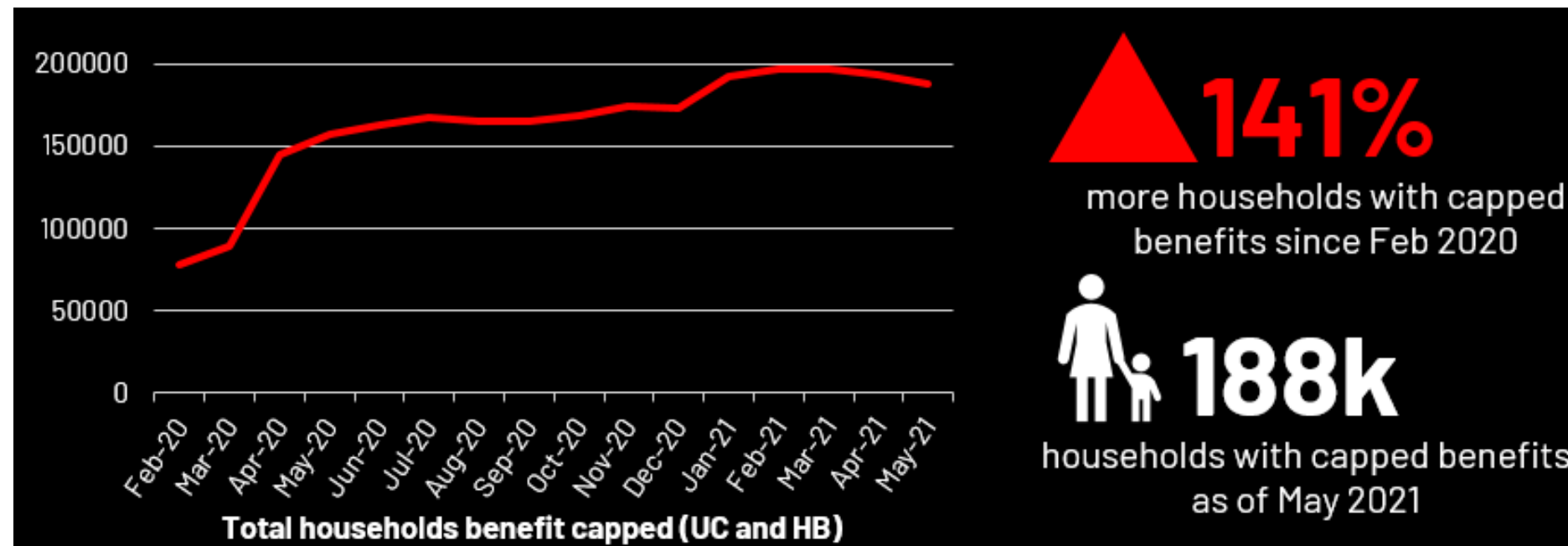
The household benefit cap is effectively a **cap on housing benefit**.

£1,916.67 pcm in London  
£1,666.67 pcm outside London

After minimum amounts for subsistence (food, energy etc) are deducted, people have very little left to pay rent on a family home.

Records numbers are now capped:

Most are lone mothers (including with pre-schoolers):



The benefit cap is a **major reason** why so many lone-mother households are homeless.

Fear of the cap and homelessness is **trapping** women and children in abusive relationships.

## MAKING HOUSING BENEFIT FIT FOR PURPOSE

This would both prevent and relieve homelessness:

**PREVENT:** People can afford the rent on their current home, avoiding arrears, eviction and homelessness.

**RELIEVE:** Those already homeless (e.g. in temporary accommodation) can find a rental they can afford – and pass affordability checks. It would reduce “DSS Discrimination” because landlords would be more willing to let to claimants.

**2020: Government restored Local Housing Allowance to the bottom 30% of the market**

SoS Robert Jenrick: *“an extra £1 billion to increase Local Housing Allowance (LHA) rates so that they cover the lowest 30% of market rents, meaning we now spend £25 billion supporting households to meet the cost of rent”.*

**But it remains frozen so slipping back below the bottom 30% of rents in some areas**

**WE MUST  
URGENTLY  
PREVENT  
HOMELESSNESS**



# WINTER 2021: A WINTER OF GROWING HOMELESSNESS?

OCTOBER 2021						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

- Furlough ends (1 October)
- Notice periods reduce to 2 months (1 October)
- End to £20 uplift in Universal Credit (6 October)
- Cost of living rapidly increasing (e.g. fuel)
- More people losing 9-month grace from household benefit cap

# ROADMAP OUT OF HOMELESSNESS (2021)

1.

## PROTECT

With emergency accommodation  
Protect everyone at risk of the  
street during the pandemic

2.

## PREVENT

With financial assistance  
To prevent more people going onto  
the street

3.

## BUILD

Permanent new homes  
To ensure people can move-on into  
permanent homes

4.

## SUPPORT

People to settle into and sustain their homes  
To prevent repeat homelessness

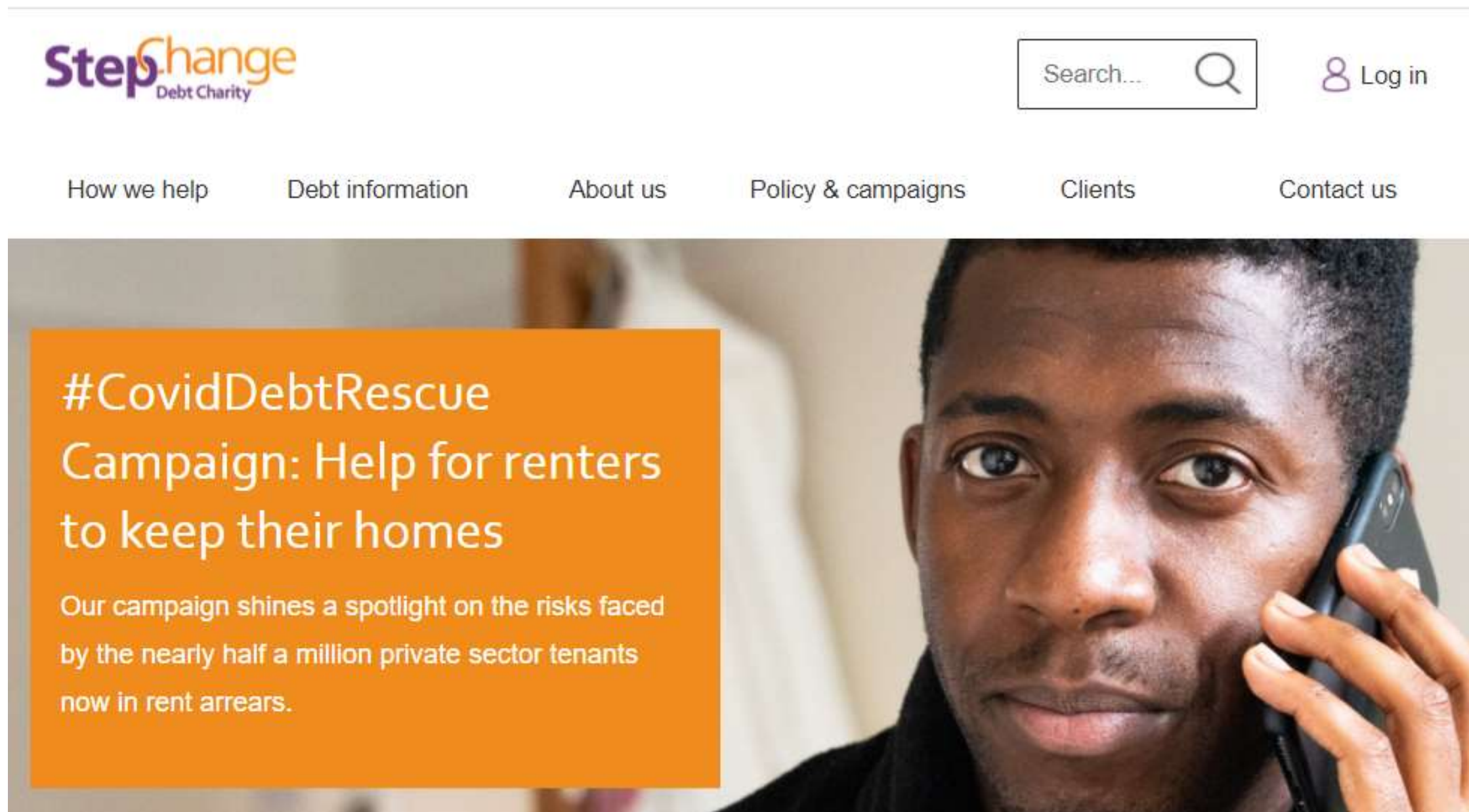
5.

## INVOLVE

People with lived experience in coproducing  
workable solutions  
To harness their expertise

# COVID-ARREARS FUND TO PREVENT EVICTION

- Almost half a million renters now in COVID-arrears
- We support Step Change in calling for a COVID-arrears relief fund.



The screenshot shows the Step Change Debt Charity website. The logo is in the top left, with 'Step' in purple and 'Change' in orange, and 'Debt Charity' below it. A search bar with a magnifying glass icon and a 'Log in' button with a person icon are in the top right. A navigation menu below the logo includes 'How we help', 'Debt information', 'About us', 'Policy & campaigns', 'Clients', and 'Contact us'. The main content area features a large image of a Black man talking on a mobile phone. An orange text box on the left contains the following text:

**#CovidDebtRescue**  
**Campaign: Help for renters to keep their homes**

Our campaign shines a spotlight on the risks faced by the nearly half a million private sector tenants now in rent arrears.



The screenshot shows an article on the Shelter website. The Shelter logo, a red house icon with the word 'SHELTER' in red, is at the top. The article title is 'World Homeless Day: The problem with Covid arrears'. Below the title, it says '10 October 2021' and 'by Steph Kleynhans'. The article is categorized under 'Homelessness' and 'covid arrears, Covid-19'. The main image shows a close-up of a person's hands clasped together, suggesting stress or anxiety.

# KEEP STREET HOMELESS PEOPLE SAFE THIS WINTER

## Autumn/Winter 21: LIVES REMAIN AT RISK

- Third wave cases growing
- Significant proportion of street homeless people not vaccine-protected
- Councils reporting MHCLG has made a condition of funding to end use of hotels

Winter night-shelter beds likely to be reduced to ensure they're COVID-safe (as communal sleeping too risky)

Street homeless people face **double-threat** of COVID/flu and cold

## UK Covid cases near 50,000 in one day as No 10 warns of 'challenging' winter

Reported number of cases rise steadily in October to reach highest level since 17 July

- [Coronavirus - latest updates](#)
- [See all our coronavirus coverage](#)



**QUESTIONS FOR  
DISCUSSION**





# **1. What are the top 3 barriers to effective homelessness prevention in your area? (5 mins)**

# **2. How effective are existing measures at helping people to stay in their home and avoid homelessness in your local area? (7 mins)**

Prevention measures include

- Welfare benefits, including Universal Credit housing element/housing benefit
- Additional support measures administered by the local authority, such as discretionary housing payments (DHPs) or local welfare assistance funds
- Provision of advice and support services (by the local authority or third parties)

# **3. What additional measures/resources would be most beneficial in your local area in preventing homelessness? (8 mins)**

For example, Shelter is aware of councils who have used:

- Insurance scheme to provide rent guarantees to landlords
- Private landlord forums to encourage good practice and sustainment of tenancies
- Targeted action for specific groups e.g. prison leavers, care leavers, people fleeing domestic abuse

**NOW LET'S  
FIGHT FOR HOME\***

**\*BUT FIRST, ANY QUESTIONS?**



**HOME IS  
EVERYTHING**

**SHELTER**