

THE SCOTTISH HOUSING REGULATOR

Thematic Report: RSLs and homelessness November 2009

The contribution of registered social landlords to
preventing and alleviating homelessness in Scotland

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Overview and recommendations

1. Registered social landlords (RSLs) have an important role to play to prevent and alleviate homelessness. This thematic report reviews RSLs' contribution to helping local authorities meet their duties to homeless people, with a particular focus on meeting the 2012 target to give permanent accommodation to all homeless people.

Key messages

2. Our analysis shows that progress towards the 2012 target is not consistent across Scotland. Some local authorities are on track, others still have a long way to go. As councils make progress towards the target, demand for permanent and temporary accommodation is increasing.
3. We have found that councils are continuing to rely heavily on using their own houses (where they have their own houses) to meet their duties to homeless people. But some councils, operating in pressured housing market areas, are getting close to a point where it may not be sustainable to increase the level of lets they are already making to homeless people. Given this, it is increasingly clear that councils will have to rely more on RSLs to provide temporary and permanent accommodation to homeless households; and that all social landlords will need to focus more on preventing homelessness and sustaining tenancies.
4. Our inspections have found that RSLs are generally responsive to local authority requests to house homeless people. But the RSL sector, as a whole, could make more of a contribution to housing homeless people and some individual RSLs should make more of a contribution. In 2008/09, RSLs gave 22% of their lets to homeless people referred by councils. This proportion of lets has increased by only 1% in each of the last two years, despite a significant increase in the number of referrals. This is a trend that we will monitor carefully over the next few years.
5. Arguably homelessness is the most acute form of housing need, and the 2012 target remains an important Government priority. An important role for landlords is to balance this with meeting other, often serious, housing needs. We know that the Scottish Government is currently reviewing its allocations guidance. The time may be

right for a discussion around where that balance should rest, and how the 2012 target should be delivered.

6. We have identified two factors that seem important to an RSL making an effective contribution to housing homeless people. These are if it has a strong commitment from the organisation's leadership, and if it has a good relationship with the local authority. In particular, RSLs and local authorities need to get better at sharing information about applicants' needs and should communicate more openly about lettings and demand. And local authorities should ensure that they can evidence need through clear research and assessment, to establish credibility in target setting.
7. In 2008/09, seventy five percent of the referrals that led to RSL lets were made by councils explicitly using section 5 powers. Some councils appear to be reluctant to use section 5 more often, due to concerns that this will jeopardise relationships with RSL partners. They may need to set aside this reluctance and engage with RSL partners more effectively.
8. We have found that RSLs are engaging in a range of activities to support vulnerable households to sustain their tenancies. RSLs have generally been shifting away from legal action and evictions where tenants fall into arrears, towards policies of early, sustained and personal contact, provision of money and benefits advice (often in-house), referrals to support services and realistic, affordable repayment arrangements. This is positive, but some RSLs could do more to work effectively with support providers and other agencies, and to ensure that staff have the training they need. We have also seen weaknesses in RSLs' monitoring and evaluation of these activities, and in their use of tenancy sustainment analysis.

Recommendations

9. Our analysis shows that RSLs could do more, and some should do more, to contribute towards the alleviation of homelessness. To help achieve this, we recommend that the Scottish Government should consider further guidance for councils and RSLs on the right balance of lets to homeless people and other people in need. We think that the time may be right for a discussion about this balance and how the 2012 target should be delivered.

10. We have also identified some specific areas where current practices could be improved, to help councils move towards the 2012 target and RSLs to make more of a contribution. We recommend that:

- Councils should work more effectively with RSLs to agree evidence-based targets for their contribution to housing homeless people, and share information to maximise the availability and suitability of lets. This may mean setting aside their current reluctance to use section 5 powers.
- RSLs should ensure that their staff have the training they need to identify vulnerable tenants and help prevent them from losing their homes.
- RSLs should consider how to liaise more effectively with support providers and other agencies, and ensure that they have good processes in place for making referrals and sharing information.
- RSLs need to do more to monitor and evaluate their preventative activities, so they can demonstrate that they are achieving positive outcomes, identify areas for improvement and ensure the best use of resources.

1 Introduction

About this thematic report

- 1.1 Scottish registered social landlords (RSLs) own and manage nearly 270,000 houses – around 46% of social housing in Scotland – and have an important role to play to prevent and alleviate homelessness. This thematic report reviews RSLs' contribution to helping local authorities meet their statutory duties to homeless people, with a particular focus on meeting the 2012 target to give permanent accommodation to all homeless people. The aim is to give a clearer national picture, informed by our inspections of local authorities and RSLs throughout Scotland and a thematic inspection of RSLs operating in Glasgow.
- 1.2 The Scottish Government sets out its purpose in [Scotland Performs](#). This thematic report contributes to a number of the Scottish Government's Strategic Objectives and National Outcomes and fits with the National Indicator: [All unintentionally homeless households will be entitled to settled accommodation by 2012](#).

Our approach

- 1.3 This thematic report is based on:
- a review and analysis of national performance and statistical information;
 - a review of our published inspection reports;
 - a review of other research and studies in this area; and
 - inspection case studies of six RSLs in Glasgow, which we have used to illustrate our national findings and provide examples of positive practice.
- 1.4 We chose to focus on Glasgow when selecting our case study RSLs because it has the highest number of homelessness applications of any local authority in Scotland. In 2008/09, the Council received 10,126 of the 57,304 applications received by all councils in Scotland. Also, Glasgow's homelessness is disproportionate to the size of its population: 18% of all Scottish homeless applications are made in Glasgow which has 11% of the Scottish population. We were also carrying out an inspection of Glasgow City Council's homelessness

- service, so using Glasgow case studies enabled us to get a more strategic overview of homelessness in the City.
- 1.5 Glasgow is a particularly good place to assess RSLs' contribution to alleviating homelessness because the Council does not have its own houses. In 2003, Glasgow City Council transferred its housing stock to Glasgow Housing Association (GHA). GHA currently owns 23% of the overall stock in Glasgow, about 60% of the RSL total. The Council also has to work with another 67 RSL partners operating in the city. It has tried to address this by agreeing protocols with the vast majority of these RSLs. And it now has an agreement with GHA for 45% of its lets to go to homeless people.
- 1.6 You can read more about homelessness in Glasgow in our inspection report on the Council's homelessness service, published in July 2009. The report is available on our website at www.scottishhousingregulator.gov.uk.

Our case studies

- 1.7 We inspected six RSLs for this thematic inspection: Link Group; Milnbank Housing Association; North Glasgow Housing Association; Partick Housing Association; Thenew Housing Association; and Yoker Housing Association. Each owns and manages housing stock in Glasgow, although Link and Thenew also operate in other areas of Scotland. We selected this group to ensure a reasonable geographical spread across Glasgow. We also considered their size, level of regulatory engagement, how recently their housing service had been inspected and their performance in section 5 referrals during the last year.

RSL	Number of properties owned in Glasgow
Link Group	394
Milnbank Housing Association	717
North Glasgow Housing Association	2,276
Partick Housing Association	1,663
Thenew Housing Association	2,538
Yoker Housing Association	586

- 1.8 This thematic inspection was carried out under our powers in the Housing (Scotland) Act 2001 on behalf of Scottish Ministers. Our purpose in inspection is to provide an independent external assessment of the effectiveness of housing

services and make recommendations to help those delivering services to improve. Thematic inspections also give an opportunity to review important areas of policy and to make recommendations on these.

1.9 To help us form our overall view, we looked to answer two key questions in relation to the case study RSLs:

- How well does the RSL provide accommodation for homeless households?
- How well does the RSL work to sustain tenancies and prevent homelessness?

We also looked at how well the RSLs' governance was focused on helping to tackle homelessness.

1.10 In order to answer these questions, we:

- spoke to tenants, service users, staff and governing body members of the associations;
- asked other partner organisations for their views;
- visited homes and local areas;
- saw and tested first hand how well services were being delivered;
- examined key policies, publications, information and the organisation's self-assessment submitted for this inspection; and
- analysed published performance information.

2 Homelessness in Scotland

Homelessness policy in Scotland

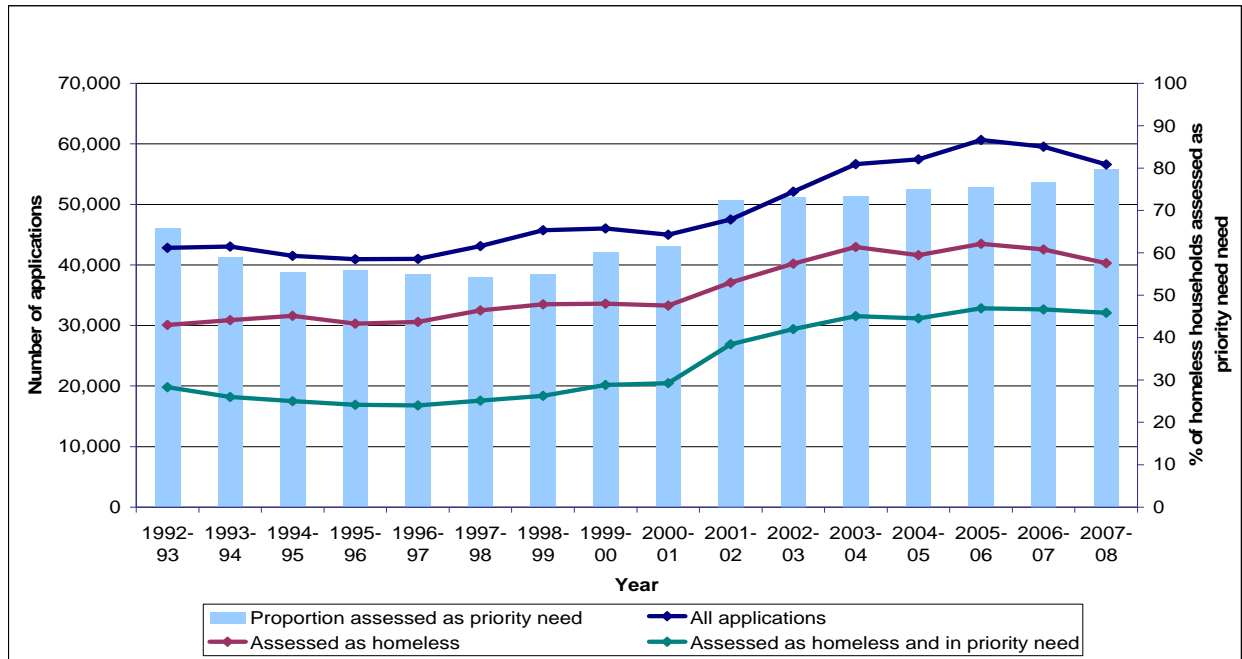
- 2.1 For the last ten years, successive Scottish governments have pursued a progressive policy agenda to deliver a comprehensive approach to, and a wide range of measures for, the effective prevention and management of homelessness. Scotland now has a strong reputation in Europe for this, and other countries have shown considerable interest in the Scottish approach. Two significant pieces of legislation have been at the heart of the Scottish agenda on homelessness: the Housing (Scotland) Act 2001 and the Homelessness etc (Scotland) Act 2003.
- 2.2 Amongst other provisions, the Housing (Scotland) Act 2001 introduced a duty on RSLs to, within a reasonable period, comply with a request from a local authority to provide accommodation for unintentionally homeless persons in priority need, unless there are good reasons for not doing so. This is commonly referred to as “the section 5 duty”. Through statutory guidance, Ministers define a ‘reasonable period’ as within six weeks, and define ‘good reasons’ for not complying relatively narrowly as: being unable to make appropriate accommodation available within six weeks of the request; or, that the only accommodation available is of a particular nature and this is not appropriate for the applicant.
- 2.3 The 2001 Act also sets out the arrangements to apply in the event of any dispute about good reason. Where the parties cannot reach agreement within five working days, they must appoint an arbiter. If there is no agreement on the appointment of an arbiter, the Scottish Housing Regulator, on behalf of Ministers, must appoint an arbiter when requested to do so by the local authority. Both parties to the dispute must comply with the arbiter's decision, which is final.
- 2.4 The Homelessness etc (Scotland) Act 2003 in effect sets a target that all homeless people who are not intentionally homeless will be entitled to permanent accommodation from a set date no later than 31 December 2012. Scottish Ministers also introduced an interim target to halve the number of homeless people councils assessed as not in priority need by 31 March 2009. The Scottish

- Government has the 2012 target as one of its 45 National Indicators in Scotland Performs. We review progress towards these targets later in the report.
- 2.5 The 2003 Act also introduced a requirement on all RSLs, private sector landlords and mortgage lenders to give notice of new eviction and repossession proceedings to the local authority. This came into force on 1 April 2009.
- 2.6 The Scottish Government has an objective to significantly increase the number of new houses being built for let by social landlords. In those areas where demand for social housing is strong, increased supply is widely seen as important to help councils meet their statutory duties to homeless people now and in the future. The assessment of the number of new houses needed varies, but in times of tighter public funding it is clear this cannot be viewed as the sole solution.
- 2.7 The Scottish Government's *Code of Guidance on Homelessness* recommends that councils should offer homeless people a genuine choice of accommodation and take account of their needs and support networks, as this is more likely to result in a sustainable tenancy. There is little doubt that this is challenging for councils, particularly where there are high levels of demand for their houses, and it is likely to become more challenging as we move closer to 2012. By looking to RSLs, councils can broaden the options available to help them meet homeless people's needs and give greater choice.
- 2.8 The Scottish Government's commissioned research on *Tensions between Allocations Policy and Practice*, published in October 2007, found that many social landlords feel there are a number of tensions in delivering housing for homeless people and meeting other housing needs through allocations. The Scottish Government has responded by initiating a review of social housing allocations. This will provide new guidance for social landlords to help them understand the legislative requirements around allocations, and make use of the flexibilities they have to manage these tensions. The Scottish Government is now working with stakeholders to develop a new practical guide to social housing allocations in Scotland.
- 2.9 More recently, there has also been a growing interest in the role that the private sector can play in helping local authorities to house homeless people. This is not

within the scope of this report. But that said, we have seen a number of councils developing or operating a range of schemes with the private sector to provide temporary and longer term accommodation for homeless people, including innovative longer-term leasing arrangements. Just over 230,000 dwellings are rented privately in Scotland, nearly 10% of the total housing stock. The private rented sector can make a contribution to alleviating homelessness, although its scale, and the predominance of short assured tenancies as landlords' preferred tenure option, may constrain the size of that contribution. The Scottish Government is currently working with landlords and other stakeholders to identify ways to overcome some of the barriers to private landlords playing a greater role in housing homeless people.

Homelessness in Scotland

- 2.10 The number of people applying to councils for assistance each year under the homelessness legislation remained between 40,000 and 45,000 in the mid to late 1990s. But this increased rapidly from 2000/01 to a high of around 60,500 in 2006/07. These increases correspond to changes in duties to provide temporary accommodation to all those assessed as homeless, and the expectation that local authorities should assess a higher proportion of people applying as priority need to meet the 2012 commitment. The trend contrasts sharply to that in England, where homelessness acceptances have fallen from over 135,000 in 2003/04 to nearly 53,500 in 2008/09.
- 2.11 Published figures show that, for Scotland as a whole, numbers applying for assistance levelled out in 2006/07, fell in 2007/08 but rose slightly the next year. In 2008/09, over 57,300 households applied to councils for assistance as homeless, a 6% decrease on the high in 2006/07. The majority of these (61%) were single-person households, mainly men. Single parents, predominantly women, were the next largest group at 24%.



Source: Scottish Government Communities Analytical Services (Housing Statistics)

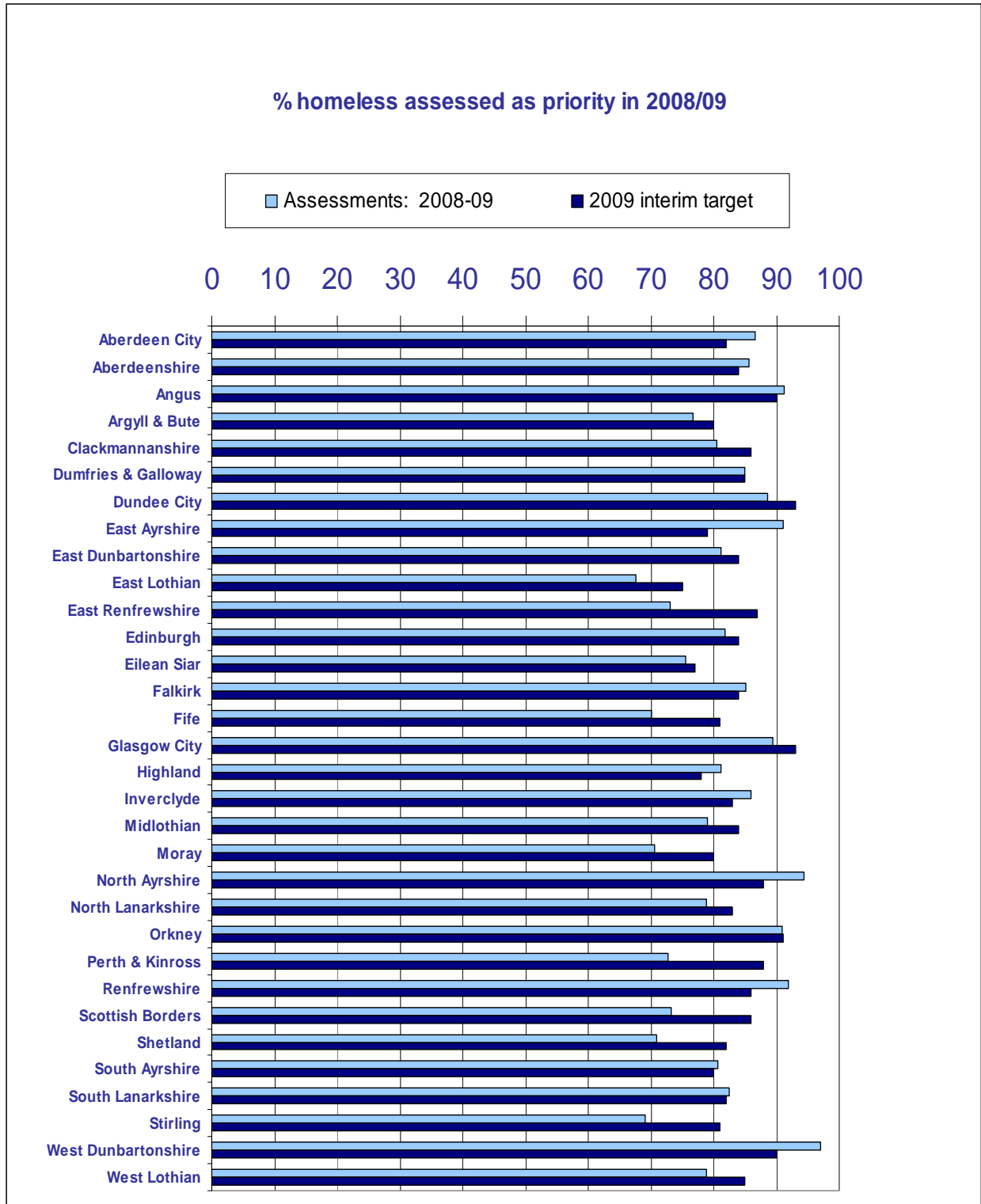
2.12 The chart above shows the trends in the number and proportion of applications received, assessed as homeless and assessed as in priority need. In 2008/09, councils assessed just over 40,500 people as homeless and 83% of them as in priority need. Compared to the previous year, this is a 2.5% reduction in the proportion of applicants assessed by councils as homeless, but a continuing increase in the proportion assessed as in priority need, up by 1.5%.

2.13 Councils secured permanent accommodation for a markedly increased number of homeless households from just under 12,000 in 2002/03 to around 17,500 in 2006/07. This fell to around 16,300 in 2007/08, but increased significantly to over 18,800 in 2008/09. This equates to 42% of all lets available to councils and RSLs in 2008/09.

2012 target - how close?

2.14 In 2005, Scottish Ministers published a statement setting out the measures to meet the target that all unintentionally homeless households would be entitled to permanent accommodation from a set date no later than 31 December 2012. Through this statement, Ministers also introduced an interim target for councils to

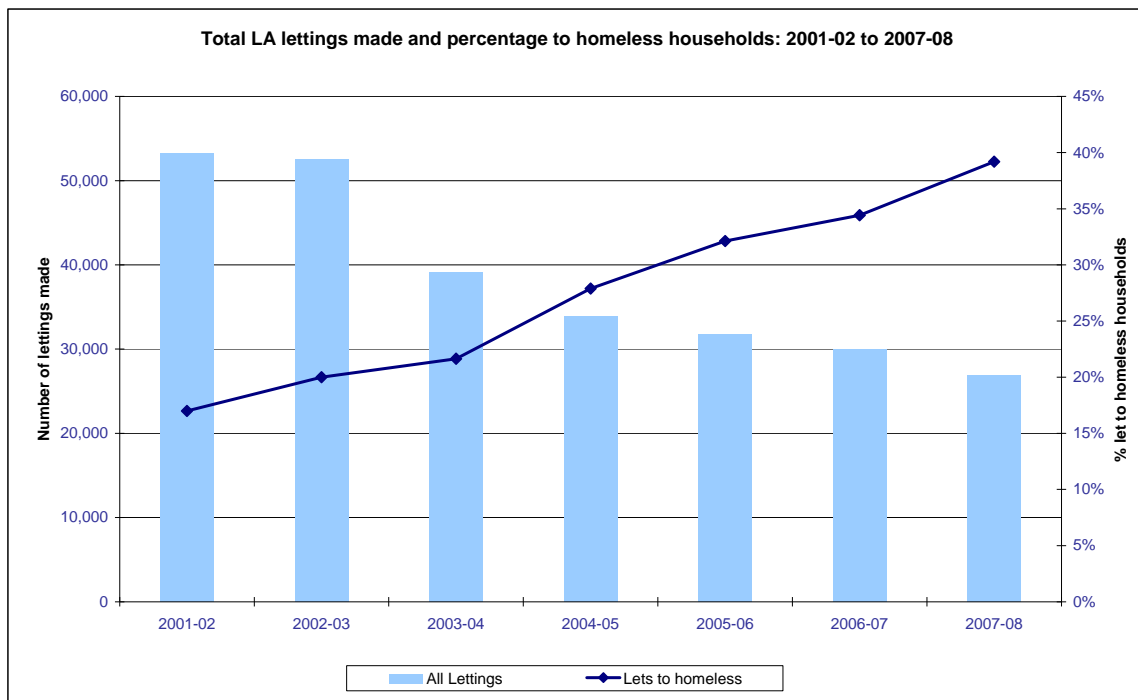
- reduce by half the proportion of homeless households assessed as non-priority by 31 March 2009, using 2003/04 figures as the baseline.
- 2.15 At a Scottish level, in 2003/04 councils assessed 73% of all homeless households as being in priority need; this set the national target for March 2009 at 87%. Each local authority has a different target figure depending upon the percentage of homeless households it had assessed as being in priority need during 2003/04. The council that had the furthest to go to meet the target was East Lothian Council with 51% of homeless households in priority need in 2003/04. In contrast, Glasgow City Council assessed 87% of households as being in priority need in 2003/04.
- 2.16 In 2008/09, for Scotland as a whole, councils assessed 83% of homeless people as being in priority need, 4% short of the interim target. In each of the years since 2003/04, the percentage councils assessed as in priority need has increased by no more than 3%. As there are effectively only three full years until the 2012 target, nationally this rate of increase will have to double.
- 2.17 That said, this rate of change is not uniform across all councils. Fourteen councils met or exceeded their interim target for all assessments they made during 2008/09; six of these assessed over 90% of homeless people as being in priority need. More worryingly, eighteen councils did not meet their targets, and six of these were 10% or more below their target. The chart on the next page sets out the performance of each council against its interim target.



Source: Scottish Government Communities Analytical Services (Housing Statistics)

2.18 While national performance is not meeting the target, we have found through our inspections that generally councils have worked hard to try to meet the interim target. Many have recognised the importance of having a strong emphasis on preventing homelessness in the first place and preventing its recurrence. Through our inspections we have seen a number of innovative approaches and projects focused on helping previously homeless people to sustain their accommodation, particularly in services for young people. But there are challenges for a number of local authorities in achieving the 2012 target, particularly on securing permanent accommodation for all those assessed as in priority need. Some local authorities that operate in pressured housing markets are reaching a level of social lets to homeless people beyond which it may not be sustainable to go.

2.19 The table below illustrates one of the challenges to meeting the needs of homeless people that have faced councils over recent years. At a time when the total number of houses available to councils to let has been decreasing, they have been letting an increasing proportion to homeless people.



Source: Scottish Government Communities Analytical Services (Housing Statistics)

- 2.20 Many councils have modelled their future requirement for lets to homeless people, and have included this in their homeless strategies and updates. A number of these models factor in the impact of preventative work and plans for new houses. The Scottish Government also maintains models to assist in assessing councils' capacity to meet the 2012 homelessness commitment. These show that under a range of different scenarios reflecting homelessness trends, the impact of prevention and the contribution of RSL and private rented tenancies, there are significant differences in the scale of the challenge faced by councils. For example, without effective prevention, developing the use of private rented tenancies and securing new supply, 14 councils would need to commit over 60% of social lets in their area up to 2013 to meet the target. Of these, two councils would have to commit over 100% of their lets.
- 2.21 In 2008/09, around 44,800 houses were let by social landlords; this represents the full capacity of the sector to meet housing need, including homelessness. In the same year councils found 33,688 people to be homeless and in priority need. So, around 75% of social lets would need to be committed to give each of these people a permanent let. If the removal of the priority need test was applied in 2008/09, this would increase to around 91% of social lets, as councils assessed 40,513 people as homeless. As we have reported above, the actual proportion of lets to homeless households in 2008/09 was 42%. These figures do not project or factor in the impact of preventative work and future new build, nor do they strip out double counting of repeat applications. We also recognise that not all homeless households will take up a permanent let, as some may remain in their current accommodation or decide to make their own arrangements. But, even with these limitations, this is a useful barometer that shows the scale of the challenge ahead.

3 Accommodating homeless people

Overview

- 3.1 The Housing (Scotland) Act 2001 introduced a power for councils to request RSLs to provide accommodation to homeless people, and a corresponding duty on RSLs to comply with such requests within a reasonable period unless they had good reasons for not doing so. This is commonly referred to as “the section 5 duty”. In our 2005 publication, *Key themes from inspection: Homelessness*, we reported that not all councils were using section 5 referrals to maximise the availability of houses for let to homeless people. And while we found some good contributions by RSLs to alleviating homelessness, we also saw some confusion around section 5 duties and responsibilities.
- 3.2 The Scottish Government commissioned research to examine the use of section 5 and other routes through which councils secure permanent accommodation for homeless people from RSLs. It published a report on the research in April 2009. The key findings are:
- Section 5 was reported as the only referral mechanism used for statutorily homeless households in 14 local authorities. Others combined the use of Section 5 with other referral mechanisms, such as ‘traditional’ nominations. These different mechanisms did not appear to affect the proportion of lets made by RSLs.
 - There appears to be an element of ‘conflict avoidance’ taking place. Local authority staff are sometimes reluctant to jeopardise working relationships with RSLs by referring applicants that they expect to cause significant tenancy management problems.
 - Most local authorities undertook pre-referral discussions with RSLs in at least some circumstances. But recording of these discussions was patchy, and when information was gathered it was rarely used as part of the authority’s broader monitoring of referrals.
 - Nearly two thirds of RSLs stated that they sometimes receive referrals which they consider to be inappropriate.

- 3.3 Many of the findings from the research echo our experiences from local authority and RSL inspections. These issues are explored further below.

Local authority referrals

- 3.4 RSLs have been getting more council referrals of homeless people needing permanent accommodation, with a very large increase in the last year, as shown in the table below.

	No. of referrals made to RSLs			
	2005/06	2006/07	2007/08	2008/09
National	6,958	7,759	8,909	17,526
Glasgow (incl. GHA)	4,345	3,451	3,499	12,274
Glasgow (excl. GHA)	1,281	1,435	1,283	1,567
GHA	3,064	2,016	2,216	10,707
Case study RSLs	377	534	410	392

- 3.5 Taken together, RSLs reported a 12% increase in referrals from 2005/06 to 2006/07 and a further increase of 15% in 2007/08. But in 2008/09, the figure almost doubled. This increase is almost entirely due to a near five fold increase in the referrals reported by Glasgow Housing Association (GHA). In 2008/09, GHA got more than 60% of all reported referrals in Scotland and around 87% of all reported referrals in Glasgow. In January 2009, the Council and GHA introduced new procedures for managing section 5 referrals. It was too early at the time of our inspection of the Council's homelessness service to assess the impact of these changes, although both the Council and GHA told us that service delivery has improved. This may also be a factor in the significant increase in referrals reported by GHA.
- 3.6 In Glasgow, the number of reported referrals fell between 2005/06 and 2006/07. There was then a small increase in 2007/08, before a massive 250% increase in 2008/09 (with GHA accounting for the bulk of this increase). Our case study RSLs also reported an increase from 2005/06 to 2006/07, and a decrease in 2007/08. But their numbers continued to fall in 2008/09.
- 3.7 So, overall the RSL sector is getting more requests from councils to provide permanent accommodation for homeless people. The pattern over the years has been different in Glasgow, although here as well RSLs are now getting more referrals from the Council, mainly due to the increase in referrals to GHA.

3.8 From our inspections we have found that councils use three broad approaches to providing referrals to RSLs:

- an applicant-led approach where the council identifies a homeless person to refer to the RSL, which then looks to identify a suitable house within six weeks;
- a vacancy-led approach system where the RSL informs the council of a house it has available to let and the council then refers a homeless person; and
- a combination of these approaches depending on the circumstances of the local area or the local RSLs.

The recent Scottish Government research on section 5 also recognised these three different approaches. It found that they seemed to relate closely to historic agreements and practices, particularly those for nominations. It is difficult to identify any real difference in the effectiveness of these approaches. The quality of the relationship and communication between the council and RSL seems to be more important to successfully working together to house homeless people than the specific approach used.

3.9 Through our inspections, we have seen a level of reluctance in some councils to use their referral powers on a sustained and systematic basis. Council officers have told us this is based on a concern that the use of statutory powers will impact adversely on other more strategic partnerships with RSLs. This issue was also identified by the Scottish Government's section 5 research.

3.10 We have also found that many councils will discuss potential referrals with RSLs before they initiate a proper referral. This can be an effective way to explore the availability of lets and any potential sensitivities. However, as recognised in the Scottish Government research, council recording and monitoring of this practice is often absent or inconsistent. There are also concerns that this practice may actually result in lower levels of referrals to some RSLs, and can be used as a way to avoid responding to more challenging referrals. Until relatively recently Glasgow City Council used informal referrals by telephone in advance of making a proper referral. It has now stopped this practice because of these concerns.

- 3.11 Since its introduction in 2002, no councils or RSLs have used the national arbitration scheme, and we have had only two reported case of local arbitration. This may reflect a general level of satisfaction with how referrals are handled. But, through inspection we have found a reluctance by both councils and RSLs to use the formal arbitration mechanism. Again, this was because they did not want to put working partnerships at risk.

RSL responsiveness

- 3.12 Since our last thematic report in 2005, our inspections have found that RSLs are increasingly aware of their responsibilities and are generally responsive to councils' requests to house homeless people. Overall, RSLs now have a more strategic approach towards housing homeless people and they are often achieving positive outcomes.
- 3.13 The number of lets to homeless people referred by councils as a percentage of referrals received can be used as a measure of RSLs' responsiveness. Having said that, it does need to be used with some caution as councils can make use of multiple referrals, a practice where they refer the same homeless person to a number of RSLs. We have also seen councils withdraw referrals following discussions with RSLs, but the RSLs still including them in their reported figures. Despite this, the conversion rate remains a helpful proxy for the success of referrals.
- 3.14 In the three years up to 2006/07, this conversion rate increased to 56%. It then fell in the next two years with the biggest fall in 2008/09 to 28%, half the figure in 2006/07. This dramatic fall corresponds with the equally dramatic increase in the number of reported referrals. What this does mean is that RSLs have let only marginally more houses to homeless people, despite a very significant increase in the level of referrals. This is a trend we will monitor carefully over the next few years.
- 3.15 There is a strongly held belief amongst RSLs that the section 5 duty has resulted in a huge increase in the proportion of new tenancies granted to homeless people, and a corresponding rise in the proportion of tenants with social support needs and antisocial behaviour. And, indeed, a number of RSLs are now

housing considerably more homeless people than in the past. However, overall, the proportion of RSL lets going to homeless people referred by local authorities has increased only slowly over the last four years. In 2008/09, RSLs let 6,511 houses to homeless people referred to them by councils – this is 22% of all lets made by RSLs. This proportion of lets has increased by only 1% in each of the last two years. Seventy five percent of the referrals that led to the lets to homeless people in 2008/09 were made by councils explicitly using section 5 powers.

- 3.16 The table below shows that nearly 60% of RSLs let less than 20% of their available houses to homeless people referred to them by councils for permanent accommodation. Only 22 RSLs (or 13%) allocated more than one third. And 14 RSLs did not let any houses to them at all; these are all smaller RSLs with an average of 21 total lets in the year.

Percentage of lets to homeless people referred by local authority in 2008/09							
	0%	0.1-10%	10.1-20%	20.1-30%	30.1-40%	40.1-50%	Over 50%
No. of RSLs	14	31	48	43	13	10	5

- 3.17 On average, councils let 42% of their available houses to homeless people, with individual councils ranging from 20% to nearly 70%. From this we can see that, in general, councils are continuing to heavily rely on using their own houses to meet their duties to homeless people, and that the RSL sector is letting a significantly lower proportion of its available houses to homeless people (although obviously this is not the case for councils like Glasgow, where stock transfer has taken place).
- 3.18 Given that stock transfer has taken place in Glasgow, we would perhaps expect to see a higher than average percentage of RSL lets going to homeless people referred by the Council. But in 2008/09, RSLs – including GHA – let around 14,500 houses in Glasgow, with only 21% of these lets going to homeless people referred to them. This is below the Scottish average of 22%, and is less than half the figure that the Council has assessed it needs in each of the next five years to meet the need for permanent accommodation. The Council carried out good

research in 2007 that shows that 45% of all social lets in the city are required for homeless people in Glasgow in each of the next five years. Less than a third of Glasgow RSLs let above the Scottish figure of 22% and only two currently let more than the Council's assessed requirement, Partick Housing Association and Broomhouse Housing Association. GHA let 29% of its available houses to homeless people referred to it by the Council. And it made 61% of all such lets by RSLs in Glasgow despite it having only 44% of the total lets. If GHA is excluded from the figures, RSL gave just 14% of their lets to homeless people referred by the Council.

- 3.19 Our case study RSLs, taken together, have increased the proportion of lets they give to homeless people referred by the Council from a relatively low base of 9.6% in 2004/05 to 26.9% in 2008/09. However, the table below shows that there can be a real variation in the contribution that individual RSLs make to housing homeless applicants, and in the targets that they set.

	Percentage of lets to Council referrals			
	2006/07	2007/08	2008/09	Target at February 2009
Link*	16%	14%	30%	50%
Milnbank	10%	19%	11%	n/a**
North Glasgow	26%	22%	23%	35%
Partick	57%	53%	46%	50%
Thenew	22%	16%	27%	20%
Yoker	26%	17%	10%	20%

* The figures for Link relate to all of its stock, not just its properties in Glasgow.

** Milnbank's target is 80% of lets to applicants from its external waiting list (incl. section 5 referrals).

- 3.20 In 2008/09, four of the RSLs – Link, North Glasgow, Partick and Thenew – let a higher proportion of their available houses to homeless people referred by the Council than the Scottish figure, and the figure for Glasgow as a whole. Milnbank and Yoker both let well below these levels and their figures reduced on the previous year. Five of the RSLs have specific targets for the proportion of lets that they will make to referrals from the Council, although not all of these have been agreed with the Council. Only two of these targets are at or above the 45% of lets that the Council has identified it needs to meet its duty to permanently accommodate homeless households. We know that the Council is now

discussing targets with all RSLs in Glasgow with the aim of delivering the overall 45% of lets it has assessed are needed.

Positive Practice

Partick Housing Association has an excellent commitment to working with Glasgow City Council to help alleviate homelessness. Over the last three years it has let around half of its available houses to homeless people referred to it by the Council. It proactively agreed a target of 50% with the Council and it includes its newly built houses in this.

- 3.21 When considering RSLs' contribution to housing homeless people, it is also important to consider the quality of lets that they offer. The Scottish Government's *Code of Guidance on Homelessness* recommends that councils and RSLs should take into account the sustainability of the accommodation they offer homeless people, and avoid clustering them in low demand areas. From our case studies, and more generally our experience of RSL inspections, we have found that RSLs are usually alert to this issue and can generally demonstrate an even spread of lets for homeless people throughout their stock.

Positive Practice

North Glasgow Housing Association is committed to ensuring that homeless applicants are treated no less favourably than other applicants. It shares detailed information about its lets with the Council's local homelessness casework team on a quarterly basis. And it is able to demonstrate that it gives homeless people a good range of offers of accommodation, including its newly built houses. The Association has set aside 25% of its new houses for section 5 referrals so far this year.

- 3.22 It is also important to note that some RSLs help councils meet their duties to homeless people in other ways, most obviously by making properties available for use as temporary accommodation. National figures show that demand for temporary accommodation is increasing, and we have found that this is mainly driven by increases in the time needed to secure permanent accommodation for

- the growing number of homeless people in priority need. This demand is likely to increase as we move towards 2012 and as councils work to move away from the use of unsuitable temporary accommodation, particularly bed and breakfast establishments.
- 3.23 Of the six case study RSLs, only Milnbank provides any general needs temporary accommodation to Glasgow City Council and this is a single flat. Most of the other five told us they would be willing to consider providing temporary accommodation, but they have not been asked by the Council to do so. Link Group has demonstrated this commitment by starting to provide a small number of homes for other local authorities to use as temporary accommodation. Milnbank, North Glasgow and Thenuw provide a good range of supported accommodation projects in Glasgow. These projects are aimed at different vulnerable client groups and some are run in partnership with support providers.
- 3.24 The case study RSLs, and our inspections, highlight two factors that seem to increase the likelihood of an RSL making an effective contribution to housing homeless people. These are:
- a strong commitment from the organisation's leadership; and
 - good relationships and communication with the referring council at both strategic planning and operational levels.

Governance

- 3.25 Housing associations should make a clear public commitment to helping to alleviate homelessness. So as part of their strategic planning process, we expect RSL governing bodies to consider their role, responsibilities and the contribution they can make. We also expect RSLs to provide a sufficient level and quality of performance information on homelessness to their governing bodies, to enable them to monitor progress against this commitment. They must also ensure that their policies and strategies for alleviating homelessness promote equality and take account of a diverse range of applicants' needs.
- 3.26 In our experience, RSL governing bodies generally have a good understanding of homelessness issues and most are committed to working to alleviate homelessness. We found that all six of our case study RSLs had a good

approach in this area. This included restating their commitment publicly on a regular basis; placing it as a strategic objective; and reinforcing their governing bodies' awareness and understanding. But we did find that three of the organisations had not provided specific training on homelessness for their governing bodies.

3.27 Through our case studies, we saw that most governing bodies receive a good range of information in relation to homelessness. But most of them could improve this in some way. For example gaps included:

- the number of section 5 referrals received;
- the proportion of successful section 5 referrals; and
- commentary explaining statistical trends.

Positive Practice

North Glasgow Housing Association has made an extensive and regular public commitment to alleviating homelessness for a number of years. This has included:

- frequent articles in its newsletters highlighting the impact of homelessness and the need to tackle it;
- a clear commitment in its internal management plan to alleviating homelessness; and
- homelessness training for its management committee, including sessions involving people who have experienced homelessness.

3.28 We have also found that RSLs are increasingly making good use of benchmarking information. For example, Thenew is a member of the G8 benchmarking group and reports annually to its full management committee on performance against group members. North Glasgow HA produces a regular committee report focusing solely on homelessness and compares its performance levels with neighbouring housing associations. And Link reports its performance broken down by local authority area, to allow its governing body to challenge any differences in performance.

Relationships and communication

- 3.29 We expect RSLs to work in close partnership with local authorities to tackle homelessness. The Scottish Government's research on section 5 found that overall, most landlords consider that their local arrangements are effective in assisting statutorily homeless households to access accommodation in the RSL sector. There was very little difference in the overall balance of views between local authorities and RSLs.
- 3.30 All of the case study RSLs told us that they have a good working relationship with Glasgow City Council, and that they have signed up to the Council's Homelessness Duty Protocol. As part of this, they have arrangements in place for sharing information with the Council about lets and demand.
- 3.31 The Link case study demonstrates the importance of good working relationships between RSLs and local authorities. The figures used at 3.19 above for Link relate to all its houses across Scotland. This masks a considerable variance across its areas of operation. For example, Link's internal reports show that in the first nine months of 2008/09, only 6% of its lets in Glasgow were to referrals from the Council. The equivalent figures for Falkirk and Edinburgh were 53% and 68% respectively. The effectiveness of the working relationship between the RSL and the local authority, combined with the level of profile it has in each authority, appear to be important influences on the level of homeless referrals and the proportion of lets to homeless people.
- 3.32 Our inspections have also highlighted some areas for improved communication between RSLs and local authorities. A consistent message from RSLs has been the need for local authorities to provide better information about the people they refer, to enable the RSL to make a suitable allocation.
- 3.33 The recent Scottish Government research on section 5 identified inconsistencies between, and within, local authorities around the level and type of information that accompanies a referral, particularly information relating to support requirements. While some local authorities saw the sharing of relevant information as key to creating sustainable tenancies, others feared that sharing information could lead to RSLs trying to avoid making an offer of housing.

- 3.34 The research also found that nearly two thirds of RSLs sometimes received referrals which the RSLs considered to be inappropriate. This can be minimised if councils and RSLs have effective processes to identify and communicate when there may be sensitivities around particular houses that become available to let.
- 3.35 Good communication around target setting is also vitally important. As we report at 3.18 above, Glasgow City Council has research which shows the level of lets it needs for homeless people in the city over a five year period. It is starting to use this information to engage with RSLs and set clearer expectations of what their contribution needs to be over a longer planning timescale. Some of the RSLs will find this challenging, and the Council may find its target difficult to sustain.
- 3.36 However, identifying evidence of need through clear research and assessment is an important and positive way to establish credibility in target setting. That is not to say that all RSLs can, or should, be contributing permanent homes for homeless people at the same level. The nature of their houses, their community of tenants and the requirement to respond to other needs – such as re-provisioning programmes following demolitions – will be factors in deciding appropriate levels of their contribution. RSLs and local authorities should communicate openly about these issues, to ensure that individual RSL targets are realistic.

Looking forward

- 3.37 As we report above, we have found that not all councils make best use of their powers to refer homeless people to RSLs. Some councils need to recognise that RSLs can make a greater contribution and engage them effectively to do this. This may need them to set aside their reluctance to use their powers under section 5.
- 3.38 The RSL sector, as a whole, could make more of a contribution to housing homeless people and some individual RSLs should be making more of a contribution. But this would almost certainly be at the cost of meeting housing needs other than homelessness. It is worth noting that through our inspections of RSLs, we have found that, even where they are letting a lower proportion of their houses to homeless people through referral arrangements with councils, the vast

- majority of their lets do go to people in housing need as defined in the current statutory reasonable preference categories.
- 3.39 Arguably homelessness is the most acute forms of housing need and the 2012 target remains an important Government priority. An important role for landlords is to balance this with meeting other, often serious, housing needs.
- 3.40 We suggest that the time may be right for a discussion around where that balance should rest. The Scottish Government's Allocations Policy Review Advisory Group has also recognised that further guidance would help landlords to develop strategies to manage these tensions and ensure positive outcomes for homeless households.
- 3.41 This debate may also need to consider what this means for how the 2012 target is delivered. Some aspects of this debate are already happening: for example, whether changes in legislation could help the private rented sector to make more of a contribution; and whether longer stays in temporary accommodation will have to be accepted to protect the right to permanent accommodation.

4 Preventing homelessness

Overview

- 4.1 As discussed in previous chapters, local authority homelessness services are coming under increasing pressure. So it is more important than ever for all landlords to focus on preventing homelessness and sustaining tenancies, as a complementary approach to increasing housing supply. As well as reducing potentially significant costs for local authorities, prevention also minimises disruption to the affected households and the impact that this can have on employment, education and social networks.
- 4.2 RSLs have a role in preventing homelessness among their own tenants and people who have applied for housing, as well as people in the wider community. RSLs can help to prevent homelessness by:
- providing advice and information to vulnerable tenants, or signposting them to where they can access this;
 - being proactive with their rent arrears policies and practices so that tenants are helped to manage arrears without losing their tenancies;
 - preventing and intervening early in cases of anti-social behaviour to improve tenancy sustainment; and
 - working with partners on initiatives which will prevent homelessness either as a primary or secondary aim.
- 4.3 In our recent inspections we have found improved partnership working between local authorities, RSLs and other agencies. And we have seen evidence of a more strategic and targeted approach to homelessness prevention and the provision of support and advice using a range of methods.
- 4.4 It is difficult to monitor RSLs' contribution to the prevention of homelessness, because this means trying to measure its 'absence'. But there are some obvious metrics that can be used as a proxy, such as tenancy sustainment rates and numbers of evictions and abandonments.

Tenancy sustainment rates

- 4.5 In October 2009, Shelter published a research report on tenancy sustainment in Scotland. Its key findings were as follows:
- Three quarters of responding landlords monitor tenancy sustainment, with the number of tenants in place after 12 months the most common form of measurement.
 - The average sustainment rate for local authority and RSL survey respondents was 86%.
 - The majority of terminations occur 6-12 months after the tenancy began. But tenancies will still fail beyond the 12 month mark.
 - Landlords should be alert to a variety of triggers, other than time, such as relationship breakdown and loss of employment. And for the purposes of analysis, they need to be able to distinguish terminations for positive reasons from those which take place for negative reasons.
- 4.6 We have recently started to collect data on tenancy sustainment as part of our RSL Annual Performance and Statistical Return. We also use the number of tenants in place after 12 months as a measure of this.

	Number of tenancies sustained (as % of new tenancies in 2007/08)
Link	84.1%
Milnbank	89.2%
North Glasgow	86.6%
Partick	87.0%
Thenew	80.7%
Yoker	89.7%
National median	87.4%
Glasgow median	87.4%

- 4.7 Our figures show a national median of 87.4% and a national figure of 84.1%, so are broadly in line with Shelter's findings. Overall, these figures show that Glasgow RSLs tend to perform as well as the rest of the sector when it comes to sustaining tenancies. But as evidenced by the case studies, these median figures mask relatively significant variations between individual RSLs. And as Shelter points out in its research, tenancies will still fail beyond the 12 month

mark. So while this measure is a useful benchmark, and one which we will track over the coming years, it is only one of a collection of indicators that we use to monitor RSLs' contribution to the prevention of homelessness.

Evictions and abandonments

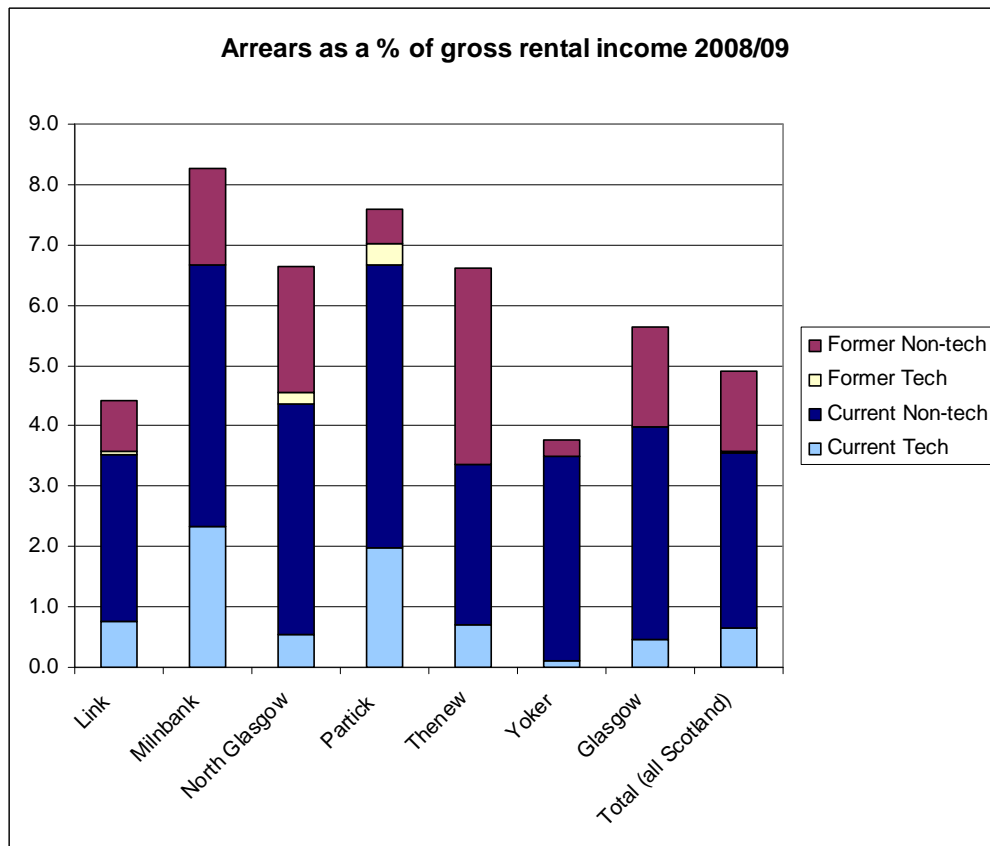
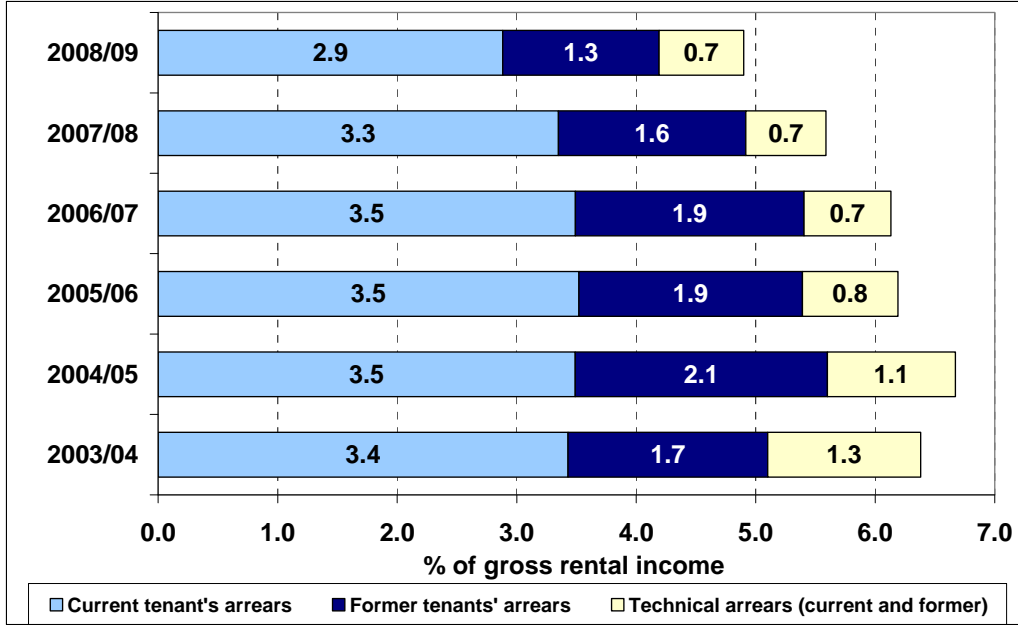
- 4.8 Numbers of evictions and abandonments can also be useful when considering RSLs' approach to preventing homelessness. Linked to this is their performance in relation to managing arrears, as statistics show that most evictions are on this ground. We expect RSLs to manage their arrears effectively to reduce the risk of eviction for their tenants, and the likelihood of them abandoning their tenancy due to financial hardship and worries about their landlord taking legal action.

No. of eviction cases resulting in recovery of vacant possession/ abandonment (and as a % of total self-contained units)						
Landlord	2006/07		2007/08		2008/09	
Link	16	(0.30%)	53	(0.94%)	43	(0.76%)
Milnbank	3	(0.41%)	0	(0%)	2	(0.27%)
North Glasgow	24	(1.11%)	15	(0.67%)	29	(1.28%)
Partick	7	(0.42%)	4	(0.24%)	4	(0.24%)
Thenew	3	(0.12%)	11	(0.43%)	15	(0.59%)
Yoker	6	(1.09%)	6	(1.11%)	3	(0.50%)
National	1,232	(0.47%)	1,484	(0.55%)	1,524	(0.57%)
Glasgow	562	(0.48%)	775	(0.68%)	704	(0.64%)

- 4.9 The figures above indicate that at a national level, RSL eviction rates have increased slightly from 2006/07 to 2008/09. While this could be interpreted as showing increasing reliance on evictions, the figures for some of the individual landlords, and Glasgow RSLs overall, show a different trend. We expect landlords to only consider using eviction as a last resort, and to aim to prevent unnecessary abandonments and terminations as well as actual evictions. In general across our recent inspections, we have seen that RSLs are only using eviction as a last resort. Instead of focusing on legal remedies, they are using other methods to pursue rent arrears and tackle anti-social behaviour.

- 4.10 There has also been a decrease in the number of abandonments at a national level over recent years, from 2,654 (1.02% of total stock) in 2006/07 to 2,323

- (0.87%) in 2008/09. And there has been a similar decrease in abandonments in Glasgow, from 1,550 in 2006/07 (1.37%) to 1,206 (1.10%) in 2008/09.
- 4.11 We saw evidence that all of the case study RSLs looked to prevent evictions. But two of the six, Link and North Glasgow, have relatively high eviction rates. Both organisations attribute this to moving to a more robust approach to arrears management. And in both organisations, we saw indications that the increase in the number of tenants being evicted was temporary and had started to reduce dramatically in the second half of 2008/09.
- 4.12 All six case study RSLs have procedures for informing the local authority when they initiate legal action to evict a tenant, in accordance with section 11 of the 2003 Act. We also saw that they all have appropriate authorisation processes for evicting tenants, although some could have improved the quality of information that they provided to their governing body. And all six organisations' approach to dealing with abandonments was consistent with legislation.
- 4.13 The first chart on the following page shows that, in general across the sector, RSLs are getting better at managing arrears (both current and former). But the chart below shows that there is significant variation between individual landlords' performance, and in particular in the proportion of current tenants' arrears to former tenants' arrears. Our APSR figures also show significant variations in the level of former tenants' arrears that RSLs write off on an annual basis.



4.14 In our 2005 thematic study, *Evictions in Practice*, we found that the relationship between arrears levels and eviction rates suggested that eviction is not always a particularly effective tool for controlling rent arrears. We see no obvious

correlation between our case study landlords' evictions rates and their arrears performance. For example, we have seen that both Link and North Glasgow's arrears improved in 2008/09, but they were already showing improvement in relation to both current and former tenants' arrears (before they introduced their new approach). Our inspections, and wider research, show that the most effective way to reduce rent arrears is to take preventative action and to step in quickly to help tenants get the support they need once arrears do appear.

- 4.15 Through our inspections, we have seen that RSLs use a wide range of methods to try to help vulnerable households to sustain their tenancies. In the following sections we discuss some of these methods, and highlight examples of positive practice from our case study RSLs.

Identifying vulnerable tenants

- 4.16 The early identification of a tenant's vulnerability is important for their landlord in helping them to sustain their tenancy. This applies equally to tenants who have been housed via the housing list, as well as those who have been homeless. We have found that many RSLs, including all six of our case study RSLs, conduct new tenant visits. Most cite these as being the main formal or routine method for identifying potentially vulnerable tenants. The case study RSLs told us that they use these visits to identify potential support requirements, and for early identification of rent arrears or issues with claiming housing benefit. Five of the RSLs aim to visit all new tenants, usually within four to six weeks, but we found that they did not all effectively monitor or report their performance in this area. Some of them told us that they were generally more likely to know of a new tenant's support needs if they had applied via the homelessness route rather than as a direct applicant. We also saw that some RSLs do not provide staff training on how to identify vulnerable tenants.

Positive Practice

Link Housing Group aims to conduct unscheduled visits to all its tenants during the next three years. This is a good approach to helping the organisation to identify potentially vulnerable tenants. It also visits new tenants within four to six weeks of them moving in.

- 4.17 Tenant visits provide an opportunity for RSLs to give new tenants information about their services and any other support or advice providers in the local area, should they require this. But through our case studies, we have found that some RSLs could do more to ensure that they provide good information at this stage, and that this is done on a consistent basis.

Positive Practice

When Partick Housing Association tenants sign up for their new homes, the Association provides a new tenant information pack which includes helpful information on:

- sourcing inexpensive furnishings and carpets;
- starter packs of household items for people who were previously homeless;
- the Fab Pad project which helps young people with decorating and support;
- Quarriers Youth Support Project; and
- its own Welfare Rights Service.

- 4.18 Monitoring tenancy sustainment is a useful way in which landlords can anticipate whether particular groups of tenants have a higher risk of failing to maintain a successful tenancy. Four of our six case study RSLs had conducted tenancy sustainment analysis at some point, although they did not monitor and report on this on a routine basis. The purpose of this analysis varied between RSLs, but it was generally focused on assessing demand for particular areas of housing stock. The analysis was generally less focused on identifying particular groups at risk of losing their homes or assessing the effectiveness of their tenancy sustainment activities.

Positive Practice

North Glasgow Housing Association has conducted a considerable level of analysis around tenancy sustainment. The purpose of this has been primarily to assess the relative demand of its neighbourhoods and to identify specific areas at risk of low demand. This has allowed it to direct its resources more effectively. It has also helped it to demonstrate that the pattern of lets and tenancy sustainment rates for previously homeless households is similar to other tenants. The association plans to continue to develop this analysis. This will enable it to make well informed decisions on stock options and introduce differential targets for each area.

Positive Practice

In 2007, Thenew Housing Association conducted analysis to understand why it had a higher rate of abandoned tenancies than its peer group. Its aims were to try to understand the profile of those who had abandoned tenancies, identify the likely causes and determine what remedial action it could take. Thenew drew up an action plan to address the findings. This included:

- publication of a leaflet for new tenants with advice on preparing for and sustaining a tenancy;
- identification of proactive tasks for its Financial Inclusion Officer (FIO);
- the appointment of two Financial Inclusion Assistants (FIAs) to allow the FIO to focus on tenancy sustainment work; and
- development of ICT reports to improve the way it monitors tenancy sustainment.

Providing support

- 4.19 An increasing number of social housing tenants require support to successfully maintain their tenancy. Through our inspections, we have found that RSLs are making links to support providers in their local areas. All of the case study RSLs have made referrals to a range of support providers on behalf of their tenants, although some of them recognised that they could do more to ensure this is done on a consistent basis. These referrals were often conducted informally. Most of the landlords reported that this process worked well, although monitoring of

referral outcomes was generally poorer. Some of them also highlighted a need to improve information sharing with the Council's contracted support provider. This included informing the landlord of the removal of an individual's support package.

Positive Practice

Milnbank Housing Association, North Glasgow Housing Association and Link Group have all worked on projects which make connections between life skills, employability and tenancy sustainment.

Milnbank, leading on behalf of the Glasgow and West of Scotland Forum of Housing Associations, has worked with Glasgow City Council to provide training and support, as well as a dozen furnished tenancies to vulnerable young people. All of the participants achieved vocational awards, some have gained modern apprenticeships or jobs, and most managed to sustain their tenancies.

North Glasgow works in partnership with Anniesland College, Glasgow Homelessness Network and Glasgow North Regeneration Agency on the Keys to Learn project. The project aims to improve tenancy sustainment for people who have experienced homelessness by providing training on life skills, social networks and employability. Some of the initial participants have gained employment or gone on to further education courses.

Link Group's Smart Move Project is aimed at younger tenants or those who want to become tenants for the first time. It works with social work, housing and education to recruit volunteers who have experienced loneliness or isolation in trying to manage a tenancy at a young age and without support. They then act as peer educators, offering support and advice to young people throughout the Falkirk area.

Milnbank, North Glasgow and their partners now hope to roll their projects out across Glasgow. And since our inspection Link has been able to mainstream its project, which is now called Smart Living.

Positive Practice

The Older Persons' Advice Project is an initiative supported by Link, Abronhill, Almond, Paragon and Wishaw and District Housing Associations, Weslo Housing Management and Falkirk Community Planning Partnership. Since it was first established in 2005 by Linkwide it has supported clients in more than 2,500 households. It provides free advice and information to people aged 60 or over, including support about benefit take-up. It also works towards gathering information on older peoples' specific needs and can refer clients to other agencies where appropriate.

Helping tenants get settled

- 4.20 A lack of furniture and other household utensils is recognised as a 'trigger' factor that can hinder people's attempts to successfully settle-in to a new tenancy. Across the sector, we have found that RSLs are becoming involved in a range of initiatives to address this issue, although our case study RSLs' approach is variable. During our inspection, a number of the RSLs recognised the need to do more to support new tenants to access affordable furniture and decorate their new homes. For some of the landlords, support is limited to basic signposting to possible sources of affordable furniture. But others work with organisations such as the Fab Pad project in Glasgow and Starter Packs Glasgow.

Positive Practice

North Glasgow Housing Association has recently agreed to enter into an agreement with Starter Packs Glasgow. This provides those moving from homelessness to a permanent home with a range of basic household items. The association will meet the costs of these packs and arrange delivery for its new tenants.

Proactively managing arrears

- 4.21 RSLs should manage their arrears effectively in order to reduce the risk of tenants losing their homes. In our 2005 thematic study, *Evictions in practice*, we identified a number of features relating to arrears management that mark out landlords who genuinely use eviction as a last resort. These included:

- early and sustained personal contact with tenants throughout the arrears recovery process;
- a strong focus on preventing homelessness and taking account of individual households' needs and circumstances;
- good links to the housing benefit team;
- good arrangements to offer advice and support to tenants and early referrals to homelessness, social work, benefits and money advice services;
- realistic repayment arrangements based on ability to pay, and a quick response to any missed payments; and
- a good awareness of the consequences of their actions and of areas where their practice needed to improve.

4.22 We also recommended that landlords should refer tenants with rent arrears to a debt counselling or money advice service. We would define a referral as involving a debt counselling interview appointment being made on the tenant's behalf, or passing on the tenant's contact details to a debt counselling service for the purpose of setting up an appointment.

4.23 We found that most of our case study RSLs have an approach to managing arrears which is in line with good practice. This includes making early personal contact with tenants who get into arrears and agreeing sustainable repayment arrangements. However, one association automatically serves a notice of proceedings when its tenants' arrears reach a particular level.

4.24 We found that all of the case study RSLs recognise the importance of welfare benefits and money advice in helping tenants to minimise their arrears. Four of the six landlords employ welfare benefits or money advice staff. We found that these advisors were providing a valuable service to tenants, although the quality of monitoring of referrals and take-up was not consistent across all four RSLs. This meant that some could more easily demonstrate the effectiveness of their services than others. The two smaller associations, Milnbank HA and Yoker HA, did not employ welfare benefits staff directly. However, both encouraged tenants to seek advice from external sources where appropriate.

Positive Practice

Yoker Housing Association takes positive steps to prevent arrears from occurring and to assist tenants who are in arrears. These include:

- monitoring rent accounts of new tenants;
- undertaking settling in visits with a focus on rent payment;
- early intervention when arrears start;
- making early personal contact with tenants by telephone and home visits; and
- its arrears letters are customer focussed and after the first reminder letter, all include phone numbers of organisations which provide financial and legal advice.

4.25 Two of our case study RSLs told us that a significant number of their new tenants are getting into arrears with their rent early on in their tenancy. We saw that this particularly affects tenants who had been homeless and staying in the Council's temporary furnished accommodation. The RSLs told us that this is mainly due to the time that it takes these new tenants to receive community care grants to enable them to furnish their new home. As a result, many continue to stay in their temporary furnished accommodation after their new tenancy has started; and as housing benefit will only cover the cost of only one property, they accrue arrears in their new tenancy. This is not something that is wholly within the landlords' control, and they need to work with their partners to find solutions to this recognised problem. There remains work to be done to ensure that there is effective co-ordination of the work of a range of agencies, to prevent this type of thing happening.

Managing anti-social behaviour

4.26 Preventing and intervening early in cases of anti-social behaviour can help to reduce the number of evictions as well as improve tenancy sustainment. We expect all RSLs to work in partnership with others to manage this. Five of our six case study RSLs told us that they have entered into agreements with Glasgow Community and Safety Services (GCSS) to provide a conflict resolution service to address anti-social behaviour. The RSLs told us that this service is working well.

Mortgage to Rent

4.27 Social landlords can also help to prevent homelessness through participation in schemes such as Mortgage to Rent. Five of the six case study RSLs assist homeowners who are at risk of repossession by taking part in the Mortgage to Rent scheme. But while some of them have seen an increase in enquiries relating to the scheme, and some increase in the number of properties they have purchased, the number of properties each RSL has bought has been relatively small.

Looking forward

4.28 We have found that RSLs' approach to tenancy sustainment and preventing homelessness has a number of positives. We have seen a good range of initiatives being adopted to identify and support vulnerable tenants and new tenant visits are commonplace. But we have also identified some areas for improvement. These include:

- ensuring that staff have the training they need to identify when tenants are vulnerable;
- consistently providing good information to tenants at an early stage in their tenancy;
- making better use of tenancy sustainment analysis, to focus on understanding issues relating to homelessness;
- ensuring a consistent approach to sharing information and making links with support providers; and
- working with partners to address any issues with the timing and payment of benefits.

4.29 In general, RSLs' monitoring and evaluation of prevention activities could be much more robust. We recognise that the success of these activities can not necessarily be measured in metric terms, and that it can be difficult to identify a causal link between the RSLs' activities and outcomes, especially where it is only one of a number of partner organisations. But RSLs should still gather as much qualitative evidence as they can to demonstrate the contribution they are making to the prevention of homelessness. This would also enable them to identify

areas for improvement and to ensure they are making the best use of available resources.

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Further information on the Scottish Government's Allocations Policy Review Advisory Group is available [here](#).

For further statistical information relating to homelessness in Scotland please see the Scotland Performs website at <http://www.scotland.gov.uk/About/scotPerforms> and <http://www.scotland.gov.uk/Topics/Statistics/Browse/Housing-Regeneration>.

Statistical information relating to RSL performance is available on our website at www.scottishhousingregulator.gov.uk.

Published [Performance Standards](#) and references to good practice material are also available on our website, including [Activity Standard 4: Homelessness](#). The references under the following Performance Standards may also be of interest:

[GS1.1](#) (Planning and performance)

[GS1.2](#) (Policies and procedures)

[GS3.2](#) (Information and advice)

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[AS1.4](#) (Housing support needs)

[AS1.8](#) (Arrears)

[AS1.9](#) (Anti-social behaviour)

Glossary

Abandonment	Occurs when a tenant gives up their home without giving notice to the landlord.
Annual Performance and Statistical Return (APSR)	Annual questionnaire completed by RSLs and sent to the Scottish Housing Regulator. Used to keep the Register of Social Landlords up to date and to track the performance of RSLs.
Benchmarking	A process used by organisations to systematically compare service processes and performance to identify best practice.
Eviction	Occurs when a tenant is removed from their home against their will.
Eviction action	Formal action by a landlord to begin court proceedings to evict a tenant- also called 'action for recovery of possession'.
Eviction decree	An order made in court by a sheriff, giving a landlord the right to evict a tenant.
Eviction rate	The number of evictions, including post-decree abandonments, as a percentage of the housing stock.
Housing list	A list of applicants for housing that is used by landlords to allocate housing stock.
ICT system	Information and communication technology system.
Notice of Proceedings (NOP)	The formal notice provided to tenants informing them that their landlord is taking legal proceedings to seek a court order for recovery of possession of a property.
Performance Standards	Housing standards for all social landlords in Scotland, jointly agreed by the SFHA, COSLA and the Scottish Housing Regulator.
Post-decree abandonment	An abandonment after a sheriff has made an eviction decree against the tenant.
Protocol	A formal procedure agreed between two agencies or two different services within the same organisation.
Registered social landlord (RSL)	A landlord providing social rented housing that is registered and regulated by the Scottish Housing Regulator.

Section 5 referral

Where, under section 5 of the Housing (Scotland) Act 2001, a local authority can request a registered social landlord that has accommodation in its area to provide accommodation to homeless people.

Stakeholder

Any person or organisation using a landlord's service, affected by the landlord's actions or having an interest in the landlord's activities- an interested party.

About the Scottish Housing Regulator

The Scottish Housing Regulator (SHR) is an executive agency of the Scottish Government. We exercise independently the regulatory powers of Scottish Ministers in the Housing (Scotland) Act 2001. We register and regulate independent social landlords. These are usually housing associations, but they can also be housing co-operatives or companies limited by guarantee. We also inspect the housing and homeless services provided by local authorities.

We operate independently and impartially, while remaining accountable to Scottish Ministers for the standard of our work and for inspecting and reporting within the overall context of Scottish Ministers' strategic objectives for the social housing sector and tackling homelessness. A code of practice sets out what Ministers expect from us in delegating their regulatory powers to us. Our independence is further safeguarded by a Regulation Board that supports the Chief Executive to manage and direct the organisation.

Our purpose is to:

- protect the interests of current and future tenants and other service users;
- ensure the continuing provision of good quality social housing in terms of decent homes, good services, value for money, and financial viability; and
- maintain the confidence of funders.

Our work supports the principles of public service reform by promoting good services that are organised around the needs of the people who use them. We encourage registered social landlords (RSLs) and local authorities to be open, accountable, efficient and well governed. And we expect them to provide equal opportunity and open access to their services.

www.scottishhousingregulator.gov.uk

The Scottish Housing Regulator
Highlander House
58 Waterloo Street
Glasgow
G2 7DA

Tel: 0141 271 3810
E: shr@scottishhousingregulator.gsi.gov.uk



Availability in other formats

This document can be translated, on request, into your community language. Please phone 0141 271 3810 or email shr@scottishhousingregulator.gsi.gov.uk.

يمكن ترجمة هذا المستند، لدى الطلب، إلى لغتك. يُرجى الاتصال بالهاتف على رقم 0141 271 3810 أو بالبريد الإلكتروني بالعنوان shr@scottishhousingregulator.gsi.gov.uk

এই দলিলটা আপনি চাইলে আপনার কমিউনিটির ভাষায় অনুবাদ করা যেতে পারে। দয়া করে এখানে ফোন করুনঃ 0141 271 3810 অথবা এই ঠিকানায় ই-মেইল করুনঃ shr@scottishhousingregulator.gsi.gov.uk

這份資料可以為你翻譯成中文。請致電 0141 271 3810 或發送電子郵件至：shr@scottishhousingregulator.gsi.gov.uk，要求獲得中文譯本。

گزارش پریدہ دستاویز کمیونٹی کی زبانوں میں ترجمہ کروائی جا سکتی ہے۔ براہ کرم مہربانی نمبر 0141 271 3810 پر فون کریں یا اس پتے پر ای میل بھیجیں : shr@scottishhousingregulator.gsi.gov.uk

Możemy zapewnić tłumaczenie niniejszego dokumentu na Państwa język ojczysty, proszę zadzwonić pod 0141 271 3810 lub wysłać e-mail do shr@scottishhousingregulator.gsi.gov.uk