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| <b>Report To:</b>  | <b>OVERVIEW PANEL</b>   |
| <b>Date:</b>   | 27 September 2021   |
| <b>Reporting Officer:</b>  | Sandra Stewart, Director - Governance and Pensions<br>Sarah Threlfall, Assistant Director – Policy, Performance and Communications  |
| <b>Subject:</b>  | <b>SCRUTINY – DESKTOP REVIEW ON HOMELESSNESS AND HOUSING</b>  |
| <b>Report Summary:</b>   | To receive a summary and insight of existing publications and research aimed to highlight current and projected pressures for local authorities regarding access to quality housing and the impact of Covid-19 on demand for statutory homelessness support.  |
| <b>Recommendations:</b>  | That Overview Panel are asked to: <ol style="list-style-type: none"> <li>1. Agree that subject to any further comments the report be shared with the relevant Executive Member for information and to inform future strategy and service delivery where necessary.</li> <li>2. That Scrutiny receives a service response to the impacts of Covid-19 to homelessness and the effects of recent changes to safeguarding measures for residents at risk of eviction.</li> </ol>  |
| <b>Links to Corporate Plan:</b>  | Scrutiny activity seeks to support effective decision making and to improve outcomes for residents and service users.   |
| <b>Policy Implications:</b>  | Scrutiny activity seeks to check the effective implementation of the Council's policies and if appropriate make recommendations to the Executive with regards to development, performance monitoring, outcomes and value for money.   |
| <b>Financial Implications:</b><br><b>(Authorised by the Section 151 Officer)</b> | Whilst there are no direct financial implications arising from this report, the financial context for the provision of housing and homelessness services is significant. During the 2020/21 financial year, the Council faced significant financial pressures in respect of temporary accommodation costs, which were driven by the impacts of the COVID-19 pandemic. The Council receives direct grant funding to support housing and homelessness services, however costs often exceed available funding. Future decisions on housing strategy and service delivery will need to consider the financial implications and constraints of the current funding system.   |
| <b>Legal Implications:</b><br><b>(Authorised by the Borough Solicitor)</b>       | The office for National Statistics alongside the <a href="#">English Housing Survey</a> results additional information was published about <a href="#">household resilience</a> and changes due to COVID-19 provides data to drive evidence based change. A study from Shelter and YouGov 2020 revealed the lasting impact of homelessness and bad housing on a child's education. With over 136,000 children growing up in temporary accommodation across Britain, it is unsurprising the devastating effects homelessness and bad housing can have on a child's wellbeing and their ability to learn. All of these issues then create a level and demand and costs for the Council to attempt to manage with reducing income. |

It is therefore critical that the Council has a fit for purpose strategy to deal with these issues or failing that raise them with Government in a clear and evidence way to effect change.

**Risk Management:**

The Chairs and Deputy Chairs of the Scrutiny Panels will be informed of the progress in implementing the work programmes.

**Access to Information:**

The background papers relating to this report can be inspected by contacting Paul Radcliffe, Policy and Strategy Lead by:



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## 1. INTRODUCTION

- 1.1 The Council's scrutiny function remains well positioned to respond to local challenges and has an important role to provide direct insight and support to the Executive on a range of key matters. Improving outcomes for residents remains at the forefront of all work priorities and feedback of this nature aims to inform future planning in response and recovery to Covid-19 in Tameside.
- 1.2 As detailed in the Scrutiny Annual Work Programme, tabled at a meeting of Overview Panel on 26 July 2021, there is a range of options available to each Scrutiny Panel as to how activity is planned and undertaken. In order to prevent delay this will take the form of research on a particular issue as a desktop review.

## 2. SUMMARY

- 2.1 This short report aims to provide a range of points for consideration regarding the emerging national picture and growing concerns highlighted for the accessibility of quality housing and risks of homelessness.
- 2.2 Research of this nature links closely with continued efforts of the Council to support residents and to safeguard against external pressures and future demand on services that have become increasingly hard to predict throughout Covid-19 and recovery. This subject also broadly connects with past Scrutiny activity and recommendations to improve quality and standards in the private rented sector.
- 2.3 The paper highlights and summarises recent publications, research and findings that are publically available from the following sources:
  - Joseph Rowntree Foundation
  - Crisis
  - Shelter
  - National Housing Federation
  - Local Government Association
  - UK Collaborative for Housing Evidence
  - Centre for Ageing Better
- 2.4 Undertaken as a desktop review to inform the Executive of key issues, Scrutiny wish to request a service response to the impacts of Covid-19 on homelessness and the effects of recent changes to safeguarding measures for residents at risk of eviction, to include updated data and insight on demand for housing support.

## 3. KEY MESSAGES

- 3.1 Future challenges associated with Covid-19 have potential to be profound and far-reaching for the resilience of households and communities. This relates to a range of expected and delayed external factors such as uncertainty of future employment, housing, education and timely access to healthcare and support.

### **Homelessness**

- 3.2 Homelessness affects a wide variety of people. Some people may be more vulnerable to homelessness. They may be more at risk if they are:
  - Leaving home for the first time or leaving care
  - Pregnant with nowhere to stay when the baby is born
  - Struggling to live on benefits or low income
  - From abroad without the without the right to benefits
  - An asylum seeker or refugee

- Leaving prison

3.3 Residents can ask for help from the Council if they are homeless or under threat of becoming homeless within 8 weeks. Local authorities have a legal duty to help people, while not all will be eligible for housing, advice and guidance is available to all people in need.

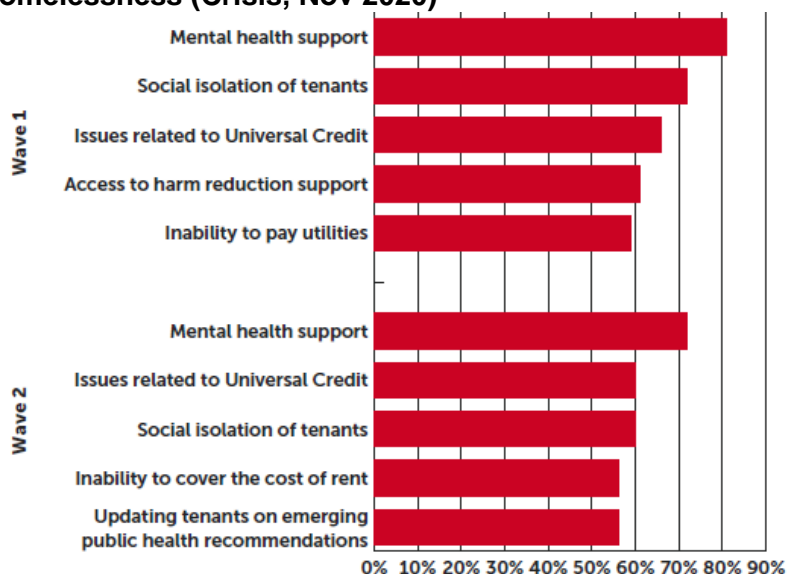
### Impacts of Covid-19

3.4 The homelessness response to the pandemic has seen a range of actions taken to safeguard individuals and families, non-more so than the temporary ban of Section 21 evictions within the private rented sector. Covid-19 has also applied added pressure to people on low income and those paying disproportionately high housing costs.

3.5 In addition to existing homelessness demand there is a projected need for local authorities and partners to support a new flow of people at risk of losing their home. While data is not comprehensive, in England between April and June 2020 around 64,000 households were eligible for a homelessness duty. There has become an increasingly common view that homelessness should now be a priority factored within emergency planning.

3.6 Figure 1 below shows the challenges in supporting residents at risk of homelessness during the first two waves of the pandemic.

**Figure 1: Top 5 reported challenges related to supporting people currently housed and at risk of homelessness (Crisis, Nov 2020)**



3.7 In May 2021, the Joseph Rowntree Foundation warned of significant risks during recovery from the pandemic and a disproportionate concern for renters. Joseph Rowntree Foundation reported that on the day the eviction ban was lifted a survey revealed:

- Around 400,000 renting households have either been served an eviction notice or had been told they may be evicted.
- Around 1 million renting households are worried of eviction in the next 3 months.
- 1.7 million renting households are worried about paying their rent in the next 3 months.

3.8 The temporary ban on evictions provided much needed security to renters at a time of profound economic and social disruption. Warning signs now point to a spike in evictions and homelessness with the ban lifted. In addition to the 400,000 households worried of eviction, there is also around 450,000 households in rent arrears and almost 20% of this group in arrears for over four months.

3.9 Families with children, BAME households and those on lower income are disproportionately worried about paying rent and in fear of eviction in the next three months. Households with

three or more children are more than twice as likely to be worried about being evicted (21%) compared to households without children (9%). The proportion of children growing up in privately rented accommodation, the least secure tenure, has risen from 16% to 22% in the past ten years.

- 3.10 Renters from BAME backgrounds are almost twice as likely to be worried of eviction compared to white renters (18% vs 10%). Households with annual income below £25,000 are three times more likely to be worried about paying rent (24%) and are more likely to already be behind with household bills and rent payments compared to households on higher incomes.
- 3.11 Joseph Rowntree Foundation and the Local Government Association has relayed a number of similar points to the Government. The view being to protect the most vulnerable and to tackle homelessness in the long-term. They include:
- Bringing forward the Governments pledge to end 'no fault evictions'
  - Improve protection through the welfare system
  - Ensuring councils have enough resources to support households at risk of homelessness
  - Support for renters in arrears by increasing the funding for Discretionary Housing Payments, and amending how they are administered
  - Protecting people from harm: re-align Local Housing Allowance rates with local rents
  - Building more homes for social/affordable rent
- 3.12 A report published by Crisis (Nov 2020) details that at the end of September 2020 over 10,000 people in England were living in emergency accommodation as a direct result of the 'Everyone In' initiative and almost 19,000 people have been moved into other forms of accommodation.
- 3.13 Families living in temporary accommodation are often in overcrowded conditions where it is difficult to self-isolate and maintain social distancing. The pause in lettings did mean they had to stay in this accommodation even longer than previously planned. The new guidance on social housing lettings will help ensure suitable accommodation for families in this position.
- 3.14 Issues such as youth homelessness, increased incidence in domestic abuse, hospital discharges, and prison releases are likely to become more problematic. Other increases in homelessness may arise, with regard to mental health and breakdown of relationships.
- 3.15 Successful partnerships, multiagency working, system changes and increased funding have all come about during the pandemic. This is something that needs to continue through Covid-19 recovery. Housing associations can be part of the recovery work and ensuring a sustainable end to homelessness, provided adequate funding and ongoing guidance is available.

### **Housing**

- 3.16 It is vital that everyone is able to live in a home that is safe and comfortable. Unfortunately, this is not always the case and there is an urgent need to improve the quality of housing in England for the benefit of current and future generations.
- 3.17 Shelter report a housing emergency, with 17.5 million people unable to secure a safe and stable home. This includes families and individuals of all ages living in unaffordable homes of poor quality.
- 3.18 People on low incomes, in receipt of benefits, with a disability, refugees and single parents, or people with protected characteristics set within the Equality Act are more likely to be affected by the housing emergency, leading to homelessness for some.
- 3.19 The high cost of housing means the private rented sector has doubled in size over the last 20 years. Private renters have watched the cost of rent rise faster than their earnings. Priced

out of owning a home and denied social housing, people are often forced to take what they can afford even if it is of poor quality or away from jobs and support networks.

- 3.20 One in three adults in Britain do not have a safe or secure home with the high cost of housing being the main cause of homelessness. Regulation in this area has not substantially changed since 1988 and most private rentals are on tenancies of 6 to 12, often creating a permanent state of stress and instability for tenants.

### **Findings from past Scrutiny activity on quality and standards in the private rented Sector (Pre-Covid)**

- 3.21 Tameside's housing stock is unique, with 88% of all properties located within council tax bands A, B and C. There is a high density of terraced properties within certain areas which is typical of the housing type made available for private rent.
- 3.22 The Private Rented Sector in Tameside has grown over recent years, with 14.2% of all properties (2017) being privately rented. This equates to almost 15,000 households and 40,000 residents, of which 12,000 are children. It is estimated that the number of private rentals has risen over recent years.
- 3.23 A wider range of residents are now living within the Private Rented Sector and for longer. This includes older people, families with dependent children, single parents, single occupiers and residents with a disability, poor mental health or long-term condition. For the first time, there are now a higher number of older residents living in the Private Rented Sector when compared to numbers housed with social landlords.
- 3.24 Tameside's low income households and single parents continue to be adversely affected by the impacts of welfare reform and Universal Credit. This also includes housing elements such as the Local Housing Allowance and pressures placed on single people in receipt of the shared room rate who continue to face limited housing options.
- 3.25 Tameside Housing Advice is a frontline service that provides residents with help and advice for all aspects of housing and directly supports individuals and families to resolve housing problems. The demand for advice and support is increasing, with the following data drawn from 2018/19.
- 657 households accepted as being owed a homeless relief duty or main homeless duty.
  - 276 households homeless or at risk of being made homeless as result of loss of property in Private Rented Sector.
  - 97 households became homeless as result of loss of property in Private Rented Sector (Section 21 notices).

## **4. CONCLUSIONS**

- 4.1 Economic and social recovery from Covid-19 is progressing for some, but many renters are struggling to stay afloat.
- 4.2 The Council and partners have a significant and continued role to prevent crisis demand of homelessness in the housing sector.
- 4.3 The drive to prevent homelessness and to provide safe, affordable and quality homes for all continues beyond Covid-19.
- 4.4 There is a growing need for on-going assessment and earlier identification of households at risk of eviction; and to mitigate known inequalities and range of almost predetermined outcomes for vulnerable residents.

## **5. RECOMMENDATIONS**

5.1 As set out on the front of the report.