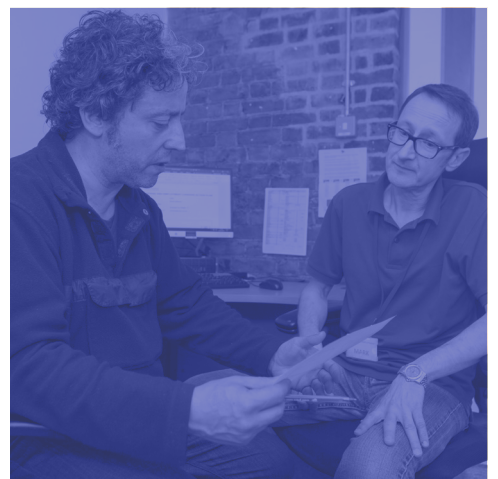




 **The Connection**
at St Martin-in-the-Fields

FIVE POLICY CHANGES
THAT WOULD RADICALLY
COMBAT HOMELESSNESS



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BACKGROUND

Every day, The Connection at St Martin's works with people experiencing homelessness to help them get off, and stay off, the streets. An average of 150 people come through our doors each day - all of whom have a different story, different experiences and different backgrounds.

However, there are some consistent barriers that we encounter day in, day out, that we struggle to overcome. It doesn't have to be this way.

Over the last six months, we have conducted a wide-ranging consultation with all of our service teams to identify the barriers they face to supporting people out of homelessness. Focussing on what would impact the largest numbers of people and have the greatest impact, we also explored what changes are required to overcome these barriers. The following five changes would make a fundamental difference to people's lives:

FIVE POLICY CHANGES THAT WOULD RADICALLY COMBAT HOMELESSNESS

1. Increase the availability of quality **accommodation** with more support for people to access and sustain tenancies
2. Improve access to **mental health** and **addiction services** to tackle the underlying causes of homelessness.
3. Improve the **administration of benefits** so it does not hinder people's ability to avoid or escape homelessness
4. Make **benefit levels, wages and the reliability of working hours** sufficient for people to afford rent, along with more affordable rent levels
5. **Reform reconnection and resettlement** through a national framework to represent viable options for people to escape homelessness

WHAT IS NEXT?

This piece of work is just the beginning, and we recognise that much more needs to be done to achieve these changes.

Over the coming months, we will build robust evidence for the need for each policy change.

We will work further with our service teams, and people experiencing homelessness, to build more detail about our proposed solutions.

We will also engage with organisations and individuals who can support us to effect these changes.

Homelessness is not inevitable. It can be overcome and we know that it is possible for society to support people to escape homelessness. To achieve this, we all need to work together effectively.

OUR FIVE POLICY CHANGES - WHAT ARE THE PROBLEMS AND RECOMMENDED IMPROVEMENTS?

1. Increase the availability of quality accommodation with more support for people to access and sustain tenancies

- a. There is an undersupply of housing in Westminster and beyond, with a particular shortage of:
 - i. social housing (including Housing First schemes)
 - ii. supported accommodation
 - iii. options for couples, single women (without children) and dog owners.
- b. With demand for private rented accommodation high, clients feed back examples of extremely poor-quality housing that people do not want to live in with examples given of untreated damp, repair needs unactioned and small or poorly designed or divided spaces;
- c. A major cause of homelessness is the ending of assured shorthold tenancies (AST). People often become homeless when their tenure ends. Often, an AST is ended so that the landlord can increase rent to a level which is unaffordable to the existing tenant;
- d. Services for supporting vulnerable people in housing are often under-resourced, with need far outstripping capacity. This can be exacerbated by competitive commissioning models that encourage the cheapest service with the lowest staff wages rather than the most effective and high quality service. This can lead to staffing that lacks:
 - i. the consistency of employment, motivation and remuneration needed to adequately support rough sleepers needs and;
 - ii. an appropriate skills base to accommodate the complex needs people on the streets have.

In the past, interventions were made by better resourced Tenancy Sustainment Services that helped to delay or reduce repeat homelessness but these have been cut. Vulnerable homeless people become caught in a cycle where although they are housed, they return to homelessness as a result of unmet support needs. We receive reports of inadequate services with poor pay, poor skills, high caseloads and clients who have access to services saying they rarely see support workers.

- e. Many people we see become homeless because of benefit, housing, relationship breakdowns or debt problems which could have been averted had they access to legal advice which is severely limited following the Legal Aid, Sentencing and Punishment of Offenders Act 2012 (LASPO);

- f. Many people we work with struggle to access rented accommodation because they lack the money to pay a deposit. Deposits the equivalent of 6-8 weeks rent are usually required in the private rented sector. This has increasingly become a problem due to cuts in rent deposit schemes and increasing rents meaning larger deposits are required;
- g. Even where private rented accommodation may be available, increasingly landlords are refusing to house people in receipt of Local Housing Allowance. In addition to this, Local Housing Allowance seldom covers the cost of rent, having been frozen in 2016 until April 2020;
- h. Sources of financial support for people to furnish the rental properties they move into are inadequate. Lack of basic equipment can delay people taking up tenancies (creating a greater lag in temporary accommodation bed spaces coming available) and in doing so can cause unnecessary rent arrears while they are responsible for tenancies in properties they are not living at. This disincentivises people from maintaining tenancies and can make it financially unrealistic to both pay rent and acquire essential equipment. Previously people were able to access government financial support to purchase cheap second-hand essential household items such as mattresses or fridges when they first took up a tenancy after rough sleeping, but this is no longer available;
- i. People are often released from prison onto the streets with inadequate planning for how they will be accommodated and supported to retain accommodation. Probation requirements and court orders can act as barriers to people being able to access and sustain accommodation. For example, court orders can require people not to enter geographical areas where services they need are located – at times requiring them to avoid the only place where they have a local connection;
- j. Although many hospitals have liaison teams to coordinate discharges, hospitals regularly discharge people into rough sleeping - often without any communication with keyworkers. It often seems their resources are too stretched for more joined up working and often the discharge planning seems inadequate.

WHAT WOULD IMPROVE THIS?

- a. More affordable housing built and policies to encourage use of empty dwellings. Specifically leading to:
 - i. More social housing (including Housing First schemes)
 - ii. More supported housing made available
 - iii. Options for couples, single women (without children) and dog owners.
- b. More regulation of private landlords to ensure the quality of rented accommodation, enforcing repairs and upkeep and ensuring inappropriate spaces are not used for accommodation;
- c. Increased security of tenure for private tenancies, reducing incidents of homelessness when tenures come to an end;
- d. Commissioning practice, including the design of specifications along with the management and costing, needs to shift to emphasise quality and skills over price. Staff working in services which support people off the streets must have the experience, training and remuneration to reflect the skills required to address the complex needs of people who are homeless. This requires adequate

funding to attract appropriately skilled staff, along with sufficient capacity to manage caseloads. Staffing models should aim to retain staff in services to allow for consistency of support. Cuts to Tenancy Sustainment Services should be reversed, with the capacity to provide early intervention from the start of a tenancy for people who need it – including for vulnerable people who are housed after a period of homelessness;

- e. Legal aid funding should be reintroduced so people can access legal advice on benefits, housing, relationship breakdowns and debt problems;
- f. Fund rent deposit schemes so that they are available for people to access accommodation requiring deposits that they otherwise would not have;
- g. Financial support or in kind goods should be made available for homeless people moving into unfurnished properties to acquire essential household items;
- h. Prison and probation services should be required to plan access to accommodation and appropriate support for all prisoners whilst they are still in custody. This means that once they are released, they have accommodation in place. Requirements to engage with probation services should be realistic and kept under review to maximise the chances of addressing needs. If services are identified as being needed for someone, accessing them should be a central consideration for court orders to ensure they do not cause homelessness or prevent needs being met;
- i. Discharges from hospitals must be adequately resourced, regulated and coordinated so that people are not discharged into rough sleeping – building on the example of Pathway pilots in several London hospitals. This would involve joint working and an adequate move-on plan that ensures appropriate accommodation and support is available upon discharge.

2. Improve access to mental health and addiction services to tackle the underlying causes of homelessness.

Many homeless people face multiple and complex disadvantage including issues with their mental health, addiction and personality disorders. Often, this is as a direct response to trauma. There is a lack of mental health service provision, alongside barriers to access, often due to capacity. These barriers include i) rigid criteria with a focus on people who meet a very high threshold of risk and ii) people who understand the system bureaucracy. Therefore, people with lower needs (which would require a more limited intervention) have to wait until their situation escalates into a crisis before they can access help. This is both more expensive and very risky.

Homeless people often find engaging with mental health services challenging. This is for multiple reasons, including not having an address, transience, not articulating conditions clearly in order to meet the referral criteria, or fear and/ or poor experience of mental health services in the past. Services usually don't reach out to people on the streets in a way that enables homeless people to engage. It is challenging for assessments to be carried out on the street and many homeless people have multiple and complex support issues and are unwilling/ unable to answer detailed questions about their situation whilst on the streets. Mental health conditions can become more challenging for homeless people who are less likely to be able to sleep well.

Many people choose to self-medicate with alcohol and substances which exacerbate their needs and further entrench their rough sleeping. This includes failing to access or sustain mental health treatment that could prevent the need for them to self-medicate. Many addiction services can only be accessed where someone has a local connection (for example, through previous residence, employment or family connection). This means many homeless people have no access to addiction services as their local connection is elsewhere. This is particularly the case in central London, as many people travel into these areas after they have already become homeless.

Alongside issues with access to treatment, there is also a lack of harm reduction services for people using substances and alcohol. This creates greater risks to physical and mental health. Accessing a 'dual diagnosis' for both mental health and substance misuse can be particularly challenging and, in our experience, people can be turned away from addiction services if assessed as having a mental health need, whereas others can be turned away from mental health services if they have an addiction to substances.

Mental health and addiction problems can prevent people taking actions to overcoming barriers to housing. For example, our migration team has experience of people with mental health and/ or substance misuse problems who cannot engage in the process of resolving their immigration status. The resolution of this would enable them to access housing, or make more rational decisions about their future. Furthermore, with services operating within rigid daytime only hours, homeless people in employment in these hours face a stark choice between not receiving a substance or mental health service they need or not taking up or losing a job.

WHAT WOULD IMPROVE THIS?

An increase in the provision of treatment services, along with changes to service models which can help people more flexibly with both mental health and addiction issues. Some examples are:

- a. Increasing resources and capacity so that services can accept people who meet a lower threshold before problems escalate out of control. An increase in provision for people with lower risk mental health problems is needed;
- b. Improvements to the bureaucracy for engaging with mental health services. For example, taking account of a lack of address and offering a flexible outreach approach that people on the streets can engage with;
- c. Increasing provision of bed spaces for people with acute mental health problems;
- d. Ending policies that hinder people with no local connection accessing substance misuse services. The problem of people losing access by moving from one area where there is a service to another could be resolved by 'sticky workers' who are able to work across many geographical locations or a seamless transition from a service in one area to another;
- e. Increasing provision of, and more pro-active, harm reduction services for people on the streets;
- f. More dual diagnosis services, ensuring people can access both addiction and mental health services readily when needed;

- g. Respite accommodation for people with mental health difficulties – regardless of immigration status;
- h. More flexible opening times to enable people in or taking up employment to access services.

3. Improve the administration of benefits so it does not hinder people's ability to avoid or escape homelessness

There are a wide range of challenges with Universal Credit and other benefits with clients reportedly choosing to rough sleep rather than engage with the benefits system and/ or choosing to come to central London to beg or access soup runs because they can't access benefits. Challenges include:

- a. Despite the potential to request advances, which are effectively loans, people can wait 5 weeks between claiming Universal Credit and receiving a payment. This delay can push people into homelessness and can make it difficult to access housing, where landlords often require payment up front;
- b. Universal Credit is a complex system and inaccessible for people with literacy or computer literacy needs (with support, it can take one client 2.5 hours to make a claim);
- c. The 'housing element' is usually paid to the claimant rather than landlord and is easily spent on other things such as addictions, leading to arrears;
- d. Delays in payments are common;
- e. Claimant commitments are often unrealistic – for example requiring people to take training that is not relevant to them and requiring people to find work who realistically cannot work. Sanctions can mean being sanctioned for weeks, leading to housing arrears. Decisions to sanction often do not take into account the context in which people are trying to manage their claims or the impact that the sanction may have on them. For example, people with chaotic lives can be sanctioned for missing appointments. People can be sanctioned even when the result of the sanctioning is losing a tenancy and being made homeless;
- f. People are unable to apply for Universal Credit in prisons (due to a lack of internet access), creating a delay after they leave where they are eligible for welfare but cannot access it until sometime after being released;
- g. Questions on claim forms for sickness and disability benefits (such as ESA and PIP) can be difficult to answer, meaning that they require support from people skilled in welfare advice to assist the successful completion of forms. Initial decision making is often poor, requiring people to appeal. According to Disability Rights UK, in 2019, the Ministry of Justice reported the success rate for ESA and PIP appeals [reached 75%](#).

WHAT WOULD IMPROVE THIS?

- a. The waiting time for Universal Credit must be reduced. The reduction should not be managed through an advance, which effectively leaves people in debt;

- b. There should be a manual as well as a computer based Universal Credit system for people who need it;
- c. Arrangements to pay the housing element of Universal Credit directly to the landlord should be made by default for homeless people or those at risk of homelessness until reviewed after a period of stability and resettlement;
- d. Barriers to earlier payments must be removed (shorter window between claim and payment, errors reduced by better guidance and training for DWP staff);
- e. Realistic and tailored claimant commitments and a sanctions regime that recognises the challenges vulnerable people have with managing their claim. For example, late attendance should not lead to sanctions for people with chaotic lives. People should not be sanctioned if it is likely to cause homelessness;
- f. People should be able to apply for Universal Credit in the lead-up time to being released from prison, either via a manual process or through the removal of barriers to them accessing the internet for the purpose of benefit claims;
- g. Questions on ESA and PIP forms should be changed to ensure that vulnerable people can successfully answer them without routinely requiring welfare advice. Initial decision making must be improved so people no longer have to appeal in order to receive benefits they are eligible for.

4. Make benefit levels, wages and the reliability of working hours sufficient for people to afford rent, along with more affordable rent levels

Benefit levels and wages are often too low for people to afford rent. In some cases, benefits are higher than wages, disincentivising people from entering employment and in some cases causing accommodated people to become homeless when they take up work. Rents are high and, in our experience, have been getting higher faster than wages and housing benefit.

We have seen a significant growth in homeless people who are in work but are being paid beneath the minimum wage, or where zero hours contracts have been identified as the cause of their homelessness or a barrier to them escaping homelessness - for example, where working hours are reduced making it difficult to plan a household budget and the person falls behind with the rent, or where landlords refuse tenancies because the homeless person cannot demonstrate a guaranteed income.

WHAT WOULD IMPROVE THIS?

- a. Increase in Local Housing Allowance (LHA) rates;
- b. Increase in housing benefit for under 35s to parity with over 35s. There is a workaround enabling this for Housing First clients – this should be for all homeless people or people at risk of homelessness;
- c. Regulation of rents to keep them lower, with possible models along the lines of rent controls operating in cities comparable to London such as New York and Berlin;

- d. Increase the minimum wage;
- e. Better enforcement of the minimum wage;
- f. Increase benefit levels for the lower paid, to prevent people being penalised when they start work and risk homelessness due to no longer being able to afford rent;
- g. Changes to employment legislation to end, reduce and/ or offer greater protection to people on zero hours contracts;
- h. More accommodation (including supported housing and hostels) where rents are subsidised for people who are in work on low wages, enabling them to save up enough to move into more permanent housing.

5. Reform reconnection and resettlement through a national framework to represent viable options for people to escape homelessness

Many people move to London and become homeless here after leaving places where they either perceive themselves to be at risk or where there are fewer economic opportunities or services (or combinations of these factors). Once assessed, they are provided with advice on their options which, if they have no local connection, is usually either i) an offer of reconnecting with a place they have lived before – where they may have entitlement to accommodation services in that local authority area or ii) resettling somewhere new, which will require resources such as a deposit for a private rented sector tenancy. People often decline these offers, leaving them with few options to escape homelessness.

- a. Statutory approaches are too focussed on gatekeeping and placing conditions on people before services can be accessed. This:
 - i. creates barriers to people who need services from accessing them;
 - ii. creates inefficiencies by taking up practitioners' capacity by, for example, requiring time to be spent advocating for clients' access;
 - iii. further entrenches their situation – often exacerbating mental health problems and exacerbating or creating substance misuse problems until they have built up a local connection, by which point they often have more needs that require addressing than they had at the point they were originally assessed;
 - iv. lacks compassion, with homeless people often reporting feeling unwelcome when attempting to access services, disincentivising and demotivating them from seeking help.
- b. Reconnecting to the original area or resettling to a new area may be appropriate for some people. However, there are challenges around a lack of resources in the destinations where people might go to. People often have needs for services and it is the 'pot luck' of a postcode lottery whether people have access to services they need in the places they go to.

WHAT WOULD IMPROVE THIS?

- a. Treat access as based on an assumption that the person can access a service rather than a gatekeeping approach that places a burden on the person to prove they should be granted access;
- b. Take a compassionate approach, including making people feel their access to a service is welcome;
- c. A well-funded, government led national framework for local connection, reconnection and resettlement is required. This would include:
 - i. The individual having a meaningful choice over whether to reconnect or resettle or not – including impartial support provided in the location where they are homeless to aid them in making their decision;
 - ii. A comprehensive, holistic assessment of their needs (including, but not limited to, accommodation, health, wellbeing, welfare, finance, education, employment and social needs);
 - iii. An adequately resourced, realistic, tailored plan for how these needs will be met in the local, reconnection or resettlement destination, including integration into local services and spot purchasing where necessary;
 - iv. Parity of services around the country, removing the incentive for people to move from places with less service provision to be homeless in places that have more;
 - v. Sustained support either from the referring service to ensure continuity, or a seamless handover to a worker in the resettlement destination to ensure the plan is delivered, reviewed with the client and revised as appropriate;
 - vi. Being underpinned by Housing First principles.

WHAT IS MISSING FROM THIS LIST?

Teams also raised the following that we will also work on but treat separately from the above list of five changes. These include:

1. The public perception of homeless people is often inaccurate and stigmatises them, failing to take account of their circumstances and the contribution they make to society. The public perception needs to change and become more rooted in real people's experiences. We will aim to achieve this through all our public communications.
2. Services should be personalised and strength-based, focusing on people as individuals with differing needs, goals and aspirations – services should not 'pigeon-hole' or label people.

IF YOU ARE INTERESTED IN OUR FIVE POLICY CHANGES THAT WOULD RADICALLY COMBAT HOMELESSNESS AND WANT TO KNOW MORE, PLEASE CONTACT:

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