#LockedOut - How are homeless people locked out of housing? Help us investigate

Update story - Headline: Locked Out: Why the housing benefit rise won't make much difference

Publish date: 24 January 2020

Headline: Locked Out: How Britain keeps people homeless

Publish date: 04 October 2019

Headline: Locked Out: New homelessness law brings delays, denials and dead ends

Publish date: 05 October 2019

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Story 1:

UPDATE: Locked Out: Why the housing benefit rise won't make much

difference

Published: 24.1.20

On January 13 2020, the <u>government announced</u> that the freeze on Local Housing Allowance (LHA) rates in place since 2016 would end, and rates would increase in line with CPI inflation.

We analysed this increase against the data we scraped in September 2019, to ascertain whether the higher rates would have made any difference to the number of properties available to those on housing benefit.

This research showed that the rise made barely any difference, with just 900 more properties affordable under the increased rates compared with the current one.

Overall, only 7% of the properties advertised in September would have been affordable had the proposed rates applied then, up from 5.6%. In the majority of the country the increased rates would make little to no difference in the number of affordable properties.

In Bristol only one more home in the Bureau's dataset was affordable once the increased LHA rate was applied, bringing the total to four out of the 450 properties advertised in the city on the day the data was collected. Cardiff showed a similarly dismal increase, from two homes to three.

We have updated our dataset. You can find it here: https://docs.google.com/spreadsheets/d/1mETFH8xYEGdScDKwADSBnneUvszzl81QgpOTKqwl5eE/edit#qid=1769940355

How to look into your area, step-by-step

- Find your Broad Market Rental Area (BRMA):
 - Local Housing Allowance (LHA) is allocated based on "Broad Rental Market Areas" (BRMAs). LHA is calculated based on private market rents being paid in that area/ BRMA. We've built this sheet to allow you to see how your local authority area relates to BRMAs – since these areas are less widely known.
 - You can look up a specific postcode here: https://lha-direct.voa.gov.uk/
 - You can find the different BRMAs that intersect with your local authority by using the second tab "Find your broad market rental area". In this tab we have told you what % of the local authority each BRMA covers and you can also check this map to find where the BRMAs boundaries lie.

- To find how many properties were available at the current LHA rate, look at the TAB: "Affordability analysis - April 2019 LHA".
 - This includes the percentage of properties that were affordable to an eligible recipient of the current rate of Local Housing Allowance (LHA) and, if applicable, the weekly increase in LHA that would be required to bring the number of affordable properties found on our one-day "snapshot" up to 30%.
 - First, find your BRMA in Column A. Read across to see the total number of two-bed properties we found for rent on that day, and then the number of those that would be affordable on the Local Housing Allowance. Column D tells you what % of all the two-beds on offer would be affordable.
 - Columns G and H show you how much the LHA would need to be raised by each week/ month, in order for the bottom 30% of properties in the area to be affordable, (according to that one day scrape).
- To find how many properties would be available with the planned, increased LHA rate, look at the TAB: "Affordability analysis - April 2020 LHA"
 - This includes the percentage of properties that would be affordable to an eligible recipient of Local Housing Allowance (LHA) if and when the LHA rate increases in line with CPI inflation and, if applicable, the weekly increase in LHA that would still be needed to bring the number of affordable properties found on our one-day "snapshot" up to 30%.
 - First, find your BRMA in Column A. Read across to see the total number of two-bed properties we found for rent on that day, and then the number of those that would be affordable on the Local Housing Allowance. Column D tells you what % of all the two-beds on offer would be affordable.
 - Columns G and H show you how much the LHA would need to be raised by each week/ month, in order for the bottom 30% of properties in the area to be affordable, (according to that one day scrape).

By comparing the two tabs you can see whether the new rate is likely to make any difference in your area.

• The Affordable Properties Tab:

- This lets you see all the properties that were pulled in by the scrape and were found to be affordable on both the current and future rates. You can search by Postcode (Column D) or BRMA (Column E). We have provided the latitude and longitude in case you want to plot them on a map.
- Column K shows whether the properties were affordable on the current LHA rate.
- Column L shows which properties would be affordable on the increased LHA rate.
- Clicking the link in Column M allows you to see the original post if the property is still available.

Original story: published 4.10.19

Locked Out: How Britain keeps people homeless

94% of rented homes are too expensive for families on housing benefit

Overview and findings – renting while on benefits

We have heard that councils across the UK are advising those who approach them as at risk of homelessness to try to rent privately.

However, the amount of housing benefit, known as Local Housing Allowance (LHA), was frozen in 2016 as a cost-cutting measure, intended to save about £1.3 billion in cash terms in 2016-17, rising to about £1.7 billion in 2020-21.

The allowance is calculated based on geography (more on that later) and was meant to allow those on benefits to be able to afford the bottom 30% of the market in their area. Meanwhile, the price of private rent has continued to rise across the country, meaning fewer and fewer properties are actually available.

According to research published by Shelter, many landlords refuse to rent to people in receipt of housing benefit either because it is paid in arrears or due to general discrimination against those tenants.

We wanted to see how many properties across the UK were affordable for those on housing benefit on a single day and, of those, how many would landlords consider renting. We'd love you to report out the findings for your area and help us with some simple tasks.

Our snapshot found:

Only 5.6% of all the two-bed homes available were affordable on benefits.

- Some cities and towns like Bristol, Cardiff and Milton Keynes had fewer than 10 affordable properties even though they each had several hundred listings.
- The average local housing allowance would need to increase by £97.67 each month to make the bottom 30% - of the two-bed properties sampled - affordable.
- We are asking a sample of 10% of landlords of affordable properties whether they would rent to people on benefits we will let you know what the outcome of this is asap.
- We have also been compiling FOI responses from councils about whether they have paid cash incentives to landlords (and if so how much). We will get that data to you soon.

Understanding the data:

Data: Rental Market Snapshot

This consists of a day's "snapshot" of all available two-bedroom properties for rent in the UK advertised by Nestoria (a property search engine that pulls in property ads from multiple sites).

<u>The government</u> set the Local Housing Allowance in 2016 and this was to allow for recipients to afford the cheapest 30% of all properties in the rental market. However, when we looked at the cheapest 30th percentile of two-bed properties available for rent (on this one-day search of Britain), we found that for the majority of areas, the LHA would not be sufficient.

We captured 62,695 two-bed properties advertised on 15/09/2019. The dataset contains the details of the 3,497 properties that would be affordable on housing benefit.

How to look into your area, step-by-step

- Find your Broad Market Rental Area (BRMA):
 - Local Housing Allowance (LHA) is allocated based on "Broad Rental Market Areas" (BRMAs). LHA is calculated based on private market rents being paid in that area/ BRMA. We've built this sheet to allow you to see how your local authority area relates to BRMAs – since these areas are less widely known.
 - You can look up a specific postcode here: https://lha-direct.voa.gov.uk/
 - You can find the different BRMAs that intersect with your local authority by using the second tab "Find your broad market rental area". In this tab we have told you what % of the local authority each BRMA covers and you can also check this map to find where the BRMAs boundaries lie.
- Check the Analysis Tab:
 - This includes the percentage of properties that would be affordable to an eligible recipient of Local Housing Allowance (LHA) and, if applicable, the weekly increase in LHA that would be required to bring the number of affordable properties found on our one day "snapshot" up to 30%.
 - First, find your BRMA in Column A. Read across to see the total number of two-bed properties we found for rent on that day, and then the number of those

- that would be affordable on the Local Housing Allowance. Column D tells you what % of all the two-beds on offer would be affordable.
- Columns E and F show you how much the LHA would need to be raised by each week/ month, in order for the bottom 30% of properties in the area to be affordable, (according to that one day scrape).
- The Affordable Properties Tab:
 - This lets you see all the properties that were pulled in by the scrape and were found to be affordable. You can search by Postcode (Column D) or BRMA (Column E). We have provided the latitude and longitude in case you want to plot them on a map. Clicking the link in Column K allows you to see the original post.

The Bureau takes no responsibility for how you develop and tell your story.

Story 2 -

Locked Out: New homelessness law brings delays, denials and dead ends

Every week 5,500 families approach councils for help with homelessness, but vulnerable people across England are being left in limbo

Overview and findings - Homeless Reduction Act (England only):

In April 2018, the Homelessness Reduction Act introduced new responsibilities for English councils to support people experiencing or at risk of homelessness. Now, when someone approaches a council they are assessed quickly and provided either prevention or relief measures. You can get more details on the Act here. We have been looking into how things are working on the ground.

We have pulled together data from various government sources to explain how local authorities implement the Homeless Reduction Act and the caseload to which they have to respond.

Topline figures show that 5,500 households a week were assessed by the council after making requests for homelessness aid in England from April 2018 to March 2019 – a full year of data for the implementation of this policy. Of those, about half were assigned a "prevention duty", 40% were owed a "relief duty" and the remaining 10% were deemed "not threatened with homelessness within 56 days". Councils have found people a home (within the next six months) in 52% of the cases.

We have been gathering stories from those that approach councils as homeless as well as people working in the sector. We have now heard from 65 people, and they have told us that:

- Extremely vulnerable people are left without correspondence or clarity on what help is on offer
- People are ending up in dingy hostels, unscrupulous private lets, leaking hostels or caravans
- The new responsibilities have put additional pressures on staff some have more than
 80 cases per housing officer
- Homeless people stuck sofa surfing are classed as "prevention cases" rather than "relief cases"
- Councils are regularly suggesting the only option is the private rental sector and then noting that the person cannot afford to rent in the area

Understanding the data:

Find the data here

The data below covers the year for which data is available following the implementation of the Homeless Reduction Act 2017 in England (1 April 2018 - 31 March 2019).

In a year, 290,000 household homelessness assessments were made across England - 24,000 a month or 5,500 a week.

Of those, about 150,000 households were assigned a "prevention duty" - 12,000 a month and 2,800 a week. Nearly 120,000 were owed a "relief duty" - 9,900 a month and 2,300 a week.

Birmingham (5,900), **Leeds** (5,300) and **Manchester** (4,300) are the three local authorities to have made the most homelessness assessments over that period.

To find out how many assessments were undertaken by your local authority, and how many times the authority agreed there was a duty (prevention or relief) owed, just follow these steps.

- 1. Go to Tab "HRA duty assessment (April 2018 March 2019)" and find your local authority in the "Local authority" column. You can then read across and find out how many times the council made an assessment, how many time a duty was owed (either prevention or relief duties) and then how many times these duties ended successfully.
- 2. Most councils find they do owe a duty in the vast majority of cases, with the average council owing duties to 96% of households assessed so we have highlighted in red those authorities where their rates are noticeably lower. You may want to ask the council why that is.
- 3. Similarly, we also highlighted in the "Prevented or Relieved (%)", "Prevented (%)" and "Relieved (%)" columns whenever a local authority reported either a noticeably high or low percentage for successfully preventing or relieving households from homelessness when compared with the median council. The average council reported a successful prevention ratio of 59% and a successful relief ratio of 42% leading to a combined successful prevention and relief ratio of 52%.

4. You may also find it helpful to look at how many households are currently in temporary accommodation (in the "Temporary accommodation" tab), how much the local authority received in New Burdens Funding to help pay for the extra duties under the Act - many councils have complained this is not enough to cover what the additional costs (in the "New burdens funding" tab), and how many council houses your authority has access to (in the "Housing stock" tab).

Next steps for reporting on your area:

You may want to follow up by asking homelessness services in your area how they think the Act has changed things on the ground.

These surveys could provide guidance on questions to ask.

For people who have approached a council as homeless or at risk of homelessness since April 2018: https://forms.gle/iCtcKEHbzGaixbKbA

For people who are working with and for those experiencing or at risk of homelessness (law centres, soup kitchens, charities, housing advisors, etc, since April 2018): https://forms.gle/vDowuUGkYc3zkCKn7

Make sure to join our <u>#LockedOut Slack channel</u> to get updates from us and our collaborators as the investigation progresses. We will supply you with quotes and comments from national NGOs, as well as a government response, by the week before publication.

Additional resources - contextual data

Context data:

We have also pulled together data through FOI on

- what cash incentives councils have paid landlords to encourage them to house people
- how much was spent by councils on Tenancy/ Rent Deposits and on housing people in Temporary Accommodation

Get in touch with Maeve directly if you want us to share any local data with you: maevemcclenaghan@tbij.com.