





# **Housing First**

A case study on Fulfilling Lives in Islington and Camden

January 2017 Peter Howe

This case study looks at the Housing First model adopted by Fulfilling Lives in Islington and Camden (FLIC). It looks at how the initiative has been set-up and delivered, and the emerging lessons learnt to date. In developing this paper we spoke to three FLIC team members, including their private-rented sector access officer, a landlord who provides accommodation for the scheme and a beneficiary who has been housed through the Housing First approach.

### What is Housing First

Housing First is an alternative beneficiary-centred approach to supporting people experiencing multiple and complex needs including homelessness. Housing First flips the traditional approach where homeless people are supported through various accommodation and treatment services first until they are deemed 'housing ready' and able to access independent housing.¹ Instead, Housing First provides a home much earlier in the recovery process, without pre-conditions such as being abstinent or receiving treatment.

Those experiencing homelessness with entrenched chaotic lifestyles are often 'revolving door' clients of the system, moving between different types of accommodations such as hostels, shelters, hospitals or prison. These services may not always provide a suitable environment for addressing complex needs such as mental health issues or substance abuse. As a consequence problems can escalate leading to eviction, permanent exclusion, or beneficiaries abandoning without their needs met. Being 'housing ready' becomes impossible to achieve for some.

<sup>&</sup>lt;sup>1</sup> HomelessLink (2015) 'Housing First' or 'Housing Led'? The current picture of Housing First in England London: Homeless Link

I wanted to stop committing crime and get off the hard drugs and all that, which was the reason for my crime. The rehab system, it's teetotal or nothing and that's just not realistic for most addicts... The fact is, you're going to trip up sometimes.

Housing First beneficiary

There is a growing body of evidence that suggests the Housing First model ends long-term and

recurrent rough sleeping, improves health and wellbeing, reduces drug and alcohol use and increases social integration.<sup>2</sup> While Housing First approaches are more established overseas (in particular, the USA where the model was developed) there is now growing momentum to adopt Housing First in England. In this case study we explore how Housing First has been adopted within a project from the Fulfilling Lives (Multiple Needs) Programme (see box).<sup>3</sup>

#### Housing First in Islington and Camden

Camden Council was an early adopter of the Housing First model with <u>SHP</u> delivering the contract. Having already had this opportunity to trial Housing First, SHP found it to be successful and integrated it into their delivery of Fulfilling Lives in Islington and Camden (FLIC). With a remit to work in the neighbouring borough of Islington SHP also saw this as an opportunity to advocate for Housing First to be incorporated into future housing commissioning in Islington.

# About Fulfilling Lives (Multiple Needs)

The Big Lottery Fund have made an eight-year investment of up to £112 million aimed at better supporting people with multiple needs. These are defined as people who are experiencing at least two of homelessness, reoffending, substance misuse and mental ill health. Voluntary sector-led partnerships in 12 areas of England are working to provide more personcentred and co-ordinated services.

There are other examples of the Housing First model in operation in the borough including St Mungo's Housing First. The FLIC model differs slightly to these. For example, some will only work with people who are already known in the hostels pathway; FLIC will support people who are, quite often, not linked in anywhere and may not have a history of using supported accommodation within the boroughs.

### The housing context

Both Islington and Camden are well connected with Central London, benefiting from good transport links. House prices across London boroughs are higher than the national average

<sup>&</sup>lt;sup>2</sup> Bretherton. J & Nicholas. P (2015) Housing First in England: An Evaluation of Nine Services University of York.

<sup>&</sup>lt;sup>3</sup> As of spring 2016, 4 of the 12 Fulfilling Lives projects have adopted a Housing First model (Camden and Islington; Stoke-on-Trent; Newcastle and Gateshead; and Manchester [as a pilot]).

and the rate of increase since 2009 has seen the gap grow larger. Average growth rate in house prices are particularly high in Camden and Islington in comparison to some outer boroughs.<sup>4</sup> As a result the proportion of people renting privately is growing, but this is not an affordable option either. The 15 areas of the country with the highest ratio of average rental prices to salaries are in London, with Camden second only to Westminster.<sup>5</sup> Affordability is arguably further limited by the cap on Local Housing Allowance (LHA – the maximum amount of housing benefit that is payable to tenants renting privately).<sup>6</sup> The Government plans to extend the LHA cap to social rents too<sup>7</sup>, although people living in supported housing will be exempt from the planned cap until 2019/20.<sup>8</sup>

Both Islington and Camden have well established hostel provision, however for some clients with multiple and complex needs the hostel pathway is not suitable or has not worked well for them in the past. They may have had multiple evictions due to issues such as high rent arrears, non engagement or challenging behaviour, which leave them without further options. If a service user has been evicted multiple times from the hostel pathway they are given a final option in a designated hostel. If this does not work, all offers of housing are subsequently withdrawn for a period of time, or in some cases indefinitely. FLIC project staff highlighted that many beneficiaries have been banned from hostel provision leaving clients with few housing options.

As suggested previously, beneficiaries experiencing multiple and complex needs can find accommodation pathway environments (such as hostels) difficult to adapt to. For those looking for a safe retreat, or to abstain or reduce their intake of drugs and/ or alcohol, being placed in accommodation where drug taking is prevalent makes this difficult to achieve:

It's difficult in terms of addiction, in terms of getting on with other people, and as a result of that a lot of them have been evicted from every project available to them in the two boroughs that we work in. So, they have very limited housing options.

FLIC team member

For some of FLIC's beneficiaries, the best solution is to have their own place to recover.

### **Implementing Housing First**

Key to the model getting off the ground was appointing someone with a dedicated remit to do this and with experience of the private rented sector. FLIC employed a Private Rented Sector

 $<sup>{\</sup>small 4\,Marsden, J.\,(2015)\,House\,prices\,in\,London-an\,economic\,analysis\,of\,London's\,housing\,market\,GLA\,Economics\,Working\,Paper\,72}$ 

<sup>&</sup>lt;sup>5</sup> Cromarty, H. Adcock, A. Abreau, L. and Barton, C. (2016) Affordable housing in London House of Commons Library

 $<sup>{}^6\</sup>operatorname{London}\operatorname{Councils}\left(2015\right) \textit{Tackling Welfare Reform: The impact of freezing LHA\ rates in\ London}$ 

<sup>7</sup> HM Treasury (2015) Spending Review and Autumn Statement 2015 Cm 9162

Access Officer to develop a network of landlords and agents who provide a supply of suitable homes for programme beneficiaries. Previous experience of operating Housing First suggested that having no designated person made it difficult to identify suitable housing.

In addition to assuring that the accommodation offered is suitable (including the quality of the property, living environment and neighbourhood) the Officer draws on their experience to work with a spectrum of landlords, agencies, and management companies to negotiate terms of payment, deposits and bonds to secure accommodation. Engaging landlords is a constant for the Officer - networking and meeting with prospective landlords, identifying potential housing stock and relaying available property details to the FLIC Team:

I'm always on the go with landlords. I'm always having conversations with them, meetings, lunches, networking events. They would normally call me first thing in the morning and say, 'I've got a property available.' I'd then link in with the team and say, 'Look, this is the property.' We'll then take the client to view the property and we'll just let the client make the decision.

**FLIC** team member

Good relationships with landlords and agents are built on being honest about the FLIC programme, the beneficiaries they are supporting and its overall ambitions. The Officer has to regularly overcome misperceptions that the property will be destroyed or overrun. Therefore, it is important to promote the intensive support service that is part of FLIC to address these concerns.

One of the clients suffers from paranoia but I knew that from the start because that's what [SHP] told me so it wasn't a shock to me. I've got SHP to pick her up, you know, calm her down or just whatever support is required.

Facilities manager

The Officer also needs to demonstrate their knowledge, experience and business acumen (for example, understanding tax exemption relating to buy-to-let properties) to the landlords to develop trust and provide a persuasive argument as to why they should let property to FLIC beneficiaries. SHP as a registered charity is competing for housing stock with local authorities that can offer incentives (estimated as between £5,000 and £10,000) to attract landlords to offer their accommodation to the authority. While these 'Golden Hellos' can be appealing, any subsequent issues with tenants are left to the landlord to resolve. The ongoing support that FLIC provides can be equally appealing to landlords. FLIC promotes both the duration of the programme as added security alongside their intensive support so the team rather than the landlord addresses issues that arise.

You've sometimes got to make a judgement call [about prospect tenants] on what you see and as soon as they get in they might not be who you thought they were. When dealing with SHP they know the client, they tell you what the problem is and they also have a back-sup service. It's like some kind of safety net.

Facilities manager

A six month tenancy is agreed with the landlord followed by a rolling contract and one month's notice period. For landlords in the housing benefits market, six month contracts (as opposed to 12 months) are deemed more secure and suitable contracts. This was said to be because of the potential for changes to an individual's benefit status over a longer period of time:

Landlords like it like that, landlords that are in the housing benefit markets, they like to be locked into six months because what they like to see is how well they're going to be getting their payments. Whereas, if you put them in a twelve-month tenancy, the landlord will [be] on edge for twelve months.

**FLIC Team member** 

To provide additional financial security for landlords the FLIC Officer arranges for housing benefit payments to go straight to the landlord, rather than being paid first to the client. The Officer also handles the administration of the housing benefit application with a statement sent to the landlord so they know when they will be paid.

[FLIC have] dealt with the contracts, the paperwork, they got [that] all up and running which is an important side of things because I find that unless the tenant does the paperwork correctly, you might be in never-never land waiting for the rent I generally like to do that myself but we trialled [FLIC doing it and it] was not a problem. I was happy with it and it saved me the trouble.

**Facilities manager** 

### Housing beneficiaries

In the early months of a client's engagement with the FLIC programme emphasis is placed on regular contact with them to ascertain whether Housing First is for them. The FLIC link worker will then notify the Housing First lead when they think somebody is a suitable candidate and what support is required. Being 'ready' in the Housing First model is more about attitude rather than having practical skills for independent living.

One client doesn't know how to pay council tax or how to pay bills. So, when we say people are ready, it's more that their mentality is right and it's something they really want. So, practical issues wise, you know, there may be a lot of things that they struggle with, at least initially, but we're prepared to work alongside them once they're there.

FLIC Team member

While there is limited housing choice available FLIC do not enforce viewings on the clients. This is in contrast to the hostel pathway where clients may have a housing responsibility withdrawn if they repeatedly turn down offers of move on. Instead the emphasis is on selecting a home that's right for the beneficiary. The team will take into account factors such as distance from their offices in Camden, local support facilities such as education, training or employment opportunities, proximity to a Job Centre (if beneficiary is on Jobseekers Allowance), proximity to a GP (if they are on Employment Support Allowance and need to obtain doctor's notes).

Taking into account these considerations, alongside the shortage of affordable housing stock, has created a need to identify accommodation outside of the two boroughs. This can create its own set of challenges:

We have clients all over the city... For some clients it's okay to move away from the boroughs that they know well, and it actually might be a good thing. To others, it's much more problematic because they're leaving behind all their ties and everything that's familiar, and maybe things like their treatment provider or their GP.

FLIC Team member

When locating a beneficiary outside the boroughs the FLIC team rethink their intensive support approach. This will include, for example, agreeing the frequency of face-to-face and phone contact time:

We see one client about once a week now and that's totally fine, but he rings us all the time and if needs be we'll see him within an hour. [...] So, it really varies.

FLIC Team member

For the beneficiary there may also be challenges in moving away from a familiar area, for example, having to change GPs or other services that they know. A particular danger when resettling a beneficiary is one of isolation leading to relapse or abandoning their tenancy to come back to the borough. This is where the ongoing support of FLIC plays an important role:

It is a different pace of life living in your own flat, and you could get very lonely, very isolated. [Clients] don't necessarily have the wherewithal to go into to the community and find things. So, the next stage is saying, 'Right, what do you want to do now? What's going to fill your day? What's going to make you feel good?' That's kind of ongoing support.

FLIC team member

The FLIC team review the tenancy with the beneficiary after three months. This is designed to motivate the individual and provide the foundations for them to engage with the support provided by the FLIC team in a secure home. Beneficiaries will be made aware that the team will be monitoring their tenancy. This is to help manage things remotely and to ensure any problems are dealt with quickly. While there is an expectation to work with FLIC there is no hard and rigid plan or goals to adhere too. FLIC in the main see that beneficiaries don't want to be told how to live their lives or what to do, instead they work better in collaboration, going at their own pace.

FLIC have found that once settled, clients have been more inclined to meet with the team and start doing positive things, for example health related activities such as joining a gym, which they can fund via their personal budget. This is also referred to as a Client Self-Directed Support Fund, which forms part of the FLIC programme. The fund can be used to purchase items such as bedding and home furnishings to aid a comfortable transition to their new home, or a television to offset potential boredom:

It's a little studio. I love it though. That's what I wanted to be honest. I know you can't be choosey but I wouldn't want a big one-bedroom flat. Not because I'm lazy, I keep it spotless. I do. I've got my easy chair, my bed, my kitchen units, my TV and I control it easily. I can keep it nice and clean, you know?

Housing First beneficiary

As part of their model, beneficiaries have access to support five days a week from the FLIC team. Whether this is linked to an issue in their recovery or accommodation the FLIC team are the first port of call. Beneficiaries can send emails and texts to the team which they respond to within in 24 hours.

A text, an email will get picked up within 24 hours, even straightaway if possible. Also, the clients, sometimes they feel that they're bugging us because we've just been so helpful, but we always explain to them, 'Look, no, we're here to help.' So, they will send us texts at 11.00pm, 12.00am and we'll just pick it up the next morning.

FLIC Team

The FLIC team will continue to support Housing First beneficiaries as they would any of their clients with support lasting as long as required. If the FLIC team deems that a client has been stable for a period of six months, they look to gradually step down the Team's input. This is to ensure against withdrawing support too quickly and mitigate against relapse.

## **Impact**

The FLIC team suggested that of those housed (nine to date) most have reduced their substance misuse and their general heath has improved. Feedback suggests that the approach has given beneficiaries hope for a less chaotic life and an opportunity to turn things around.

I was saying for 30 years, 'I can give up the heroin and the crack cocaine as soon as I get a base, my own place.' I was clean within two months of moving into my flat and I am clean on the phone today after 30 years. I've had no counsellors, no rehab, nothing. None of that. Housing First beneficiary

While Housing First acts as a stepping stone to recovery, clients having their own property is seen by the FLIC team to provide motivation for change. They observed that Housing First provides an opportunity for a beneficiary to prove themselves.

The thing is now I've got my own place for the first time, it's the first time society really has got hold of me in the sense that now there's a deterrent. I've got something to lose that I don't want to lose. My flat, my television, everything like that I don't want to lose it. It's a big deterrent for me going out shoplifting or using drugs again and all that, because I've never had anything to lose before. I think housing somebody first, show[s] them actually, 'Here it is then, there's a life.' When you've got a life you don't want to lose it. Housing First beneficiary

Previous experiences of support services left the beneficiary we spoke to feeling they were a burden to the system. Housing First has provided not only choice but the stability and security for them to gain a sense of belonging and worth.

That Brexit vote - it's the first time I've ever voted. To get that slip from the council through my door... You see when you're homeless or in prison you're in the way of society. When you've got your own address you're part of society, and I can't begin to tell you the difference that makes to me in my mind.

Housing First beneficiary

#### Reflections

Contributors to this case-study offered their reflections on the implementation of Housing First and advice to other organisations looking to introduce or develop their own model.

- ✓ Employ a dedicated person with a remit to develop landlord connections and secure housing stock.
- ✓ Be honest and direct with both client and landlord in order to develop a positive tripartite relationship.
- ✓ Be open to taking calculated risks when resettling a beneficiary a concern that a beneficiary may be at risk if resettled needs to be put into the context that it might be worse if they were homeless.
- ✓ Have a long term vision of the Housing First approach it helps to develop multiple options compared to one or two if focused on short term delivery.
- ✓ Be flexible with your intensive support offer clients will want to engage with the team at any time as situations arise.
- ✓ Avoid housing several beneficiaries in the same block of flats / property
- ✓ Where beneficiaries are housed more than a reasonable commute from support workers make use of peer mentoring or other local additional support.

#### **Further information**

Camden Housing First: A Housing First Experiment in London (Centre for Housing Policy and University of York)

http://www.shp.org.uk/sites/default/files/user/downloads/camden housing first final report.pdf

Housing First in England: An Evaluation of Nine Services (University of York) <a href="https://www.york.ac.uk/media/chp/documents/2015/Housing%20First%20England%20Rep">https://www.york.ac.uk/media/chp/documents/2015/Housing%20First%20England%20Rep</a> ort%20February%202015.pdf

'Housing First' or 'Housing Led'? The current picture of Housing First in England (Homeless Link) <a href="http://www.homeless.org.uk/sites/default/files/site-attachments/Housing%20First%20or%20Housing%20Led.pdf">http://www.homeless.org.uk/sites/default/files/site-attachments/Housing%20First%20or%20Housing%20Led.pdf</a>

Staircases, Elevators and Cycles of Change: 'Housing First' and Other Housing Models for Homeless People with Complex Support Needs (Crisis) http://www.crisis.org.uk/data/files/publications/Housing%20Models%20Report.pdf

Good practice briefing: Housing first (Shelter)

http://england.shelter.org.uk/professional resources/policy and research/policy library/policy library folder/housing first - a good practice briefing

Housing First England (Homeless Link project to create and support a national movement of Housing First services)

http://www.homeless.org.uk/our-work/national-projects/housing-first-england