# Understanding Social Housing Evictions in Wales



# **Presentation of Findings**

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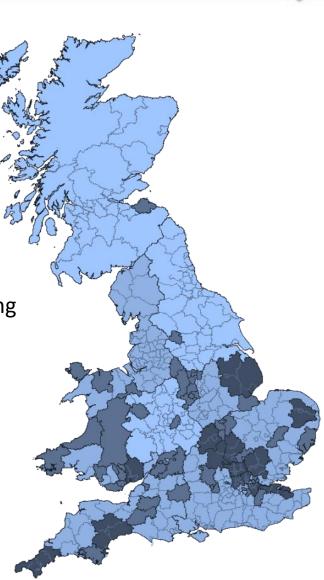


- Methodology
- Findings
- Conclusions

## **ORS – Working across the housing sector**

## **Housing Research Portfolio**

STATUS/PLACE/STAR Surveys Older people's housing Customer Insight & Journey Mapping Qualitative Research: Stakeholder Consultation Strategic & Local Housing Market Assessments Stock Condition Surveys including health and wellbeing Housing Needs and Requirements Studies Local and Sub-regional Housing Strategies Intermediate Affordable Housing Analysis Demand Modelling for All Types of Housing Schemes

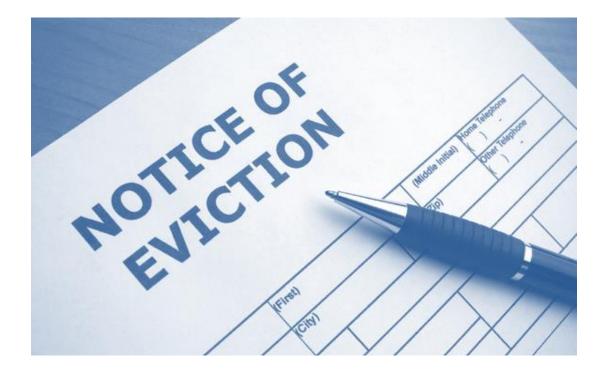


- The Housing (Wales) Act 2014 demonstrated the commitment of Welsh Government to strengthen homelessness legislation
- Reports suggest
  - good practice is not consistent and
  - recommendations around improving tenancy sustainability are not being implemented
- The Welsh Govt stopped collecting eviction data in 2010/11
- Data is still collected by the Ministry of Justice

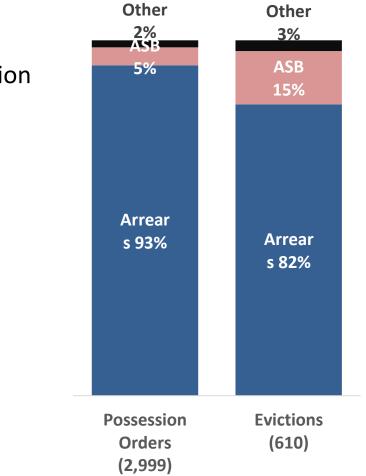
- Collate current rates of social housing evictions & reasons for them
- Understand current practice, criteria & processes around evictions
- Explore steps taken to prevent evictions

Online Survey			
Emailed 47 Social Landlords	Depth interviews		
Asked for	45 minute interviews		
<ul> <li>2018 possession order,</li> <li>eviction warrants &amp;;</li> <li>eviction data</li> </ul>	<ul><li> 24 with Social Landlords</li><li> 9 with key stakeholders</li></ul>		
38 responses (7 LA's and 31 RSLs)	Explored eviction process in more detail		

## **CURRENT PICTURE**



- Rent arrears most common reason for possession orders & evictions
  - Threat of court action encourages engagement with arrears
  - ASB is hard to evidence thus only used for severe cases



- Single males identified as most at risk of eviction
  - Inexperience at managing money
  - Higher proportion from homelessness (with related issues)
  - Poor at engaging

# Are rent arrears a symptom of major underlying issues?

- Five-week waiting period for first payment
- Vulnerable people receiving money directly
- Non-British tenants sometimes refused UC due to failing habitual residency test
  - receives no income at all
- Welfare Reform making social housing unaffordable
  - no's of possession claims, warrants & evictions predicted to increase



- Reasons for tenants not engaging with landlord are complex & multifaceted, but not because they do not want to
  - mental health problems
  - addiction
  - domestic abuse
  - chaotic lifestyles
  - 'burying their heads in the sand'
  - language barriers



- Reports of increasing numbers of tenants with unmet complex support needs...
  - such as poor mental health, substance misuse issues, learning difficulties, offending & victims of domestic abuse
  - difficulties around tenants accessing appropriate statutory & third sector one-to-one support



Eviction process is lengthy & heavily scrutinized

However – largely up to individual organisations to ensure their eviction process is fair.

NoSP usually triggered by missed rent payments (usually £350- £450 arrears ) Processes felt to be fair tenants given number of chances to save tenancy Some landlords are largely 'profit-driven' internal criteria & procedures not as fair as they could be

Eviction criteria and procedures differ between social landlords

Most organisations review cases on individual basis rather than automatically issuing NoSPs Decisions made/ approved by panels, Chair of the Board, Chief Executive, Head of Service, or someone at a high managerial level.



- Around 18% of possession orders due to rent arrears lead to an eviction
- Around 66% of ASB due to rent arrears lead to an eviction
- Some organisations consistently high across all three measures, while others were consistently low
- Others  $\rightarrow$  more mixed picture
- Medium size housing stock & RSLs → linked with lower eviction rates
- Large & small size housing stock, LAs & LSVTs → linked with higher eviction rates
- Less than half of organisations were able to negotiate settlement before court very / fairly often

### Differing attitudes towards evictions from social landlords

RS

Evictions considered a 'last resort'

Others felt that some evictions are inevitable

Rates perceived as low to average, even among those with high levels

Some felt any evictions at all are a failure

Rates have stayed static for most despite austerity → effort put into prevention & sustainable tenancies



## KEY POLICY CONSIDERATIONS



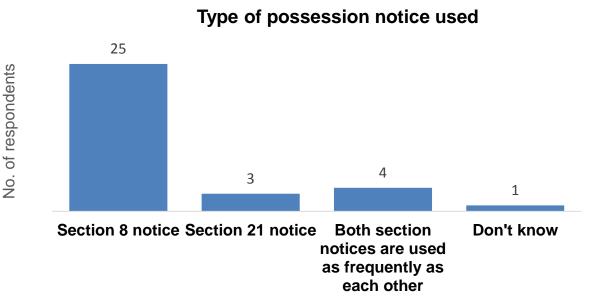


- All survey respondents said their organisation *always* uses the Protocol...
- ...Although Shelter Cymru regularly witness the Protocol not being adhered to
- However, only around half (17 out 32) felt it was at least moderately useful in reducing possession claims
- Provides further accountability to housing officers' decisions
- Offers assurance that tenants have been treated fairly
  - Provides an objective, consistent procedure

- Majority would follow the procedures set
   out in the Protocol anyway
- Not in line with changes to Welfare Reform (e.g. UC) nor with the way landlords want to engage with their tenants

- Social landlords should be involved in developing updated version
- Protocol should be replaced by 'pre-action requirements' → similar model to Scotland which has additional preventative steps

Source: ORS online questionnaire (n=33)



- Housing providers claim Section 21 notices very rarely used & decision to do so 'is not taken lightly'
- However, Shelter Cymru see quite a few RSLs using Section 21 notices in court  $\rightarrow$  cheap, easy solution & masks bad practice
- Social landlords claim having the option of serving a Section 21 is useful for dealing with serious ASB issues → an alternative to long, drawn out court cases
- Therefore, some concern possible abolition of Section 21 in social housing

## MITIGATING RISK OF EVICTION & BEST PRACTICE



## A cultural shift

- Identifying & working with vulnerable tenants
  - Tackling non-engagement
  - Reducing/preventing arrears
  - Reducing impacts of welfare reform

#### Systems-thinking approaches

- Led to tenant-led, restorative approaches
- Less emphasis on rent collection
- Eradicating performance monitoring based on arrears
- Empowering & educating tenants
- Listening to & acting on tenant feedback
- Holistic, individual approaches

Psychologically informed environment (PIE) & trauma-led approaches

- Most widespread approach
- Understanding what has happened in tenants' lives
- PATH training = housing officers *wanting* to know tenants better
- Tailored, holistic services = support & empower tenants to take back control
- Increases social landlords' responsibility of keeping tenants in their homes

- Act as an intermediary between landlords & tenants
- Strong relationships with LA services

- However, external services under a lot of pressure
- CAB predict social housing clients will increase to significantly increase Level of demand → unable to offer early intervention
- Bureaucracy & cutbacks within LAs homelessness, drug & alcohol, mental health services etc.
- Rural areas particularly impacted
- Statutory mental health teams hardest to engage with
- Increase of in-house services in response
- However, some specialist support is outside of landlords' remits

Social landlords should be working more closely together to make sure that all have similar eviction prevention policies and procedures in place

Ongoing monitoring at what social landlords are facing from the benefit system, with specific focus on smaller organisations with more traditional business models

More focus on helping the homeless, reducing the number of people in temporary accommodation & working with social landlords to identify the pathways which have led to these situations

Advantages of making changes need to be clearer (e.g. saving money and resources in the long-term). Targeting / monitoring tenants who are most at risk (i.e. single males)

Continually reviewing processes & services

Look at housing as a legal right insofar as everyone in Wales has got the human right to an adequate & affordable home.

WG → promote a more joined-up approach between statutory & third sector services as well as different types of landlord (i.e. local authorities and RSLs)

WG could assist with supporting social landlords in replicating the approaches which have been successfully embedded within specific organisations by overseeing a systems review.



#### Conclusions

- Possession, warrant & eviction rates vary between social landlords
- Reasons for evictions are complex
  - rent arrears the main cause of kick-starting the process, but many underlying factors
- Lack of engagement is ultimate cause of not being able to save a tenancy
- There is a need for a consistent, reliable data on eviction activity across social landlords in Wales
- A cultural change shift to more holistic systems
  - Still lot of work to be done landlords at different stages of change
- WG to take a more active role in supporting joined-up working
- Follow-up research needed

## Any questions?



#### This study was conducted in accordance with ISO 20252:2012

#### Ranked rates of possession orders, eviction warrants & evictions



		SIZE (high to	POSSESSION	EVICTION	EVICTIONS
		low)	ORDERS	WARRANTS	EVICTIONS
		No. of units	Rank	Rank	Rank
$\langle$			(1=highest)	(1=highest)	(1=highest)
	Local Authority	13,500	3	1	2
	Local Authority B	13,500	23	12	29
	Lecal Authority C	10,700	11	6	28
	RSLA	10,400	34	33	35
~	RSLB	10,200	27	22	22
	LSVTA	10,200	5	3	3
	LSVT B	9,000	31	16	15
	LSVT C	8,900	14	9	9
	LSVT D	7,900	12	2	5
	LSVT E	6,300	N/A	17	23
	LSVT F	6,100	18	30	26
	Local Authority D	5,700	N/A	N/A	4
	RSL C	5,600	N/A	N/A	11
	Local Authority E	5,300	19	19	17
~	RSLD	4,600	15	N/A	13
	L <del>SVT G</del>	4,100	22	28	24

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		SIZE (high to	POSSESSION	EVICTION	EVICTIONS
		low)	ORDERS	WARRANTS	EVICTIONS
		No. of units	Rank (1=highest)	Rank (1=highest)	Rank (1=highest)
	Local Authority F	3,800	6	N/A	27
	RSL F	3,800	28	14	31
	Local Authority G	3,800	N/A	24	38
	LSVTH	3,500	32	21	34
	RSLG	3,200	29	32	32
	RSLH	3,200	30	31	36
<	RSLI	3,100	16	7	30
	RSL J	2,900	10	10	8
	RSL K	2,800	26	27	21
	RSLL	2,700	21	29	33
	RSLM	2,300	25	26	19
	LSVTI	2,300	17	25	18
	RSLN	2,200	8	8	14
	RSL O	1,800	24	23	25
	RSL P	1,700	1	11	12
<	RSLQ	1,600	9	13	10
	RSLR	1,400	33	20	16
	RSLS	1,200	20	18	20
$\langle$	RSLT	1,100	2	4	6
	RSLII	000	13	15	7