

MAKING THE CASE

How the Peer Landlord approach could assist single homeless people with low support needs and other groups at risk of homelessness



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'Making the case' sets out to encourage local government, the housing and voluntary sectors to adopt a new supportive, shared housing approach to tackling the accommodation problems of low-income single people with low or no support needs.

'Making the case' provides:

- an outline of the Peer Landlord model, how the pilot evolved and its key impacts
 - an overview of the problem it can help to solve
 - the policy environment underpinning this solution
 - a critique of the learning from the pilot projects
- the case for taking it on board as a shared housing solution to housing needs

'Making the case' does not provide detail about lease arrangements, costs, selection and training but there are references to other Commonweal reports which do. Commonweal can also be contacted for further guidance at info@commonweal.org.uk

1. 'Making the case' for Peer Landlords

Commonweal Housing's Peer Landlord (PL) pilot has run for five years, trialling its approach in 13 properties (and 44 bed spaces) in London. The project aims to provide 'supportive' rather than 'supported' housing. This is quite distinct from 'Housing First' approaches that give people the chance to learn how to live in a shared home that provides safe and good quality accommodation.

Two partners delivered the pilot project – Thames Reach, working with single homeless people and Catch22, housing young people. Another organisation – TACT, working with Cross Keys Homes in Peterborough – is adapting the approach to house young people leaving care.

The aim is now to use the experience with PL to broaden the discussion on how to create supportive, shared housing for people whose support needs are low and have limited, often fluctuating, incomes but are in work or on a training and education pathway.

Phase 1 of the pilot was evaluated two years ago by Julie Rugg and colleagues from the Centre for Housing Policy at the University of York¹. The operational model is evolving as the initial projects progress and as other organisations such as TACT take on and adapt the key principles to the needs of a range of groups, in different locations and via a variety of providers.

Commonweal has published a guide to replicating the scheme², and in this final year of the pilot will undertake additional work to share what has been learnt.

Commonweal are actively seeking to replicate the PL model and look to freely share all the learning from PL in the hope others will develop similar, supportive accommodation options. They will therefore provide advice and support to groups interested in developing similar supportive shared accommodation options.

The project partners

Commonweal Housing provides housing solutions to tackle social injustice and recognises that low-cost private accommodation suitable for vulnerable people is in limited supply – particularly those whose situation does not qualify as priority with the relevant local authority.

Thames Reach provides accommodation and support services to single homeless people who are rough sleeping or are at risk of doing so. It runs four hostels, has outreach teams and engages in innovative solutions to the problem of rough sleeping. It has seven PL properties providing 24 bed spaces with limited support provision.

Catch22 works with 16-25 year-olds to support them into training or jobs. It has six PL properties offering 20 bed spaces in Haringey, Greenwich and Lewisham.

1 <https://www.commonwealhousing.org.uk/static/uploads/2018/04/PL-Final-Report-2-23.2.16.pdf>

2 <https://www.commonwealhousing.org.uk/static/uploads/2017/10/Replication-and-Key-Learning-Peer-Landlord-FINAL.pdf>

2. How the Peer Landlord model developed

Peer Landlord was originally developed as a more affordable, 'supportive' option for those trapped in supported housing or hostel accommodation. When ready to re-enter the jobs market or keep a job they find such accommodation expensive and less appropriate for their needs. Feeling more independent and at odds with the support culture of housing projects that are part of 'the homeless pathway', many struggle to keep a job because unsuitable accommodation options hinder their progress into employment, education and training. This is additionally often stymied by high rents, with self-contained flats for example being simply too expensive and perhaps too isolating.

Commonweal realised that a shared housing model was needed and one which drew on the motivation, aspiration and resilience of those in housing need. They brought together two supported housing providers who were interested in exploring similar solutions for their different client groups:

- Thames Reach saw a potential stepping stone for people to get established in housing with some company and mutual support to both alleviate loneliness and help them to achieve their aspirations for getting a job and moving on from homelessness;
- For Catch22 it offered a different way of accommodating young people in shared housing, supported and motivated by a peer rather than a professional.

The Peer Landlord pilot project was established in 2012 with funds to purchase the properties from a consortium of social investors led by Commonweal and also including Bridges Ventures, the Esmée Fairbairn Foundation and Trust for London.

The project is outlined in the box below.

Peer Landlord: A supportive shared housing option—what does it do?

The Peer Landlord project is intended for single people with low support needs, who are homeless or at risk of homelessness but ready for living independently and for whom traditional supported housing or hostel accommodation is less appropriate.

The project aims to be 'supportive' rather than 'supported' housing, enabling residents to:

- sustain employment, education or training activity ('EET')
- develop a stable tenancy.

A supportive platform encourages independence and resilience but with a safety net where needed. The housing or project manager provides a relatively low level of support but cultivates a peer response to some support needs within each house.

The experience should better equip tenants to make a success of private sector shared housing, now very much the 'new normal' for most single people.

By transferring some key responsibilities, and scaling back management input, the PL model also helps delivery organisations to reduce core costs.

The model is intended to be flexible, allowing others to adopt and adapt it to their context (market, intended client group, etc.) whilst adhering to four key principles:

- affordable rents
- a supportive environment
- good quality accommodation
- requiring/encouraging engagement with employment, education or training.

The role of the peer landlord, ideally (but not always – see Section 7) is fulfilled by one nominated individual who is carefully selected and provided with training/support to take the lead in each household to:

- facilitate, with input from the delivery organisation, the supportive (not supported) nature of this housing solution
- accept certain responsibilities such as leading on and/or encouraging general household maintenance to be carried out, reporting repairs and dealing with benefit and rent payment issues.

The input from the delivery partner is:

- intensive housing and property management, operating stringent rent collection policies which are sympathetic and sensitive to the earning/income patterns of the tenants
- advising tenants about shared housing expectations and responsibilities including paying the rent and living with others.
- exercising a 'safety net' role offering light touch assistance where problems can't be resolved through peer support
- guiding tenants into exercising their responsibilities as benefit claimants and dealing with any problems (all too frequent during the pilot).

The result should fill the gap between supported housing for tenants with greater needs and private renting in the open market where little if any support is available.

A formal evaluation and further monitoring have identified positive impacts from the Peer Landlord model:

- The primary impact is simply offering a pathway into housing, an opportunity for people that wouldn't have existed before. With all 13 pilot project properties (and 44 bed spaces) being in the London area, where LHA rates and market rents have diverged significantly, this is a key impact.
- It is a 'diversion and prevention option' for some people. Thames Reach found that PL is an effective preventative option if people can be identified before slipping into the usual pathway of hostels or other forms of homelessness accommodation. TACT's service will replicate the approach specifically for young people leaving care as part of a planned independence pathway. The housing partner, Cross Keys, is motivated to provide housing for the service to avoid tenancy failure farther down the line.
- For the younger people targeted by Catch22 it was part of a journey towards independence for people from different backgrounds and circumstances, including those who had been in care and developed independent living skills, and others who had been involved in the criminal justice system and were seeking to 'go straight'.



- Tenants say that PL, involving a peer - someone with similar lived experience – as a key element of a supportive approach, and providing good quality and affordable housing with a community ethos, enables them to sustain tenancies whilst in low-paid employment. This in turn nurtures confidence, general wellbeing and resilience, which the pilot projects have shown results in higher levels of EET engagement than other housing pathway options.
- Where rough sleepers already have jobs, often they feel compelled to continue living on the street as their income is insufficient to pay for basic accommodation. PL can provide an affordable option for them to leave the streets.
- Many single people in housing need say that they want to have their own place but may not have the skills to manage a tenancy. PL tenants become more self-assured as they get accustomed to dealing with bills, reporting repairs and other aspects of managing a tenancy. It can also be a solution to loneliness, an issue on the agenda via the work of the Jo Cox Commission.³
- PL also enables people to build their self-esteem. Tenants that have come to the project as care leavers often say the independence and responsibility offered by such a project is something they have craved. TACT's replication will test this experience.



3 See <https://www.jocoxloneliness.org/>

3. What is the problem that PL addresses?

Commonweal's experience – with its two partners – suggests that PL could be part of mainstream approaches to help solve, for single people, a combination of growing and fairly recent problems of two broad kinds – homelessness and housing insecurity, and precarity of employment and incomes. These two sets of problems inter-relate with each other:

Homelessness and housing insecurity

1. *Growing levels of single homelessness.* Crisis estimates that on an average night, around 77,000 single people are homeless. Much of this is 'below the radar': a survey of homeless single people in 2011 found that 62% were 'hidden homeless'.⁴
2. *More than one third of single homeless people have low support needs.* Around 75,000 people with low or no support needs will become homeless at some point in any year.⁵
3. *Shared Accommodation Rate (SAR) severely limits availability of accommodation to under 35s.* Numbers of young singles claiming housing benefit (HB) fell by 28% immediately after the changes. About two-thirds of landlords are no longer willing to let to this age group.
4. *Single people also find it difficult to access social housing:*
 - a. Social lettings are in decline and lettings to single homeless people are falling.
 - b. Young people are half as likely to be accepted as homeless now as a decade ago.
 - c. Competition for one-bed flats has increased because of the bedroom tax.
 - d. Few social landlords offer shared accommodation.
5. *Some groups are at greater risk of becoming homeless because timely interventions are not in place:*
 - a. 47% of rough sleepers in London have mental health issues.
 - b. 44% and 35% respectively have alcohol/drug support issues.
 - c. But 23% of rough sleepers do not have such support issues.
 - d. A significant proportion of rough sleepers in London have been in care (10%), the armed forces (7%) or prison (33%).⁶

Precarity of employment and income

'Precarity' means weak access to stable employment, a steady income or affordable housing, alongside a withdrawal of or restrictions on the social safety net (i.e. the benefits system, etc.). In the context of the cohort of single people at which PL is aimed, the issues include:

6. *Working single people suffer low pay and precarious conditions:*
 - a. Over 30% of jobs offer uncertain hours, insecure contracts, low pay or poor conditions.⁷
 - b. Of single, full-time workers, 9% are in poverty now compared with 6% in 1996/97.⁸
 - c. The value of in-work benefits for this group has fallen by half over the past decade.
7. *All single claimants must now move onto universal credit.* This is particularly challenging in the context of unstable employment and irregular incomes, combined with the need to make rent payments (rather than having them paid direct to the landlord as is the case with housing benefit (HB)).⁹
- d. Real pay is hardly rising and is below 2008 levels.⁹
- e. More young people are on low pay and/or insecure contracts than older people.
- f. Single people face particular barriers in the benefits system.

4 Rowe, S. and Wagstaff, T. (2017) Moving on: Improving access to housing for single homeless people in England. London: Crisis

5 ibid.

6 Summarised from CHAIN data – see <https://data.london.gov.uk/dataset/chain-reports>

7 Taylor, M. (2017) *Good Work: The Taylor Review of Modern Working Practices*. London: RSA.

8 These and remaining data in these bullet points from JRF Analysis Unit (2017) *UK Poverty 2017*. York: JRF.

9 See www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/articles/supplementaryanalysisofaverageweeklyearnings/may2018

Interaction between housing, employment and income problems

The outcome for many single people is:

- accommodation is simply unavailable or only at rents which are unaffordable, especially to those under 35
- variable incomes lead to difficulties in getting consistent (or even any) housing benefit/universal credit payments
- likelihood of rent arrears and hence risk of eviction/ repeat homelessness
- working hours being so long/irregular that people have difficulty in resolving other issues (e.g. meeting expectations from the Jobcentre to attend appointments and continue looking for higher-paid work, liaising with support workers to resolve benefit problems, etc).

Problems of precarity can be greater for those in work than for those unemployed. Some single people who want to work are reluctant because it could make their housing/incomes less secure, the opposite of what government policy intends. Landlords consequently deem such tenants to be higher risk.

PL aims to provide a solution to these combined problems for the cohort of single people who take on the challenges of a precarious jobs market by providing them with good, secure but affordable accommodation and the low levels of support they require. In doing so it has the potential to widen the accommodation options for single people, including potentially in the PRS where landlords might have more confidence in making shared lettings available on the PL model.

4. New policy changes will affect single homeless people in work

Single homelessness and precarity of employment are currently receiving more attention:

- *The Rough Sleeping and Homelessness Reduction Taskforce and Rough Sleeping Advisory Panel* respond to growing concerns but there are questions as to whether they will make a real difference to rough sleeping. A focus on Housing First may not produce solutions for those with lower support needs.
- *The Homelessness Reduction Act 2017* came into force in April 2018. There are major concerns about funding for its implementation, but it brings a new focus on addressing single homelessness. It created a new 'relief duty' towards all eligible homeless applicants, giving councils 56 days to help applicants find accommodation, including those not in priority need. However, it highlights further the limited accommodation options and the difficulty in accessing the PRS, even as councils need to rely on it more.

- *Welfare reform and further cuts continue* and will worsen the problems for those in precarious jobs:
 - Frozen LHA limits will continue to be eroded by rent inflation, making it difficult and in some areas impossible for homeless people to access the PRS (typically in Bristol, for example, only one LHA-eligible letting is available weekly on Rightmove).
 - Roll-out of Universal Credit (UC) affects single people more than other claimants. There is new evidence of rent arrears increasing among UC claimants and of single people being worst affected.¹⁰
- *The Taylor Review is being implemented.* Matthew Taylor's 2017 report highlighted poor working practices in an increasingly insecure jobs market. The government has published its *Good Work Plan*,¹¹ but much is in the form of further consultations. Critics have argued that the government is not going far enough, or quickly enough.¹²

10 Hunter, P. et al (2017) *Safe as houses: the impact of universal credit on tenants and their rent payment behaviour in the London Boroughs of Southwark and Croydon, and Peabody*. London: The Smith Institute

11 BEIS (2018) *Good Work: A response to the Taylor Review of Modern Working Practices* (see www.gov.uk/government/publications/government-response-to-the-taylor-review-of-modern-working-practices).

12 See <https://gowingwlg.com/en/insights-resources/articles/2018/government-response-to-the-taylor-review>

5. Shared housing – the new reality

Sharing of accommodation is on the increase: 1.83% of households now share (up from 1.4% only a year ago); among single people 4.2% share.¹³ Among the factors in this increase are:

- A growing population, rising housing costs and housing providers struggling to meet demand for affordable accommodation mean that more and more people find themselves sharing with people from outside their families at some point.¹⁴
 - Shared housing has long been an accommodation option for students and young people moving for a job. The growing affordability gap is pricing young graduates out of the housing market so that shared housing or staying longer in the family home have become default options for 'Generation Rent'.
 - Properties defined as 'houses in multiple occupation' have grown to almost half a million and many provide sharing options.¹⁵ But often they offer only cheaper, poor quality, badly managed accommodation usually divided into small and/or bedsit-type units and characterised by landlord abuses and detrimental community impacts. Central government has responded with new regulatory initiatives but so far with limited success given the levels of unmet need for cheap accommodation and limited resources available to councils for enforcement.
 - SAR is a major driver to seeking shared accommodation, but in practice for benefit claimants little accommodation suitable for sharing is available.
- Crisis specifically funded a number of successful shared accommodation schemes over an 18-month period ending in 2015.¹⁶ Now six shared accommodation schemes, mainly for single homeless people, are being sponsored under its Help to Rent programme¹⁷, although some involve significant levels of support. Crisis has also developed a Spare to Share toolkit¹⁸.
 - In response to problems of access to the PRS, social landlords have explored sharing as a way of making lettings affordable. For example:
 - Bristol City Council works with HA partners to provide shared housing for single homeless people.
 - Adullam HA works with two LA partners in the North Midlands to do the same in the private sector using 'bond' schemes to reassure landlords.
 - Thirteen Group aims to provide shared accommodation working with four LAs in Teesside using MHCLG homelessness prevention funding.¹⁹

Nevertheless, provision of shared housing in the social sector is now very limited. A recent CIH report on local authority-housing association joint working, *Building Bridges*, recognised this and called for more, innovative approaches to sharing.²⁰ A new JRF report also calls for expansion of shared accommodation in the social sector.²¹

The need for social provision of shared housing, the business case for providing it, its cultural acceptability and potential additional benefits, suggest that it is a model that warrants fresh consideration. There have been a number of responses by social landlords, for example:

- Longstanding provision by supported housing providers, on the basis that sharing can be an integral part of care by offering company and peer support e.g. Carr Gomm HA and Abbeyfield.
- Generic as well as group-specific supported housing grew in the 1970s and 80s but many Supporting People commissioners in the early noughties stated a clear preference for 'floating support' i.e. support provided to people living in independent accommodation, so shared housing has fallen away as an option.



13 Fitzpatrick, S. et al (2018) *The Homelessness Monitor England*. London: Crisis.

14 Heath, S. et al (2017) *Shared Housing, Shared Lives: Everyday experiences across the lifecourse*. London: Routledge.

15 Based on MHCLG local housing statistics. These show a growth of 16% in numbers of HMOs over the last five years, to approximately 495,000

16 Batty, E., Cole, I., Green, S., McCarthy, L. & Reeve, K. (2015) *Evaluation of the Sharing Solutions programme*. Sheffield: Sheffield Hallam University.

17 <https://www.crisis.org.uk/ending-homelessness/housing-resource-centre/crisis-help-to-rent-programmes/>

18 <https://www.crisis.org.uk/ending-homelessness/housing-resource-centre/housing-centre-guides/spare-to-share-toolkit/>

19 Examples taken from Fraser, R., Perry, J. & Duggan, G. (2017) *Building Bridges: A guide to better partnership working between local authorities and housing associations*. Coventry: CIH.

20 *ibid.*

21 See <https://www.jrf.org.uk/report/social-sharing-expansion-shared-housing-social-sector>

6. Learning from the Peer Landlord pilot

Here are PL's key learning points. This does not duplicate Commonwealth's Replication Learning Guide.²² The learning guide describes in detail how PL has been implemented via two London pilots and covers the organisational and financial aspects. Here we ask: What is needed to make the model work?

Commonweal's experience with the Peer Landlord project

'Five years of this pilot project have given us invaluable insights and learning; what makes a shared housing project such as this work, and what doesn't. This type of project depends to a huge extent on the individuals and mix of tenants in a household, but we have established some key learning that we think should reduce the risk of negative outcomes as far as possible.'

'Any future Peer Landlord project would need to adapt to the demands of the location, delivery stakeholders and client group involved – we see Peer Landlord as a model of principles to be adopted and adapted.'

Peer Landlord Project Manager, Commonwealth Housing

- **Understand the model and what it means to be supportive.**

Initially the Peer Landlord was defined by Commonwealth as 'one nominated individual in each household, [whose role] is to facilitate, with input from Thames Reach and Catch22, the supportive (not supported) nature of this housing solution, fostering a nurturing and supporting environment within the home'. At the same time the property manager provides an intensive property management function with responsibility for rent collection and related benefit and income maintenance assistance, overseeing repairs and maintenance, selection of tenants and mediation where it is not possible for the household to sort things out themselves.

Later stages of the pilots introduced a more flexible PL role. Catch22 found it has been extremely effective in supporting residents to sustain their tenancies and reported success in supporting young people to develop the skills they need to be good at the role.

"The PL approach has made these houses work well... Quality of housing is much much better and [we] are bringing people together from different backgrounds and ethnic groups and [they] learn and develop together ... there's ownership of the accommodation and camaraderie between people. There's also something about peers taking the lead. PL are mostly good advocates. PL will always be there and they can relate to people's backgrounds, which holds more water than me as a professional even if I have had some similar experiences."

Housing Manager, Catch22

Thames Reach, working with an older age group (25-40 year-olds), has found that finding the right individuals is a challenge:

"...the main reason is that most people are working hard, and often long and/or unusual hours. Good individuals do act as intermediaries, the problem has been the gap caused if they leave."

Manager, Thames Reach

Although Thames Reach report that the scheme has worked best where someone fills the PL role, given people's other pressures they cannot rely on a PL being in place so have moved towards delegating tasks to the 'house' to resolve if a PL is not actually in place, including their involvement in choosing new tenants. They work with each house to find workable ways of interacting and of the PL responsibilities being fulfilled, which could be by rotation or sharing tasks if no individual is able to take them on individually.

- **Adapt the model to new needs/situations.**

TACT, working with housing provider Cross Keys in Peterborough, will be the first early adopter of PL. It has adapted the model to develop an option for young people leaving care – usually foster care – as part of a planned pathway towards independence. The foster carer (who is the 'personal adviser' required in leaving care) will provide a pastoral supportive role to the household, support the peer landlord and act as a mediator with the housing officer for issues that arise. This scheme will be a planned leaving care programme designed to prevent the young person leaving care moving to hostel or solitary accommodation. Loneliness is one of the biggest issues for those leaving care and Peer Landlord offers a way to avoid this. Long term TACT view PL as a way to avoid tenancy breakdown and homelessness. Building up a good tenancy history is a major plus point though the young people are likely to be on licences rather than tenancies.

22 See www.commonwealhousing.org.uk/static/uploads/2017/10/Replication-and-Key-Learning-Peer-Landlord-FINAL.pdf

“Young people will be at different stages and there will always be one person a bit farther along in their development/level of independence who can fulfil the role but without too much responsibility....What is different about our approach is that we use foster carers to provide some pastoral care. We have young people going in with pre-existing positive relationships with a foster carer. Every household will have at least one foster carer attached to it and checking in that the household is not going to rack and ruin i.e. doing what parents do.”

Chief Executive, TACT

The housing provider, Cross Keys Homes, was keen to get involved because it knows it will end up housing many care leavers who are at risk of tenancy failure. Cross Keys would prefer tenants that are being supported through the leaving care process including developing their ability to manage a tenancy.

• **Have robust income collection methods.**

The pilot houses have been rented within LHA (including SAR rates where relevant). Nonetheless robust income management policies and procedures have been vital to avoid costly arrears. To be effective, income management systems must be delivered with sensitivity towards the financial vulnerability of the group characterised by few or no savings, irregular and/or fluctuating and/or low incomes including various welfare payments but with eligibility often affected by frequent changes of circumstances.

Universal credit affected tenants in some of the houses and exacerbated the pre-existing problems of managing changes of circumstances including the precarious nature of much low-paid work.

“...the pilot has taught us as much about the nature of in-work poverty faced by our clients as anything else.”

Manager, Thames Reach

To ensure people sustain their tenancies and rent arrears are minimised, Thames Reach recruited a staff member who had worked for an estate agent, used to operating robust procedures to:

- check at tenancy sign-up stage how people would pay
- encourage swift action, for example in informing benefit authorities about any relevant change in circumstances
- take action when payments fall behind.

In Catch22, individuals fulfilling the PL role have played a key role in encouraging tenants to engage with the landlord about rent arrears so that they don't get out of hand.

TACT expects immediate notice of arrears accruing and envisages passing this information to the PL and supportive foster carer for a 'chat around the table' to avoid escalation.

Thames Reach have recently been developing a range of services around in-work progression and supporting those with low-paid work to improve their pay, terms and conditions and/or hours. Internally this service is available to PL tenants and this might be a useful part of future replication as a way of maximising income and positive move-on from PL projects.

• **Select tenants carefully.**

Good selection policy for both tenants and PLs is vital. For Thames Reach and Catch22 this included clarity about the prospective pool - those who are willing to engage with employment, education and training. Lack of stable and secure housing is a crucial barrier to finding stable employment so it is important that PL does not deter people who would benefit from the scheme by making existing engagement a pre-condition, but is able to assess motivation.

Unsurprisingly, those managing shared housing say that it works best when people 'get on' but that it is hard to predict if any given group will do so. Evidence of what works has been established by the pilot projects with written selection guidelines to support managers in the process but the experience of the two pilot schemes differs starkly:

“I got to know the scheme and looked to develop guidelines around the difference between tenant and the PL ... [and] ... criteria for the role of the PL who needs: good communication skills; [to be] fair, [able to] look at things impartially [because] if they have tenants at loggerheads then PL needs to take on board both sides and decide if they can reach a settlement where neither [tenant] feels PL has come down on one side; good level of independence; [to] know how to source answers and help externally; to be friendly [and] happy to live with anyone from any background; ... [to] have an idea of conflict resolution.”

Manager, Catch22

Catch22 also devised a risk assessment for tenants covering their background including information about their friends and associates and drug use. Information is sought from referring agencies.

If the pool of prospective tenants is well known to the scheme it may be possible to take a slightly different approach to risk. TACT for example will be able to plan arrangements for young people leaving care well in advance and on the basis of a long standing relationship; as a result it envisages being able to make more nuanced decisions about selection.

“We have a pre-existing experience of children in foster care and therefore know a lot about them and there's an advantage to mixing and matching people on the basis of knowledge. And there's something relaxing about being with other young people who come from your situation as not having to constantly explain it or justify it as people are in the same boat.”

Chief Executive, TACT

The learning from Thames Reach differs because its role is to support people off the streets. It has targeted PL at people who are street homeless, finding that it works especially well for those who have recently become homeless after losing their job and home, or to prevent working people ending up on the streets. They have identified the main reason tenancies are likely to fail is rent arrears, and report that:

"It's more about building up a relationship so that tenants talk when things go wrong, not simply build up arrears. If people don't engage arrears build up."

It did not find sharing to be a big source of problems:

"Tenancies mainly do not fail because of difficulties in the house itself... there is not much conviviality in any case because people have very different working patterns."

Manager, Thames Reach

- **Think about move-on from the PL project.**

Desired outcomes for the project should be thought through and help shape the way the project is set up. The original idea was that PL tenants would move out in similar organic ways to the wider population moving from shared accommodation, e.g. by moving in with a partner or securing a better paid job, and that there would be no externally imposed time limit of how long this might take. There was no move-on accommodation linked to either project and the reality is that there are few if any other options for the client group in London. Planned move-on has improved over the five plus years of the pilot often involving moving in with a partner or family, for example, as the scheme originally envisaged. Some people have been evicted, usually for rent arrears, but in most cases those evicted have been supported to make alternative arrangements.

TACT's plans for move on show that it will vary depending on location and target group:

"We wouldn't anticipate people being in this situation for more than three years. There will be some organic move on - couples will form, jobs and education will mean moving away. Meeting friends at work or college may additionally mean people want to share with a different group. And some would need us to take some initiative. Some people may eventually hanker after their own place after three years of living in shared housing. One of the key aims is trying to build up a trusted landlord tenant relationship. Young people will be in and from Peterborough and so will be high priority for rehousing and in a good position to access housing through our partner housing association."

Catch22's experience in London, where access to housing options is more limited, differs:

"...only downside was that no move on attached to the scheme so one of first things I did was start registering people with local authority housing so that they started accruing points. But people can stay as long as they want although I actively try to encourage people to move on as otherwise you get bed blocking... rents are cheaper and quality better than when you go out in the real world."

With few other options available, the pilot projects in London have focused on supporting sustainable tenancies rather than creating a transitional supportive project with a time-limit and specific expectations that people will move on. However, future projects might be able to agree move-on protocols with councils as part of their wider allocation policies, allowing spaces to be freed up for others. Tenancy training courses (as delivered by Crisis) could possibly help people move on to PRS accommodation.



7. Making the Case – what we think

As authors and independent experts viewing the progress of the PL project from the outside, we have been asked for our opinions on the need for the Peer Landlord approach. We have additionally looked to explore how far the model as developed meets this need given that Commonweal aims to expand the project to other groups, providers and locations.

Peer Landlord shows signs of success in addressing some of the current challenges of homelessness and housing need:

- The shared accommodation has helped people with low and general housing support needs off the streets and to avoid getting stuck in housing which may be inappropriate, such as hostels. The PL element has additionally helped sustain their tenancies.
- A timely 'peer landlord' intervention has been shown to prevent homelessness for some of the groups overrepresented amongst the rough sleeping population, such as care leavers and people coming out of prison.
- PL potentially unlocks access to more accommodation for single people.

Costs are relatively low and PL offers opportunities for company and mutual support as well as a potential leadership role which is delivered by 'someone like me' rather than a professional. It appears to offer 'housing management' advantages to the landlord in raising tenants' consciousness about rent paying and looking after the property.

For young benefit claimants (and increasingly for older ones too, especially in London), shared housing is the only viable option to obtain secure accommodation. But neither the mainstream social sector nor most of the private sector provides sufficient (or in places, any) shared accommodation of adequate quality or affordable to benefit claimants and those on low incomes.

Of course, at the 'cheap end' of the private sector there is shared accommodation in houses in multiple accommodation and even informal lettings (e.g. 'beds in sheds'). While this may be accessible, it very often fails to provide either the secure, well-managed, reasonable quality housing that will encourage people to move off the streets or out of hostels, nor are landlords likely to be receptive to Universal Credit (UC) issues.

The PL approach could be adapted for a range of groups and in differing contexts. Local authorities and their partners could consider its value in their homelessness strategies and in helping to meet their new Homelessness Reduction Act duties, for example. PL has been tested with - and we would recommend is suitable mainly for - people who are reasonably self-motivated and committed to getting or keeping a job or those who are in training or education. This is a cohort whose needs are too often overlooked or shoe-horned into inappropriate solutions. For example, PL can be:

- *A lower-cost solution for those needing some support in sustaining permanent accommodation – but not fully supported housing.* Catch22 has supported a diverse range of young people to access the scheme – both those at immediate risk or those vulnerable to becoming homeless further down the line including care leavers and young people in contact with the criminal justice system. Being motivated by a peer rather than a professional was found to work well with young people and the role provided a development opportunity for those identified as ready for and able to take on the responsibility.
- *For those in low-paid or irregular work, and for whom a self-contained flat or supported housing or hostel would be too expensive.* Thames Reach found that PL works well for people who have been working, are newly homeless, can't afford self-contained accommodation and want to avoid hostels or other supported housing - often the only options on a 'homeless pathway'- because they are expensive and inhibit getting into employment. However, tenants working long and variable hours of the day and night did not always have the time to devote to the role of Peer Landlord or house conviviality so responsibilities were carved up differently in each house. Many in this cohort could be described as 'reluctant realists' in terms of their approach to house sharing and the PL model.
- *A solution to the housing and support needs of some people on a pathway to independence, for example care leavers.* TACT's planned approach is preventative. The key local HA is providing the housing units because it is keen to be part of a scheme supporting young people to learn how to sustain a tenancy in a supportive environment rather than end up living independently too soon. TACT points out that leaving care can and should be planned over a long enough period to engineer shared households that are more likely to work. A Peer Landlord can be developed into the role and will be supported by a foster carer acting as a 'personal adviser'.

PL has been piloted as a transitional scheme in London but the capital's housing shortage has meant move on options have been limited (and of course the same would apply in many other places). This poses the question as to whether it might be offered as a more permanent option for some people in some locations.

We are struck by the interaction between housing, employment and benefit problems identified during the PL pilot. The increase in precarity of employment and income vulnerability means people are struggling to sustain a tenancy; in addition to LHA restrictions, jobs may be on short-term or zero hours contracts with fluctuating earnings, so people move in and out of benefit entitlement.

Universal Credit (UC), designed to streamline transitions between work and benefit dependency, has so far proved ineffective; according to the PL project managers, UC has exacerbated problems for claimants in work and training. In

this context all landlords housing low-income groups need to pay particular attention to rent collection systems which support tenancy sustainment. They need to ensure that:

- information is given at sign-up stage about payment and benefit claim responsibilities
- this information is clearly understood by tenants
- there is sensitivity built in towards fluctuating incomes.

As far as possible given the new restrictions that UC imposes, the PL approach addresses these challenges and encourages peer motivation to keep up with rent payments and associated benefit issues.

Shared and supportive housing has been advocated as a response to loneliness. The Jo Cox Commission on Loneliness has called for action and innovation; housing can clearly play its part in this movement to combat loneliness with shared housing being one component.

In Summary

There has been a good deal of discussion over the last decade about developing forms of 'intermediate' housing for people squeezed out of homeownership, especially for 'Generation Rent'. But many of these young people have the incomes, confidence, knowledge and networks to form and sustain shared households in the private rented sector. In contrast many homeless people, those on low incomes and in housing need – and of different ages - have equivalent aspirations to work, study or undertake training but have little or no experience of shared housing and fewer skills and supportive networks to access and sustain housing. PL could play a significant role in filling this gap if it is focused on those with low support needs and adapted for different client groups and locations. We strongly encourage other organisations and providers to review the experience with PL and consider adopting and adapting it themselves.

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