

Why is Enfield facing high levels of homelessness and what are the options for change?

A report by the Smith Institute

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Preface

This report was commissioned by the London Borough of Enfield and completed between April and June 2019. The Council wanted to know why Enfield has seen a sharp rise in the levels of homelessness (and temporary accommodation use), and on the basis of the evidence what are the options for step change.

Through desk research, data analysis and interviews with internal and external stakeholders and residents themselves, this research seeks to answer the following questions:

- To what extent might the prevention and relief strategies of other boroughs affect Enfield's level of demand and subsequent temporary accommodation liabilities (e.g. robust gatekeeping, or promoting Enfield as a better alternative)?
- To what extent is the Enfield housing market, the high level of privately rented homes and the actual or perceived opportunity for lower cost housing affecting increased demand?
- To what extent might the Council's policies of seeking to minimise out-of-borough placements attract new residents?
- To what extent does the promotion of affordable, new housing supply in regeneration schemes including Meridian Water attract residents?
- What could Enfield do to make a step change in homelessness prevention and the eradication of the use of TA?

The first part of the report examines the background data on the rise of homelessness in the Borough and what it might be telling us about the drivers of homelessness in Enfield. The second part presents findings from the qualitative research examining perceptions about the problems and challenges facing those who are or about to become homeless. Based on the findings from data analysis and interviews, the final section of the report presents options for change that the Council may wish to consider.

This report does not attempt to review or audit the existing service frameworks but rather to provide an overview of the causes, challenges and options Enfield Council should consider in achieving the goal of reducing homelessness and eliminating the use of temporary accommodation.

We would like to offer our thanks to the staff at Enfield Council who gave up their time to support this project.

Executive summary

Main research findings

- Enfield has experienced a rapid increase in homelessness (rising by 250% since 2011/12), and now has high levels even by London standards.
- Enfield's homelessness challenge appears rooted in the Private Rented Sector (PRS). The rise in homelessness is largely due to the failure of private tenancies. And the main driver is likely to have been welfare reforms which disproportionately affected tenants in the private sector (and Enfield's PRS services high levels of tenants claiming Housing Benefit (HB)).
- The changes to the London housing market alongside welfare reforms may mean that Enfield is a relatively more affordable place to live for those on low incomes (even if rents have risen). This could mean the Borough's housing market is attracting lower income residents who are at greater risk of homelessness. The data suggests this to be the case, with Enfield being home to a growing proportion of London's HB/Universal Credit (UC) claimants in the PRS while inner London boroughs' share is in decline.
- Regardless of the causes this presents Enfield with a serious challenge. It is also a different challenge that inner London boroughs more associated with high levels of homelessness face because of lower levels of social housing. As a result of having large levels of homelessness, the Borough also has high levels of tenants in temporary accommodation (the third highest in the country), but not demonstrably out of line with others when comparing TA levels with levels of homelessness. The sheer level of homelessness and temporary accommodation and use of evictions by landlords demands a robust strategy and programmes for intervening early to reduce these numbers. The evidence from both the data (although not an outlier Enfield appears to be worse than average on certain measures) and interviews suggests there is room for improvement in how the council approaches homelessness prevention.
- There is concern within the council that its policies were attracting homeless people to the Borough or encouraging homelessness. However, interviews with clients suggested there was no detectable pattern of people moving to Enfield to take advantage of a generous system and no evidence that people are becoming homeless with the expectation that they will access social housing.
- What the research did find was that people felt there was a lack of information about the support available and the clients spoken to would have benefitted from information from the council earlier in the timeline of their journey into homelessness. This is an issue the Borough could seek to address as a top priority given the importance of intervening early to stop problems escalating.
- The research highlighted two examples of other boroughs having a clear policy to help ensure residents are provided with clear information as early as possible. Croydon's approach was to make it explicitly clear that when someone is presenting as homeless that they are advised that all roads lead to the PRS. Camden's approach is to use the points system to provide an incentive not to become homeless by increasing the chances of securing a social tenancy.
- Concerns within the Borough were voiced about the use of out-of-borough placements by neighbouring local authorities. Interviews with other boroughs suggested that all councils do this and it would 'even itself out'. However, the data did suggest that surrounding boroughs

resort to out of borough placements more often than Enfield but with the biggest inflows coming from inner London.

Options for change

Based on the evidence, the Borough may wish to consider a range of options big and small and aimed internally and externally. These include:

Local action

- **Clearer policy and messaging:** The examples of Croydon and Camden highlighted the different approaches the Borough could adopt. It is not possible to assess the efficacy of the approaches given the very different demographics and housing markets/social housing provision. However, the council may conclude that the Camden approach incentivises behaviour which will sustain tenancies while also providing residents with a better opportunity of securing a social tenancy which if achieved is likely to result in a more affordable and sustainable tenancy. Leaving aside the different policies, the message from the interviews was that the approach should be clear and consistent. This would support efforts to communicate what options are available to residents, landlords and third sector organisations as well as help manage expectations. At present some homeless households in Enfield do receive offers of council properties, but the approach is poorly communicated with Enfield residents facing an information vacuum when they face homelessness.
- **Invest to save:** Examples were highlighted where prevention could produce savings for the council. The reverse of this was highlighted in one of the interviews with Enfield where it was stated that a 10% increase in homelessness could create a £6m budget pressure for the council.
- **Early intervention:** The evidence from the interviews with tenants suggested that support would have been welcome earlier in the process. Additional, resources from within the Borough or central government could help with efforts to intervene early to avoid problems escalating.
- **Better engagement with landlords:** some of the Enfield residents interviewed wanted support in speaking to and liaising with their landlord while the example of a staff member situated in the Job Centre Plus office suggested this could be effective and deliver savings.
- **Introduce a landlord licensing scheme:** A borough-wide licensing scheme could help tackle homelessness as well as driving up standards in the PRS. The scheme could require landlords to undertake training, support the barring of 'rogue' landlords, provide invaluable information about the PRS to help the council actively engage with landlords on homelessness, build up relationships and enforce standards.
- **Working with the third sector:** The council could consider how best to work with and support the third sector, either by greater liaison with the sector or direct funding for organisations to help provide information, support and advice on homelessness. This could help prevent homelessness by intervening early amongst hard to reach groups who are often at highest risk of homelessness but also could support the council communicate its homelessness policies.
- **Stakeholder forum/homelessness panel:** There were concerns about possible tensions between landlords and the Borough. To improve relationships, guide policy and disseminate information about the Borough's approach the establishment of a Homelessness Prevention Board as consulted on by Government is recommended to be taken forward.

- **Best value TA:** Enfield may wish to consider actively reducing the proportion of nightly paid accommodation which is not always a suitable form of accommodation and is more expensive, contributing more significantly to the deficit.
- **Joining Capital Letters,** a pan-London procurement company (established by London Councils with MCHLG funding), could help drive down the use of nightly paid accommodation.
- **Pre-tenancy training:** The interviews highlighted the importance of pre-tenancy training to sustaining tenancies and building trust with landlords. Additional and sustained funding could support this.
- **Withdrawal of incentives:** A neighbouring borough suggested that a large proportion of its landlords renewed agreements without incentives. The view from Enfield was that paying incentives was not a widespread practice and was leading the way on agreeing pan London harmonisation of incentives. Nevertheless, the Borough may wish to explore whether further withdrawal of incentives to landlords could be possible.

Changes beyond the borough

- **Longer term funding from central government:** The Council's response to the Fairer Funding review for local government seeks long term funding to help the Borough tackle the problem in a strategic way. As Enfield has high levels of homelessness and household in TA it could also have a strong case for receiving more support under existing or new funding programmes.
- **Increasing LHA rates:** The main reason behind the spike in homelessness appears to be changes in the Local Housing Allowance rates. Enfield could push for central government to reverse cuts to LHA rates.
- **More provision of social housing:** Although not a short-term solution, provision of more affordable housing would help in the longer-term providing residents with more sustainable tenancies. This would require greater central government funding including to allow the Council to build more homes at social rent levels.
- **Strategic approach from the GLA:** There is scope for the GLA to play a greater role in bringing boroughs together to foster collaboration that seeks to address the underlying causes of homelessness and need for temporary accommodation as well as the displacement of problems from one borough to another. This could be supported by the establishment of a GLA homelessness panel which could work in collaboration with any LGA initiative.
- **Additional temporary accommodation:** The GLA could also provide additional support for new temporary accommodation, such as it did to establish the Pan-London Accommodation Collaborative Enterprise (PLACE) to acquire modular temporary accommodation. Equally the Borough itself could also seek to provide additional support for its Housing Gateway to buy PRS accommodation to help discharge duties to maximise TA cost avoidance.
- **Partnership working:** There appeared to be some scope for greater collaboration with neighbouring boroughs around co-operation on temporary accommodation procurement and harmonising incentive payments for temporary accommodation providers.

Further details of the main findings

Data analysis

- Enfield has a relative high proportion of homelessness cases per resident compared with both London and England. This has not always been the case. However, since 2011/12 the Borough has seen a 250% increase compared with a 35% rise in London.
- Poverty is central driver of homelessness. However, whilst the Borough has high levels of poverty levels, they are lower than other London boroughs where homelessness has not risen as sharply.
- Instead, Enfield's specific problems appear to be rooted in the private rented (PRS). The termination of assured shorthold tenancies lies behind the increase of homelessness across the country but has been a particular driver in Enfield. One of the reasons posited for the increase in the loss of PRS tenancies are changes to the LHA rates.
- While Enfield does not have high levels (for London) of residents in the PRS, it does have large numbers of poorer residents living in the PRS. Comparisons of housing benefit claims in the Borough to the estimated number of households in the PRS suggest that almost seven in ten PRS households claim housing benefit in Enfield. This is the highest for London, and especially high compared with inner London highlighting the fact that the PRS in Enfield caters for lower income households compared with young professionals that might be found in central London.
- This may lead to the likely conclusion that the rise in homelessness appears to be driven by the large number of people on low incomes in the Borough who live in the PRS. In other boroughs there is greater supply of social housing for poor residents and social tenants have been relatively better protected from changes to housing benefit cuts and welfare reforms more generally.
- The Borough may also be experiencing increasing need because it has become a more affordable place to live (although prices have risen, they have not done so as much as in inner London) coupled with changes to LHA rates and wider welfare reforms. Indeed, while residents may face a large shortfall between LHA rates and rents it is not as large as in other areas. This could act as a pull factor for lower income Londoners not in social housing looking for relatively more affordable housing. This trend may be evident in the decline in the number of people in the PRS claiming housing support in inner London boroughs compared with Enfield.
- So, while poverty is a central driver of homelessness, the recent trends suggest that it is being most acutely felt by those living in the PRS. As such, when comparing homelessness rates per LHA claimant homelessness rates in each London borough, Enfield is more in line with the average. This suggests that the main issue is the negative impact of welfare reforms coupled with the dynamics of London's housing market rather than something the Borough is or isn't doing.
- Enfield also has higher rates of people in temporary accommodation than the England and London average. However, again when contextualised by the levels of homelessness it does not appear to be hugely out of line with London averages. But where there are differences is in the type of TA provided. When compared with London, Enfield has higher use of relatively more expensive nightly paid accommodation and less use of hostels which maybe more cost effective.
- Where Enfield is slightly different is in the level of out of borough placements. It appears from the data that other boroughs place more households out of borough. The data suggests that

Enfield is a net 'importer' of households from outer London but especially so from inner London although the borough places more households in neighbouring authorities to its north than it receives.

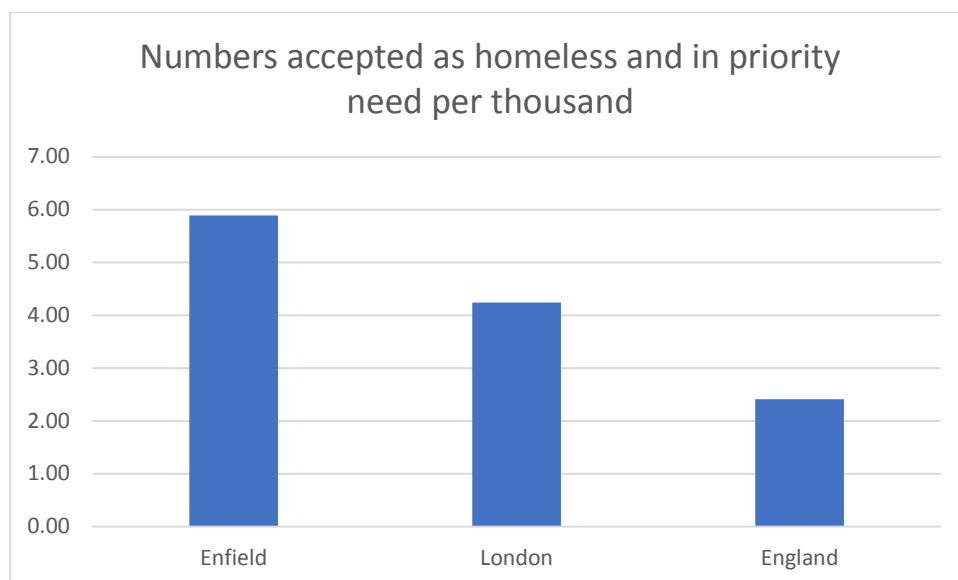
Qualitative research

- Our interviews show that internal stakeholders have a clear understanding of the main drivers of homelessness in Enfield; poverty, welfare changes and a lack of affordable housing.
- Client interviews showed that people move to Enfield for a variety of personal reasons and it is a change in personal circumstances such as sickness, loss of employment, benefits changes or pregnancy that make private tenancies become unaffordable. There was no detectable pattern of people moving to Enfield to take advantage of a generous system.
- It's clear that many possible solutions to reduce the rate of homelessness are already known, especially the need to intervene earlier and more holistically in the lives of people in the PRS at risk of homelessness and prevent them from entering temporary accommodation. Similarly, there is recognition of the need to work more closely in partnership with landlords and agents and play a role in creating and sustaining tenancies.
- However, some of the beliefs internal stakeholders hold about the causes of homelessness have been challenged by the external stakeholder interviews and more importantly by the client interviews.
- Internal stakeholders expressed a belief that Enfield was seen as paternalistic and compassionate in comparison with other boroughs, which may be a cause behind people migrating to the Borough. Although clients have had positive face to face interactions with staff, we did not find further evidence of a perception of a paternalistic approach in the client interviews.
- In addition, we did not find evidence that people are becoming homeless with the expectation that they will access social housing, although some people may aspire to a social tenancy once in a homelessness situation. For our interviewees the causes of homelessness were beyond their control to the extent that they had experienced significant life changes which had made their living situation untenable, or they had simply run out of road in the PRS, needing a move but unable to pay the rent of suitable properties.
- We have also not found evidence from the client interviews that any specific third-party source of advice is giving consistently misleading or unhelpful direction to people at risk of becoming homeless.
- We found there is a vacuum in terms of information about the support available and the clients we spoke to would certainly have benefitted from information from the council earlier in the timeline of their journey into homelessness.
- In terms of the view that decisions made by other boroughs are disadvantaging Enfield's position, this is disputed by the external stakeholders, who feel that the burden evens itself out over time.
- There are some interesting examples of different ways of working from other boroughs that provide some options for change. It will also clearly be important to engage in sub regional and

pan-London work, so the market dynamics do not further shift unfavourably towards Enfield. This could include lobbying central government.

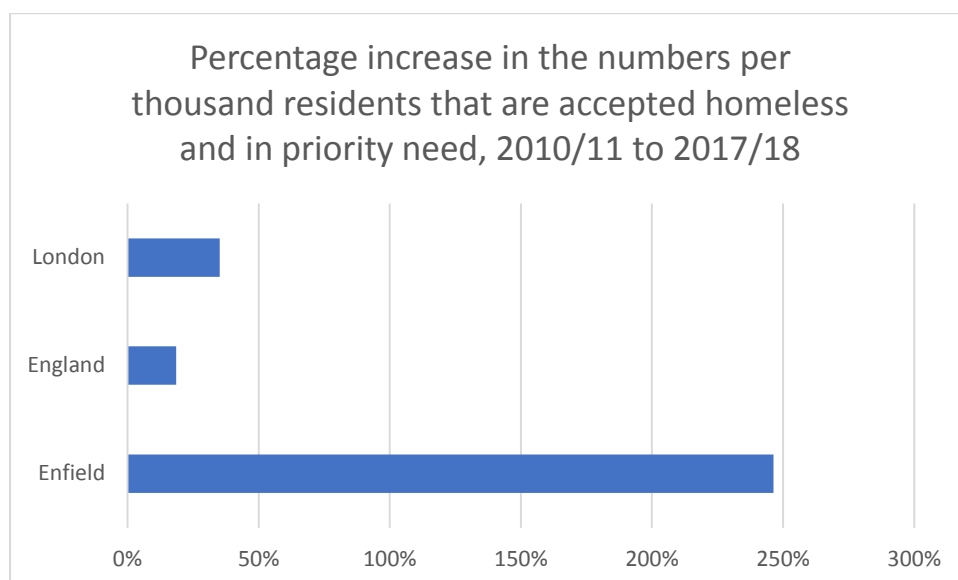
1. Background

1.1 Enfield has high level of homelessness in the Borough relative to other London boroughs and much higher than the English average.



Source: MHCLG, Local authorities' action under the homelessness provision of the Housing Acts, 2017/18

1.2 This was not always the case. In 2010 the number of households accepted as homeless and in priority need per thousand households was around the English average. Over that period there has been a significant increase in the Borough.



Source: MHCLG, Local authorities' action under the homelessness provision of the Housing Acts

1.3 There are areas where Enfield appears to particularly stand out regarding homelessness cases. Looking at the reason for a loss of the last settled home for those owed a prevention or relief duty by the local authority, there are a high proportion that are due to the termination of an

assured shorthold tenancy. Second, there is a high proportion whose family or friends are no longer willing or able to accommodate them.

Reason for loss of last settled home for those owed a prevention or relief duty by local authority, England, April to June 2018 (cases as a proportion of residents)

	Total ¹	Family and friends no longer willing or able to accommodate ²	Non-violent relationship breakdown with partner	Violent relationship breakdown with partner or associated persons	Loss of rented or tied accommodation due to: Termination of assured shorthold tenancy	Loss of rented or tied accommodation due to: Reasons other than termination of assured shorthold tenancy ³	Other reasons ⁴
England	0.25%	0.06%	0.02%	0.02%	0.06%	0.01%	0.08%
London	0.34%	0.09%	0.01%	0.02%	0.07%	0.02%	0.13%
Enfield	0.66%	0.19%	0.02%	0.04%	0.26%	0.02%	0.12%

Source: MHCLG, Reason for loss of last settled home for those owed a prevention or relief duty by local authority, England, April to June 2018

2. The causes of homelessness

- 2.1 There is extensive literature on the link between poverty and homelessness – with the vast majority of people (but not all) experiencing homelessness being in poverty. Evidence from the UK and elsewhere suggests that those with lower social and economic capital are less able to ride out personal shocks such as the loss of employment and relationship breakdowns. Other academic work has suggested that it is long-term marginality in the labour market which causes homelessness rather than the sudden shock of redundancy.¹
- 2.2 The relationship between individual and structural causes of homelessness is complex. Structural issues around the labour and housing markets and welfare system interact with potential personal causes of homelessness; substance abuse, ill health and dysfunctional family relationships. And the relationship between these factors is not straightforward with structural poverty associated with health inequalities and relationship breakdown.
- 2.3 Analysis by Bramley and Fitzpatrick into which groups face the biggest risks of homelessness, highlights those in tight housing markets face higher risks as alternative accommodation is harder to find. They also highlight the relationship with poverty. Their findings show that those in social housing are more likely to have experienced homelessness than those in the PRS.² However, this may not point to a causal relationship between social housing and homelessness as historically those who are homeless have had effective rights to be housed in the social rented sector.

¹ For a full review see Johnsen, S and Watts, B Homelessness and poverty: reviewing the links (Heriot-Watt University, 2014)

² Bramley, G and Fitzpatrick, S “Homelessness in the UK: Who is most at risk”, Housing Studies, Volume 33, 2018

- 2.4 There have been concerns about the recent welfare reforms leading to heightened risks of homelessness. These include: LHA caps particularly affecting London; Shared Accommodation Rate (SAR) affecting younger people in the PRS; and the bedroom tax. Tenants also face Universal Credit (UC) rollout. These may particularly affect those in the PRS, including the UC where there may be less forbearance from private landlords and less willingness to let to benefit claimants.
- 2.5 Research for the Residential Landlords' Association has suggested that the recent rise of homelessness from people in the PRS has been due to changes to LHA rates rather than length of tenancy.³
- 2.6 In addition, while unemployment rates have remained relatively low, low income households have faced benefit sanctions and those working may be in precarious work or face sluggish wage growth. This may have a demographic component with younger people particularly affected by the slowdown in wage growth and more likely to live in the PRS.
- 2.7 The current national data on homelessness suggests that tenancy breakdown is experienced most by those in the PRS. The data is not clearly cut in a binary way between PRS and the social rented sector but nevertheless shows that in April to June 2018 the highest number of people by accommodation type where an initial homelessness duty was owed were in the PRS. This accounted for 30% of cases: followed by living with family (23%), no fixed abode (11%), living with friends (10%), and social housing (9%). This would suggest that private rented sector is a specific issue nationally. This is further supported by the data on the loss of assured shorthold tenancies which accounts for large numbers entering homelessness.⁴ Although it is not possible to hold for personal characteristics the data shows a rise in the numbers from the PRS in previous years (see section 4).
- 2.8 To look at the link between PRS and homelessness a quick regression analysis using Family Resources Survey data into levels of evictions (not homelessness) was undertaken. The results, which hold for characteristics associated with evictions (income, employment status, region, ethnicity, housing benefit claimant), suggests that those in the PRS are 1.4 times more likely to have been evicted than those in the social rented sector.⁵

3. Poverty in Enfield

- 3.1 As the evidence suggests, poverty is widely accepted as a key driver of homelessness. Overall, Enfield is a local authority with higher than average rates of poverty and deprivation.
- 3.2 In the Index of Multiple Deprivation (2015) Enfield is in the bottom 20% of the poorest local authorities, and the bottom 10% for both income and housing elements of the IMD.
- 3.3 According to research by Laura Valadez-Martinez and Donald Hirsch, from the Centre for Research in Social Policy at Loughborough University Enfield has the 11th highest rate of child

³ O'Leary, et al Homelessness and the Private Rented Sector (2018)

⁴ MHCLG, Reason for loss of last settled home for those owed a prevention or relief duty by local authority and MHCLG, Accommodation at time of application for those owed a prevention or relief duty, England, April to June 2018

⁵ Analysis of FRS data: Office for National Statistics, Social and Vital Statistics Division, Department for Work and Pensions, National Centre for Social Research. (2019). Family Resources Survey, 2016-2017. UK Data Service. SN: 8336

poverty in the country (39% of children).⁶ Figures used by the GLA are considerably lower at around 20%.⁷

- 3.4 Half of areas in Enfield have rates of poverty that place them in the top quarter of areas for concentrations of poverty.⁸
- 3.5 Analysis of Annual Survey of Hours and Earnings suggests that around a third of Enfield's residents are paid below the London Living Wage. This compares with 22% for the capital as a whole.⁹
- 3.6 Enfield has a higher unemployment rate (5%) compared with the rest of the country (4.3%). It also has a higher claimant count (3.1%) than London (2.6%) and Great Britain (2.7%).¹⁰
- 3.7 Around a quarter of Enfield households claim housing benefit versus around 15% across England.¹¹

4. Levels of homelessness

- 4.1 Enfield appears to have a high proportion of residents experiencing homelessness.¹²
- 4.2 In total within Enfield there were 852 cases where there was an initial decision of homelessness duty owed. This is the 5th highest in absolute terms.
- 4.3 When calculated as a proportion of households within the Borough it had the second highest proportion of any local authority behind only Southwark (0.67% versus 0.77%). This compares with 0.26% in England.
- 4.4 Enfield has a high number of households who are made homeless after the loss of an assured shorthold tenancy. In total 340 households were made homeless, the second highest in absolute terms. As a proportion of homelessness cases it totalled 40% of cases – the 29th highest in England – and compares with 21% of cases for London.
- 4.5 The data suggests that Enfield has a higher proportion of homelessness than might be expected given that while it is poorer than most areas it is not the poorest.

5. Homelessness and the PRS

- 5.1 Enfield also has a high proportion of households being made homeless from the PRS – the second highest in absolute numbers and the 14th by proportion of all cases. As a proportion around half (48%) of cases are from the end of private tenancy (versus 30% in England). This compares with loss of social housing tenancy contributing 10% in England versus 5% in Enfield and no fixed abode (11% nationally versus 1% in Enfield). A similar proportion were living with their family (both 23%).
- 5.2 The data also suggests that Enfield faces a specific challenge of homelessness that comes from residents in the PRS. The next section suggests that a reason for higher rates of homelessness in the Borough may be due in part to higher rates of poorer households in the PRS.

⁶ End Child Poverty, Compilation of child poverty local indicators, update to September 2017

⁷ GLA, Children in Poverty

⁸ ONS, Households in Poverty estimates for middle layer super output areas, England & Wales, 2013/14

⁹ ONS, Annual Survey of Hours and Earnings, 2018

¹⁰ NOMIS

¹¹ Housing benefit data take from DWP, Stat-Xplore and compared with mid-year household estimates

¹² Data taken from MHCLG Live Tables on Homelessness

5.3 This can be observed as the level of change in the main reason for the loss of the last settled home for households found to be eligible, unintentionally homeless and in priority need during the quarter. The data highlights that the main areas where there has been an increase between 2010 and 2016 was the PRS, specifically the loss of an assured shorthold tenancy or rent arrears in the PRS. This is also found to be the case nationally and in London both of which explain around 70% of the increase in homelessness.

Changes within Enfield, 2010-16

		Change (2010 – 2016)	Contribution to change (%)
1. Parents no longer willing or able to accommodate		50	5%
2. Other relatives or friends no longer willing or able to accommodate		66	7%
3. Non-violent breakdown of relationship with partner		0	0%
4. Violence	a. Violent breakdown of relationship, involving partner	29	3%
	b. Violent breakdown of relationship involving associated persons	0	0%
	c. Racially motivated violence	0	0%
	d. Other forms of violence	0	0%
5. Harassment, threats or intimidation	a. Racially motivated harassment	0	0%
	b. Other forms of harassment	0	0%
6. Mortgage arrears		-6	-1%
7. Rent arrears on:	a. Local authority or other public sector dwellings	0	0%
	b. Registered Provider dwellings	0	0%
	c. Private sector dwellings	43	5%
8. Loss of rented or tied accommodation due to:	a. Termination of assured shorthold tenancy	557	60%
	b. Reasons other than termination of assured shorthold tenancy	137	15%
9. Required to leave accommodation by Home Office as asylum support		30	3%
10. Left an institution or LA care	a. Left prison/on remand	0	0%
	b. Left hospital	0	0%
	c. Left other institution or LA care	0	0%
11. Other reason for loss of last settled home	a. Left HM-Forces	0	0%
	b. Other reason	28	3%
Total		930	100%

Source: MHCLG, Statutory Homelessness, Detailed Local Authority Level Responses

5.4 The data also highlights the problems are in the PRS with 20% of those owed a duty were due to service of valid Section 21 Notice. This compares with a London average of 7%.¹³

6. Welfare reforms and the PRS

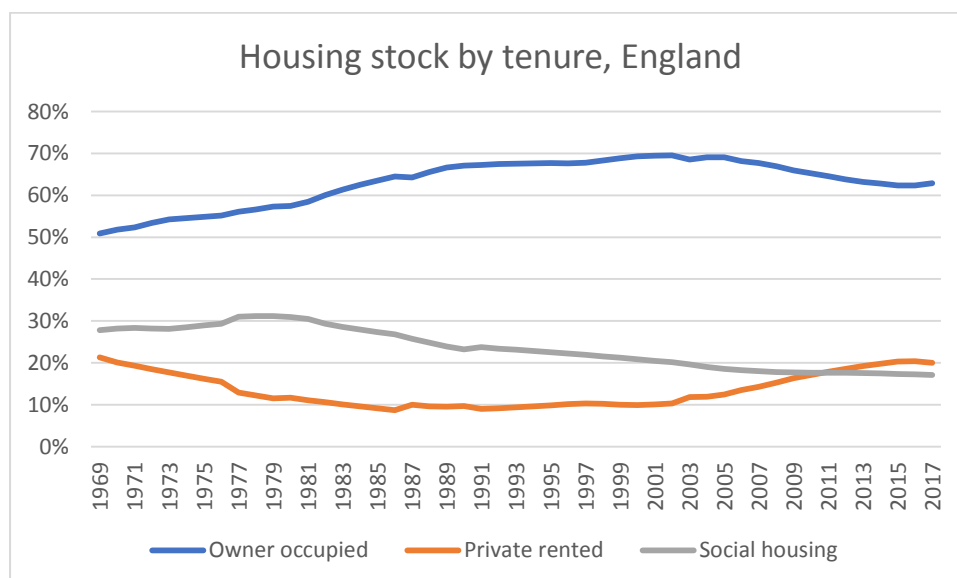
- 6.1 The rise of homelessness from the PRS needs to be contextualised by welfare reforms, which are seen by many as a major cause for its rise.
- 6.2 There have been specific welfare reforms which have affected those in low income households in the PRS.
- 6.3 Initial reforms occurred in 2011 when the government changed LHA rates, reducing amounts households could claim from the 50th percentile house price in a broad rental market area to the 30th (so LHA would cover rental costs for properties in the bottom 30% by price)
- 6.4 This was coupled with under 25s only being able to claim shared accommodation rates.
- 6.5 LHA was further reduced in 2013 following reforms which uprated levels according to CPI rather than how much rents were actually rising by.
- 6.6 In 2014 and 2015 rates increased by 1% again rather than in line with rent rises.
- 6.7 In 2015 the shared accommodation rate for young people was extended to cover all those under 35.
- 6.8 Since 2016 LHA rates have been further reduced by LHA being completely frozen until 2020.
- 6.9 At the same time the benefit cap has been introduced which has particularly impacted private rented tenants, especially in London, because the amount they can claim in benefits is higher than social rents.
- 6.10 There have been measures to mitigate these changes such as Targeted Affordability Funding which was focused on areas where rents were high.
- 6.11 However, the overall underinvestment in LHA rates has meant the areas where households can reasonably afford to live has been reduced.¹⁴
- 6.12 There have also been serious issues with the introduction of Universal Credit which has led to long periods that tenants have to wait before they receive any payment. This may affect all tenants, but social landlords are likely to show more forbearance than private landlords.

¹³ MHCLG, Initial assessments of statutory homelessness duties owed, April – December 2018

¹⁴ See Chartered Institute of Housing, Missing the target: is Targeted Affordability Funding doing its job (2018)

7. Poverty and tenure in Enfield

7.1 The PRS has risen across England since the early 2000s, doubling from around 10% to 20% of the housing stock. This has come from both the decline in social housing and from lower levels of homeownership.¹⁵



Source: MHCLG Live Table 104

7.2 Enfield has also experienced the same phenomenon. Over the decade to 2016, households in the PRS rose from 13% to 22%. The rise of the PRS has been faster than for London as a whole with the proportion of households in the PRS rising by 61%. The Borough has a similar proportion of households renting privately to outer London and is lower than the inner London average and many nearby boroughs.

	Proportion of households in PRS	Percentage increase since 2006
Barnet	23.7	4%
Camden	27.9	-1%
Enfield	22.2	61%
Haringey	26.6	63%
Islington	31.5	81%
Waltham Forest	32.2	71%
Inner	29.2	24%
Outer	22.9	48%
London	25.6	36%

Source: GLA, Housing tenure of households

7.3 The table above shows that Enfield has around the outer London average level of PRS and below that of the inner London average. However, the makeup of tenants in the PRS in Enfield is very different to the London average. As the table below demonstrates, at the time of the last census, the proportion of Enfield's PRS tenants who were economically active was lower

¹⁵ MHCLG, Live Table 104

than any other London borough and had high concentrations of tenants who were unemployed.

	Proportion of private renters (HRP) economically active	Proportion of private renters (HRP) unemployed		Proportion of private renters (HRP) economically active	Proportion of private renters (HRP) unemployed
Enfield	64%	8%	Haringey	79%	5%
Barking and Dagenham	66%	8%	London	79%	4%
Bexley	68%	7%	Ealing	79%	4%
Havering	68%	7%	Camden	79%	3%
Redbridge	72%	6%	Sutton	79%	5%
Croydon	72%	7%	Kingston upon Thames	80%	3%
Hillingdon	75%	5%	Hounslow	82%	3%
Barnet	76%	5%	Hackney	83%	5%
Westminster	76%	3%	Islington	83%	3%
Brent	76%	6%	Hammersmith and Fulham	83%	3%
Harrow	76%	4%	Tower Hamlets	84%	3%
Newham	76%	6%	Southwark	85%	3%
Bromley	77%	5%	Lambeth	86%	4%
Lewisham	78%	5%	Merton	86%	3%
Kensington and Chelsea	78%	3%	Richmond upon Thames	86%	2%
Waltham Forest	78%	5%	City of London	88%	1%
Greenwich	79%	5%	Wandsworth	88%	2%

Source: 2011 Census

7.4 This can be seen in more up-to-date housing benefit data. We know from previous studies that housing benefit is good proxy for poverty.¹⁶ The table below shows, Enfield has the second highest number of PRS housing benefit claimants out of all the London boroughs.

	Number of housing benefit claimants in the PRS		Number of housing benefit claimants in the PRS
Brent	14,448	Merton	3,882
Enfield	13,624	Westminster	3,765
Barnet	12,770	Havering	3,721
Haringey	10,357	Bexley	3,598
Ealing	10,208	Hounslow	3,574
Newham	9,598	Bromley	3,539
Hackney	7,736	Camden	3,308

¹⁶ Fenton, A Small-area measures of income poverty (LSE, 2013)

Redbridge	7,397	Tower Hamlets	2,696
Hillingdon	6,831	Kingston upon Thames	2,563
Croydon	6,763	Islington	2,164
Harrow	6,699	Sutton	2,037
Lewisham	6,534	Richmond upon Thames	2,029
Waltham Forest	5,299	Hammersmith and Fulham	1,731
Wandsworth	4,504	Kensington and Chelsea	1,680
Greenwich	4,465	Southwark	1,629
Barking and Dagenham	4,341	City of London	26
Lambeth	4,169		

Source: DWP, Stat-Explore. Figures are from November 2018

7.5 This needs to be further contextualised by the size of the PRS in the boroughs. As a result, we can see when comparing households in the PRS with HB data that Enfield stands out (even if caution may be needed because of the difficulty quantifying household tenure) by some distance in the proportion of tenants in the PRS who are claiming HB.

	Proportion of private renters claiming housing benefit (2016)		Proportion of private renters claiming housing benefit (2016)
Enfield	69%	Greenwich	28%
Havering	49%	Hounslow	26%
Barking and Dagenham	49%	Sutton	24%
Brent	48%	Waltham Forest	23%
Barnet	47%	Bromley	22%
Haringey	47%	Kingston upon Thames	21%
Croydon	43%	Lambeth	19%
Bexley	38%	Richmond upon Thames	18%
Ealing	36%	Wandsworth	17%
Redbridge	35%	Hammersmith and Fulham	14%
Harrow	34%	Camden	13%
Hillingdon	33%	Kensington and Chelsea	12%
Merton	31%	Westminster	11%
Hackney	31%	Southwark	11%
Lewisham	31%	Tower Hamlets	10%
Newham	30%	Islington	8%

Source: DWP, Stat-Explore (HB figures are from 2016) and GLA datastore, Household Tenure by Borough (2016 data)

7.6 The data suggests that although the proportion of private renters is similar to the outer London average and below that of inner London, the Borough is likely to face higher rates of homelessness from the PRS because of who lives in it. Whilst the PRS in inner London boroughs may cater for wealthier tenants (i.e. young professionals) in Enfield just under seven in ten tenants appear to be claiming housing benefit.

8. Low income PRS tenants driving homelessness

8.1 The evidence thus far suggests:

- Those in poverty face heightened risk of homelessness
- Those in the PRS seem particularly at risk versus other tenures
- Enfield has a higher rate of homelessness per head than most local authorities
- Enfield has above average proportion of people in the PRS but is below average by London standards
- However, the PRS in Enfield is largely servicing lower income residents

8.2 This would suggest that Enfield may be experiencing higher rates of homelessness not from the local authority's approach to homelessness but rather the composition and intersection of tenure and poverty in the Borough.

8.3 Housing benefit data suggests that Enfield has the third highest number of claimants from the PRS of all local authorities in England and the 11th highest as a proportion of all housing benefit claims (54%).

8.4 Using housing benefit data for a proxy for the number of households in poverty by tenure we can compare how well Enfield performs versus other local authorities.

8.5 Of those local authorities for which data is available, as a proportion of PRS homelessness duty cases to PRS housing benefit claims, Enfield is around 99th highest out of 311 local authorities. Homelessness cases from the PRS make up around 2.25% of PRS claimants versus 1.6% in England.

8.6 Analysis of data on homelessness duties from the loss of an assured shorthold tenancy as a proportion of HB claimants in the PRS, shows that Enfield is 97th highest (Of 308) and is 1.3% of PRS claimants in Enfield versus 1.8% in England.

8.7 Residents may also now be supported by the housing element of Universal Credit. When adding these claimants to those claiming housing benefit the figures remain similar with Enfield rates slightly worse than the English average. As the table below of London boroughs illustrates Enfield is not an outlier, and although it may be able to do better it is by no means the worst.

	Loss of assured shorthold tenancy as % of PRS UC/HB claimants	PRS as % of PRS UC/HB claimants		Loss of assured shorthold tenancy as % of PRS UC/HB claimants	PRS as % of PRS UC/HB claimants
Southwark	6.3%	2.6%	Barking and Dagenham	1.4%	1.1%
Havering	4.2%	3.2%	England	1.4%	1.1%
Hillingdon	2.9%	2.7%	Hammersmith and Fulham	1.4%	1.0%
Lewisham	2.4%	1.7%	Harrow	1.3%	0.7%
Haringey	2.3%	1.4%	Hounslow	1.2%	1.1%
Tower Hamlets	2.2%	1.4%	Sutton	1.2%	1.0%

Bexley	2.2%	2.1%	Hackney	1.2%	0.7%
Enfield	2.1%	1.7%	Bromley	1.2%	0.8%
Ealing	1.8%	1.3%	Newham	1.1%	1.0%
Waltham Forest	1.7%	1.3%	Brent	1.0%	0.3%
Westminster	1.7%	0.6%	Croydon	0.8%	0.3%
Islington	1.6%	0.9%	Kensington and Chelsea	0.8%	1.0%
London	1.5%	1.0%	Wandsworth	0.5%	0.4%
Merton	1.5%	1.3%	Camden	0.4%	0.3%
Greenwich	1.5%	1.3%	Barnet	0.3%	0.2%
Lambeth	1.5%	0.8%			

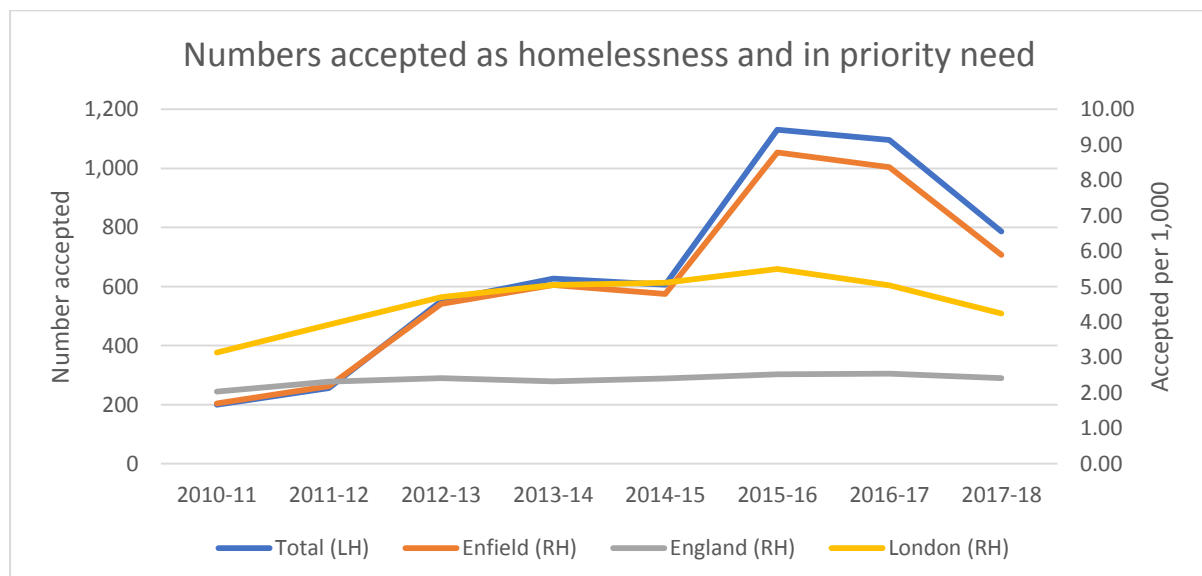
Source: DWP, Stat-Xplore, MHCLG, Reason for loss of last settled home for those owed a prevention or relief duty by local authority and Accommodation at time of application for those owed a prevention or relief duty, England, April to June 2018

8.8 To further make the point an analysis of the relationship between levels of homelessness resulting from the loss of an assured shorthold tenancy by local authority and level of claims for LHA by local authority was undertaken. The results show that there is a statistically significant relationship and relatively strong correlation.

		Number of LHA claims
Homeless from end of assured shorthold tenancy	Pearson Correlation	.755*
	Sig. (2-tailed)	0.000
	N	309

9. Potential drivers of homelessness

9.1 Homelessness in Enfield has increased over the past decade, although fallen back from its peak in 2015. Whilst the data from the previous year shows a decline, the number of households accepted as homeless and in priority need is well above the England average and significantly above the London average. Whereas in 2010-11 it was below both the English and London averages. The following section highlights potential structural drivers for this change.



Source: MHCLG, Local authorities' action under the homelessness provision of the Housing Acts

9.2 **Population.** The data above suggests that the rising levels of homelessness is not caused by population alone, with the proportion per households increasing. Nevertheless, population increases could partly explain a rise in the absolute increase. It could place additional stress on existing housing stock and increased reliance on the PRS if social rented housing has not kept pace with the population growth of poorer households. It is also likely that additional population growth is likely to mean additional resources are required in absolute terms. Since 2010 ONS data suggest that the number of households in Enfield was 11% higher (in line with the London average) versus growth of 7% in England.

9.3 **Levels of acceptances in Enfield:** One of the drivers of homeless acceptances could be the approach Enfield Council takes to accepting people as homelessness. However, in the London context Enfield is not outlier regarding the numbers presenting as homeless and the level of acceptances. As the table below shows Enfield is 12th regarding the proportion of households not owed a duty as a proportion of total initial assessments.

	No duty owed as proportion of initial assessments		No duty owed as proportion of initial assessments
Redbridge	0%	Waltham Forest	5%
Kingston upon Thames	0%	Harrow	5%
Newham	0%	Barnet	7%
Bexley	1%	Hammersmith & Fulham	8%
Havering	1%	Brent	8%
Hillingdon	2%	Tower Hamlets	11%
Southwark	2%	Westminster	14%
Kensington & Chelsea	2%	Camden	15%
Lewisham	2%	Wandsworth	15%
Lambeth	2%	Barking & Dagenham	18%
Ealing	2%	Haringey	18%
Enfield	2%	Hounslow	20%
Croydon	3%	Sutton	26%
Islington	4%	Greenwich	31%
Hackney	4%	Richmond upon Thames	32%
Merton	4%	Bromley	47%

Source: MHCLG, Initial assessments of statutory homelessness duties owed, April-June and July-September 2018

Note: In the cases of Richmond and Redbridge only one quarter of data was available

9.4 **Changes in rates of poverty and deprivation.** Increased levels of poverty in the Borough could be driving homelessness. Enfield has moved from London's 14th most deprived borough in 2010 to the 12th most in 2015.¹⁷ It has also seen a rise in low pay rates from 17% to 19%

¹⁷ MHCLG, English Indices of Deprivation, 2015 and 2010 – rank of average score

between 2010 and 2018.¹⁸ The number of residents claiming housing benefit between March 2010 and March 2018 has risen by 15% whereas in England it has fallen by around 10%.¹⁹

9.5 **Increased reliance on the PRS.** As the population has grown there may have been more reliance on the PRS where tenancies are less secure and rents higher. This is evident in Enfield and can be seen through housing benefit data. Between 2010 and 2018 the proportion of housing benefit claimants in the PRS increased by 7 percentage points. As the data has shown, Enfield has a high proportion of poorer residents living in the PRS. Those in the PRS are more likely to have their tenancy ended. Therefore, areas with higher rates of poorer people in the PRS could be more susceptible to higher rates of homelessness and experience the impact of other changes (welfare, housing market, labour market) more acutely. This could also be driven by the tenure shift within the Borough away from homeownership to the PRS (meaning that the housing stock is catering for different types of households).

9.6 **Lack of social housing.** According to MHCLG figures, social landlord stock declined by 1% in the Enfield between 2010 and 2017.²⁰ As such, poorer residents in Enfield are more reliant on the PRS than other areas. Enfield has historically had a lower proportion of households in social housing than the London average (currently around 20% versus 23% for the capital).²¹ While social housing may act as a pull factor for poorer tenants, it could also ensure that those on lower incomes have lower rents and more secure tenancies. There has been a decline in the rate of lettings to new tenants and analysis of data has suggests there has been an overall decline in the proportion of lettings to homeless people.²² In addition, those in poverty in London have become more likely to live in the PRS.²³ This means that those on low incomes may be increasingly likely to seek more affordable housing in areas where rents are lowest (see below), especially as a result of welfare reforms. Enfield’s low level of social housing provision for its demographic profile is also evident in the data below which compares provision as a proportion of child poverty rates.

	Proportion of residents in social housing stock	Child poverty as a proportion of social housing stock		Proportion of residents in social housing stock	Child poverty as a proportion of social housing stock
Redbridge	9.8	113%	Richmond upon Thames	8.2	49%
Harrow	8.0	111%	Kingston upon Thames	12.6	48%
Ealing	14.2	86%	Wandsworth	16.6	48%
Waltham Forest	16.7	82%	Lewisham	27.6	46%
Enfield	19.9	81%	Haringey	29.3	46%
Barking and Dagenham	29.3	73%	Tower Hamlets	39.2	43%
Bexley	12.9	72%	Hounslow	22.2	43%

¹⁸ Analysis of Annual Survey of Hours and Earnings data, low pay is defined as two thirds of median hourly earnings for all employees

¹⁹ DWP, Stat-Xplore

²⁰ MHCLG, Live Table 100

²¹ GLA, Housing tenure of households – 2016 data based on the ONS, Annual Population Survey dataset

²² Fitzpatrick, S et al, The homelessness monitor: England 2018 (Crisis/JRF, 2018)

²³ See Hunter, P ‘The unspoken decline of outer London’ (2019)

Brent	22.1	68%	Greenwich	32.9	41%
Hillingdon	15.3	67%	Hackney	43.7	34%
Croydon	15.1	66%	Lambeth	33.8	31%
Newham	26.5	63%	Islington	37.6	31%
Havering	15.4	60%	Camden	36.7	27%
Merton	13.4	57%	Southwark	40.9	27%
Bromley	12.2	56%	Hammersmith and Fulham	31.7	26%
Barnet	14.8	56%	Westminster	30.9	24%
Sutton	11.4	51%	Kensington and Chelsea	32.7	16%

Sources: GLA, Children in Poverty and GLA, Household Tenure

9.7 Impact of welfare reforms. Welfare reforms could have several impacts on homelessness in Enfield.

- **Overall level of need.** Reforms may have increased deprivation - this would impact all residents in all areas.
- **Residents in Enfield are more affected by welfare reforms.** This is largely due to the disproportionate impact of reforms on those in the PRS where high levels of Enfield's poorest live. Reforms include changes to LHA rates making more residents poorer and making paying rent more difficult. It also includes the impact of Universal Credit, which will potentially make it more difficult for those in the PRS where landlords show less forbearance.
- **Push and pull factors.** Although proportionately fewer residents in inner London may be affected by reformed LHA caps, those that are affected are severely impacted. This means they may move to lower cost areas (such as Enfield) adding to the levels of poorer residents in the Borough and living in the less secure PRS (see below).

9.8 Different housing market. There are a number of potential drivers behind the rise of the PRS, including: accessing homeownership (issues raising a deposit, mortgage availability, lower interest rates driving higher prices, attractiveness of housing versus other assets for investors) and the decline of social housing (driven longer term by right to buy and the lack of investment in new social housing). However, there is a spatial dimension to these trends and to affordability within the capital.

Although there are methodological shortcomings to the raw VOA rent data, comparing two bed properties gives a fairer comparison of rental prices. The table below shows that rents in Enfield are not the lowest. However, they are lower than neighbouring boroughs (with the exception of Waltham Forest where rents are the same).

Area	Median	Area	Median
Bexley	1050	Ealing	1450
Havering	1100	Merton	1450
Sutton	1160	Brent	1500
Barking and Dagenham	1200	Haringey	1500
Croydon	1200	LONDON	1500
Bromley	1225	Richmond upon Thames	1595

Hillingdon	1250	Lambeth	1600
Hounslow	1250	Southwark	1600
Redbridge	1250	Wandsworth	1672
Enfield	1300	Tower Hamlets	1733
Greenwich	1300	Inner London	1733
Harrow	1300	Hammersmith and Fulham	1753
Waltham Forest	1300	Hackney	1778
Outer London	1300	Islington	1950
Kingston upon Thames	1325	Camden	2058
Barnet	1375	City of London	2383
Lewisham	1400	Westminster	2492
Newham	1400	Kensington and Chelsea	2817

Source: VOA, Private Rental Market Statistics

Data on rent levels over the longer term is not readily available. However, there is a close relationship between rents and house prices. Examination of house prices reveals that average prices in Enfield are lower than average in London. The data also shows that the Borough has become relatively more affordable in comparison with other boroughs. For example, while in 1995 the average property in Enfield was 93% of that in Haringey today it is 72%. This suggests that the Borough is relatively more affordable than surrounding boroughs and has become more so with time. As poorer people have become more reliant on the PRS this could be a significant driver for households to locate in outer London areas such as Enfield.

	Enfield prices as a proportion of prices in other areas	
	Feb-95	Feb-19
Barnet	79%	75%
Camden	61%	46%
Haringey	93%	72%
Islington	78%	62%
Waltham Forest	121%	92%
Inner	96%	71%
Outer	100%	94%
London	101%	86%

Source: ONS, House Price Index

9.9 **LHA and housing costs.** Another driver is that LHA rates. The table below shows the shortfalls that tenants face.

Bedroom Size	Enfield Social Rent 2019/20	London affordable rent 2019/20	Lower quartile private rented sector	Median private rented sector	Local Housing Allowance 2019/20
1 bed	91.24	150.03	231	242	212.42
2 bed	101.17	158.84	288	300	263.72

3 bed	111.39	167.67	340	368	325.46
4 bed	117.51	176.49	404	462	389.72

LHA rates could potentially be displacing lower income households into Enfield's PRS. As the table below shows the shortfall between LHA rates and lower quartile rents is lowest in Enfield meaning that it could attract lower income households as fewer resources are needed to make up the shortfall between HB and rents.

	Weekly shortfall between LQ rents and LHA rate, two bed property	BRMA
Enfield	-£26	Outer North London
Barnet	-£42	North West London
Hackney	-£37	Central London
Haringey	-£60	Outer North London
Waltham Forest	-£41	Outer East London
Islington	-£60	Central London
Camden	-£105	Central London

Source: VOA, Private Rental Market Statistics and VOA, LHA Rates

NB some boroughs have more than one BRMA which would impact the level of shortfall

9.10 Increases in housing cost support in the PRS. An indication of the relative growth in the numbers of lower income households in the PRS in Enfield can be observed in the table below. The data highlights that in Enfield there has been a 23% increase in the number of households in the PRS claiming housing support – the biggest increase of any borough. And overall the 8% of PRS claims for housing benefit/Universal Credit are in Enfield – again a higher proportion than any other borough.

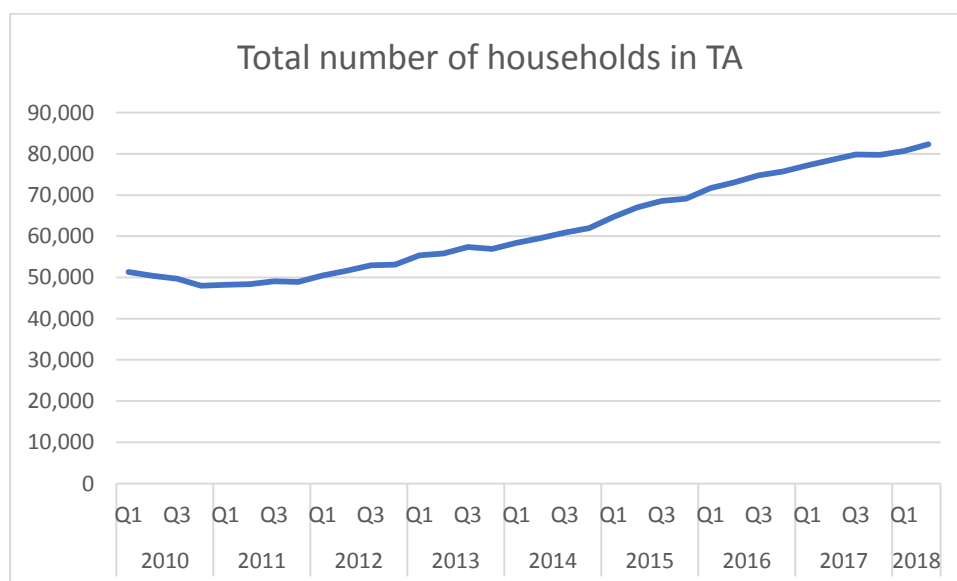
	Percentage change in the number of PRS claiming HB/UC	Proportion of London's HB/UC claimants (2011)	Proportion of London's HB/UC claimants (2018)		Percentage change in the number of PRS claiming HB/UC	Proportion of London's HB/UC claimants (2011)	Proportion of London's HB/UC claimants (2018)
Enfield	23%	6.0%	7.8%	Haringey	-11%	5.1%	4.9%
Barnet	20%	5.3%	6.7%	Hackney	-13%	3.7%	3.5%
Hounslow	18%	2.6%	3.3%	Bromley	-19%	2.1%	1.8%
Ealing	12%	4.8%	5.7%	Wandsworth	-21%	3.0%	2.5%
Sutton	9%	1.7%	2.0%	Lewisham	-21%	4.2%	3.5%
Hillingdon	8%	2.9%	3.3%	Merton	-21%	3.0%	2.5%

Havering	6%	1.7%	1.9%	Hammersmith and Fulham	-23%	1.7%	1.4%
Harrow	5%	3.3%	3.7%	Southwark	-23%	1.9%	1.5%
Brent	5%	6.0%	6.7%	Camden	-24%	1.9%	1.5%
Redbridge	1%	3.7%	4.0%	Lambeth	-25%	3.2%	2.5%
Greenwich	0%	2.1%	2.2%	Islington	-32%	1.5%	1.1%
Newham	0%	4.9%	5.3%	Waltham Forest	-32%	4.0%	2.8%
Kingston upon Thames	-2%	1.4%	1.4%	Kensington and Chelsea	-41%	1.6%	1.0%
Barking and Dagenham	-4%	2.5%	2.5%	Westminster	-46%	3.2%	1.8%
Croydon	-8%	6.2%	6.1%	City of London	-53%	0.0%	0.0%
Bexley	-8%	1.8%	1.7%	Inner	-20%	38.0%	32.5%
Richmond upon Thames	-9%	1.1%	1.1%	Outer	2%	62.0%	67.5%
Tower Hamlets	-9%	2.0%	1.9%				

Source: DWP Stat-Xplore, April 2011 and April 2018

10. Temporary accommodation

10.1 In the short-term temporary accommodation is used to meet acute housing needs. Across England there has been a steady rise in the number of households in temporary accommodation – increasing from 50,000 households in 2010 to around 80,000 in 2018.



Source: MHCLG, Households in temporary accommodation

- 10.2 Enfield has the third highest level of households in temporary accommodation in England. In Enfield 26 households per 1000 are in temporary accommodation– this compares with the London average 15 and English average of 4.
- 10.3 The Borough has the second highest number of households in temporary accommodation (3,466) and second highest for the number of children in TA (2,700) of any local authority (it has more households with children in temporary accommodation than the West Midlands combined).
- 10.4 Enfield is particularly reliant on nightly paid, privately managed accommodation and has lower levels in others forms of temporary accommodation.

	Bed and breakfast hotels	Nightly paid, privately managed accommodation, self-contained	Hostels (including reception centres and emergency units and refuges)	Private sector accommodation leased by authority or leased or managed by a registered provider	Local authority or Housing association stock	Any other type of temporary accommodation (including private landlord)
Enfield	2%	57%	0%	39%	0%	2%
England	8%	26%	7%	31%	19%	9%
London	5%	31%	6%	37%	13%	8%

Source: MHCLG, Households in temporary accommodation, April to June 2018

- 10.5 The household composition of those in temporary accommodation will also be an important factor when deciding what types of TA is needed. Around three quarters (78%) of households in TA have children, which is the same as the London average. Where there are differences are in the type of accommodation TA people are placed in. Clearly, some forms of TA are better than others, but some forms may offer better value of money for certain types of households. For example, Ealing council found in 2015 that the weekly subsidy shortfall the council had to meet was £242 for B&B accommodation and £136 for annex accommodation whereas hostels were cost neutral.²⁴

	Without children		With children	
	London	Enfield	London	Enfield
Bed and breakfast hotels (including shared annexes)	14%	3%	1%	1%
Nightly paid, privately managed accommodation, self-contained	26%	61%	33%	56%
Hostels (including reception centres and emergency units and refuges)	9%	0%	4%	0%
Private sector accommodation leased by your authority or leased or managed by a registered provider	30%	31%	40%	41%
Local authority or Housing association (LA/HA) stock	13%	0%	13%	0%
Any other type of temporary accommodation (including private landlord and not know)	9%	5%	8%	2%

²⁴ Ealing, Proposals for reducing emergency accommodation costs, 24th November 2015

10.6 The level of temporary accommodation in Enfield is high but is not necessarily that high when compared with the rates of homelessness. Using MHCLG data on levels of households accepted as homeless and in priority need and comparing it to the number of households in temporary accommodation we can see that Enfield again is not an outlier. Instead, it suggests that temporary accommodation numbers may be routed in the high levels of homelessness, which itself is driven by high numbers of poorer residents in the PRS.

	Numbers accepted as being homeless and in priority need	Total in temporary accommodation	Ratio		Numbers accepted as being homeless and in priority need	Total in temporary accommodation	Ratio
Haringey	395	2943	7.5	Lewisham	614	1944	3.2
Barnet	444	2579	5.8	Kensington and Chelsea	709	2235	3.2
Hammersmith and Fulham	249	1402	5.6	Hackney	949	2861	3.0
Westminster	454	2521	5.6	Hounslow	247	703	2.8
Tower Hamlets	437	2201	5.0	Havering	330	924	2.8
Southwark	509	2336	4.6	Harrow	307	825	2.7
Brent	536	2450	4.6	Croydon	749	2005	2.7
Redbridge	497	2270	4.6	Bexley	500	1234	2.5
Lambeth	467	2101	4.5	Sutton	231	569	2.5
Newham	1143	4892	4.3	Bromley	630	1522	2.4
Camden	94	395	4.2	City of London	7	15	2.1
Enfield	786	3276	4.2	Wandsworth	822	1761	2.1
Waltham Forest	586	2235	3.8	Hillingdon	264	533	2.0
Kingston upon Thames	190	706	3.7	Richmond upon Thames	207	282	1.4
Barking and Dagenham	512	1876	3.7	Merton	122	165	1.4
Islington	223	745	3.3	Greenwich	562	655	1.2
Ealing	698	2277	3.3				

Source: MHCLG, Local authorities' action under the homelessness provisions of the 1985 and 1996 Housing Acts

10.7 This relationship between homelessness rates and numbers in temporary accommodation can be shown when correlating the two by local authority. Here we see a statistically significant relationship and a relatively moderate correlation between the two, with other factors such as levels of affordable housing to place households into likely also to be an important factor.

		Temporary Accommodation
Homeless	Pearson Correlation	.486**
	Sig. (2-tailed)	0.000
	N	285

10.8 Analysis by the LSE shows that spending in Enfield on TA is high – the third highest within London. However, income too is high meaning that the operational loss compared with expenditure is relatively low (4th lowest). This means that the net cost to the council is less

than others. Nevertheless, because of the sheer numbers in TA means the bill still stands at £7.9m for 2018/19 – the 12th highest in London.

10.9 What is clear from the table is that London local authorities are spending more on TA than other local authorities across the country.

Borough	18/19 Exp	18/19 Income	% Operational loss over Expenditure	18/19 Net Spend	No. of households in TA	Net Cost of TA per unit
Camden	17,694,084	-6,451,279	64	11,242,805	622	18,075
Richmond upon Thames	6,475,000	-3,945,000	39	2,530,000	296	8,547
Hammersmith & Fulham	29,557,000	-18,053,000	39	11,504,000	1,512	7,608
Bromley	22,244,000	-13,850,000	38	8,394,000	1,560	5,381
Hillingdon	6,995,411	-4,445,233	36	2,550,178	-	-
Bexley	22,124,414	-14,373,000	35	7,751,414	1,385	5,597
Lambeth - Consolidated	45,502,421	-30,366,269	33	15,136,152	2,910	5,201
Westminster	73,250,082	-50,832,442	31	22,417,640	2,629	8,527
Southwark	32,505,000	-22,872,000	30	9,633,000	2,618	3,679
Harrow	14,936,000	-10,717,000	28	4,219,000	1,410	2,992
Merton	4,058,065	-3,018,786	26	1,039,279	170	6,113
Islington	15,069,895	-11,596,307	23	3,473,588	655	5,303
Ealing	48,836,908	-37,827,174	23	11,009,734	2,720	4,048
Sutton	5,989,986	-4,643,977	22	1,346,009	597	2,255
Kensington & Chelsea	47,121,100	-36,855,100	22	10,266,000	2,107	4,872
Wandsworth		-19,686,685				

	25,160,132		22	5,473,447	1,992	2,748
Barnet	32,869,000	-25,794,000	22	7,075,000	2,630	2,690
Havering	14,858,683	-11,770,637	21	3,088,046	900	3,431
Kingston upon Thames	11,374,866	-9,068,394	20	2,306,472	687	3,357
Haringey	49,957,332	-40,129,264	20	9,828,068	2,961	3,319
Hackney	41,596,073	-33,635,729	19	7,960,344	2,464	3,231
Redbridge	42,662,590	-34,885,025	18	7,777,565	2,388	3,257
Barking & Dagenham	27,377,281	-22,738,223	17	4,639,058	1,857	2,498
Hounslow	11,378,000	-9,554,000	16	1,824,000	614	2,971
Greenwich	11,191,265	-9,423,748	16	1,767,517	821	2,153
Newham	82,563,525	-69,991,201	15	12,572,324	5,231	2,403
Lewisham	23,334,600	-20,014,000	14	3,320,600	2,056	1,615
Croydon	32,944,977	-28,485,780	14	4,459,197	2,052	2,173
Enfield	66,252,123	-58,372,145	12	7,878,790	3,410	2,310
Waltham Forest	37,896,496	-33,907,289	11	3,989,207	1,882	2,120
Tower Hamlets	39,180,409	-37,268,771	5	1,911,638	2,432	786
Brent	40,709,594	-43,115,137	- 6	- 2,405,543	2,250	- 1,069

10.10 There are concerns about the level of out-of-borough placements. Although it is not possible to ascertain from publicly available government data the location of those placed out of borough, the data does show that Enfield places far fewer households out of borough than its neighbouring authorities. As such it might be assumed that Enfield is net receiver of households in temporary accommodation within the Borough.

	Numbers in TA	Out of borough	Proportion of placements out of borough to number in TA within area	Numbers in TA	Out of borough	Proportion of placements out of borough to number in TA within area	
Kensington & Chelsea	2,372	1,823	77%	Newham	4,979	1,783	36%
Bromley	1,604	1,038	65%	Hackney	2,988	1,050	35%
Lambeth	2,202	1,300	59%	Wandsworth	1,743	554	32%
Hammersmith & Fulham	1,400	784	56%	City of London	9	3	30%
Westminster	2,554	1,343	53%	Lewisham	2,066	570	28%
Waltham Forest	2,311	1,214	53%	England	83,240	22,857	27%
Camden	494	249	51%	Barking & Dagenham	1,766	469	27%
Redbridge	2,330	1,086	47%	Enfield	3,501	653	19%
Greenwich	817	380	46%	Harrow	936	168	18%
Tower Hamlets	2,600	1,196	46%	Sutton	571	102	18%
Richmond upon Thames	234	98	42%	Croydon	1,791	270	15%
Haringey	2,970	1,240	42%	Hillingdon	458	31	7%
Southwark	2,479	1,034	42%	Hounslow	654	37	6%
Merton	144	58	40%	Havering	883	46	5%
Barnet	2,400	967	40%	Brent	2,338	104	4%
Ealing	2,202	836	38%	Bexley	1,375	0	0%
Islington	661	245	37%	Kingston upon Thames	766	0	0%
London	56,497	20,437	36%				

Source: MHCLG, Households in temporary accommodation, April – December 2018, quarterly average in some instances only two quarters were available the average for those two quarters is used

10.11 This was confirmed by data provided by Enfield (covering slightly different period 2017/18 financial year and the data did not cover all units) which highlights where they were placing households in TA out of borough and which boroughs are placing households in Enfield. In total the borough was receiving 250 households more than it was placing out of borough.

	Numbers in TA
Out of Enfield	494
Into Enfield	744
Net into Enfield	250

10.12 The data also revealed in some cases there was not insignificant flows into and out of Enfield from the same borough. Such cases may suggest there could be room for coordination to reduce out of borough placements where it means the household is closer to their local community. It also highlighted that the biggest net inflow to the borough was coming from inner London boroughs (as defined by London Councils).

	Net flow into Enfield
Inner London	232
Outer London	120
Outside London	-102

11. Perspectives on the reasons for high levels of homelessness in Enfield and possible solutions from internal stakeholders

- 11.1 We conducted six interviews with internal stakeholders in managerial positions at Enfield Council in which the issue of homelessness is a relevant consideration to varying degrees within their responsibilities. We also interviewed four senior officers with managerial responsibility for homelessness and temporary accommodation within their organisations.
- 11.2 We found a commonly shared perception that Enfield takes a more paternalistic and compassionate approach to homelessness than other London Boroughs, who were believed to take a more business focussed approach. This was seen as a result of a wider culture of being paternalistic and compassionate in the Council as a whole, rather than particular to homelessness. This view was endorsed by a manager who has moved from another London borough in the last couple of years. This paternalistic approach is commonly believed by managers to encourage other London boroughs to gatekeep and pass people on to Enfield. There is also a belief that, perhaps as a result of this approach, Enfield sends messages which lead people to believe they can expect positive outcomes if they become homeless.
- 11.3 As to the further evidence of a paternalistic approach, there is a perception amongst managers at Enfield that the expectations of people at risk of becoming homeless could be better managed in terms of the likelihood of securing social housing and the size, quality and location of temporary accommodation. There is also a feeling that when people are placed in temporary accommodation the Council could do more to move them into privately rented accommodation.
- 11.4 There is also recognition that people choose to migrate to Enfield for a variety of reasons. For example, there is a large Turkish community, there are excellent transport links, relatively low rents in the PRS, nice parks and access to the countryside. Managers believe Enfield is seen as a nice place to live by people on lower incomes choosing where to settle.
- 11.5 Managers recognise that lower income households who by definition cannot afford to buy property want to live in London and seek the lower rents than outer London's PRS can offer whilst enjoying transport links to central locations. There is also a view that this includes a

large number of households that are being displaced from inner London boroughs by rising rents in the PRS and reduced access to social housing.

- 11.6 There are questions as to whether people at risk of becoming homeless are accessing information from third parties which is giving them a misleading view of the best way to manage their situation and the outcome they can expect. Do households avoid engaging early with the Council and leave it until the last minute to seek help because they believe it gives them the best chance of gaining the most favourable outcome (i.e. access to temporary accommodation as a gateway to social housing or long-term temporary accommodation in good locations within the Borough boundaries)?
- 11.7 Managers also questioned whether Enfield's policies are clear and robust enough to be applied consistently despite case by case challenges from individuals. Some argue that either the policies themselves, or how they are applied, may encourage people to 'try their luck' in Enfield. In short, is the decision-making process too complicated?
- 11.8 Expectation management around future access to social housing is also cited as a problem. Some managers feel that people may believe that they have a greater chance of accessing social housing by becoming homeless in Enfield because the message from frontline staff that people are very unlikely to secure a social tenancy due to the low number of properties for social rent and the long waiting list - may be undermined by the fact that families with low points do access socially rented accommodation, by being willing to bid for and accept the least desirable units, for example at the top of high rise blocks.
- 11.9 Given the high level of PRS in the Borough and the important role of private landlords and agents in both enabling homelessness and providing solutions for homeless people, the relationship between the Council and the Borough's landlords and agents is key. There is, however, a tension which needs to be resolved between the desire to increase the quality of PRS at the lower end of the market through schemes such as licensing and realigning incentives, whilst at the same time engaging more closely with landlords and agents to prevent evictions and help homeless households back into private tenancies.
- 11.10 There is a perception that due to high demand, landlords and agents are able to pick and choose their tenants and will opt to evict in order to seek more lucrative arrangements, either by seeking less risky tenants who are not dependent on benefits or by converting their properties to nightly paid temporary accommodation or longer lease temporary accommodation, benefitting from golden handshakes.
- 11.11 Managers recognise that as the local authority with the second highest rate of people on benefits in the PRS it is important to make the PRS viable for lower income families whilst recognising the difficulties caused by the LHA cap and Universal Credit. Landlords are thought to be reluctant to take households on Universal Credit because they do not have the same relationship with Job Centre Plus/DWP that they do with the Council through the Housing Benefit system. The relationship between Job Centre Plus/DWP and landlords and agents is therefore seen as a key barrier to reducing homelessness. There is a fear that unless this issue is resolved landlords may evict hundreds of tenants, and as Enfield has such high rates of claimants in the PRS the Council is disproportionately exposed to this risk. A 10% swing, pushing 2,000 more households into homelessness could create a £6m budget pressure. For this reason, managers argue that maintaining and extending pan-London work to harmonise rates for temporary accommodation are crucial in holding back the tide.

- 11.12 There is also a widely held belief that neighbouring Boroughs are taking advantage of the lower PRS costs in Enfield to place homeless households or households at risk of becoming homeless, who then later become homeless with responsibility transferring to Enfield. There is also a shared belief that other boroughs are placing greater numbers of families in temporary accommodation out of borough than Enfield do, which has an impact on the availability of temporary accommodation for Enfield residents, forcing the Council to seek solutions further afield.
- 11.13 In terms of out of Borough placements, most believe that because of the level of demand and the cost and supply issues, out of borough placements will always be part of the picture unless households have significant needs. Therefore, smart procurement of suitable accommodation outside London must be a priority.
- 11.14 The North London sub group pilot was cited as an example of a way of working which can be effective in preventing homelessness and reducing TA costs. One staff member in Enfield situated in the Job Centre Plus office has prevented 60 households becoming homeless this year by working with landlords, saving the council circa £180,000. It was argued that investing in this way of working with a larger team and sustainable funding would further reduce homelessness and temporary accommodation costs, with just three staff possibly able to save in the region of £0.5m pa.

12. Views of external stakeholders and partners

- 12.1 The view from the North London Consortium is that Government policy has resulted in increasing the homelessness problem and shifted it towards Enfield, as a combination of low social housing stock, rising poverty and low pay and changes to the benefits system create 'the perfect storm'. There is a recognition that Enfield cannot tackle this alone and will need co-operation from neighbouring boroughs and across London to affect the market dynamics. There is also a call for changes in national government policy to move the dial on the push factors for low income households. Ending no-fault evictions may help.
- 12.2 In terms of possible solutions, there is a question as to whether Enfield could have done more to invest in work with single homeless people with a clearer housing pathway offering a safety net, and whether the emerging Islington single homeless prevention, which focuses on mediation and support, may offer some useful ideas which could be used locally. Two boroughs from the North London Consortium have joined Capital Letters and joining remains an option for Enfield if there is a clear economic case for doing so. Further co-operation with neighbouring boroughs on temporary accommodation procurement is seen as a productive way forward by the consortium and there is a strong view that pan London co-operation will make a difference, including work on harmonising incentive payments for temporary accommodation providers across London to avoid neighbouring boroughs competing unnecessarily.
- 12.3 Enfield is seen as having done well to source so much temporary accommodation within the Borough. In terms of widening supply in order to be able to move households out of temporary accommodation and as a Borough with a relatively large number of sites for development, Enfield is seen as well placed to trail blaze new initiatives, such as new methods of land use and modular construction. However, this will take time to come through. In the short-term there is a possible cliff edge in 2020 as the flexible homes support grant comes to an end. Enfield have hired staff to deal with the impact of the new legislation so in the view of the consortium it is a risk. They suggest that Enfield should consider lobbying central

government, perhaps with London Councils, to make a case for continued funding given the level of need in the Borough.

- 12.4 We spoke to two managers from a neighbouring borough. Their view is that Enfield gatekeep in the same way as other boroughs and as a result of putting up barriers are seeing people approach them as homeless very late on, making prevention more difficult. The Council have opted for a generic service in which one case worker will 'run with your case' rather than handing off between departments. They argue that this has speeded up decision making, reduced duplication and has enabled more holistic support, such as outreach for drug and alcohol problems, reducing the temporary accommodation spend. They also prioritise working closely with landlords and operate a forum to help with problem solving, such as issues with Job Centre Plus.
- 12.5 This Borough argue that they abide by collective agreements on temporary accommodation rates but do procure more temporary accommodation out of borough than some of their neighbours. They argue that all boroughs place people outside their boundaries, and apart from outliers such as Westminster, 'it all evens out'. The view was that they get 85% annual renewals from landlords without offering incentives, whereas other boroughs will pay to renew leases.
- 12.6 We spoke to two different boroughs (Croydon and Camden) who have had some success in dealing with homelessness and managing temporary accommodation spend to see what lessons there may be from the approaches they have taken.
- 12.7 Croydon are in many ways a mirror of Enfield as a large outer London Borough with a relatively low amount of homes for social rent and a large PRS. On the back of welfare reform, especially the LHA cap, Croydon took a decision a few years ago to move to a 'gateway model' which takes a preventative approach to homelessness by prioritising getting all people who approach for assistance into the PRS, using action plans and making quick decisions on support packages. This approach includes employment support, help with budgeting, rent in advance and use of Discretionary Housing Payments. This is supported by a significant change in the message for staff and residents, namely that due to the length of the waiting lists, you will not access social housing. As a result, and despite a 50% increase in applications since the Homelessness Reduction Act, rates of nightly paid and leased temporary accommodation have not increased.
- 12.8 Croydon have also gone into the private market and bought 250 street properties. They have set up a separate housing company so they can offer assured shorthold tenancies. They have also bought blocks and converted office space within the borough to residential units, creating an additional 300 units. They argue that the worst thing you can do is use your own stock as temporary accommodation.
- 12.9 Croydon have produced a map showing the journey for people going through the system, showing that the journey always ends with the PRS, and this can be done quickly or slowly, with the same result. They have worked with MPs and Councillors to get them on board with the strategy, getting on top of complaints right away but being very clear about the pathway. All letters have text about helping people into the PRS. They are still able to find landlords who will let at the LHA rate and have opted to join Capital Letters, although they are unsure what the impact will be. Although there is clearly churn within South London, with boroughs such as Lambeth and Southwark placing households in temporary accommodation, Croydon's view is that there is little point in blaming those boroughs for doing that, as these are mostly family

homes anyway and the borough boundary lines don't mean much to people facing homelessness.

- 12.10 Camden are a very different Borough to Enfield in terms of housing stock. They have roughly a third owner occupied, a third for social rent and a third in the PRS, the majority of which is let at very high rents. They make 1,000 social housing allocations each year. The homelessness issue comes mostly from outside the Borough, often from people who were from Camden originally. They changed their approach to managing demand in the mid 2000s. At the time there was a target to halve temporary accommodation by 2010. They had 2,000 households in temporary accommodation then, 676 by 2010. Now they have just over 500. They achieved this by using the housing allocation scheme and the PRS to prevent homelessness.
- 12.11 When households approach in Camden they are given two options. Firstly, if you cannot keep your current home you can go into temporary accommodation and you will receive only 100 points to bid for social housing with no additional points for overcrowding. If you are overcrowded, they will move you to new temporary accommodation. Alternatively, you can choose not to apply to become homeless, they will help you into the PRS, you will still receive 100 points, but after six months you will receive a bonus of an additional 100 points, so the yearly increase in points is doubled. Up to three different PRS tenancies are offered and a floating support worker is allocated so the tenancy starts successfully and the landlord/agent has someone to speak to if there is a problem. A tenancy sustainment team specifically for the PRS was created. They offer tenancy training and usually will not offer a tenancy in the PRS until the training has been completed, so landlords know they are getting 'good' tenants.
- 12.12 Those who opted to become homeless and enter temporary accommodation anyway are now given a 'qualifying offer' of a PRS tenancy and can still receive the 100 points. This has made a big difference in terms of further reducing the numbers in temporary accommodation. Camden say their approach has worked because they have been clear and consistent about their approach, so community organisations and third-party advice organisations in the voluntary sector understand and accept it. They also say staff have responded well as there is a better culture, treating people well and understanding that the PRS is the best solution available to homelessness.

13. Views and experiences of clients at risk of becoming homeless or who have become homeless and are living in TA.
- 13.1 To test out some of the working hypotheses on why Enfield has such high rates of homelessness we conducted telephone interviews with a small sample of ten clients, five homeless and living in temporary accommodation, five who have made an approach and are going through the process of applying to become homeless.
- 13.2 Our interviewees had originally moved to Enfield for a wide variety of reasons. Some had moved in with relatives during a time of hardship or difficulty in their lives, others knew people in Enfield and had been told the area was nice and they could rent privately, a commutable distance from work or study. One had been placed in Enfield by Kensington and Chelsea following a relationship breakdown and one had been accepted as homeless by Enfield after fleeing domestic violence outside London.
- 13.3 Other than one man who became street homeless after being evicted by a relative and another who had his tenancy cancelled whilst he was in prison, the most common reason for becoming homeless was the breakdown of a private tenancy due to the accommodation becoming unsuitable through overcrowding or poor maintenance, or the landlord wishing to increase the rent, but in most cases the pattern was a traumatic incident such as relationship breakdown, serious illness, pregnancy or unemployment resulting in the tenant being unable to pay the rent, or more commonly the gap between the LHA and their rent.
- 13.4 The most common source of advice and support people sought was from family, friends or neighbours. Some said that their landlords had advised them to go to John Wilkes House and tell staff they were about to be evicted. Just over half of them had been in contact with the CAB but most found this unhelpful due to very short appointment times and a lack of clear advice on how to proceed. The most commonly cited advice from the CAB was to visit John Wilkes House. One client had support from Shelter in fighting his eviction. Another had support from a social worker following a breakdown. One man was receiving informal advice from a nurse at a hospital at which he was due to have a serious medical procedure as the operation could not go ahead without him having accommodation in place.
- 13.5 There is very little awareness that the Council can do anything to help you contact them earlier in the process. Most assume nothing can be done until you are about to be evicted. Asked what would have made the difference in preventing them from becoming homeless, the response is usually either direct help with the rent after a change in personal circumstances, or someone to speak to the landlord on their behalf. Help navigating the benefits system during a change in circumstances was also mentioned, especially by the single mothers we spoke to. Two interviewees said they had gone to the Council for help only to be told that they could only apply to become homeless once an eviction notice had been served, and that they should put their possessions in storage before the bailiffs arrive and then bring their paperwork to John Wilkes House once the eviction had taken place.
- 13.6 Although a few interviewees said that they did hope to access social housing in the future, nobody believed that this would be easy or that it was likely that they would be able to access social housing. Although people usually did not have any knowledge on how much social housing there is available in Enfield in comparison with other boroughs, it was well understood there is a shortage in London and there are long waiting lists.
- 13.7 In general, people had little idea what to expect when they became homeless. The single homeless men we spoke to simply wanted a roof over their heads. The single mothers hoped

for a property in a decent area not too far from their children's school but had no idea what they would be offered. They were all aware you would have to pay rent in temporary accommodation.

- 13.8 Although our interviewees had generally found the council staff whom they had spoken to engaging and friendly, they had all found the system to be slow and difficult to navigate. They feel that unless you are talking to someone face to face then the response is poor; it is difficult to access information by writing or phoning.
- 13.9 In terms of their future plans, the route out of temporary accommodation depends on improving their income through their employment situation or their benefits. Most accept that social housing is not likely to be their next move. The single homeless men we spoke to want to return to work and get their own property; but given the significant barriers they face in terms of their health this seems unlikely. The single mothers all wish to work when their childcare responsibilities will allow. The single mothers want to access the PRS so they can exercise control over their choice of area and the quality of their accommodation, but they do not believe it will be cost effective to return to employment until they can access subsidised childcare or until their children are all in full time education.

14. Options for change

Based on the findings from the interviews and data analysis, the following suggests options for change which could reduce the levels of homelessness and address issues with temporary accommodation.

Local action

- 14.1 **Clearer policy and messaging:** The approaches from Croydon and Camden provide contrasting ways that a council can seek to operate. The former is to make it explicitly clear that when someone is presenting as homeless that they are advised that all roads lead to the PRS whereas Camden uses the points system to provide an incentive not to become homeless by increasing the chances of securing a social tenancy. The ability to deliver the Camden approach may be constrained by the levels of social housing in Enfield (37% of households in Camden live in social housing versus 20% in Enfield and 15% in Croydon). It is not possible to assess the efficacy of the approaches given the very different demographics and housing markets/social housing provision. However, alongside incentivising certain behaviour, providing a better opportunity of securing a social tenancy if achieved is likely to result in a more affordable and sustainable tenancy. Regardless of the approach, both borough's stated that they had a clear and consistent approach. The view from other boroughs about residents receiving early information and support was that there needed to be a clear and consistent message about the council's approach to homelessness. Those interviewed from Enfield suggested this may be lacking at the moment.
- 14.2 **Invest to save:** Some of the options for change outlined below require additional resources. However, overall the council could consider looking at interventions as invest to save measures. Examples were highlighted where prevention could reduce budgetary pressures. The reverse of this was highlighted in one of the interviews with Enfield where in which it was stated that a 10% increase in homelessness could add £6m to the council's budget.

- 14.3 **Early intervention:** The evidence from the interviews with tenants suggested that support would have been welcome and useful earlier in the process. Additional funding to raise awareness and intervene early was requested by these households and was seen as important in the interviews. Central government funding of support for people who are homeless or are at risk of homelessness could help significantly (see below).
- 14.4 **Working with the third sector:** One way of intervening early may be to work with third sector organisations. The Welsh government has highlighted a third sector agency which imbeds itself within council services (such as housing, children services and welfare rights) to offer mediation where homelessness is a risk.²⁵ Similarly, Camden council works third sector organisations whose clients have a high risk of homelessness, including victims of domestic violence and abuse and people with mental health issues.²⁶ The council could consider how best to work with and support the third sector, either by through greater liaison with the sector or direct funding for organisations to help provide information, support and advice on homelessness.
- 14.5 **Review pre-tenancy training:** As mentioned by Croydon, this could not just help tenancy sustainability but also build up trust and relationships with landlords in the private rented sector.
- 14.6 **Better engagement with landlords:** Those managers interviewed from the Borough spoke of potential tensions between landlords regarding engaging them on evictions whilst also seeking to raise standards through licensing. Additional resources may be required to manage this relationship. However, as the example given of a staff member situated in the Job Centre Plus office stated, this could deliver significant savings (the tenants spoken to wanted support in speaking to and liaising with their landlord).
- 14.7 **Introduce a borough-wide landlord licensing scheme:** A borough-wide licensing scheme could help drive up standards in the PRS and help tackle homelessness. Such a scheme could include setting basic safety standards but also require landlords to undertake a training session to ensure they know their rights and responsibilities. Those landlords failing to meet certain standards could be barred from operating in the borough. It could also provide invaluable information about the stock, rent levels and areas where the PRS is most concentrated. This could help the council actively engage with landlords on homelessness, build up relationships and enforce standards. Evidence from Shelter Scotland²⁷ about the Scottish register of landlords found that it helped local authorities provide training, information and advice for landlords and also address bad practice. The scheme and information about landlords could also be used by the council when discharging the homelessness duties. Any such scheme would, however, need to ensure high levels of coverage to ensure that it is not just the 'best' landlords that are registered.
- 14.8 **Stakeholder forum:** Managing the relationship with a large number of small private landlords is likely to be challenging. Nevertheless, the Borough could look to create a forum for private landlords, agents, tenants' groups, Job Centre Plus, third sector organisations and social landlords to discuss specific housing and homelessness issues to help with problem solving.

²⁵ Welsh Government, Preventing Homelessness and Promoting Independence: A Positive Pathway to Adulthood (2016)

²⁷ Shelter Scotland, Landlord registration in Scotland: three years on (2009)

This could help build relationships and trust and also help disseminate the Borough's approach and what support is on offer amongst a wider group of stakeholders.

- 14.9 **In-house provision of temporary accommodation:** The Borough is heavily reliant on the private sector to support homelessness households. It could explore ways of increasing support for its local housing company, Housing Gateway, to buy additional PRS accommodation. This could help the Borough discharge its homelessness duties and thereby help reduce TA costs.
- 14.10 **Consider different forms of TA:** Data from Ealing showed that certain types of TA require less subsidy from the council and in the case of hostel accommodation required none. The Borough could consider examining whether for certain types of households, such as single households, alternative provision could be provided within the Borough. Although it would not reduce homelessness it could provide additional resources to do so.
- 14.11 **Join Capital Letters:** Capital Letter is a pan-London procurement company (established by London Councils with MCHLG funding) created to increase housing options, help people live closer to their borough and reduce competition and thereby prices. 13 boroughs were founding members of Capital Letters, but Enfield decided against joining at the time. The council could consider joining Capital Letters given its objective of reducing costs and increasing housing choices for residents. There was a strong view in the interviews that pan London co-operation would make a difference.
- 14.12 **Review the approach to incentives:** The Borough may wish to explore whether annual incentives to landlords for tenancy renewals is a good use of money. It was suggested by a neighbouring borough that they have high levels of renewals without the need for making these annual payments. The view from Enfield was that the practice of paying landlords incentives was not widespread and were leading on cross-borough incentive payment harmonisation. Nevertheless, Enfield may wish to consider reducing its use further balanced against the risk that landlords turn away from letting homes, especially if there are also costs attached to registering as a landlord.

Policy changes beyond Enfield

- 14.13 **Greater collaboration:** The data suggests that while Enfield does place families out of borough it is a net importer of households in temporary accommodation. There could be scope for greater collaboration between Enfield and its neighbouring boroughs. This could include around co-operation on temporary accommodation procurement and harmonising incentive payments for TA providers.
- 14.14 **More support from the GLA:** There is scope for the GLA to play a greater role in bringing boroughs together to foster collaboration that seeks to address the underlying causes of homelessness and need for temporary accommodation and displacement of problems from one borough to another. As such, the GLA could establish a homelessness panel comprised of London boroughs and third sector organisations to accompany the recently announced housing panel which looks at broader housing issues in the capital.
- 14.15 **Additional support for new temporary accommodation could be supported by the GLA.** The GLA has supported the Pan-London Accommodation Collaborative Enterprise (PLACE) established to acquire modular temporary accommodation, but could do more. There may

also be a case that additional support is focused on areas like Enfield with urgent homelessness problems and where land values are lower.

- 14.16 Increase LHA rates:** The data highlights the strong correlation between areas with levels of private renters claiming housing benefit and levels of homelessness due to the ending of an assured shorthold tenancy. There is also growing scrutiny of the impact that welfare reforms have had on levels of homelessness. The evidence would therefore point towards a shift in government policy on increasing LHA rates (and other reforms) having a positive impact on the levels of homelessness, which would specifically benefit Enfield. Given the dynamics of the housing market in London this could also help slow the pace of any displacement of households from inner London. The council may wish to (publicly or privately) push for government to make reforms to LHA rates. It could also seek to work with campaign organisations who are lobbying government to return LHA levels to the 30th percentile.²⁸
- 14.17 More social housing:** The data suggests that Enfield has a lower proportion of social rented properties than other boroughs. With problems associated with homelessness now appearing to be concentrated in the PRS efforts to increase supply (possibly via one of its local housing companies) could help people into more sustainable tenancies. Achieving a substantial increase in social housing may be difficult because of constraints on grant levels but there could be a strong case for requesting further support from the GLA because of the higher proportion of poorer residents to the relatively low levels of social housing. And at a national level for further funding of social housing, including removing barriers facing councils to build themselves.
- 14.18 Longer term funding from central government.** Tackling homelessness and eradicating the use of temporary accommodation is likely to be a long-term objective. As such there is a case to argue for sustainable funding from central government to tackle the problem by taking a strategic approach. Indeed, it is understood that this is the approach adopted in the Council's response to the Fairer Funding review. Given Enfield's levels of homelessness it may have a strong case for it to receive more funding under existing or new funding programmes.

²⁸ Crisis, Everybody In: How to end homelessness in Great Britain (2018)