Barriers to acceptance of housing offers by families in temporary accommodation

An LSE London report for Camden Council

Final report

June 2019

by Kath Scanlon and Fanny Blanc

with Alex Fernandez, Ignacio Franco-Vega, Irene Frassoldati,
Tiffany Lam and Lisa-Marie Bowles

LSE London

Table of contents

1 Introduction

Approximately 500 households (of which 370 are families) that Camden has a statutory duty to house currently live in temporary accommodation (TA). The TA includes hostels within Camden, both leased and council owned, as well as nightly rented (annexe) homes outside Camden. While most households in TA are relatively recent arrivals, some have been living in such accommodation for ten years or more.

Like other London boroughs, Camden is increasingly offering households settled accommodation in other London boroughs. These offers are usually for private rented housing rather than social homes. Drivers include the high cost of private rented accommodation in Camden, low turnover and supply in existing social housing stock and the impact of welfare reform.

Camden officers have observed that many family households in TA turn down offers of housing in the PRS, some repeatedly. The borough commissioned LSE London to explore the reasons behind this. The aim of the research project was to explore how families understand their prospects of moving from temporary accommodation, the barriers that might be preventing them from moving, the fears and concerns they have around moves away from Camden, and what might encourage them to see living in the PRS as a viable housing solution.

The research findings will inform future approaches to managing homelessness demand, how services can help homeless people to find more stable accommodation and also how Camden can improve support given to those in temporary accommodation. The research findings will also feed into the borough's homelessness strategy and action plan.

2 Research questions and methodology

The topics covered by the research included

- the profile of TA residents
- the reasons they came to be in TA
- their goals in terms of housing, employment and education, and
- their understanding of borough housingallocation processes and the homelessness duty owed to them by the Council.

We followed a mixed-methods approach, involving analysis of quantitative data, desk research about policy, and qualitative interviews. Because some of the research subjects did not speak English we worked with professional interpreters supplied by LB Camden where required (see below).

Data and literature reviews

We analysed administrative data provided by LB Camden to develop a profile of the population of multi-person households living in temporary accommodation. We also conducted a short policy review to understand the legislative context governing local authority responsibilities towards statutorily homeless households both pre- and post-Localism Act, and to understand Camden's own policies and the financial framework in which they are carried out.

Fieldwork

The bulk of the fieldwork involved interviews with current residents of TA. Using data provided by Camden Council about TA residents, the research team selected a specific sample of 43 households to approach for interview. Before the approaches took place, Camden Council checked their records for any health and safety issues which reduced the sample to 40. The sample was designed to include only family households (that is, only those with at least one dependent child), and to cover a range in terms of key attributes for this study, including age, gender, type of TA occupied, length of time in TA, household type/size and ethnic background/geographical area of origin. Camden Temporary Accommodation Group wrote to this sample explaining the purpose of the research, inviting them to participate in interviews, and asking for consent to share their personal data with LSE in order to comply with the Data Protection Act and General Data Protection Regulations.

Sending letters through the post was not a productive way of recruiting interviewees: only three households responded to the letter. We therefore turned to Plan B: Council staff knocked on hostel doors and invited residents to participate. This method was much more successful and we eventually achieved 21 interviews.

The interviews followed protocols drawn up jointly by LSE London and LB Camden. Some took place immediately (teams of researchers were waiting downstairs in the hostels when Council officers knocked on doors) and some were arranged for a later date in or near interviewees' homes. The conversations lasted 45 minutes to an hour. The interviews were conducted by pairs of researchers drawn from the LSE London research team, four LSE graduate students studying relevant disciplines, and Council officers working on housing and homelessness related policy and delivery. Interviewers worked in English and took contemporaneous research notes; Camden Council supplied interpreters where required. Two interviews were conducted using interpreters (in Sylheti and Somali).

The research team also conducted interviews with Camden Council officers and councillors, and managers and staff of TA hostels.

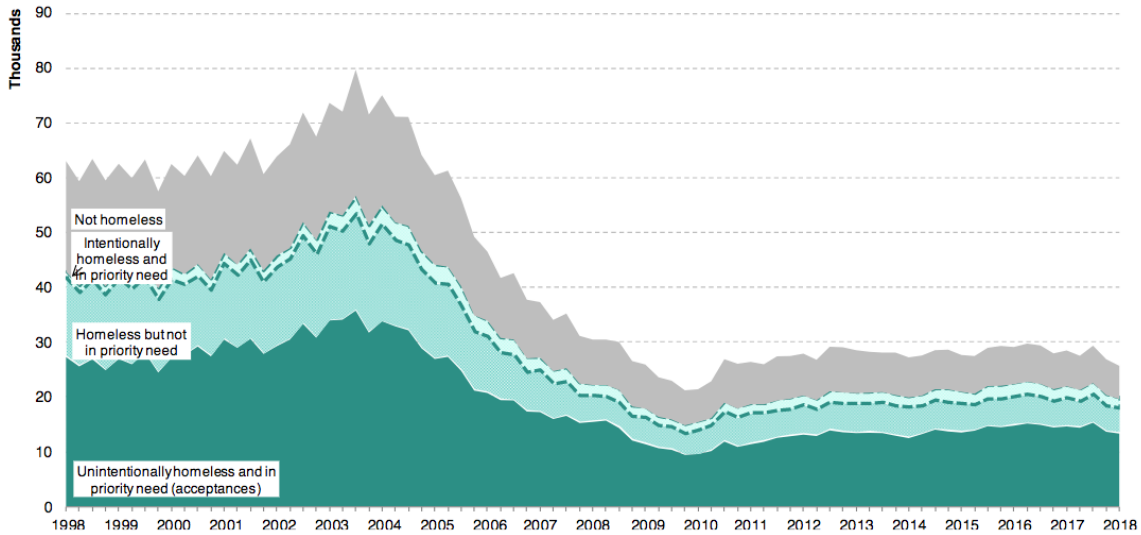
The research team met twice in the course of the project to discuss emerging findings and challenges in the interview process.

3 The context: homelessness and policy in Camden

Background

Homelessness has declined nationally from a peak in 2003/4 (Figure 1) but has risen since bottoming out in 2010. Nevertheless there are still major issues in all major cities and in particular in London.

Figure 1: Categories of households presenting as homeless in England, 1998-2018



Source: MHLCG Statutory homelessness prevention and relief Q1 2018

Local authorities have a legal duty to provide accommodation ('main housing duty') for certain categories of homeless households. In legal terms, 'homeless' households are those who do not have accommodation that they are entitled to occupy which is accessible and physically available to them, or who have accommodation but it is not reasonable for them to occupy this accommodation. Councils are required to house those households who

- are legally homeless, and
- meet immigration and residence conditions, and
- have a priority need[1], and

[1] households in priority need are those that meet one of the following conditions: they
  - have dependent children aged under 16 (or under 19 if in full time education) living with them
  - are pregnant
  - are 16 or 17 years old and will be referred to Social Services
  - are aged 18-20 and leaving care
  - are vulnerable due to
    - old age,
    - physical or learning disabilities,
    - mental health problems,
    - fleeing domestic violence,
    - time spent in care, prison or the armed forces, or
    - emergency due to fire or flood

- are unintentionally homeless, and
- meet local residence/connection criteria (they need to have lived in the borough for 6 of the preceding 12 months or 3 of the preceding 5 years or have no viable local connection elsewhere).

Those who meet these criteria are classed as ‘statutory homeless’. As this list suggests, there are many legally homeless households that do *not* qualify for housing from the local authority. This includes most single homeless people and childless couples, but also non-UK nationals who do not have recourse to public funds.

Temporary accommodation

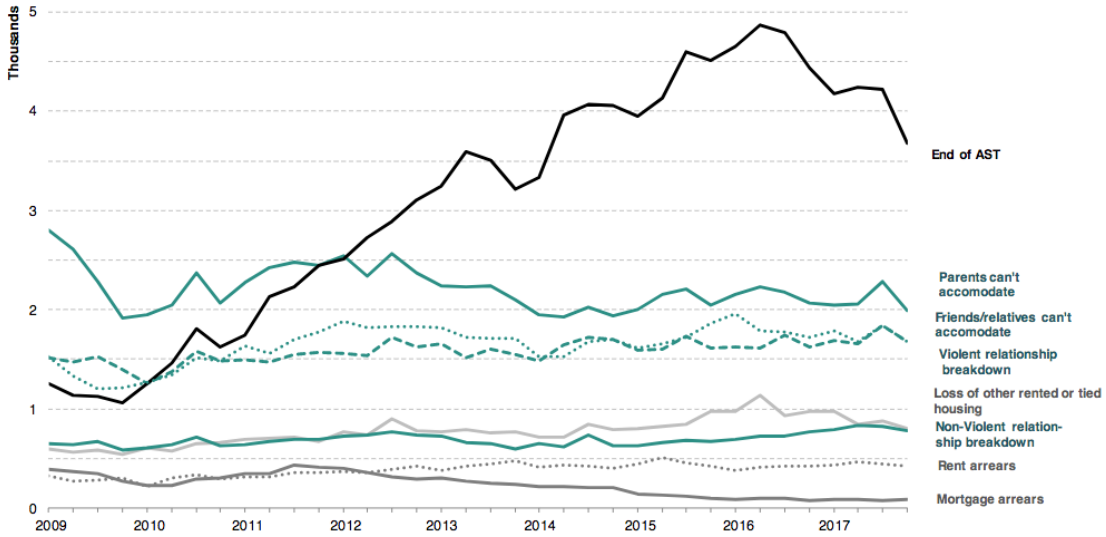
Once a local authority has accepted that it has a ‘main duty’ to a household, it is required to find them suitable accommodation. In some low-demand areas of England homeless households can be moved almost immediately into social housing but this is virtually never possible in London. Homeless households are therefore placed in ‘temporary accommodation’ or TA—although the name is misleading as some households remain in such accommodation for 10 years or more.

In England, the numbers of households housed in temporary accommodation have slowly increased since 2011. The number jumped to 78,000 last year, an 8% rise on the year and a massive 60% rise since 2012 (Fitzpatrick et al 2018). The National Audit Office points out that local authority expenditure on temporary accommodation increased by 39% in real terms in the five years to 2015/16, a period when expenditure on homelessness prevention declined.

The effects of welfare reform

The ending of private-sector tenancies has become the main single cause of homelessness in England, surpassing other drivers such as family breakup. Figure 2 shows trends since 2009 (‘end of AST’—Assured Shorthold Tenancies are used almost exclusively in for private tenancies). The marked increase in homelessness acceptances since 2010 is attributed by most experts to government welfare reforms that have made it harder for low-income households to sustain tenancies or find affordable alternative ones by themselves.

Figure 2: Causes of homelessness 2009-2017



Source: MHCLG Homelessness Data Bulletin

Relevant changes to the welfare system include

- the introduction of Universal Credit, which is being rolled out across the country
- the imposition of a cap on the amount of benefit a household can receive, at £23,000 per year for a family with children in London
- limiting Local Housing Allowance (the benefit paid to PRS tenants) to the 30th centile of rents in broad housing market areas, plus the freeze of LHA for four years from April 2016 levels (only partially ameliorated by targeted affordability funding in some high-cost areas)
- limiting housing benefit for single under-35s to shared accommodation rate even if they are not sharing

These reforms, especially LHA restrictions, the general benefit freeze, and the design of Universal Credit (which is paid directly to the recipient), have had two unintended effects. First, the LHA reforms mean that there is often a gap between the amount of benefit available and market rents in the PRS. This gap is especially pronounced in high-cost areas like Camden, where rents are amongst the highest in England if not in Europe. Tenants themselves are required to cover this gap from their own resources. If they are unable to do so they may fall into arrears, be evicted, and present as homeless. Second, in combination these welfare changes have reduced landlords' already limited willingness to let to benefit recipients. Not only PRS landlords have reassessed—some social landlords have decided it is too risky to let to certain types of tenant in receipt of benefits (Fitzpatrick et al 2018).

Homelessness Reduction Act 2017

National governments have increasingly turned to local authorities to prevent, reduce and relieve homelessness. The Homelessness Reduction Act 2017, which took effect in April 2018, increased the responsibilities of councils to provide advice and housing-options support to many households facing homelessness, even if they have no duty to find them housing. The Act places a duty on local authorities to provide anyone at risk of being

homeless within the next 56 days (rather than the next 28, as previously) with advice and support. This change was welcomed by many housing advocates and indeed reflected what a number of local authorities were already doing informally. The changes were accompanied by central government's additional 'new burdens' funding of £73 million over three years across England to cover costs during the transition period. However councils argue that this amount did not fully cover the cost of the additional work involved, especially as the extra money was not ring-fenced.

The Camden context

Camden is a central London borough and as such has some of the most expensive housing in the country in the owner-occupied and private rented sectors. Private-sector rents are unaffordable for most low- and middle-income households, even those in receipt of benefit. Although the borough has a relatively large stock of low-cost social housing, there is little turnover in the sector and waiting times are typically measured in years.

In dealing with homelessness, Camden has long focused on prevention; its policies aim to enable households to remain in their existing homes or find new ones (usually in the private rented sector) before they become homeless. This approach, which is well embedded in Camden, must now be followed by all authorities under the Homelessness Reduction Act 2017. Camden's draft homelessness strategy, published in November 2018, commits the borough to a continued focus on prevention (LB Camden 2018a) and to further reducing the numbers of households in temporary accommodation (TA). The borough makes an effort to place those households who do require TA within Camden (often in a borough-operated homelessness hostel), but also makes use of self-contained private rented dwellings (known as 'annexes') located in other boroughs.

Most households in TA in Camden are on the borough's housing register and eligible to bid for council tenancies. Camden operates a choice-based letting system that requires households to bid competitively for available homes. Households receive a small number of points for every year they spend in temporary accommodation; they may be awarded additional points if they have demonstrable medical conditions or support needs.. The allocation system and the operation of the points system are described in the borough's housing allocations scheme(Camden 2018b).

In January 2016 Camden revised its allocation system and in particular the way that points were awarded. Onee goal was to change the system to reward the degree of a household's need for rehousing more than length of time on the housing register. This particularly affected households who had been in TA for a long time. In the period before this change took place the authority encouraged those households who already had points to bid as much as possible, as after a transition period their points total would be reduced (though they tried not to raise people's expectations inappropriately).

Well before the 2016 changes, the points scheme had for many years (since around 2007) incentivised households at risk of homelessness to work with the council to have their homelessness prevented through voluntary placement in the PRS or by the household making temporary arrangements for themselves, such as by staying with family.

Consequently households choosing to apply as homeless and be placed in TA were awarded relatively low points, though acceptance of the qualifying PRS offer would reverse this effect. The changes in January 2016 reinforced this strategic approach and other changes meant that thousands of households no longer qualified to be on the register at all, with the majority of those remaining seeing a reduction in their points due to the reduced weight given to time spent waiting.

Most of the families we interviewed said they hoped to secure council homes with two, three or four bedrooms. The average number of points held by those who successfully bid for such homes is given below.

Table 1: Points held by successful bidders for social housing in Camden

Number of bedrooms	Average number of points required
2	300
3	500
4	472

Source: https://www.camden.gov.uk/bid-property#xuqz

Trends in TA in Camden

Camden hopes to continue reducing the use of temporary accommodation by offering private rented sector homes to households facing homelessness. The goal is to discharge the borough's homelessness duty before households enter a statutory application. In the last fifteen years Camden has achieved significant reductions in the number of households in TA (Table 2), although a slight upturn was evident in the two years to April 2019. The number of applications and acceptances is much lower than the London average and for comparable neighbouring authorities largely because of the effectiveness of Camden's prevention approach in assisting households to find private sector accommodation.

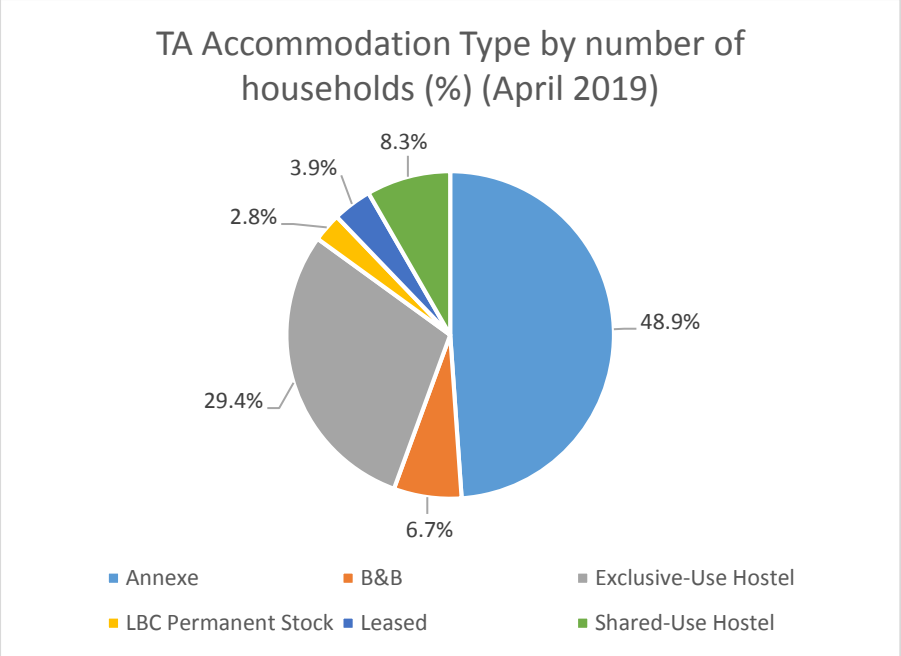
Table 2: Timeline of reduction of numbers of households in TA in Camden

Date	Total hhlds in TA	Comment
2004	2000+	target set by central government for reduction in TA by 2010
2010	676	Target for reduction in TA exceeded
Feb 2013	660	Cabinet adopts Localism Act PRSO discharge power
Feb 2016	508	Cabinet adopts Homelessness Accommodation Strategy & Placements Policy
July 2018	481	HRA started 3 months earlier
April 2019	493	HRA started 1 year earlier

Source – Camden Council internal data (2019)

Most of the temporary accommodation used by Camden takes the form of self-contained flats and houses, located chiefly in north and north-east London (Figure 3). They are termed 'annexes' or 'hotel annexes' because the accommodation is paid for by the night, like a hotel. The vast majority of Camden's annex accommodation (94%) is located outside the borough.

Figure 3: Breakdown of types of temporary accommodation used by LB Camden



Source – Camden Council internal data (2019)

Camden tries to place as many households in borough as possible, with the significant majority of the remainder in neighbouring boroughs (Table 3).

Table 3: Locations of temporary accommodation used by Camden

Zone	Total	Proportion
A1 (Camden)	242	48.50%
A2 (neighbouring boroughs)	209	41.88%
B (other London boroughs)	39	7.82%
C (within 50 miles of London including the Home Counties)	9	1.80%
D (beyond Zone C)	0	0.00%
Total	499	100.00%

Source – Camden Council internal data (2019)

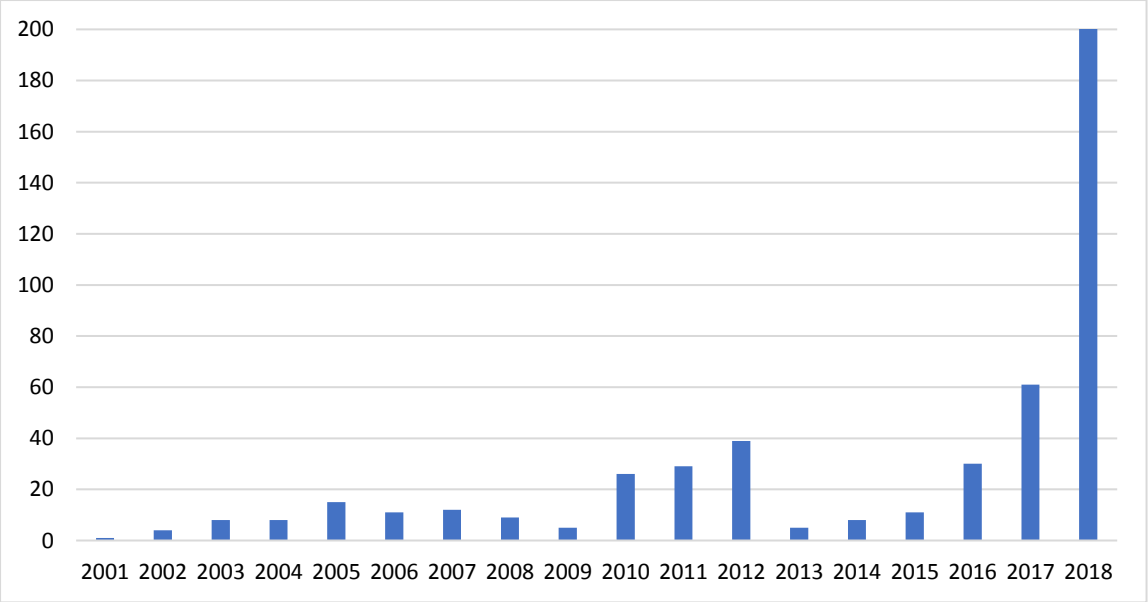
4 Profile and views of TA residents

Overall profile of Camden TA residents

We analysed administrative data provided by Camden about the 484 multi-person households living in TA as of November 2018. Some 35% of these households were 'pre-Localism' (that is, had presented as homeless before 2013), 39% were 'post-Localism' (had applied between 2013 and 2018), and 26% had applied since the Homelessness Reduction Act came into effect in April 2018. The distinction is important because the legal duties owed to the household depend on the legislation in effect at the time that they presented as homeless. Some 62% of the households in TA were homeless acceptances—that is, the borough had accepted a main duty to house them. A third were under assessment, and 5% had cases that were under review.

Figure 4 gives a breakdown of household by year of presentation; this was also normally the year the household entered TA.

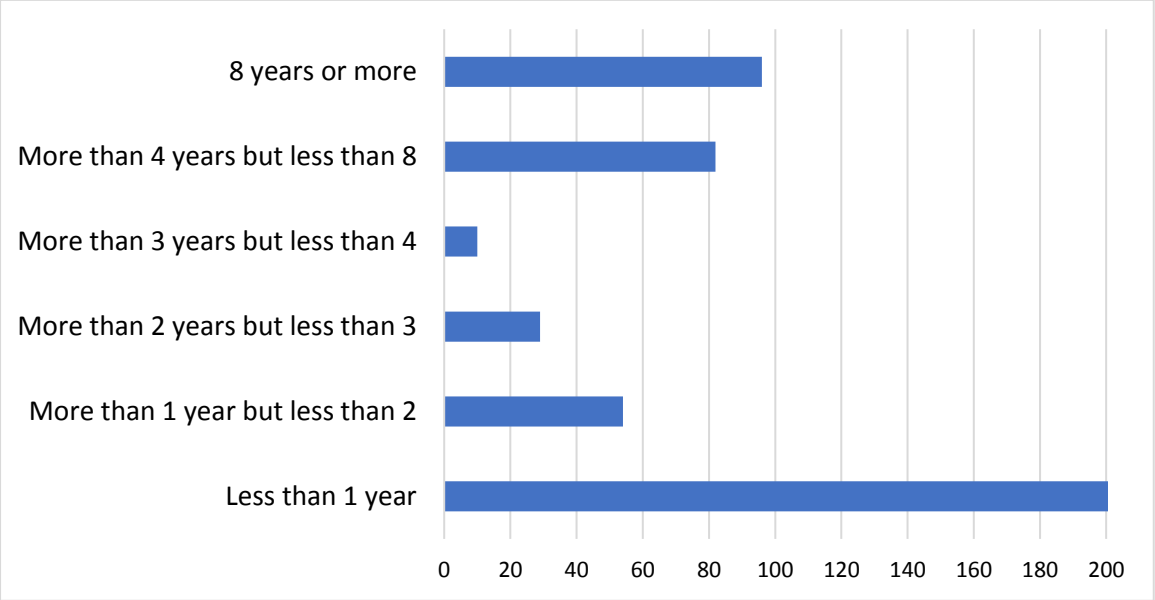
Figure 4: Households in TA in Camden by year they presented as homeless



Source: LSE London analysis of LB Camden administrative data as of December 2018

Figure 5 shows that about 200 family households had been living in TA for less than one year; at the other end of the scale there were almost 100 households who had been in TA for eight years or more. The longest stay was by a household that first entered TA in April 2001—eighteen years ago.

Figure 5: Family households: length of time spent in TA by number of households



Source: LSE London analysis of LB Camden administrative data as of December 2018

There were some very large families in TA—38 households comprised six or more people, and there were two households of nine—but most were made up of two to four people. 50% of the households had one or two dependent children and 35% had none (such households were not included in our interview programme).

Most applicants (69%) were women, although that did not necessarily indicate there were no men in the household. In terms of ethnicity, the most numerous were white UK (17%), black African (16%), other white (14%) and Bangladeshi (13%). About 60% of households were headed by someone whose immigration status was 'UK national, habitually resident'. About 20% of applicants said they required a translator, mostly into Somali or Sylheti.

About 30% of main applicants were in work, with part-time work about twice as common as full-time. Those not working were most likely to be not looking for work (32%), possibly because they were looking after children, or long-term sick or disabled (14%). The dataset also contained information about the employment status of 133 partners of applicants; of these, 37% were in work and 39% were not looking for work.

Most TA residents lived in annexes (private rented flats and houses that were spot-purchased at nightly rates) or council-run hostels. Only about half of TA residents lived in the borough of Camden, with 46% living in other London boroughs, particularly Haringey, Enfield, Hackney and Brent. A small number lived outside London in Broxbourne, Epping Forest or East Hertfordshire.

About a third of the households in TA had become homeless after a relationship breakdown or had been asked to leave by family or friends. Some 130 had been evicted from private rented housing, and 83 were the victims of violence or harassment (mostly domestic)—see Table 4.

Table 4: Reasons for becoming homeless: households in TA in Camden, late 2018

Evicted by family, friends, nonviolent relationship breakdown	161
Termination of private tenancy or license	130
Violence, harassment or abuse	83
Other reasons	110

Source: LSE London analysis of LB Camden administrative data

Of the 484 households in TA, 301 had housing-register points recorded in the dataset (most of the rest were still being assessed). Of those households with points, 76% had 200 or fewer and only a handful had more than 300 (Table 2). This is well below the average number of points likely to secure a council tenancy, which ranged from 300 to 500 for the larger properties (see Table 1 above).

Table 2: Housing-register points totals of households in TA in Camden, late 2018

Number of points	***Number of households***	***Proportion of households with points***
100 to 200	229	76%
201 to 300	63	21%
301 to 400	3	1%
401 or more	6	2%

Source: LSE London analysis of LB Camden administrative data

Interviews with TA residents

Through a programme of semi-structured interviews with residents in TA we looked at what sort of housing families aspired to in terms of geographical location, stability of tenure, affordability, access to employment, support from family and friends and education. We also explored how factors such as language, education, training and employment, geographic location of housing, benefit entitlement, health, culture, age, support from family and friends and gender might influence families' decisions about moving on to settled housing.

The research team conducted 21 interviews of TA residents, all of whom lived with at least one dependent child. Some 18 households were in one of Camden's three hostels for homeless families (England's Lane, Belmont or Levine & Abbot); the rest were living in annex accommodation elsewhere in Camden or in neighbouring boroughs. The average age of the interviewees was 37 years old, and 81% were female. Almost all the respondents had been born overseas and had migrated to London as young adults. They had been living in their current accommodation from as little as a couple of months to as long as 15 years. Table 4.1 gives summary information about the households interviewed.

Table 4.1: summary information about interviewees

Total respondents	21									
Gender	81% female, 19% male									
Country of birth	Bangladesh 4	Somalia 3	Other Africa 6	UK 2	Other Europe 2	Caribbean 2	Other subcontinent 1	Unknown 1		
Age	Oldest 77; youngest 23; average 37.1 years									
Marital/partnership status	Living with partner: 9 Single: 9 Not known: 3									
Employment	Someone in household employed: 14 No one in household employed: 2 Not known: 5									
Disability/health problems in household?	Yes: 57% No: 14% Not known: 29%									
Children in household	One child under 16: 9 Two children, at least one under 16: 6 Three children, at least one under 16: 3 Child(ren) over 16 only: 3									
Ages of oldest/only child	Oldest 27, youngest 9 months, average 8.7 years old									
Ages of second children	Oldest 22, youngest 2 months, average 8.4 years old									
Ages of third children	Oldest 16, youngest 4 months, average 5.8 years old									
Type of accommodation	Hostel: 18 Annex: 3									
Borough	Camden 86% Haringey 10% Enfield 5%									
Time in current accommodation	Longest 15 years, shortest 1 month, average 4.2 years									
Number of housing-register points	0 1	50 1	100 2	110 1	120 1	130 1	150 1	180 2	220 2	Don't know/ can't bid 9

For data-protection reasons the interviews were not recorded. The excerpts that appear in the report are taken from interviewers' field notes; they convey the meaning of what interviewees said but are not necessarily verbatim quotes.

Attitudes to place

Many respondents said they felt Camden was the best place to live in London. Many had friends and family living in the borough and other significant personal networks there. A number of interviewees said Camden was the only place they had ever lived in the UK. Many had little knowledge or experience of other parts of London, and almost none of areas outside London. Some were familiar with neighbouring boroughs but in general the radius of comfort was relatively tightly drawn and related to the distance that could easily be covered by bus or on foot. Locations a 30-minute tube ride away were often said to be "too far".

> Everything is very convenient, and the flat is very affordable. Transportation is reasonable. I had never been here before; this is my first time in the UK and the area is nice. (Interviewee 5)

> They offered me something in Hendon, but I turned it down. It was too far away, and there was a hill from the bus. It was hard for me to go up. (Interviewee 8)

Related to this, several residents said they feared unfamiliar neighbourhoods would be unsafe compared to Camden. Parents of young boys in particular expressed concern about moving to violent areas with gangs and saw Camden as a relatively safe place for their children to grow up.

> It is very safe. I am happy that my son goes out around here. I would be worried for him if we were living in a place with gangs and drugs problem. I would be worried these things may have a bad influence on my son. Here is very quiet. (Interviewee 3)

> I have been here 8 years. I am safe. I know my mother is here. My son goes to school, and his friends are here. I feel safe here. My permanent job is less than 40 minutes away. (Interviewee 7)

A few interviewees said they understood that Camden had a housing shortage and that they would be happy to live in a neighbouring borough if the housing were suitable—although not necessarily in the PRS.

> If I was offered a long term housing-association or council property outside of Camden I would accept e.g. in Enfield or Haringey. Enfield preferred. Yes I would look at offers outside including Leicester – to be near to my children who live there. (Interviewee 19)

> I would move if it's not too far and if there is someone from my community there that I know. That is why I was telling you that my first options would be Brent and here. (Interviewee 1)

Proximity to schools, health facilities and social networks

Several of the hostel residents had children at Camden schools. The borough was also an anchor point for those with health problems: eight interviewees said they themselves had health problems and four said their children did. They valued being close to hospitals where they had treatment and/or to GPs they knew and trusted. Some had moved to London for health reasons. One interviewee in annexe accommodation in a different borough travelled to Camden so her son could continue to attend a Camden school, which meant she had a long journey into work.

> My son was referred to the hospital for his medical issues, the Great Ormond Street Hospital. The hospital is very close to Camden, so we decided to move to the area. I was in Canada for a while also for my son to get treatment, but since both of us are British citizens, he was referred to the UK. (Interviewee 5)

> It´s a very good school for my son. For his future. I stay for his future. (Interviewee 7)

> I'm physically not good, mentally not good. My doctor is here. I don't want to move. (Interviewee 15)

Many interviewees said they were part of local faith networks, or communities from their countries of origin.

> There are lots of Bengali people here, in this building. There's a lot of Bengali here in Camden. I know them and they're my community. They can help me. I want to stay in Camden because I know them, I need the community. (Interviewee 15)

Some respondents or their child(ren) had special needs and required settled housing with specific features such as step-free access--one had for example refused a council flat because it had stairs. But while waiting for such housing to become available, many were living in temporary accommodation that was ill-suited to their needs.

Of the 21 households interviewed, 14 had at least one person in work. Several said they and/or their partner worked locally, and for that reason would be reluctant to relocate.

Conditions in hostels

Although many hostel residents liked the areas they lived in, they described their living conditions as difficult. Most lived in overcrowded units, and those in Belmont Hostel shared bathrooms and kitchens with neighbours. Interviewees said they spent a lot of time trying to organise their possessions and activities in spaces that were too small. Some complained that their hostel was impractical, with no lifts and no laundry room, meaning they had to carry heavy washing or shopping up several flights of stairs. They also disliked the lack of privacy and personal independence, especially for their children.

> It is a very big problem to live here with the children--they want to run everywhere and there is no space for them. Sometimes I think it's dangerous because I always need to pay attention to what they do. (Interviewee 4)

> I like the fact that this place is clean. I like my neighbours. The staff are nice. I don't like the fact that you have to share the bathroom and the kitchen. I don't like the fact it is restricted. You can have visitors, but it feels like a prison kind of thing… they can only come between certain hours and they cannot sleep over. Before this I was at England's Lane because of homelessness… I had my own bathroom. Here I have to share a bathroom with other people. Sharing the kitchen, I can deal with more, but the bathroom is harder. Other people's filth is no good. (Interviewee 12)

Some female respondents said their fellow hostel residents formed a good support network, and that they socialised with neighbours who had children. Others, by contrast, said they were afraid to leave their children unattended in the building because they didn't trust all the other residents.

> I have friends in this building, sometimes I help them to cook. I'm very good to the community here. I know it's hard. I know life is hard for them, too. I take care of their children sometimes. We all help each other out with cooking and childcare sometimes. (Interviewee 14)

Some interviewees said their health (mental as well as physical) was negatively affected by hostel living.

> My young wife got depression because of the current situation… (Interviewee shows NHS letters documenting his wife's depression and anxiety, which state that her depression stems from her temporary accommodation living situation.) … My wife cries and cries after she goes to the council. (Interviewee 16)

Perceptions of annexes

We had hoped to interview as many annexe residents as hostel residents, but the low response to our initial letter meant that in the end we only spoke to three people living in annexes. These were located in the neighbouring boroughs of Enfield and Haringey. The annexe units were much larger than hostel accommodation and generally well suited to the number of people living in them. However annexe residents told us that they found their private landlords unresponsive, and that Camden Council was not always able to rectify poor conditions.

> The problem is this house because it is cold and the landlord doesn't do any repairs. The central heating is not working. The landlord came after 3 days - not straight away. They are old radiators and don't work properly. In the living room the paper fell off the ceiling and it was broken. My children paid to have it fixed. The shower upstairs has been leaking water into the kitchen for 7-9 yrs. The shower pipe doesn't work. I called a handyman myself. I called the landlord but he didn't repair it because he said it cost a lot of money to repair it. I phoned the Council and they told me to report it to the landlord – I explained I had. They spoke to the landlord and nothing happened. Every time I speak to a different person in the Council and nothing happens. (Interviewee 19—annexe in Enfield)

Type of home desired and suitability for children

Many respondents were living with partners and children in only one or two rooms. All the respondents had between one and three dependent children living with them, and some had adult children at home as well. At least one interviewee was pregnant. The ages of children ranged from a couple of months to 27 years old. Although interviewees generally appreciated the fact that living in TA in Camden enabled their children to go to school in the borough, most said the accommodation did not meet their family's needs. They said lack of space for quiet study, playing and receiving friends affected their children's wellbeing greatly. Several said they had moved in when their child was just a toddler, expecting the situation to last only a few months, but had instead seen their child grow up in temporary accommodation.

When thinking about settled accommodation, interviewees generally hoped to move to a dwelling that was appropriate for the size of their household.

> I have three kids so a three-bedroom flat. With a lift, so I can get around and my mum can come to visit us. (Interviewee 2)
>
> We are two so I would need a two-bedroom flat. It is important for my son to have a space of his own, also for studying. I don't mind which type of house really. The only problem is that I have a bad knee, so I couldn't live in tall building in case there was a fire. (Interviewee 3)
>
> Oh… My dream house would be bigger… (interviewee is overcome with emotion) I can't talk… I would love three rooms, but at least something bigger than this. (Interviewee 14)
>
> The apartment is too small. It was ok when I was pregnant but now we've been here 8 years. I have a boy and not a girl, so we need privacy. Sometimes you want to be private and you can´t. (Interviewee 7)
>
> We cannot all live here, it's three children and my husband. There is no room. Even now, it is not healthy, we cannot open the window, is not healthy. There is no air. I cook here and I cannot open the windows. They tell me they cannot help me, I've gone to Camden they cannot help me. (Interviewee 14)

Gender issues

17 of our 21 interviewees were female, and 7 of these women (41%) had been victims of domestic violence. None was currently living with a partner, and many were both breadwinners and homemakers for their families.

> I broke up with my boyfriend because he was aggressive and went to stay with a friend to get away from him. When I came back he had accessed my room and was hiding in the cupboard. He refused to leave. I was frightened and as soon as he left in the morning I went straight to the police and reported it. An injunction was taken out against him to stay away from me but he breached it. He went to prison but got

> out for good behaviour. I asked to be moved from Kensington & Chelsea as I was afraid – he knew the address where I lived. The Government wouldn't move me so I went to stay with a friend in Shepherds Bush. I sofa surfed for a while and was homeless. (Interviewee 17)

Those women who did have male partners tended to stay home and take care of the children. Several of the women with very small children reported that they could not go out much, sometimes because the lift didn't work (we had several complaints about lifts from residents of Belmont and England's Lane). Interviewees in both roles said they felt trapped in their situations, and that dealing with the necessary activities of daily life in a hostel left them little time for anything else, much less for exploring other solutions for their future.

> I have no free time…. As I said everything centres around my older daughter. When she is at school I do everything else. When I go shopping I still have the other two children with me, so I cannot carry a lot and I have to go very often. I go nearby on my way back from the school. (Interviewee 2. The oldest of her three children is seriously disabled)

> (After I pick up the children from school) we come back here, we eat and then my energy is out, I have no more energy. I can't study anymore. My kids just shower, eat and that's it. (Interviewee 14)

Preference for social tenancy

In the interviews we asked respondents to tell us how they would feel about living in different types of settled housing, including the PRS. Almost all the respondents said they hoped to get a social tenancy, which for most was synonymous with a council flat in Camden. Respondents said Camden was known as a good landlord, but the main reason given for this preference was security of tenure. Several respondents had already been evicted from rented housing and said moving to another private tenancy would only be a short relief, with a high risk of being evicted in future. They recognised that rents were much higher in the PRS than in council housing and worried about how they could afford to pay them and their other bills. They also worried that if they accepted a PRS offer they would lose their points on the housing register and would never manage to get a council tenancy.

We spoke to several residents who had spent many years in TA. They felt strongly that they had done their time and deserved a council flat in Camden. Even those without a detailed grasp of the housing-allocation system understood that they got points on the housing register for every year spent in TA: as they saw it they were forced to endure the hardship of TA to earn enough points for a council home, for the ultimate benefit of their families. Accepting the offer of a PRS placement would mean that this time and suffering had essentially been for nothing.

One of the goals of the interviews was to explore residents' perceptions of and attitudes towards the private rented sector. This was unexpectedly challenging because some interviewees struggled with technical housing terminology and particularly the vocabulary around housing tenure. (This was not necessarily a language issue; most interviewees were very capable in English and only two required interpreters.) Some respondents understood

"private rented housing" to refer to housing with private space—that is, self-contained homes with their own bathrooms and kitchens as opposed to hostels. One respondent, who was living in an annexe, said she was already living in private renting and wanted to move to a council home. Only a few respondents reported ever receiving a PRS offer.

> We haven't got any information, no visit, no mail. They haven't made us an offer (in the PRS). I don't know how the system works…. To be honest I don't know…. What does private rental means? We have to pay for it? Does Camden pay for it? (Interviewee 13)

Most of those who did understand what the PRS was said they would not want to live in the tenure because of the cost, the insecurity, and the implications for their place on the housing register. Some mentioned the practical challenges of running a home independently.

> (In the private rented sector) things don't get fixed and you need a letter for every little thing. And private rents are very high. The council only pays a certain amount, so if the landlord suddenly wants to raise the rent you are going to be in trouble. The council won't pay more and you need to pay the difference yourself. If you can't pay, even if it's only £20, you are out. You might be forced to move at any time. The only thing these landlords care about is your money. In the end, you need to move all the time and if you move you change borough and you need to live there for three years before you can start bidding (for council housing). How can you start bidding if you have to move all the time? Then social housing is not possible, never. (Interviewee 2)

> Private, you pay more than from the council. I have heard rumours that private (landlords) can kick you out and then if you are outside Camden you lose the opportunity to get a council flat. You know because the rent is too much and they won't be able to help you if you are out. […] I worry about the bills. Would I be able to pay the bills? Stuff like heating, where would I go? Here there is safety. Security 24 hours a day. I am not paying a lot of rent. It is all in one bill, so this is good. I don't know how you get water, heating, electricity. (Interviewee 9).

> I don't think I could afford private rental. The Camden people tell me they could offer me a house they think I could afford, then if I don't take it they might finish my contract with the hostel now. I know it's their job but when someone is having a baby, you get worried, you know? They say that because I am working I can afford market rent. But I don't make a lot of money, I still get benefits. I don't think I'll ever make that much money. (Interviewee 11)

> I wouldn't accept PRS long term – I have spent 15 years here waiting. I am not going to give up now. PRS could be anywhere – I don't know how long I would be there. (Interviewee 19)

Understanding of housing allocation

Camden allocates its council properties through a system of points (described briefly above and in more detail in Camden 2018b). Eleven of the households we interviewed were able to tell us how many points they had; these ranged from 50 to 220. (This suggests they are

fairly representative of other TA residents, most of whom have fewer than 200 points.) The cases of most other households were still under review; some were probably ineligible to bid for council housing as they had not been living in Camden long enough to establish a 'local connection'.

Many respondents clearly found the system opaque, though a few had educated themselves about the process and were in regular contact with organisations such as Shelter and with their case-worker to follow up on their situation. Communication from Camden Council through meetings and letters seemed to have helped some respondents understand the system better. Others, by contrast, told us they had tried to make contact with the council but never spoke to the same person twice. Some interviewees felt abandoned by the council, saying no one from Camden ever proactively got in touch.

> There is a room downstairs, room 17 (a meeting room at one of the hostels) where you can ask questions about rent, but I never go there. I am not even in contact with my case worker. I am not even bidding. I went online and it says that my application is declined, but I don't even know why. My caseworker is not in contact with me, but she should know. She should tell me. Nobody has told me how anything works. Even when I moved here, I didn't know how things worked. This is a council hostel, the people here should know and they should be able to explain, but the people who work here don't know anything. (Interviewee 2)

> We are here in Temporary Accommodation, but we are trying to start a new life. The council put us here, but they haven't contacted us so far. I have spoken with people here who have been here 10-15 years, so I don't think I have any prospects of moving….I am very conflicted about temporary accommodation. I don't want to stay here for 10 years. I know it is not the council's fault, it is the conservative national immoral government. I am part of the local Labour Party, and I know that. (Interviewee 6)

> I go to the Council and speak with the people there in person. It's easier. I first became homeless in 2015. It was the council that told me that we were overcrowded where we were living and that, because of my daughter, we could move to the hostel. (Interviewee 1)

The majority of interviewees expected (or at least hoped) to get a council flat in the long run and did not want to move elsewhere until they did. However only a few had enough understanding of the allocations system to be able to make a realistic assessment of their chances of securing a council tenancy. All the interviewees knew that council properties were allocated through a system of points, that having more points made it more likely you would get a property, and that they accumulated points for every year of living in TA. All the eligible respondents were familiar with the bidding system, and most of them (or their children, often) would submit online bids every Thursday even though several said they felt it was futile to do so as 'nothing ever happened.' Several felt they had been treated unfairly, especially when neighbours received an offer before they did.

> Only God knows where we'll be next year. We are hoping to have a good house but we don't know how many points we would need. We are fed up with living in

> temporary accommodation and with moving. We have been in this country for 22 years and we need to have a permanent house now. (Interviewee 21—has 220 points)
>
> I have no hope of getting a flat next year. I expect we will be staying here because we only get a 10% increase in points every year. I'd need 300 more points for a two- or three- bed flat. Other people had less points than I do but got flats quicker. (Interviewee 20—has 150 points)
>
> I've been fighting the council for seven months and I still haven't gotten a house… A lot of people have been fighting for seven years, I didn't know about that when I moved here. (Interviewee 10—not yet eligible for points)
>
> My husband was violent, and I packed and left. When I approached the council, I didn't have any papers. The council are gatekeepers. If they don't have any duty, they won't house you. I understand that there is no housing in London. But I understand my rights, and they have the duty to house me. I think they don't want to give that housing away. (Interviewee 6—not yet eligible for points)

The respondents were acutely aware of how important points were (indeed we heard much more about points than about money income or benefits). They all knew they needed more points (though not necessarily how many more) in order to get an offer of a council house.

As described in Section 2, Camden revised its points system in 2016. This resulted in an across-the-board reduction in households' points totals, and in the amount of points required to secure a property. Those interviewees who had been in the system at that time saw this reduction in their points as a great injustice. Some said Camden had 'stolen' their points without explaining why. Some felt deceived and said they could no longer trust the council—they had changed the rules once and might well do it again. Several respondents said they felt that the council did not have their interests at heart and a few clearly saw Camden as the enemy.

> Before I used to have 500 points but they took it away. Now I don't know how the rules work. (Interviewee 9—has 100 points)
>
> They didn't explain. They took my points. I had 500 but they took them away. I don't know why they took them. They gave some back, they gave me 130 points. But I didn't understand. They told me that everything would be all right. After 2016 they told me I had to update. They told me it was the law, it wasn't just for me. … The minimum is 300 points (for social housing). It's going to take 15 years. They told me to keep bidding, but I cannot bid because there are a lot of people in front of me. My points are very low. They are giving me 10 points per year… it will take me 10 years. My points are very low, I cannot get it. I don't know why they didn't tell me before. (Interviewee 14—has 130 points)
>
> My daughter phoned the Council saying we have been bidding for a long time (15 years) but nothing happened. They give the properties to other people – they have a lot of properties. They give properties to whoever they want to. There are no letters

> from the Council explaining anything. I speak to the Council regularly. They transfer me from one person to another as soon as they hear that I am living in temporary accommodation. They give a lot of people houses – I am not a priority. I think there is bribery going on. I know many people who have got a council house – my friends. The Council does not write to me – they only give me letters about benefits and rent paid for the property. (Interviewee 19—has 220 points)

The respondents were much better informed about council housing and processes than about housing associations--only a few knew what they were. Those that did said they understood that the rents were higher than for council homes. Some people were bidding for housing association properties as well but were not successful because they did not have enough points. Others did not bid for these because they felt the rents were higher than Council homes.

Future plans

Many households seemed to have put their life on hold while waiting for a long-term housing solution. Some had projects for their life in their future home such as going back to school or creating a nice environment for their children.

> I expect to get social housing then rebuild my life from there. (Interviewee 6)

> I don't know why they don't understand me. I have health problems. I have a lot of problems. (I want) just to forget and move on to a new life. (Interviewee 8)

> My job gives me independence. – I have been working for four years and one year in my current job. I would like to try a different job from the supermarket. I would like to work with children and do some training in childcare and fit work around the children. I didn't do these courses when I was younger. I studied science BTEC. I had a child in my third year and so couldn't finish it. (Interviewee 18)

5 How the system is working: views from staff

We conducted formal interviews with four members of Camden staff, including housing officers and hostel managers, and spoke to the Cabinet Member for Better Homes. We also met regularly with a number of senior Camden staff over the course of the project. This section explores the views of these 'insiders' about how the system was working in practice, and what could be improved.

Contact between council and residents

Council officers told us they were in regular contact with households living in TA, both through visits to hostels and by working proactively through their own caseloads. In response to a question about how often they were in touch with clients, one homelessness prevention advisor said

> It varies. Normally we do a suitability update every six months, so we should see people at least that often. Some people are trying to claim medical points and the investigation of this can take quite a while. While the investigation goes on I have to wait. With others it could be as much as a few times a week or even a few times a day. But sometimes you've got to give people space to think….you make them an offer and then leave them to think it over for a while.

This contrasted with what we heard from some residents, who reported that the council rarely contacted them (see Section 5, below).

Allocations

Camden staff helpfully talked us through various aspects of the council's housing allocations scheme, including the change in the points system that took effect in January 2016. One senior manager said

> Before, we used to take into account how long someone had been in TA, and the longer they had stayed the more points they got. Now they have taken away the points for length of stay, and priorities are based on circumstances. When the system changed the long stayers weren't happy at all. Before you needed maybe 400-500 points for a two-bed; now under the new system it's 250-300 points. So in one sense it's good as the required points are down, but on the other hand you get a lot more people bidding.

Asked whether clients understood the new system, a homelessness prevention advisor said

> My understanding was that there was consultation (before the points system was changed), and they tried to tell clients in TA that they should bid, bid, bid--as they had all these points that they were going to lose. It was explained to them at that time but a number of applicants failed to (bid) for whatever reason. There might be a misconception about overcrowding. Some families might have thought they'd get

> overcrowding points by having a big family in a small space but actually those points don't exist!

The redesign of the points system retained the incentive for households living in TA to accept an offer of PRS accommodation (known in the homelessness legislation as the qualifying offer). Those accepting such offers are rewarded with 100 additional points immediately, and a further 100 points in six months, which could help them eventually to secure a social tenancy. However accepting a PRS offer does entail some uncertainty: there is no guarantee that the additional points will be enough to allow the household to bid successfully for social housing. In addition, households that accept a PRSO outside Camden can only stay on Camden's housing list for three years.

Council employees said they made every effort to ensure that residents understood the allocation process and had a realistic understanding of their position. Our interviews with tenants suggested that many of them did not understand the system or the rationale behind it; others were clear about how it worked but didn't trust the council's advice..

Client expectations

Council staff said some TA residents had unrealistic housing aspirations, given the local housing market. One advisor said

> Managing expectations is quite a challenge. When families have been in TA for a long time they are frustrated, but they have to realise how tight the housing market is. The post-Localism ones have the highest expectations. The exit strategy for them is to offer one suitable property—and again we do the suitability interview beforehand. They expect to be in Camden but especially if they are affected by the benefit cap we may have to look really far afield…they can be really shocked by that.
>
> We do give them a self-help leaflet and allow them to look for their own PRS property themselves. Then the council will negotiate the rent for them and check out the standard of the property. Some clients say, 'I *have* to live in Camden' and we say, 'But there's nothing affordable—look for yourselves.' They do, then they have to agree with us.

Camden housing advisors said their clients often strongly preferred to remain in Camden. Some were unfamiliar with other boroughs and might regard them as unsafe or too far away, even if they bordered on Camden.

Hostel life

Council interviewees described life in the three family hostels in Camden (Levine & Abbots, England's Lane and Belmont). Each is configured slightly differently. England's Lane is comprised of studios, and residents have their own cooking facilities and showers in their rooms. Levine & Abbots has 44 rooms and each family has 1-3 rooms, not including kitchens and bathrooms, depending on family size. They are non-self-contained/exclusive use, so residents have their own kitchens and bedrooms but they are along shared corridors.

Belmont has shared bathrooms and kitchens. All hostels have 24-hour staffing. One long-time hostel manager told us that

> shared accommodation can be challenging (for families). You can't have all your food and cooking equipment in the kitchen, which is frustrating. Keeping things clean is an issue because people don't all have the same standards. On the other hand in England's Lane they have their own cooking facilities but the room is small and you're cooking in the same room so there's the smell of cooking.
>
> The other thing people don't like is the house rules, especially no visitors after 11 pm, and they can't stay the night. We have to manage strictly because visitors may pose risks. It's important that we know who is there overnight. Some residents disagree and feel like this is their home and they should be able to have guests when they want.
>
> Some people are really happy in the hostels and some aren't. In terms of good things, (Levine & Abbots) hostel has a nursery in the basement and the kids have activities…there are also classes for parents and the nurse comes frequently. The hostels are staffed 24 hours so it's secure--this is especially important for people fleeing domestic violence.

6 Discussion and conclusions

Housing families long-term in temporary accommodation is a poor solution for all parties. The longer the situation continues the less satisfactory it is for the families involved, whose lives are put on hold. And for the local authority it can be very costly to pay for this housing, much of which is rented from private landlords by the night. Camden has therefore made a priority of reducing the number of households in TA and now has only about 500 – a very low number given that some other London boroughs have thousands of households in TA. Despite this general record of success there are a significant number of families who have spent years in TA. If they are pre-Localism acceptances they are entitled to wait until they secure a social tenancy, but given the low turnover in the social stock such families face a wait of many years, perhaps indefinite. Camden encourages them to consider the option of renting privately, but few have taken up the possibility in recent years. This research has illuminated some of the reasons for this.

Most of the families we spoke to strongly preferred a Camden council tenancy to any other outcome. A private rented home was less appealing because of its higher cost, the loss of a place on the housing register, the perceived poor service from private landlords, and the fact that it would probably not be in Camden—but the main fear was insecurity. Many interviewees told us that 'private landlords could just throw you out' at any time, and that they worried they would simply end up back in TA in Camden, no better off than before. In addition, those households who had lived for many years in TA felt they had *earned* a council flat, and that accepting another type of housing would mean that their time served in TA (regarded almost as a period of incarceration) would have been for nothing.

Some households in TA do not have a clear understanding of their realistic housing options. There are several possible reasons for this. Many do not understand the often jargon-ridden vocabulary of social-housing allocation (e.g. the term 'allocation' itself, which is rarely used in normal conversation). Some do not know what housing associations are, or what private rented housing is. This is sometimes an issue of language (most of the families we spoke to, like most of the TA residents in Camden, were not originally from the UK), and sometimes reflects households' limited previous engagement with the housing market—some of the families we spoke to had almost no experience of living anywhere except TA in this country.

Another reason for the lack of understanding of housing options is the way these are explained. Typically the borough conveys information about housing decisions and policy changes in writing. However our experience of trying to recruit interviewees by post suggested that letters may not be understood, or may be ignored. Personal contact was much more effective. Our interviews tended to confirm this; families spoke about their attempts to discuss their cases in person or over the phone with council officers. But several reported that these contacts were unsatisfactory: they never spoke to the same person twice; they were fobbed off when they said they were living in TA; they approached hostel staff but found them unable to explain the system.

Given the relatively small number of long-staying households in TA, and the high cost (to both the families themselves and the council) of keeping them there, Camden should consider a targeted, individual approach to finding them suitable settled accommodation. They should have identified case workers able to develop trusted relationships including regular contact (ideally in person). Such a programme would certainly entail cost, but in the long term would benefit both the council and, more importantly, the families themselves.

Acknowledgements

The research team would like to thank the interviewees for speaking so frankly about often sensitive subjects. Thanks also to the Camden officers for a genuinely collaborative effort.

References

Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S., Watts, B. and Wood, J. (2018) *The Homelessness Monitor: England 2018* London: Crisis

London Borough of Camden (2018a) Homelessness and Rough Sleeping Strategy 2019-2024 (draft for public consultation) https://consultations.wearecamden.org/corporate-services/homelessness/supporting_documents/Draft%20Homelessness%20and%20Rough%20Sleeping%20Strategy%20%20Full.pdf

London Borough of Camden (2018b) Housing allocation scheme 2018 full scheme https://www.camden.gov.uk/documents/20142/1730554/Housing+allocation+scheme+2018.pdf/69d244d4-198f-b3f6-c138-33dd8c829ee9