

Communities and Local Government Committee
House of Commons
London
SW1A 0PW

05 February 2016

Dear Sir or Madam,

YMCA England response to the Communities and Local Government Committee Consultation Homelessness inquiry

YMCA was established in 1844 and is the largest and oldest youth charity in the world, helping over 58 million people in 119 countries. Here in England where it all began, 114 YMCAs work to transform over 530 different communities, impacting on the lives of nearly 600,000 people every year

Amongst its roles, YMCA is the largest provider of safe, supported accommodation for young people in England – providing just under 10,000 beds every night.

Not having access to quality housing can have a huge impact on the life of a young person. Poor housing increases the risk of a young person suffering from ill health, lower educational attainment, unemployment and poverty.

That is why YMCAs across England offer a wide range of accommodation; from emergency beds through to supported longer term accommodation. Our philosophy of supporting young people holistically means that YMCA provides not only a bed, but also seeks to help young people gain the training, skills and confidence to go on to lead independent lives.

Differing causes of homelessness for households, couples and single people

- 1.1** By its nature, homelessness is a complex problem and tackling it effectively requires a nuanced understanding of the reasons why people become homeless in the first place. However, it is difficult to form generalised conclusions about why people become homeless as often the reasons will differ from person to person, and from area to area.
- 1.2** What we do know is that for many, becoming homeless is not the result of a single problematic event; it is the culmination of a series of events and issues that take place over a long period of time.
- 1.3** As the largest voluntary provider of safe and supported accommodation in England, YMCAs experience of working with people who become homeless is primarily focused on young people.

- 1.4** Evidence obtained by YMCA England from Local Authorities in our *Uncertain Futures* report, reveals that 55% of those 18 to 21-year-olds who were accepted as being homeless last year became homeless as a result of their relatives or friends no longer being willing or able to house them.¹
- 1.5** A further 15% of 18 to 21-year-olds became homeless as a result of a relationship breakdown with their partner, which in many cases involved those escaping a violent partner. The end of assured shorthold tenancy was given as the reason for 10% of those who were homeless and loss of other rented or tied housing accounted for 8%.
- 1.6** Across YMCAs more generally, relatives or friends being no longer able or willing to provide accommodation accounted for 57% of those who were staying in our accommodation in 2013/14. Relationship breakdown with a partner accounted for 7%, rent arrears accounted for 3%, loss of other rented or tied housing accounted for 1% and other reasons accounted for 29%.

Steps to tackle homelessness

- 2.1** In order to effectively tackle homelessness, the Government must take a series of measures to both prevent and address the problem as a whole.
- 2.2** For many of the young people that we work with, family breakdown is a key cause of homelessness. Accordingly, investment in, and promotion of, family mediation services is critical in order to help young people and families break down the barriers that cause people to leave home, and then prevent young people returning once they have left.
- 2.3** Inevitably, there will be some young people for whom prevention services will not work. For these young people it is essential that supported housing exists to provide a safe and stable environment that will help them transition into independent living. These young people are often not ready to live on their own and supported accommodation projects, like those provided by YMCA, help equip them with the skills, training and confidence they need to move on.
- 2.4** It is widely accepted that not enough new homes have been built over the past generation and that this has contributed to a lack of low-cost housing available to young people and first time buyers. Accordingly, YMCA is calling for the development of alternative models of low-cost housing to solve the current crisis.
- 2.5** Recognising the issue YMCA London South West has developed Y:Cube, which provides self-contained and affordable starter accommodation for young people who are unable to either gain a first step on the housing ladder or pay the high costs of private rent. Y:Cube provides high quality accommodation which can be built faster, and crucially cheaper, than using traditional methods of construction.

¹ YMCA England, *Uncertain Futures*, 2015

- 2.6** In addition to building new homes, there are also clear examples across communities where previously unused buildings can be brought back into use. The Empty Homes Scheme run by YMCA DownsLink Group in partnership with Hastings Borough Council is a good example of this, bringing long-term empty properties in East, West and Mid Sussex back into use for those in need, while securing a guaranteed rental income for the owner.²
- 2.7** Where vacant homes do exist, rising letting fees and deposits now worth an equivalent of six weeks rent, on top of a month's rent required in advance mean that prospective tenants moving into the private rented sector can be faced with unaffordable upfront costs.
- 2.8** Given that 29% of households were accepted as priority need in England due to the ending of assured shorthold tenancies in 2014/15,³ it is important that the Government introduce measures to drive up standards and practices in the private rented sector.
- 2.9** YMCA believes that the Government should do more to regulate the private rented sector and provide more stability for the families who access it. This should include reducing the upfront costs to tenants by regulating the fees that the letting agents can charge, and targeting rogue landlords who breach regulations and provide substandard housing to tenants.
- 2.10** Providers of supported accommodation are increasingly seeing longer waiting lists and more complex needs of the people who access their services. The maintenance of Supporting People funding is critical to enable these providers to meet these needs and tackle homelessness.
- 2.11** Housing Benefit has become a vital component in allowing young people to access the housing; acting as a safety net for those most in need of support by supplementing affordability. However, low pay and increasing rent has meant that Housing Benefit is now also supplementing those in work to be able to sustain a home.
- 2.12** At YMCA we believe that the Housing Benefit safety net should be protected for 18 to 21-year-olds to help ensure that young people do not become homeless. Our report, *'Uncertain Futures'* seeks to challenge some of the assumptions underpinning the argument that young people are choosing a life on benefits and draw out the types of young people that may be adversely affected by the Government's proposals to remove automatic entitlement to Housing Benefit for 18 to 21-year-olds who are out of work and claiming Universal Credit.
- 2.13** The report finds that nearly 1,400 18 to 21-year-olds currently living in YMCA supported accommodation claim unemployment benefits and Housing Benefit.⁴ To help mitigate the effects that the proposed policy would have on young people like these, exemptions should be put in place for pregnant women, or those

² More information is available here <http://www.ymcadlg.org/accommodation/empty-homes/>

³ Department for Communities and Local Government, Statutory homelessness live tables: July to September 2015. Available <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness#live-tables>, accessed 07/02/2016.

⁴ YMCA England, *Uncertain Futures*, 2015

individuals with dependent children, care leavers or former children in need, those who are homeless or have a history of homelessness, and those who are estranged from their parents.

The relationship between homelessness and the availability of social housing

- 3.1** Previous generations that found themselves at the lower end of the housing market had the affordable option of social housing available to them. However, a combination of 'Right to Buy' policies and a failure to replenish stock has meant that for many this door is now closed. This is despite the fact that it is the preference of nearly half (49%) of those leaving supported accommodation.⁵
- 3.2** In the last 30 years, the number of social renters has declined by over 1.3 million, and the extent of the difficulties now faced by those wishing to access social housing is demonstrated by the over 1.2 million households who are now placed on local authority housing waiting lists.⁶
- 3.3** The points scoring system currently used means that single young people are disproportionately excluded from social housing. This is illustrated by the fact that those aged 16 to 24 make up just 5.3% of social renters.⁷ While the ending of life-time tenancies goes some way to end this, YMCA believes that more needs to be done to help young and single people access social housing.
- 3.4** This lack of social housing means that for many homeless households the only option available is the private rental sector. However, YMCAs up and down the country are increasingly seeing young people struggling to afford the costs of private rent. Even for a young person in employment, a combination of low wages and high rents can quickly see them priced out of the market. This problem is compounded in London, with the average price of renting a flat or house now £1,500 a month.⁸
- 3.5** YMCA England's research 'Delayed until Further Notice', found that over four in five (81%) of supported accommodation residents surveyed confessed to worrying about being able to find somewhere to live when they are ready to move on. With over half of residents (56%) feeling ready to move on but being unable to do so, and one in five (20%) left waiting for over six months.
- 3.6** People's inability to find housing to move into when they are ready to leave supported accommodation also limits opportunities for those who are newly homeless and need somewhere to stay. Nine in 10 YMCAs have had to turn away individuals in need of accommodation in the past year due to a lack of capacity.⁹

⁵ YMCA England, Delayed Until Further Notice, 2015

⁶ Department for Communities and Local Government, Live tables on rents, lettings and tenancies, available <https://www.gov.uk/government/statistical-data-sets/live-tables-on-rents-lettings-and-tenancies>, accessed 07/02/2016

⁷ Department for Communities and Local Government, Social and Private Renters, available here:

<https://www.gov.uk/government/statistical-data-sets/social-and-private-renters>, accessed 07/02/2016.

⁸ <http://www.theguardian.com/money/2015/jun/15/london-rents-homelet-survey-housing-crisis>

⁹ YMCA England, Delayed Until Further Notice, 2015

- 3.7** Recognising that social housing no longer provides an adequate solution to all those seeking a home; the Government must invest in, and encourage, the building of alternative forms of low-cost homes specifically targeted at single people, as those who are traditionally overlooked in social housing waiting lists.
- 3.8** According to research conducted by Shelter, letting agency fees in England now cost potential tenants on average £350.¹⁰ This added to the average rent now paid in the UK along with a month's deposit, mean that a prospective tenant can be looking at finding in excess of £2000 before they are able to move in.¹¹
- 3.9** To address this problem, YMCA is proposing that the Government, in association with lenders, should introduce a national 'Help to Rent' scheme that provides individuals with a deposit that that can be used to access private rented sector housing and paid back over 12 months.
- 3.10** Under the 'Help to Rent' scheme, the young person would be able to borrow money to go towards their deposit when they move on from supported accommodation. The remaining amount of the deposit, along with the rental advance and letting fees would be met by the young person.
- 3.11** This would help those leaving supported accommodation take vital steps towards independence and free up space in supported accommodation for those who would otherwise be homeless.

Measures taken by local authorities to deal with the homeless

- 4.1** Given the complexity of homelessness, and the geographical differences across the country, we believe that Local Authorities are the best placed to deal with homelessness in their area. This should be done within a national statutory framework and in conjunction with voluntary and third sector organisations, which often have the most experience in the delivery of services.
- 4.2** Speaking to people that are homeless highlights the vital role that Supporting People funding plays in helping them to secure a safe and supported place to live; however the fund is increasingly being cut. YMCA believes that it is critical that Supported People funding is maintained and protected so that providers of homelessness services can meet the increasing demand and the increasingly complex needs of the individuals they support.
- 4.3** However, the need to assist individuals into independent living does not, and should not, stop the moment they move out of supported accommodation, and the individuals we work with often highlight their need for continued support once they have left our accommodation.
- 4.4** YMCA is calling for local authorities to work in combination with the Government and charities to establish support schemes in every area, to support those living supported accommodation and looking to enter the private rented sector.

¹⁰ Shelter, Letting Agencies – The price you pay, June 2013

¹¹ YMCA England, Delayed Until Further Notice, 2015

- 4.5** Recognising this need, YMCA East Surrey offers a *Next Steps* scheme, which works in partnership with Reigate & Banstead Borough Council to assist families and individuals, referred by the Housing Department in need of housing, to secure private rented accommodation. NextStep also provides housing advice, assistance and access to private rented accommodation to individuals and couples aged 18+ with a local connection to the Tandridge District area.
- 4.6** The scheme offers tenants a guarantee deposit bond in the place of a cash deposit to their landlord, assistance with all tenancy paperwork and liaising directly with the landlord. In addition, assistance is provided with finding accommodation and visiting properties, support and advice throughout the tenancy and if required, assistance with applying for and monitoring Housing Benefit claims.
- 4.7** Rising costs of rent, particularly in London, mean that discretionary housing payments (DHPs), which provide extra funds for people to pay their rent, are vital to help people maintain their tenancies, and avoid eviction and homelessness. YMCA believes that these should be protected and maintained, to help those for whom Housing Benefit, or the housing costs element of Universal Credit, is not sufficient to cover the costs of their housing.

The implications of the statutory duty of care, and possible extension to those in danger of homelessness, particularly single people

- 5.0** Local Authorities have a duty to secure permanent accommodation for people who are unintentionally homeless and in priority need. However, the legislation means that many of those with whom YMCA works are often left behind.
- 5.1** Across the country, 78% of those accessing YMCA accommodation are young people, and many are single and thus do not qualify as being in priority need. Accordingly, many face long waits for social housing, with some reporting waits of five years or more.
- 5.2** YMCA, therefore, supports the extension of the statutory duty of care to all those in danger of homelessness, particularly single people.
- 5.3** Many people who have been homeless for a long period of time first experience it when they are young. Extending the statutory duty of care to all those in danger of homelessness, in particular single people, would help people to get the help they need earlier and prevent more severe problems occurring later on.

The re-establishment of the cross government Ministerial Working Group on Preventing and Tackling Homelessness

- 6.0** Given the complex nature of homelessness, and the variety of reasons for which people become homeless, YMCA believes it is critical that the Government takes a cross-departmental approach to tackling it.

- 6.1** Those people who are homeless often have complex needs, including drug and alcohol misuse problems, poor mental health, and disabilities. Accordingly, it is important that all Government departments, including the Department for Work and Pensions, the Department for Communities and Local Government, Department of Health, the Ministry of Justice and the Department for Education are involved in measures to tackle it.
- 6.2** In addition to addressing the needs of those who are homeless, YMCA welcomes attempts to prevent homelessness. Too often, it is only when people have become homeless that they are able to access support services.
- 6.3** As well as addressing the housing crisis, prevention programmes must, therefore, also include measures to help increase the outcomes of those who are the most vulnerable in society.
- 6.4** This should include increased funding to schools to target those who are marginalised from mainstream education; a larger emphasis on providing young people with the soft skills they need to succeed, including resilience, healthy relationships and money management; and a reform of mental health services away from medical and clinical services towards more community based outreach work.

How levels of homelessness are monitored and reported

- 7.0** The nature of homelessness means that it is often difficult to monitor and report. While good figures are provided on the number of people who present to local authorities as being homeless, they do not encompass the full scale of the homelessness problem.
- 7.1** Government rough sleeping statistics do not provide an accurate picture of the problem, especially outside of London. The method of counting those spotted rough sleeping on a particular night is particularly problematic as many are hidden. Thus a more comprehensive approach, like the one used in the Combined Homelessness and Information Network (CHAIN) survey, is needed across the country to improve the accuracy and reliability of statistics.
- 7.2** In addition, homelessness statistics do not account for those who are homeless but do not approach the local authority. Centrepoint research in May 2015 found that 35% of young people had sofa surfed at some point in the past because they had nowhere else to stay.¹²
- 7.3** As previously outlined, homelessness is a complex problem and the reasons why people become homeless often differ by age. Accordingly, YMCA is calling for more information to be broken down by age to facilitate a more targeted approach to the provision of homelessness services.

¹² Centrepoint, *Out of Reach: Young People's Experience of Rough Sleeping and Sofa Surfing*, 2015

The effectiveness of the current legislative framework in England, with a review of the different approaches taken in Scotland and Wales.

- 8.0** The current legislative framework in England has fallen behind that of Scotland and Wales. YMCA believes that more should be done to target those who are not currently deemed to be in priority need, following the example of Wales. As previously mentioned, this includes many of the single young people that YMCAs accommodate across the country.
- 8.1** Accordingly, England should move to bring homelessness prevention services to all households who are in danger of losing their home within 56 days – even those with no local connection and who don't fit any of the 'priority need' categories, as in Wales.
- 8.2** Given the context of reduced social housing, YMCA England supports the Welsh measures that enable local authorities to discharge their main homelessness duty through suitable accommodation in the private rented sector, but believes that greater upfront and floating support should be given to help ensure that these tenancies are maintained.

If you require any further information or have any follow-up questions regarding our response, please do not hesitate to get in touch using the contact details included.

Yours faithfully,



Denise Hatton
YMCA England
Chief Executive