

Delayed until further notice

An insight into the
barriers individuals face
when looking to move
on from supported
accommodation

YMCA

DEPARTURES

| Time | Destination | Plat | Expected |
|-------|-----------------|------|----------|
| 15:22 | SOCIAL HOUSING | — | DELAYED |
| 15:37 | PRIVATE RENTING | — | DELAYED |
| 15:43 | HOME OWNERSHIP | — | DELAYED |
| 15:54 | INDEPENDENCE | — | DELAYED |

15:15

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The logo consists of the letters 'YMCA' in a bold, brown, blocky font, centered within a light blue trapezoidal shape that tapers to a point on the right side.

YMCA

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YMCA

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.

YMCA enables people to develop their full potential in mind, body and spirit. Inspired by, and faithful to, our Christian values, we create supportive, inclusive and energising communities, where young people can truly belong, contribute and thrive.

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

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 a young person gain the training, skills and confidence to go on to lead independent lives.

RESEARCH

The purpose of the research was to investigate the trends in people moving in and out of supported accommodation and the barriers they face when looking to move on.

Over 300 residents from 21 different supported accommodation schemes were surveyed between August and October 2014. Those surveyed were aged between 16 and 70, with the average age of respondents being 25 years old – reflecting YMCA’s focus on young people.

The research focussed on how they came to be living in supported accommodation, their housing preferences, the barriers they faced when looking to move on and what support they were currently receiving and felt they needed to make a successful transition to independent living.

The quantitative evidence from the survey responses was also supplemented by more qualitative information drawn from 11 focus groups conducted with existing residents between September and October 2014.

In addition to engaging residents, 20 YMCAs providing supported accommodation schemes were also surveyed. This focussed on the accommodation they provide, the residents they house and the support they offer.

INTRODUCTION

No-one should be forced to live in fear about whether or not they will have a roof over their head next year, next month or even next week, especially those who have already gone through the trauma of being made homeless and are working towards getting themselves back on track.

However, this is the reality being faced by tens of thousands of individuals living in supported accommodation right across England. For them, the threat of homelessness does not come to an end once they found a place in supported accommodation.

80% of the supported accommodation residents surveyed as part of this research confessed to worrying about the prospects of being able to find somewhere to live when they are ready to move on.

The anxiety they feel is not without good reason, over half (56%) of the residents surveyed felt that they were ready to move on from supported accommodation but, a range of reasons, were currently unable to do so. While for many this wait is not long, one in five (20%) are left waiting over 6 months before they are able to move on.

The impact of not being able to move from supported accommodation goes beyond just causing anxiety and stress, it significantly delays their development and transition to independence.

Their 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.

When you consider that substantial numbers living in supported accommodation are ready to move on against the fact that nearly nine out of ten YMCAs have had to turn away individuals in need of accommodation in the past year due to being at capacity, facilitating people to move on is critical.

To address this situation where thousands are being '*delayed until further notice*', YMCA are proposing that the Government should sign up to the following five point plan that would not only help address the situation for those living in supported accommodation, but would help many more who are struggling day-to-day to find housing in England: -

- 1. MAINTAIN A HOUSING SAFETY NET WITHIN THE SOCIAL SECURITY SYSTEM**
- 2. INCREASE THE SUPPLY OF LOW-COST HOUSING**
- 3. CREATE A NATIONAL 'HELP TO RENT' SCHEME**
- 4. DRIVE UP STANDARDS AND PRACTICES IN THE PRIVATE RENTED SECTOR**
- 5. EXTEND TRANSITIONAL SUPPORT FOR THOSE LEAVING SUPPORTED ACCOMMODATION**

1. MAINTAIN A HOUSING SAFETY NET WITHIN THE SOCIAL SECURITY SYSTEM

In the last year, supported accommodation providers housed around 38,000 people each night across England.ⁱ

Supported accommodation provides these individuals with more than just a place to stay. On average residents at YMCA supported accommodation stay around 11 months, during which time they are offered a range of opportunities to help them make the transition from dependence to independence and prepare them to move on.

This support ranges from developing their basic skills and confidence through to providing them with access to training and employment opportunities. Many supported accommodation schemes also assist their residents directly with the process of moving on.

The housing safety net that supported accommodation provides is funded through a range of means, at the centre of which are Housing Benefit and Supporting People funding.

Providers of accommodation classified as 'exempt' are currently able to claim enhanced levels of Housing Benefit for their tenants to help fund their stay and the support described above.ⁱⁱ

Since 2003, many providers have also been able to access Supporting People funding from local authorities to fund housing-related support services to help vulnerable people to live independently.

Combined, these funding streams provide millions of people each year with a vital housing safety net. However, there are now question marks over the future of both funding streams.

With the planned removal of Housing Benefit and transfer of housing support into Universal Credit, there remains uncertainty regarding how supported accommodation schemes will be funded. The threat of removing housing support for young people only adds to this insecurity.

In addition to this, since its launch in 2003, the size of the Supporting People grant has decreased almost every year. With the removal of the ring fence in 2009, many local authorities no longer have an identifiable Supporting People expenditure, making it extremely difficult to get an accurate picture of reductions. Between 2010/11 and 2014/15, the National Audit Office estimate that the Supporting People expenditure fell by a median of 45% across local authorities.ⁱⁱⁱ

The ongoing reductions in funding are putting the housing safety net for thousands at risk, not only increasing the threat of homelessness but also limiting the support that providers can offer in helping those that have been made homeless to make that important transition to independence.

As funding is scaled back, the importance of providing a roof over people's heads will have to take precedence over other forms of support currently offered to people

in supported accommodation. This will damage the prospects of residents gaining the skills they need to successfully move on.

To prevent this happening, the Government needs to make a commitment to protect a housing safety net for the tens of thousands that depend on supported accommodation each year.

While providers are not wedded to either Housing Benefit and Supporting People being the means by which supported accommodation is funded in the future, any changes need to ensure the housing safety net for the tens of thousands that have call to depend on it each year is protected.

Recommendation: The Government should commit to maintaining and protecting spending on a housing safety net that supports those who find themselves homeless and have need for support.

2. INCREASE THE SUPPLY OF LOW-COST HOUSING

At the heart of the housing crisis currently being experienced is a lack of low-cost homes in England.

Over two thirds (70%) of supported accommodation residents felt it was this lack of available housing that was very likely or likely to prevent them from being able to move on.

This problem is not restricted to London, but as this research demonstrates, it affects people from Fleetwood to Southampton, Exeter to Ipswich, and affects those who are looking to rent as well as buy.

For decades successive governments have failed to build enough homes to meet demand, and where new homes have been built they have too often failed to meet the changing needs of the population.

Despite having needed between 240,000 and 245,000 new homes each year to meet the increasing demand,^{iv} the number of new homes completed has not reached this level in England since 1989.^v

As a result of supply not meeting demand, the cost of home ownership is now beyond the reach of most young people and completely unattainable for those leaving supported accommodation.

Previous generations that found themselves at the lower end of the housing market had the affordable option of social housing available to them, a failure to replenish this stock has meant that for many this door is now closed, despite this remaining the preference of nearly half (49%) of those leaving supported accommodation.

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 accessing social housing is demonstrated by over 1.6 million households stuck on local authority housing waiting lists.^{vi}

More recently the social sector size criteria has exacerbated the problems faced by single people wanting to access social housing due to the fact that individuals who are able to downsize are further reducing the number of social rented properties available to them.

The failure to build and increasing house prices have also driven up costs in the private rented sector, despite this increasingly becoming the only option for those leaving supported accommodation.

There are a range of figures that claim to demonstrate the changing cost of renting in England. According to the Office of National Statistics the cost of renting within the private sector in England has increased by just over 1% in the last year^{vii}, while Homelet Rental Index would suggest the annual increase was closer to 8%.^{viii}

While there remain these inconsistencies in exactly how much the cost of renting has increased and the regional differences, what is clear from this research is that many of those currently living in supported accommodation are also being increasingly priced-out of moving on into the private rented sector.

Without an explosion in the building of new low-cost homes the problem of vastly inflated prices in the private rented sector and declining social housing numbers will mean moving out of supported accommodation will only become more difficult.

Given the scale of the challenge involved in creating an additional 100,000 homes each year on top of current levels of building, the Government needs to take a range of actions to incentivise the building and creation of low-cost homes for the social and private rented sector, as well as for home ownership.

In addition to freeing up more land to encourage public and private sector building, the Government need to be investing in alternative means of developing low-cost models of housing.

Recognising this as an issue, YMCAs have begun developing their own alternative models, with the most successful being Y:Cube and mYPad. Developed by YMCA London South West in partnership with Roger Stirk Harbour + Partners, Y:Cube provides self-contained and affordable starter accommodation for young people unable to either gain a first step on the housing ladder or pay the high costs of private rent. The unique off-site construction and design system provides high quality accommodation which can be built quicker, and crucially cheaper, than using traditional methods of construction.

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 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.

Recommendation: The Government should invest and encourage the building of low-cost homes specifically targeted at single people.

3. CREATE A NATIONAL 'HELP TO RENT' SCHEME

Recognising the difficulties being faced when looking to buy a home, the Government has put in place a range of schemes to help individuals get on the housing ladder including 'Help to Buy' and 'Rent to Buy'. However, those struggling to even find somewhere to rent are often overlooked in the debate on the housing crisis and when it comes to providing support.

As already set out, the rising cost of renting in the private sector can often prove a barrier but even when they begin earning a sufficient income to afford the monthly rent on a property, being able to save sufficient funds to afford the deposit required can prove a challenge for many living in supported accommodation.

Being able to afford a deposit was identified by residents surveyed as being the most significant barrier they face when they are ready and looking to move on from supported accommodation.

Over three quarters (78%) of those surveyed suggested that not being able to afford a deposit was very likely or likely to prevent them finding somewhere to move on to.

Whilst this can also be an issue for the wider population, for a number of reasons accessing the necessary finances to afford a deposit can be even more challenging for those living in supported accommodation.

Firstly, individuals entering supported accommodation can often bring with them nothing but the clothes on their back. Even where they are able to bring more than this, in most cases this does not extend to savings on which they can draw to pay a deposit.

In addition to this, as a result of the circumstances that led them to depend upon supported accommodation for a roof over their head, the 'bank of mum and dad' is closed as an option to them when it comes to putting down a deposit on a private rented sector property.

Being dependent on benefits, either due to being unemployed or in training, alongside the rising cost of living also severely limits the ability of people living in supported accommodation to save any money before they move out.

Recent changes to the welfare system, in particular the increased levels of sanctions being issued against claimants in supported accommodation have also made the challenge of saving any money even more difficult.

The challenge of saving while in supported accommodation is demonstrated by less than a third (30%) of those questioned saying they had been able to save any money during their stay.

When they are fortunate enough to find work and increase their income, the impact this has on the levels of Housing Benefit they receive often makes staying in supported accommodation too expensive, forcing them to immediately find somewhere else to live with little or no time to save. The inability of the Housing Benefit system to respond effectively to those on zero-hour or flexible contracts

also makes saving or sustaining any tenancy more difficult, and in an increasing number of cases acts as a disincentive to finding employment.

While building more low-cost housing should over time help reduce the cost of rent and deposits by relaxing pressure on the rental sector, this does not help the thousands who are currently being prevented from moving on.

Over three quarters (76%) of those residents surveyed felt that support to help them save or pay for a deposit would be important in helping them move on. However worryingly only just over a quarter (28%) felt they were currently receiving this critical support.

For buyers, people who can afford mortgage payments but not the deposit are assisted through Government schemes. The Government, in association with banks, should take similar action to support those seeking to access private rented sector housing.

Rent deposit and bond schemes run by local authorities, housing associations and charities operate across England but despite such schemes being in place, it remains a postcode lottery as to whether they are available in a given area, as well as who is eligible to receive them. The transfer of Community Care Grants and Crisis Loans into local welfare provision schemes has made it even more difficult to access this support.

Even where such schemes are still in place, many are viewed as worthless or second rate by landlords in the private rented sector, again further limiting the options available to those leaving supported accommodation.

The introduction of a national 'help to rent' scheme which provides individuals with a deposit which they can then pay back over a 12 month period is needed.

This would give people who have been homeless an important helping hand in moving towards independent living, meaning they are no longer stuck in supported accommodation when they are ready to make that transition to independence. It would also free up supported accommodation for others that need it.

As well as ensuring national coverage, having similar Government backing to the schemes for prospective home owners would improve its credibility amongst landlords, opening up more of the private rented sector to those leaving supported accommodation.

Recommendation: The Government, in association with banks, should create a national 'help to rent' scheme which can be accessed by those struggling to afford a deposit, including those looking to move on from supported accommodation.

4. DRIVE UP STANDARDS AND PRACTICES IN THE PRIVATE RENTED SECTOR

When people living in supported accommodation are looking to move on to independent living, the three most important things they look for are affordability, a secure tenancy and housing that is in a reasonable condition.

The responses to this research showed that nearly all residents (99%) said affordability was important when they were looking for somewhere to move on to, and this was closely followed by the length of time they were able to stay in a property (96%) and its condition (93%).

These were considered far more important than other factors such as the location and size of the accommodation and also whether or not they had to share.

It is because they prioritise cost, security of tenure and condition that council and social housing remains so attractive for many residents living in supported accommodation, with nearly half (49%) of current residents stating this as their preferred form of housing.

This is despite the likelihood of getting into social housing being a distant reality for many in supported accommodation, in particular the single young people who make up the majority of those supported by YMCAs.

While work needs to be done to manage the expectations of those leaving supported accommodation, characteristics such as affordability, secure tenancies and reasonable standards of condition should be the expectation of anyone renting a home in England in the twenty first century.

However, as levels of house building have failed to keep up with demand and the private rented sector has remained unregulated, some landlords have been able to take advantage of the most vulnerable people at the most vulnerable times of their lives.

As a result, individuals at the lower end of the housing market and those looking to leave supported accommodation are being placed in properties in this sector that are substandard, on insecure and short-term tenancies for exorbitant levels of rent and fees.

Urgent action needs to be taken on three fronts to drive up standards and practices in the private rented sector.

Affordability

Nearly three quarters (72%) of residents felt the cost of rent was very likely or likely to prevent them from moving on from supported accommodation and this cost is proving an increasing challenge.

As previously outlined, building more low-cost housing will help remove opportunities for rogue landlords and letting agents to take advantage of individuals by charging exorbitant rents and fees. However building at the levels required will take time for any government to mobilise.

In the meantime there remains an urgent need to address the problems being faced by those currently living in supported accommodation.

Alongside the deposit, the fees charged by letting agents were identified as being one of the most significant barriers to individuals being able to move out of supported accommodation when they are ready to live independently.

In addition to having to find one month's rent in advance together with a deposit usually between one month and six weeks rent, letting agencies are increasingly placing a range of additional upfront costs on tenants.

According to research conducted last year by Shelter, letting agency fees in England now cost potential tenants on average £350.^{ix} If you add to this the average rent now paid in the UK along with a month's deposit, a prospective tenant can be looking at finding in excess of £2,000 before they are able to move in.

Alongside the introduction of a national 'help to rent' scheme, the eradication of letting agency fees charged to tenants would see major obstacles around affordability removed.

Recommendation: The Government should legislate to place the burden of letting fees on to the landlord rather than the tenant.

Security of tenure

After affordability, having security of tenure is the most important thing those living in supported accommodation look for, with 96% of those surveyed indicating this was important to them when they move on.

Understandably for individuals who have previously been homeless and experienced considerable upheaval in their lives, having a period of stability and a secure home is critical to them.

As much as supported accommodation providers attempt to create environments where individuals can feel settled and flourish, due to its very nature, it can only ever be a temporary home to those it houses.

Given for many the private rented sector is no longer a lifestyle choice but the only housing option available, there needs to be a shift in the balance of power towards the private renter so they are not denied the security offered to those fortunate enough to own a home or have access to social housing.

To achieve this, the Government should introduce regulations that mean individuals have a right to longer term secure tenancies in the private rented sector and are not denied the security they want and need to progress.

The length of tenancies in the private rented sector should be set at a minimum of two years, with a break clause for those individuals who wish to end a tenancy after 12 months.

As in countries such as Germany, landlords who wish to end tenancies before this point should be subject to a notice period of at least 3 months and have to prove 'good reason' (e.g. intention to sell or use the property themselves) for terminating the agreement.

Recommendation: The Government should introduce long-term tenancies of at least two years as standard in the private rented sector.

Condition of the property

Over nine in ten (93%) of those surveyed felt condition of the property was important when they were looking for somewhere to move into after they left supported accommodation.

Much has been done to improve standards in supported accommodation, however the reality that current residents face when they begin looking for somewhere to move on to can often be bleak.

As already set out, the options open to those leaving supported accommodation are becoming increasingly limited, with growing numbers being forced into the lower end of the private rented sector.

However, it is the private rented sector that continues to have the highest proportion of non-decent homes, with a third (33%) failing to meet the decent homes standards in 2012, and it is at the lower end where condition is the biggest issue.^x

All tenants should have a right to live in safe and well maintained homes, regardless of the type of accommodation they are able to afford to live in and at what end of the scale they find themselves. Low quality housing has been proven to negatively impact on individuals' health and wellbeing, putting greater pressure on public services in the long-term.

To make this a reality rather than an aspiration for the thousands currently living in supported accommodation, those landlords offering high quality housing need to be recognised and concerted action be taken against those rogue landlords that exploit tenants.

To recognise good landlords within the private rented sector, as with schemes such as the London Landlord Accreditation Scheme, each local authority area should look to put in place a register of approved or accredited landlords in their area. Not only would this help recognise those landlords who are providing good quality housing, it would act as an incentive to those currently not meeting the necessary standards.

The introduction of such schemes would also help supported accommodation providers and others to direct individuals towards those landlords offering housing in a good condition. It was advice in this area that existing residents felt would be critical to helping them move on, with over four in five residents (85%) feeling that support to understand their housing options would be important in helping them successfully move on.

In tackling those rogue landlords offering housing in poor condition, activities need to be focussed on improved monitoring and tougher enforcement action.

Residents and supported accommodation providers are aware of rogue landlords in their area, however they are too often left to operate without consequence or recourse. To address this problem, both national and local government will need to prioritise this and allocate additional funding and resources.

Recommendation: The Government and local authorities should increase inspection activity on private rented sector landlords, and where appropriate, take action against rogue landlords.

Recommendation: Local authorities should introduce registers of approved or accredited landlords.

5. EXTEND TRANSITIONAL SUPPORT FOR THOSE LEAVING SUPPORTED ACCOMMODATION

Supported accommodation attempts to provide individuals with all the skills they need to deal with the challenges they will face when living independently.

However, this is only a stage in their journey and for the same reasons individuals come to find themselves relying on supported accommodation in the first place, when they do manage to move out they often still do not have a network on which they can count on for support - which can put sustaining their transition to independence at risk.

Over half of the residents (55%) responding to this research thought they would still need some support once they left supported accommodation to ensure a successful transition to independence.

Without a network of support, even the basic elements of moving on to independent living can become more challenging.

In many cases the support they felt that was needed extended only to helping them with the practicalities of moving, such as getting furniture and furnishing (66%) and helping them settle into their new accommodation (62%).

In addition to the support needed to physically move, it was help managing their finances that they felt would be most beneficial once they left supported accommodation.

Two thirds (66%) of residents felt that they would need help accessing benefits and other financial support, while 56% believed that they would need help managing their money when they moved on.

Given that over half of residents participating in this research reported having already received help managing their money, this demonstrates the need for ongoing support in this area. With changes to the welfare system meaning they will potentially need to manage monthly benefit payments including their housing costs, the need for this support will become even more pressing for those leaving supported accommodation.

Beyond this practical support, the emotional needs of those leaving supported accommodation should not be overlooked.

Even where individuals have all the practical skills to live independently it can be emotionally difficult to make the transition and deal with the different challenges they will face living by themselves, often for the first time, especially without a network of support they can depend on.

Nearly half (47%) of current residents suggested they would need help to tackle issues of loneliness and isolation when they left supported accommodation.

Responding to the needs of those leaving supported accommodation, even where providers do not have funding for this service, many are still offering some form of transitional or floating support to former residents. This extends from getting them the furniture they need to start a home, through to just being someone they can go to for a conversation when times are tough.

Recognising the need for transition in person's journey to independence, an increasing number of supported accommodation providers are also developing their own forms of move on housing. Last year alone YMCAs provided almost a thousand units of move-on accommodation.

In addition to directly providing low-cost housing for residents to move into when they are looking to leave supported accommodation, many YMCAs have in place schemes to address to needs raised in this research.

An example is the NextStep scheme operated by YMCA East Surrey which provides individuals and families in need with a holistic support package to help them secure and sustain private rented sector accommodation. The NextStep scheme offers individuals:

- ▶ Assistance with finding accommodation
- ▶ A guarantee deposit bond
- ▶ Assistance with applying for and monitoring housing benefit claims
- ▶ Floating support and advice throughout the tenancy (e.g. help to get furniture, set up bill, signposting towards local services)

As this research demonstrates, the role of assisting individuals to make a successful transition from supported accommodation to independent living does not and should not stop the moment they move out. However, too often the funding associated with this work has either been cut or has stopped completely, putting individuals at risk of coming back into the system.

There is good work being led by organisations such as Crisis, who with the support of the Department of Communities and Local Government are doing good work piloting different models and approaches to assist move-on.

Building on this best practice, the Government should look to create and adapt funding streams, to not just pilot approaches but fund long-term solutions to aid this transition to independence for current and future supported accommodation residents.

This could be achieved through a range of approaches, including broadening the terms of funding already provided so that it extends for a short period after individuals leave supported accommodation or a more graduated tail off in Housing Benefit for those moving out or finding employment.

To further support the transition, the Government should look at the way Housing Benefit paid to those in the private rented sector is determined through the Local Housing Allowance (LHA).

Due to the LHA rate currently being set at geographic area which can cover quite diverse communities, too often the amount received by those leaving supported accommodation is proving insufficient to cover the cost of renting in private sector in their local area.

While a small shortfall between the Housing Benefit they receive and the cost of renting can be met through other sources of income, the gap between the two is increasing year on year, making it increasingly difficult for individuals to move out of supported accommodation.

With the cost of rent rising at a much faster rate than the 1% cap set on the increases to the LHA, this will only further distort the difference between the amount claimants receive and actual cost of renting in their local area.

For young people who receive only enough Housing Benefit for a room in a shared property (Shared Accommodation Rate), this problem can be even more pronounced, especially when many are forced by a shortage of shared housing to try and make this stretch to cover an individual property.

Extending the age at which the Shared Accommodation Rate applied to 35 year olds has only increased demand for properties that often don't exist.

While regulations have been introduced so that those leaving supported accommodation over the age of 25 are able to access the full LHA rate, this is currently applied in an inconsistent manner across the country – with many being forced to cope with just the Shared Accommodation Rate.

To address the fundamental problems with LHA, the geographic basis on which this is determined needs to be reduced in size to better reflect the reality of the local housing market.

In addition to this, regulations need to be amended to ensure that all those moving out of supported accommodation, not just those over 25, receive the full LHA entitlement to give them the best possible chance of being able to afford a home.

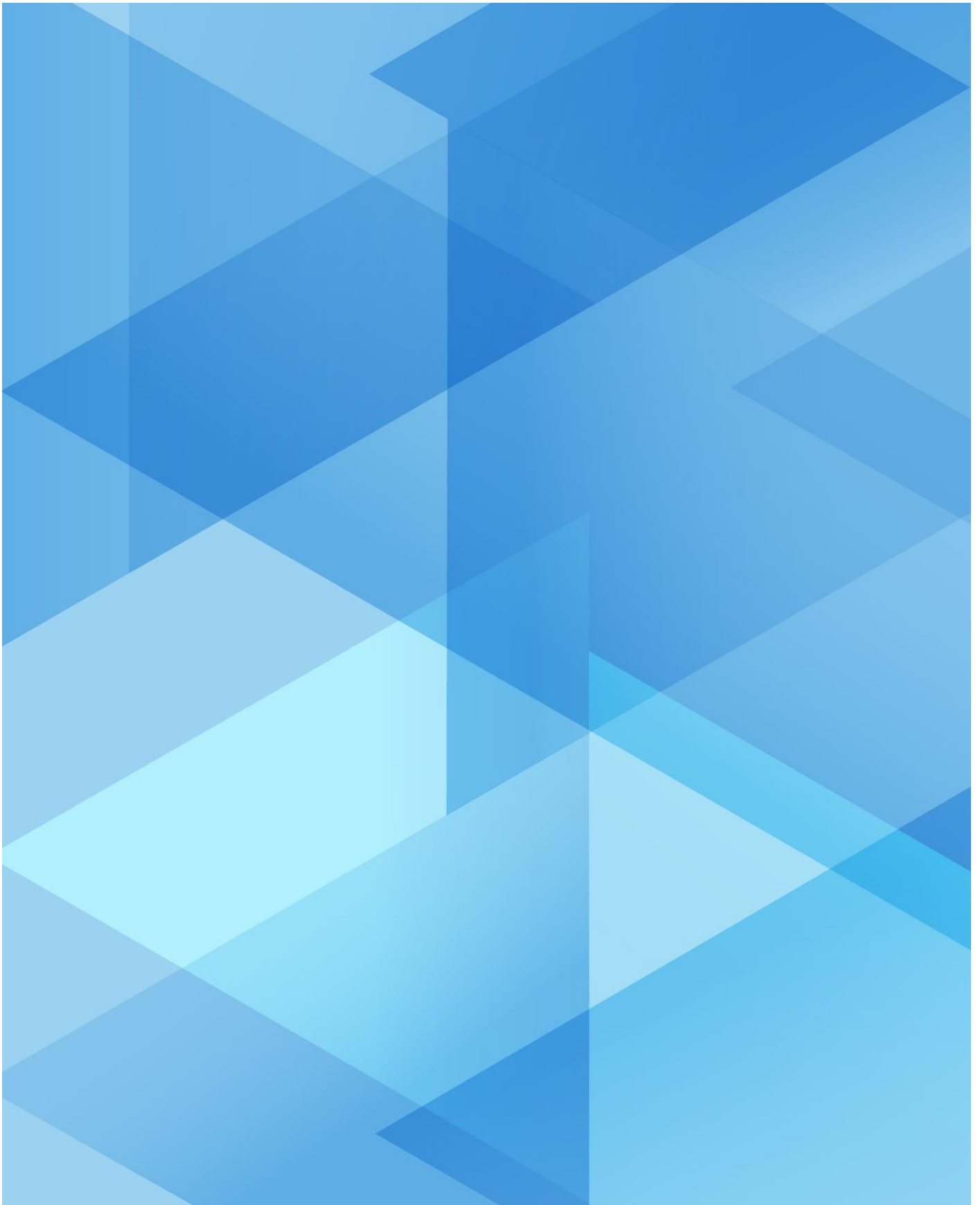
Extending support beyond the point individuals leave supported accommodation has a number of benefits, both to the individuals involved and service providers. It frees up space in supported accommodation for those with greater support needs and helps those leaving to maintain their tenancies - reducing the risk of them becoming homeless again.

Recommendation: The Government and local authorities should extend funding for floating support for individuals leaving supported accommodation.

Recommendation: The Government should review how the Local Housing Allowance is determined and ensure all those leaving supported accommodation are entitled to the full, rather than the shared room rate allowance.

NOTES

- ⁱ Support for Single Homeless People in England 2014, Homeless Link, April 2014
- ⁱⁱ Exempt accommodation is defined as where the landlord is an upper-tier local authority, charity, voluntary organisation or housing association, and; has a legal interest (ownership or lease) of the accommodation, houses people who require care, support and supervision, that the additional services are provided by the landlord, or by an agency on the landlord's behalf.
- ⁱⁱⁱ National Audit Office, The impact of funding reductions on local authorities, November 2014
- ^{iv} Town and Country Planning Association, New estimates of housing demand and need in England, 2011 to 2031, September 2013
- ^v House building statistics, Department of Communities and Local Government, December 2014
- ^{vi} English Housing Survey 2013, Department of Communities and Local Government, July 2014
- ^{vii} Index of Private Housing Rental Prices, Office of National Statistics, October 2014
- ^{viii} HomeLet Rental Index, November 2014
- ^{ix} Shelter, Letting agencies – The price you pay, June 2013
- ^x See iv



YMCA enables people to develop their full potential in mind, body and spirit. Inspired by, and faithful to, our Christian values, we create supportive, inclusive and energising communities, where young people can truly belong, contribute and thrive.