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Citation for published version:

Pawson, H, Donohoe, A, Munro, M, Netto, G & Wager, F 2006, *Investigating Tenancy Sustainment in Glasgow*.

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Document Version:

Publisher's PDF, also known as Version of record

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Investigating Tenancy Sustainment in Glasgow

Report to Glasgow Housing Association and Glasgow City Council by:

Hal Pawson, Tony Donohoe, Moira Munro, Gina Netto, Fiona Wager

Heriot-Watt University

and Mandy Littlewood

April 2006

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Acknowledgements

Thanks are extended to the following people, without whom we would not have been able to access ex-GHA tenants - Mark Gibson and Suzie Scott from GHA, Kim Watson and colleagues from The Big Step, staff at the Blue Triangle Hostel, Jane O'Neil and colleagues from Shelter, Kevin Beveridge and Nancy Keenan and colleagues from The Richmond Fellowship and Eileen McDade and colleagues from Aspire Scotland.

Executive Summary

Background and Research Objectives

Glasgow Housing Association (GHA) is tasked with implementing a major investment programme to upgrade the housing stock inherited from Glasgow City Council (GCC) in 2003. It is also committed to ambitious targets for improving housing management both in terms of service quality and efficiency. The historically high rate of 'tenancy failure' represents a major impediment to the achievement of these goals.

Tenancy breakdown is wasteful of resources because each additional property falling vacant incurs significant revenue costs. These arise in relation to the repair, cleaning and re-servicing required to bring each newly arising vacancy up to a lettable standard. Such costs also follow from the rent loss resulting from the void period and from the administrative costs of re-letting each dwelling. Taking account of GHA's current performance on reletting void properties, each additional vacancy costs the association some £545 in lost rent, in addition to the typical £783 spent on repairs and security. Hence, every tenancy termination avoided saves the association £1,328, as well as the staff costs associated with reletting.

GHA and GCC therefore commissioned this research to provide an evidence base on the type of household, type of property let and reasons for 'early tenancy termination' (defined as involving tenancies ending within a year of being let). As such, the research aims to inform policy and service development measures aimed at reducing the tenancy 'churn', providing greater tenancy sustainability and greater community stability.

The principal objectives of the research, as set out in the project brief, were to:

- (i). Examine existing policies, procedures and practices in both GHA and the Glasgow Homelessness Service
- (ii). Analyse the data sources available from GHA and GCC to establish the extent to which certain types of household, certain types of property and certain sources of let are more prone to early termination and repeat homelessness.
- (iii). Trace and interview a sample of people who have terminated their tenancies within a year of let to establish the factors involved and assess whether actions by GHA and/or the council might have helped to sustain the tenancy.
- (iv). Provide recommendations to GHA and GCC on policy and service development measures which may assist in preventing homelessness.

In addressing these objectives a variety of research methods were used. These included a statistical analysis of GHA lettings in 2003, a series of focus groups and interviews with staff of GHA, GCC and voluntary agencies, and a set of 50 interviews with former tenants of GHA who gave up tenancies within 12-18 months.

Tenancy Sustainment in Glasgow: Stakeholder Views

There is a degree of consensus about the factors which place tenants at risk of tenancy non-sustainment. Those with a history of drug or alcohol abuse or seen as particularly under threat. For many, however, support is most importantly needed to combat social isolation and to assist in resolving practical problems such as an initial lack of furniture or the submission of welfare benefit applications.

It is, however, clear that there are important shortcomings in the way that the various stakeholder organisations work together. One area of apparent weakness is the relative lack of communication between GHA and voluntary sector support provider agencies. In part, the problem here may stem from the fact that the agencies are commissioned by GCC, as the strategic body responsible for Supporting People disbursement.

As far as the rehousing of formerly homeless households is concerned there is evidence of some lack of trust between GCC caseworkers and housing association staff (not solely limited to GHA). The existence of agreed protocols and procedures on information sharing does not seem to be effective in regulating these relationships. From an outsider perspective it would seem that homelessness caseworkers perhaps tend to hold a fairly restricted view of the factors which might be relevant to a housing association's rehousing decisions.

On the other hand, GCC accounts of the process suggest that homeless households benefit from being subject to a fairly rigorous assessment of their support needs and a sense of responsibility on the part of GCC caseworkers for assembling a suitable care package where appropriate. It should, at the same time, be acknowledged that some GHA staff question whether the thoroughness of such assessments is entirely consistent and argue that cases are, in some instances, signed off too quickly. In any case, there seems little doubt that there is no consistently applied procedure for assessing support needs on the part of GHA waiting list applicants.

It should also be remembered that the incidence of tenancy non-sustainment is no higher among ex-homeless households than among those accessing a GHA tenancy through the association's waiting list (see Chapter 4). And that, because waiting list lettings hugely outnumber those to homeless households (by two to one in 2003) far more 'early terminators' are from the former group rather than the latter. Even if a lack of communication about a new tenant's former circumstances and support needs compromises tenancy sustainment among former homeless households, it is irrelevant to the problems of most of those surrendering GHA tenancies in their first year.

Whilst it is widely believed that '*homeless households tend to be housed in the least popular areas*' this is belied by the statistical evidence. The proportion of homeless lets in 'core stock' (a proxy for 'more popular dwellings') is actually slightly higher than the equivalent percentage for waiting list applicants.

In any event, the widely voiced LHO complaint that a lack of information about GCC nominee support needs compromises the scope for 'sensitive lettings' needs to be seen in the context of the planned introduction of choice-based lettings. As typically implemented, CBL reduces the scope for such practices – though GHA plans to keep the option of 'direct lets' (e.g. outwith CBL) for homeless, management transfers, clearance and community care lets. The aim of this is to ensure access to specific and appropriate vacancies without the need to compete. This may provide the 'sensitive' let answer – though it will need to be carefully policed.

GHA Tenancy Sustainment: A Statistical Analysis

A fifth of GHA 'permanent lettings' are terminated within a year. Whilst this is somewhat lower than previously thought it is probably fairly – though not exceptionally – high by comparison with other social landlords. The vast majority of GHA tenancies subject to 'early terminations' involve moves out of GHA stock rather than transfers or deaths. Tenancy terminations peak between three and six months

into their term. However, the rate at which tenancies fail falls off only very gradually beyond this point.

Rates of tenancy non-sustainment are relatively low among lettings to transfer applicants, with only eight per cent failing within their first 12 months. Non-sustainment rates are almost identical for lets to homeless households and waiting list applicants; in both instances around a quarter of tenancies are terminated within a year. Based on data for 'tenancy decay' in the first 18 months following lettings it can be predicted that barely 50 per cent of lets to homeless households and waiting list cases will remain intact for more than two years.

Because the ex-waiting list and ex-homeless groups have very similar 'tenancy decay' profiles, and because the former outnumber the latter by two to one, there are twice as many 'early termination' cases among former waiting list applicants as among former homeless households. It would therefore be a mistake to focus tenancy sustainment interventions mainly on homeless households.

Perhaps not surprisingly, the risk of tenancy non-sustainment is relatively high for lets involving:

- younger single people and childless couples
- properties classed as 'less popular'
- post-war and pre-1919 tenements.

Whilst young adults have a relatively high propensity for tenancy non-sustainment, they form only a small proportion of those rehoused and, hence, they account for only a small fraction of tenancies terminated early. More than 60 per cent of early tenancy terminations relating to GHA lettings in 2003 involved tenants aged over 25. Contrary to popular belief, tenancy non-sustainment is not primarily a problem relating to young people. The data recorded on new tenants in 2003 was not sufficient for the analysis to differentiate between applicant groups in terms of tenancy sustainment propensities by, for example, gender or sexual orientation.

The areas where tenancies are least likely to be sustained are Easterhouse and Greater Pollok. The prospects for homeless households in Easterhouse appear particularly bleak. This might reflect the tight and 'inward looking' nature of certain communities and the consequential barriers to the assimilation of 'outsiders'. Although relatively small in number, furnished lets appear to be an effective means of promoting tenancy sustainment. Particularly where offered to homeless households, these are associated with considerably lower rates of tenancy failure (14 per cent of such tenancies ending within a year as compared with 25 per cent of lets to all homeless households).

Conversely, it would appear that tenancy non-sustainment rates are particularly high for specific categories of homeless household – notably:

- 'Family/friend exclusions' – homeless households asked to leave by parents, friends or other relatives
- Homeless households fleeing violence from outwith the home.

This may be because significant numbers of such households return to their former home, having been reconciled (however temporarily) with families and/or former partners.

The Experiences of GHA Ex-tenants

Ex-tenants' testimony highlights a number of areas where more support may be needed or where service provision appears inconsistent or inadequate.

Allocations and Offers

A number of respondents expressed concerns about the allocations process, with some feeling that preferences are not taken on board by staff and that the system generally lacks transparency. Some tenants accept an offer 'in desperation' or (especially in the case of homeless applicants) feel coerced into doing so. Inevitably, these tenancies have a high risk of early termination.

Technical and Practical Issues

Most tenants receive some guidance about the operation of their home – the heating and power at least. However, some tenants have this explained when they are viewing the property when they are unable to take the information in, or never receive any basic information or instruction at all.

Tenants do not generally appear to have a 'settling in' visit from their housing officer, at which they could discuss any outstanding practical concerns. Neither does there seem to be reliable and consistent provision of advice or information about decorating or furniture. Tenants for whom a furnished tenancy might be appropriate are not always informed about the existence of the service. There are also gaps in knowledge about the eligibility, costs and availability of furnished lets.

Financial Support

As most tenants have a limited income and no savings, they mainly rely on loans or grants or the charity of family and friends when setting up their home. Furnishing and decorating a flat can be difficult for many tenants and some quite vulnerable tenants take up a tenancy with no means of being able to make it into a 'home'.

Few people receive grants or loans to help them with furniture or decorating, although there is evidence that the involvement of advocates such as social workers or voluntary agency staff improves a tenant's prospects of success here. Those securing such funding can, however, wait weeks or months for the money to materialise.

Although arrears do not commonly lead to eviction, many tenants are uncertain whether they have arrears, or have technical arrears due to gaps in Housing Benefit. Some people receive advice about Housing Benefit, others do not, and some quite vulnerable people have been evicted as a result of arrears (a factor also noted in recent Communities Scotland research on evictions by social landlords (Communities Scotland, 2004)).

Personal and Social Support

For those with mental health issues or drug or alcohol dependency issues, access to addictions workers and other support workers is very important. These workers are valued and highly regarded. Consequently, many ex-tenants with support workers face the prospect of taking on a new tenancy optimistically. However, some ex-tenants take a long time (and a number of failed tenancies) to access the support they need and others still have only limited support in place. In some cases,

homelessness caseworker post-tenancy contact can be confined to signing cases off almost immediately after a tenancy is taken up.

Tenants without an established, ongoing support issue and who do not have a support worker at the outset do not appear to have any mechanism to discuss support needs – whether practical, emotional or social. This is important for young first-time tenants in particular who may feel isolated, lack social networks and lack some 'life-skills' in accessing services.

Property Condition

Some properties are in a very poor condition when they become available for letting. This may be due to the lack of modern bathroom or kitchen facilities or due to the vandalism or squatting which sometimes takes place between tenancies. Others have more decorative defects but these can pose a major financial barrier to tenants who already have limited finances available to decorate. These factors can lead to tenancy breakdown early on if tenants (wrongly) believe these issues will be resolved.

Other properties have re-emerging or worsening problems such as dampness and/or condensation which can lead to tenancy termination if it is felt that the repair needs are being ignored by the landlord or if the health of family members is considered at risk.

Anti-social Behaviour and Neighbourhood Issues

ASB is a very important issue for GHA tenants, accounting in part for at least half of tenancy terminations among the ex-tenants interviewed. Some tenants experience problems at a very early stage which leads to them failing to ever properly take up the tenancy. Others are victims of sustained and long-standing neighbour disputes or harassment. Many are too frightened to approach the police or GHA or feel the response to any logged complaint is ineffectual. Tenants are generally not aware about ASB policies and procedures or the work of the Neighbour Relations Team in particular. They would welcome more clarification on what response to expect at different stages of their dispute.

In addition to ASB, there is evidence that some early tenancy terminations result from less specific dissatisfaction with neighbourhood quality.

Awareness and Information

Ex-tenant interviewees were generally unaware of the various services offered by GHA, the Council or voluntary agencies. Although most were unconcerned by this, local partners may wish to review their information provision. Tenants may find more practical information about local services of use such as furniture initiatives, credit unions, community initiatives and information resources. Unless it can be more appropriately provided through another medium, it is essential that such information is included in the new version of the GHA tenants handbook now in design.

Summary of Recommendations

For GHA

- (a). Push forward the introduction of choice-based lettings (CBL) configured to incorporate homeless households and monitor its impact not only on tenancy sustainment (separately for each rehousing category), but also on the aggregate rehousing outcomes of potentially disadvantaged groups.
- (b). In establishing CBL arrange a programme of events for support provider and advocacy agencies, caring professionals and others to publicise the rules and processes of the system
- (c). Monitor the continuing use of 'direct lets' in meeting the specific needs of individual tenants and applicants where there are compelling reasons for rehousing a household outwith CBL
- (d). Improve recording of reasons that tenancies end by adopting a simplified classification using mutually exclusive categories. The coding framework used in the SCORE log provides a potentially suitable model (see Chapter 6).
- (e). Monitor the incidence of tenancy terminations classified according to SCORE categories, separately for 'early terminations' and for all terminations.
- (f). Periodically monitor the incidence of early tenancy termination, identifying separately tenancy non-sustainment rates for different rehousing groups (e.g. homeless households, waiting list applicants), different household types (e.g. young single people versus single parent families) and for former asylum seekers and other groups specifically thought to be at risk in this respect.
- (g). Look at expanding the furnished tenancies scheme, making its terms more attractive (e.g. by offering different packages incurring different charges) and ensuring that all prospective new tenants are offered either a furniture package option or a furnished tenancy
- (h). Investigate the possibility of supporting and encouraging local furniture recycling schemes.
- (i). Monitor and evaluate the impact of the new letting standard, to ensure that it improves the quality of lets (and reduces tenancy offer refusals).
- (j). Establish systematic procedures for establishing the support needs of prospective tenants being rehoused through the GHA waiting list
- (k). Ensure that the LHO staffing resources freed up through the introduction of CBL and the Housing Services Review are redirected into providing support for prospective tenants needing help in navigating the system, as well as recently-housed tenants potentially at risk of failing to sustain their tenancies
- (l). Consider the possibility of establishing designated tenancy support staff or New Customer Advisors in LHOs

- (m). Incorporate within the new 'settling in visit' procedure, specific requirements to record the contacts made in this way and the need for possible future actions identified. Monitor and evaluate the implementation of the new procedure.
- (n). Encourage new tenants to report ASB problems and harassment. Ensure that LHO staff are trained to provide advice and effective support.
- (o). Provide training and guidance on accompanied viewings
- (p). Monitor rent accounts of new tenants particularly carefully and use early non-payment as a trigger for additional tenancy support and advice, including referrals to GHA Welfare Benefits Officers and external agencies.
- (q). Ensure that concierge staff receive appropriate training to assist in tenancy sustainment
- (r). Support and encourage the use of external agencies as providers of debt counselling and budgetary advice services.

For GHA and GCC

- (s). Establish a working party involving homelessness caseworkers and LHO staff to agree a working definition of nominee details 'relevant' to facilitating appropriate rehousing and tenancy sustainment
- (t). To promote mutual understanding, arrange for joint training, exchanges and secondments involving homelessness casework staff and LHO housing officers
- (u). Provide joint training on assessment for support needs and ensure that housing staff are aware of the range of support provision available (particularly in relation to addictions and mental ill health).
- (v). Work to establish better information sharing on support provision and to establish three way protocols with GCC Supporting People Team, GHA and support providers.
- (w). Develop a protocol on management transfers, backed by joint training and monitoring, to ensure that these are used appropriately.
- (x). Develop improved information sharing and support for refugees making the transition from asylum seeker status
- (y). Improve joint working on domestic abuse –jointly develop leaflets on support available etc.
- (z). Seek to improve joint working in relation to tenants in arrears and at risk of eviction, via review of GHA Rent Arrears Policy. It may be appropriate to replace the existing obligation on GHA to notify GCC in respect of all eviction actions initiated by a more specific requirement for notification only in respect of cases going forward to court.
- (aa). Roll out the findings from this research and encourage wide joint discussion about how to reduce tenancy breakdown and prevent homelessness (including repeat homelessness).

For GCC

- (bb). Place greater emphasis on the need for homelessness caseworkers to drill down to get full information on the reasons applicants leave former addresses, including enquiries to previous landlord
- (cc). Ensure an equitable spread of homelessness referrals to LHOs and other RSLs to prevent concentrations in particular areas and to ensure that the burden of rehousing homeless households is fairly shared between social landlords
- (dd). Review homelessness casework procedures as to the appropriate 'sign off' point for newly rehoused (formerly homeless) tenants – to ensure that the settling in process is successfully completed
- (ee). Routinely notify GHA/LHOs in respect of formerly homeless nominees where (voluntary agency) support is in place – and when it is withdrawn
- (ff). Map and list housing support provision
- (gg). Establish family mediation and 'sanctuary' provision as means of preventing homelessness of specific types.
- (hh). Consider development of more supported accommodation for young people (GenR8 model). Ensure that care leavers are not placed in independent tenancies too soon – and that they continue to receive appropriate support.
- (ii). Commission research on reasons for very high level of repeat homelessness – to see whether changes in practices (assessment and support) would lead to reduction.

Chapter 1 – Introduction

Background to the Research

Glasgow Housing Association (GHA) took on ownership of the 80,000 homes formerly owned by Glasgow City Council (GCC) in 2003. The association is tasked with implementing a major investment programme to upgrade the housing stock. It is also committed to ambitious targets for improving housing management both in terms of service quality and efficiency. The historically high rate of ‘tenancy failure’ represents a major impediment to the achievement of these goals.

Tenancy non-sustainment is wasteful of resources because each additional property falling vacant incurs significant revenue costs. These arise in relation to the repair, cleaning and re-servicing required to bring each newly arising vacancy up to a lettable standard. Such costs also follow from the rent loss resulting from the void period and from the administrative costs of re-letting each dwelling. Taking account of GHA’s current performance on reletting void properties, each additional vacancy costs the association some £545 in lost rent, in addition to the typical £783 spent on repairs and security. Hence, every tenancy termination avoided saves the association £1,328, as well as the staff costs associated with reletting.

Rent losses resulting from tenancy non-sustainment are also likely to accrue because many ‘early terminating’ tenants will be in rent arrears at the time of their departure (and because – as is well-known among housing managers – the collection of arrears becomes far more difficult once a tenant becomes a former tenant) (Pawson et al, forthcoming 2006).

High rates of tenancy non-sustainment are also problematic for the tenants concerned and for the communities affected. For many ‘early terminating’ tenants their failure to ‘hold down’ a tenancy is probably symptomatic of other problems – e.g. substance abuse, mental ill-health. At the same time, the need to move on from newly acquired accommodation is likely to compound such problems. For at least some (young) tenants the failure to sustain a tenancy has been found to impact negatively on personal self-esteem and self confidence in relation to accessing housing, work or education in the future (Third *et al* 2001). High rates of tenancy non-sustainment also contribute to residential instability found in specific neighbourhoods, weakening social cohesion in the areas affected.

Within this context, therefore, GHA therefore commissioned this research to provide an evidence base on the type of household, type of property let and reasons for ‘early tenancy termination’ (defined as involving tenancies ending within a year of being let). As such, the research is intended to inform policy and service development measures aimed at reducing the tenancy ‘churn’, providing greater tenancy sustainability and greater community stability.

The principal objectives of the research, as set out in the project brief, were to:

- (v). Examine existing policies, procedures and practices in both GHA and the Glasgow Homelessness Service
- (vi). Analyse the data sources available from GHA and GCC to establish the extent to which certain types of household, certain types of property and certain sources of let are more prone to early termination and repeat homelessness.

- (vii). Trace and interview a sample of people who have terminated their tenancies within a year of let to establish the factors that led to early termination and assess whether actions by GHA and/or the council might have helped to sustain the tenancy.
- (viii). Provide recommendations to GHA and GCC on policy and service development measures which may assist in preventing homelessness.

Research Methodology and Report Structure

In order to meet the objectives set out above a number of methodological elements were developed and undertaken. These are briefly summarised below:

- Literature review: this drew on a wide range of material concerning tenancy sustainment in relation to social sector tenants in both Scottish and English contexts.
- Review of procedures: this focused mainly on procedures operated for homeless households on the part of GCC, together with protocols regulating liaison between GCC and GHA in relation to homelessness
- Qualitative fieldwork: this involved a series of key actor interviews (3) and focus group discussions (7) encompassing GHA and GCC staff, as well as representatives of voluntary agencies. In all these discussions involved over 30 participants (see Annex 1).
- Analysis of secondary data: this was based on GHA's own records of the 8,900 lettings achieved from 1 April 2003 – 31 December 2003.
- Casefile reviews: this covered tenancy files for 180 tenancies recently subject to 'early termination' in six Local Housing Office (LHO) areas.
- Interviews with former tenants of GHA whose tenancies were subject to 'early termination' (see Annex 3).

This report is structured mainly according to the fieldwork elements as set out above. Following a literature review in Chapter 2, we summarise in Chapter 3 the testimony of key stakeholder interviewees in relation to (a) the factors believed to underlie the high incidence of early tenancy terminations and (b) the possible remedies which might help to address the problem. We then move on, in Chapter 4, to present a statistical analysis of tenancy sustainment at GHA as drawn from lettings records from 2003. Drawing on the ex-tenants' survey, Chapter 5 looks at early tenancy termination from the 'customer perspective'. Finally, in Chapter 6 we draw together conclusions and recommendations from the research.

GHA Initiatives Already in Train

Recommendations for action to boost tenancy sustainment are set out in Chapter 6. It is, however, important to acknowledge that the study has been undertaken against a backdrop of a range of relevant initiatives already under way or at an advanced state of planning at GHA. A number of these are summarised below.

Investment Programme and Letting Standard

Some tenancy non-sustainment is seen as being linked with the frequently poor physical condition of GHA properties. The post-transfer investment programme holds out the prospect of gains here – particularly in relation to the improvements such as the installation of new kitchens. GHA is also planning to introduce a new Letting Standard in 2006/07 – in addition to ensuring that the property is clean and in good repair, there will also be a minimum standard of decoration in key rooms.

Choice-based Lettings

The introduction of Choice-based Lettings, planned for 2006/07, should also have an impact on tenancy sustainment – ensuring that more tenants have an active say in the property they are offered. Evidence from elsewhere suggests that there could be a 25% improvement in tenancy sustainment rates (Business Case for GHA introduction of CBL produced by Heriot-Watt University).

Housing Services Review

The Housing Services Review is the culmination of an 18 month review of the housing management practices. Initially focussed on the concierge service in MSFs, it has been expanded to provide a platform for a new improved housing management service that will enable:

- A more proactive housing management service, geared to the changing needs of our tenants and communities.
- Flexibility for local housing organisations to manage their staffing budgets to meet local circumstances and requirements.
- A better managed and more effective concierge service, with improved service conditions for our staff, and providing extended cleaning and 24-hour security services for tenants of multi storey flats.
- Improved environmental monitoring and neighbourhood management.
- A renewed focus on core business areas of arrears and void management,
- The introduction of new proactive work practices, to improve tenancy management and tenancy sustainment.

(From GHA Draft Business Plan 2006/07).

The intention is that housing officers will have time freed up from the management of concierge staff (through the appointment of concierge managers and neighbourhood assistants, who will do inspections of stair-cleaning and open space maintenance) to focus on housing management duties. The aim is for housing officers to spend more

time on sign-ups, settling in visits and personal contact in arrears cases. Concierge staff will also have a greater role in tenancy support in MSFs.

Streamlining some basic housing management processes (in some instances through computerisation) would free up LHO staff to undertake more supportive work required to enable some 'at risk' tenants to retain their tenancies.

Addressing Rent Arrears

Given that some tenancy non-sustainment results from the accumulation of rent arrears and incomplete benefit take-up, it is relevant that some LHOs are promoting the delivery of welfare benefits advice. GHA employs nine welfare benefits advisors to help tenants by maximising benefits. A key part of their role is to increase Housing Benefit payments through supporting tenants with new applications, requests for backdated Housing Benefits, discretionary housing payment awards and assisting LHO staff tackle both current and former tenant overpayments. Support is provided for tenants from the initial challenge of a benefit decision through to appeal, tribunal and commissioners hearings. The Welfare Benefit Support Officers provide an accessible service by offering appointments in local offices and venues such as at concierge stations. House visits are also provided to vulnerable tenants who cannot come into the office.

One LHO represented in focus group discussions had recently begun to host a CAB outreach worker, with the service being publicised through the office's newsletter to tenants. This was seen as having been highly successful.

A more comprehensive overhaul of GHA policy and practice on rent arrears management is planned for later in 2006.

Upgrading ICT Systems

The upgrading of the outdated ICT system, which GHA inherited from GCC, to i-world will provide the opportunity to review, modernise and streamline business processes. The first stage, focussed on rent collection and arrears management, involves an extensive re-write of procedures and the implementation of task-based on-line training. The upgrade will also encompass void management procedures, case management and estate management.

Handheld mobile technology is also being piloted enable housing officers to keep in touch while on the move.

Review of Tenancy Sign-up Procedures and Settling-in Visits

The ongoing review of sign-up procedures is emphasizing the crucial role that can be played by contact established at this point in the tenancy. This interview should lay the groundwork for the establishment of trust between the HO and the tenant. The procedures are being re-written to stress the supportive role.

Similarly, procedures for the routine 'settling in visit' are being re-drafted to change its emphasis. Instead of focusing mainly on checking any repairs and outstanding rent, this should be a much more supportive process. The housing officer needs to make use of the opportunity to go into the house and have a good look to check for any signs of previously unidentified vulnerability or hints that the tenancy might be at risk (e.g. the absence of furniture). It should be an opportunity to discuss and offer help with any such problems.

The need for the review of settling-in visit procedures is emphasized by the finding from the case file review exercise that such visits are not always recorded – a discovery which may raise questions as to whether such contacts always take place at all.

Overhaul of Tenants Handbook

The ongoing development of a new tenants' handbook is also very relevant to tenancy sustainment in terms of providing a vehicle for information on sources of support for tenants at risk of giving up their tenancy.

Housing & Community Care Strategy

GHA has also been developing a Housing and Community Care strategy jointly with GCC/GGHB and other agencies. This focuses on the GHA role both in the provision of accommodation and the housing management role in identifying support needs and working with other agencies. Groups identified include Homeless people, young vulnerable people, addictions, mental health and learning disability. (Draft enclosed).

Review of Sheltered Housing Service

Following a review, GHA's sheltered housing service is currently being overhauled. GHA has appointed a specialist management team and plans to implement new job descriptions for sheltered housing wardens an extensive training programme to improve the provision of housing support to elderly people. Although the service is currently focussed on the elderly, vulnerable people of non-pensionable age may also be placed in sheltered housing following referral by social work or the homeless service. There is potential in the new arrangements for the sheltered housing support workers to provide support to vulnerable and elderly people living nearby.

Establishment of Neighbour Relations Team

The Neighbour Relations Team also have a housing support role (and receive some funding through Supporting People) to provide floating support to people referred to them due to ASB complaints. Typically, the team will be working with around 100 people at any one time – liaising with other agencies and services to solve the underlying problems which may be putting the tenancy at risk (often alcohol and drug use related).

Chapter 2 – Poor Tenancy Sustainment: Causes and Solutions

Chapter Scope

As a context for our own research findings, this chapter draws on existing research evidence as to the factors underlying tenancy non-sustainment and the measures which can be undertaken to address such problems.

The Concept of Tenancy Sustainment

Tenancy sustainment is a relatively recent term that encompasses the policy interest towards ensuring that tenancies, once started, do not fail¹. Interest in the substantive issue has been evident over a longer period, particularly in relation to households rehoused following a period of homelessness (Dane, 1998; DLTR, 2002). It has long been evident that for many such households the simple provision of a tenancy is not enough to ensure a successful transition to a settled life. Early work showed that a range of complex needs (including mental health and addiction problems) or a lack of life skills could mean that move on support was essential to help a successful transition from hostel or other special accommodation to a 'normal' tenancy. While such skills are typically developed throughout childhood and early adulthood in supportive family and educational environments, many people are not afforded, or not able to take advantage of, such opportunities. Such issues were identified for older homeless people, including those with a history of rough sleeping (Crane and Warnes, 1997) and also for young people (Fitzpatrick, 1999), some of whom may also have had some experience of rough sleeping.

Young people leaving care have also been identified as a group who are particularly likely to need support if they are successfully to maintain a tenancy.

Whilst these insights remain relevant, the evolution of policy has brought a broadening of groups for whom such problems are relevant as well as a broadening of the conception of the nature of tenancy sustainment itself. First, care in the community and the Supporting People regime have been built on the principle that it is better, wherever possible, to enable people to live independently in their own tenancy with the necessary support to enable them to do this successfully (ODPM 2003). This has allowed support to be developed that is intended to allow people with a broad range of physical and learning disabilities to manage in an independent tenancy.

Second, the concept of 'homelessness prevention' has become current with the strong policy target to reduce homelessness generally and repeat homelessness in particular. In some parts of the country where the social rented housing stock is under great pressure such measures are also designed to ensure that 'going the homeless route' is not seen as the only way to access a tenancy (Pawson *et al*, forthcoming 2006). While the emphasis for such local authorities is rather different to Glasgow's housing market context, some of the approaches that have been tried have relevance to these very different circumstances.

Third, there is the issue of tenancy sustainment as presents itself currently in Glasgow. It is believed that the incidence of non-sustainment is relatively high in the

¹ Sustainment has become preferred to 'tenancy failure' which is seen as a more pejorative term that implicitly presumes that the problem lies with the tenant.

GHA stock. This may result in part from accommodating tenants who face some of the individual problems in coping described above, but high rates are also likely to reflect broader systemic dynamics in the housing sector in Glasgow, where some parts of the social rented stock are in low demand.

This relatively brief review of previous work draws together evidence on what causes the 'premature' breakdown of tenancies in different circumstances. It also considers evidence of the policy approaches that have been applied to this issue and, where possible, evidence of their success. Rent arrears are an important indicator that a tenant is not managing their tenancy well, and a brief review of recent evidence as to the cause of rent arrears, and policies to tackle them, with a particular emphasis on elements that are likely to be particularly significant at the beginning of a tenancy are also reviewed.

Why are Tenancies Not Sustained?

The literature review consistently identifies risk factors which may result in those taking up tenancies not sustaining them:

- **Pre-existing support needs:** some people seeking to move into social housing need practical and emotional support to develop the skills for independent living. They may have mental health or addiction problems; literacy problems or simply a lack of experience and understanding of the skills (budgeting, shopping, cooking) required to manage an independent household. Such problems may be simply attributable to youth. Alternatively, a history of institutionalised living (e.g. in prison, the armed forces or local authority care) may be relevant.
- **Structures of financial support:** benefits can be complex to claim and this may result in people failing to receive income to which they are entitled. Difficulties in complying with Housing Benefit application rules are of particular relevance. Poverty (whether due to low pay or meagre welfare benefits) can compromise the ability to finance the provision of basic furniture, equipment, or acceptable décor. And debt once acquired puts added strain on a low income.
- **Difficult housing situations:** the quality of the living situations that people have to deal with can be poor – the house itself might be of poor quality, perhaps with repair needs, insecure, in poor decorative state, damp or difficult to heat.
- **Difficult neighbourhood conditions:** Difficult neighbourhoods can, at worst, be characterised by crime, drugs, or other extreme incivilities; or actively hostile – to all 'outsiders', or specifically to groups identified by race, or other characteristics. Newcomers can feel isolated and alone even in 'good' neighbourhoods especially when their own social networks are relatively weak. New tenants can sometimes pursue a lifestyle that actively antagonises longer established neighbours. In time, this may place their own tenancy at risk either due to eviction or as a result of retaliatory intimidation.

Clearly any of these factors individually creates risks that a tenancy will not be sustained. But past research, which has largely focused on individual 'groups', tends to suggest that often these factors combine together in various ways for the most vulnerable people to create a very fragile situation.

Tenancy Sustainment Issues for Formerly Homeless Households

Much of the literature on tenancy sustainment focuses on the issue as it relates to the resettlement of formerly homeless households – especially young homeless people and former rough sleepers. Given the focus of the current research on the more general issue of low rates of tenancy sustainment, the intention here is to give an overview of the findings from this large literature and in relation to other specific groups (ex-offenders, asylum seekers) to focus more on the general issues that undermine tenancy sustainment.

Pleace and Quilgars (2003) identify the types of housing support that homeless households may need as including:

- Support in establishing and maintaining a suitable home
- Support with daily living
- Support in accessing benefits, health and community care services
- Help in establishing and maintaining social networks and social support
- Help in accessing education, training and employment

Homeless families with children may also need help in accessing benefits, and ensuring that children access schools, GPs and create supportive networks (Jones *et al*, 2004).

Young Homeless People

Young homeless people have also been argued to be in need of particular support to sustain a tenancy. Research by the Scottish Youth Housing Network (Cummings *et al* 2000), for example, reiterated the importance of the range of support needs identified above, captured in the words of young homeless people:

'The outreach worker got me a house through the council but it was awful, it was damp. I complained and they said they couldn't do anything. I had to stay the month [the notice period] and then came back here [to supported housing] (p7)

'I would like more help with my finances' 'the main problem is money, trying to balance things. I lived on cheap bread for a week' (p14)

'I was refused furniture under the 26 week rule – not a planned resettlement' (p5)

'I was not ready for independence and being alone in a flat, it did not work out well – I found out the difference between being lonely and alone' (p6)

'I cannae look for a job while I'm here. I couldn't pay the amount the social pays me' (p14)

'I would be interested in going back to try and get qualifications at college, but nobody helps you wi' that' (p15).

Former Rough Sleepers

Former rough sleepers tend to need particularly high levels of support if they are to sustain mainstream tenancies. This reflects the well-established link between homelessness and substance abuse (Home Office 2003; Scottish Homes undated) for rough sleepers. Among rough sleepers surveyed by one study, over half had mental health problems, about half had alcohol problems and around 20% drug problems, a greater problem amongst those aged under 26 (Randall and Brown, 2002). The combination of mental health problems and substance abuse was identified for more than a third of rough sleepers.

Nevertheless, Randall and Brown (2005) argued that the two most important factors associated with tenancy breakdown among former rough sleepers are debt and isolation, identifying education, training or employment as the most effective ways of giving people self-esteem, social networks and greater economic independence (p14). They also noted that 'the lack of furniture or equipment needed to maintain accommodation can sometimes mean that people abandon their property soon after moving in' (p16).

Ex-offenders

Ex-offenders have also been shown to need support to make the successful transition to settled accommodation on leaving prison, as otherwise they are at high risk of homelessness and re-offending (Welsh Assembly Government, 2004). Ex-offenders who are women with children may face particular difficulties where they have to secure appropriate accommodation before being granted parental custody.

Recently arrived refugees form another group argued to be at risk of failing to sustain mainstream tenancies (Carter and El-Hassan, 2003). Many can be expected to face difficulties of the kinds identified above, but in addition, may have relatively poor English and limited knowledge of the UK housing and benefits systems. Some may also have to cope with the aftermath of traumatic events in their past and may have suspicion or fear of officialdom and those in authority (the Housing Unit, 2003).

Women escaping domestic violence often experience periods of homelessness and Jones (1998) found that many would require more than move-on support to prevent repeat homelessness once resettled. DTLR (2002) highlights the emotional, financial and legal difficulties faced when leaving a violent relationship – particularly where departure from the previous home is precipitated by a crisis and where there are also children involved.

Ann Rosengard Associates and Alice Ann Jackson (2005) argue that young people leaving care are a particularly vulnerable group, who are likely to find it difficult to sustain tenancies. They argue that care leavers have complex and diverse needs including training, education and employment; access to good quality accommodation; support to address health issues and access to social skills and development opportunities. Their research with young people and agencies in Glasgow expressed concern that many of these complex needs were not being fully met. It is problematic when young people are offered a tenancy before they are really ready to take on the full responsibilities, but there is insufficient 'core' supported accommodation and good quality 'move on' accommodation available. Commenting on the situation in 2004, they reported that the GHA transfer and the associated re-organisation of homeless and leaving care services had eroded some of the previously established contacts and networks.

Tenancy Sustainment Among Young People

Rather than focusing specifically on formerly homeless households, Third *et al* (2001) looked at tenancy sustainment among young people more generally. The study, targeted on social landlords in Renfrewshire, East Renfrewshire and Inverclyde (known, collectively, as 'South Clyde'), found that the main reasons young people's (including some young parents') tenancies failed were a mix of housing and non-housing reasons:

- Feelings of isolation within low demand neighbourhoods
- Budgeting problems
- Lack of household furniture and equipment
- Complex drug/mental health issues
- Problems with families, neighbours or peer groups.

Despite the similarity of this list to those identified for homeless people (as discussed earlier), Third *et al* found that most young people failing to sustain tenancies with the subject social landlords had come from the waiting list rather than via the homeless route. Young single parents were argued to be particularly vulnerable to tenancy failure thanks to the combined impact of their transition to independent living *in conjunction with* taking on full responsibilities for a baby or young child; the urgent need to provide all equipment and a suitable living environment for children, as well as poverty resulting from reliance on welfare benefits.

The professional support workers interviewed in the Third *et al* (2001) study identified the following as key factors that caused tenancy sustainment problems for young people:

- **Housing offers, choice, location, quality:** there are problems of a lack of community, or even active targeting and exploitation by other tenants of new, young, isolated tenants, in the low demand areas. People may be nervous about the consequences of turning an offer down, but they then accept a house and disappear when it proves to be unsuitable or undesirable.
- **Getting a house too soon:** absence of procedures for identifying people who *shouldn't* be getting a tenancy, and managerial pressures to fill vacancies (at any cost) are difficult for housing officers to resist.
- **Range of support needs:** some newly rehoused young tenants may need nothing more than simple practical support, for others long term help with complex needs is essential. Helping new tenants access basic furnishings and equipment (carpets, cooker, beds) is also very important to helping people stay.
- **Isolation and lack of support:** Young people can face severe problems of isolation and a lack of constructive activities to fill their time. There are also problems where they not exercise adequate 'door control' so that other people enter and take advantage of them. When the situation becomes intolerable the young tenant may simply leave, leaving the house in the hands of the intruders.

- **Safety and security:** where people are allocated housing in high crime areas, they are likely to feel unsafe, but there is often a reluctance to talk to the police. Drug related crime is particularly problematic and makes areas difficult to live in
- **Continuity of benefit and housing benefit:** whilst benefit entitlement may be conditional – e.g. tied to attendance at a careers placement – it is difficult to maintain this regular contact when other major changes are happening in the young person’s life, such as moving into and trying to sort out a new house.

A general issue commented upon in this research was that many young people are reluctant to ask for help (even if they know how to do so). Some may actively resist because they are keen to assert their independence, and reluctant to admit to not managing very well. Instead, professionals believe that help probably has to be offered and then followed up with regular contact to allow for the point at which the young person acknowledges the need for, and can accept help.

What Policy Approaches Can Boost Tenancy Sustainment?

General Principles

The CIH good practice guide on ‘sustainable lettings’ (2001) outlines a holistic approach to achieving sustainable lettings many of which have strong echoes in Glasgow’s documented policies and procedures. The guide considers ways of making the lettings process more effective and efficient (for instance through common housing registers, nominations agreements and effective use of IT) and also how the design of the allocations scheme itself can maximise the extent to which applicants are able to make ‘informed decisions about areas of preference, whether to accept individual offers’ (p6). This requires that applicants should be able given clear, comprehensible, information about how applicants are prioritised and that this is clearly translated into the likelihood of being offered, or the length of waiting time before a likely offer, for preferred properties or areas. Whilst pre-dating the recent wave of interest in choice-based lettings, the guide also recommends that applicants are given the greatest possible say in the selection of their tenancy (and in other relevant matters such as its decoration and finishes).

The guide recognises the connection between low demand and poor tenancy sustainment and sets out a range of ideas for drawing in more customers (e.g. by advertising vacancies or allowing under-letting) or through engineering allocations (e.g. through ‘sensitive lettings’) in an attempt to minimise neighbour conflict.

Such approaches have become fairly well-established methods of trying to reduce turnover in harder to let estates. There is, however, no direct comment in the document about the possible tension between marketing approaches that might successfully attract interest from new tenants, but that may also disproportionately attract those who are less likely to sustain a tenancy long term (whether because of lifestyle/ life stage considerations (such as students) or because they are less likely to have a longer term commitment to the tenure or area, or unrealistic expectations of their qualities).

The next sections deal in more detail with policy approaches adopted with respect to particular groups of people seen as being at risk of not sustaining a tenancy.

Specific Measures to Support Tenancy Sustainment

Third *et al's* (2001) review of tenancy sustainment services in South Clyde concluded that, in order to connect with young people, the 'style' of advice and support services is important – organisations need to be 'young person friendly' if they were to be useful. Fitzpatrick (1999) argues that advice services for young people should be holistic, recognising the interconnectedness in different aspects of life, flexible to accommodate changing needs and capabilities, tolerant of young people's mobility and experimentation. It is noted that while the need for support is widely recognised, support services have often developed in a rather *ad hoc* way and delivery is therefore fragmented.

Third *et al's* (2001) recommendations for improving tenancy sustainment practice included the following:

- Relet houses in a decent condition and decorative state. Enable access to a furniture package
- Enhance housing management – with post-allocation visits to explain how equipment works, advice on energy efficiency etc.
- Provide acceptable medium and short term accommodation – for some the transition to an independent tenancy can be too swift, but the reputation of available supported accommodation is not always good
- Improve the delivery of support – avoid excessive reliance on advice delivered in written form
- Facilitate links between new tenants and longer-established neighbours, and/or integration with local social networks
- Recognise the widespread need for help with claiming benefits and with budgeting
- Training is needed to improve the 'young person friendliness' of key staff

Ann Rosengard and Alice Ann Jackson (2005) evaluated the provision of services for young people leaving care in Glasgow. They found that there was range of provision available to meet care leavers' particular needs, and argued that joint working had been instrumental in improving the range of service options from emergency/short-stay to medium and longer-term. Shortcomings, however, remained – e.g. in relation to a lack of 'core' supported accommodation.

The experience of being in care also impacted on the young people, so that support could be harder to deliver because: 'compared to other young vulnerable people, those who left care were identified as being more wise and demanding in 'using the system' – they are harder to manage; emotionally affected by traumatic experiences; estranged and lacking in trust.' [p7].

Rosengard and Jackson's (2005) recommendations strongly echo Third *et al's* (2001) in respect of younger people more generally:

- **Information and advice services:** must be sensitive to the particular needs of young people leaving care that may relate to gender, ethnicity, disability, mental

health issues, drug or alcohol dependency and emotional well-being as well as to family contact at various stages of their lives.

- **Housing allocation:** particular needs must be considered in housing allocations, e.g. in terms of implications for physical characteristics and location of housing.
- **Housing support:** Personalised, adaptive housing-related support is required and support needs to be pro-active to prevent crises and homelessness (p19).

Evaluations of the Rough Sleepers Initiative in England (Randall and Brown (2002)) and in Scotland to monitor progress towards ending rough sleeping (Scottish Executive 2004a) suggested that targets were largely being met, with the remaining rough sleepers having particularly high levels of support needs, including mental health and substance abuse problems, and particularly the use of hard drugs. They suggest that there has been much progress in understanding the nature of the problem and in the provision of appropriate accommodation, outreach and specialist support providers. However, Randall and Brown (2005) found that some specific problems remained in the provision of settled housing:

- Problems can arise because RSLs sometimes want tenancies to be taken up very quickly
- There is a shortage of housing for people with high support needs. A need was also identified for more intermediate housing for people who are not yet ready to sustain an independent tenancy
- Standards of pre-tenancy support work was found to be variable.

Pawson *et al* (forthcoming, 2006) looked in detail at seven recently established case study projects intended to deliver tenancy sustainment. All the subject projects sought to support people who were homeless or threatened with homelessness and who had a history of failed tenancies – or whose circumstances suggested that they might be ‘at risk’ in this respect. Some services were generic, providing a service to families and single people, others focused on particular groups (e.g. former rough sleepers). Schemes were funded in a variety of ways including Supporting People grants and ODPM homelessness prevention funding).

Services were typically provided to follow from a client’s move into new accommodation. The schemes were typically client-centred, involving the drawing up of a support plan between a dedicated support worker and the client and based on regular monitoring and review of clients’ needs. Sometimes access to the service also required the client to agree to certain conditions as to their behaviour. Typically support was provided in relation to:

- Claiming benefits
- Budgeting and debt management
- Accessing community resources and services
- Furnishing accommodation
- Finding voluntary work and other meaningful occupation activities

- Resolving neighbour disputes.

Developing clients' understanding of financial arrangements was widely seen as a crucial element of tenancy support. In some cases it also involved assisting the client to address presenting problems by linking them with specialist services such as drug and alcohol advice, support centres and mental health support services.

Schemes were found to offer different durations of support – from two months to two years. The case studies included projects that were managed externally by voluntary organisations or housing associations, while others were run in-house by the local authority.

Drawing on their study which focused on former rough sleepers Lomax and Netto (forthcoming, 2006) argue that tenancy sustainment services should adopt:

- Flexible and client centred service provision. This is argued to depend critically on the experience and commitment of staff, which can be supported by good training.
- Close liaison between key agencies and commitment to building in support from other agencies.
- Timely support – early contact and prompt access to crisis intervention support. This is argued to be facilitated by:
 - Active promotion of the service to other agencies and groups such as Tenants Associations and service providers
 - Early contact with the client on referral
 - Prompt access to crisis intervention support.

There is some suggestion that the services such as befriending and advocacy may work better when delivered by a third party agency separate from the housing management/landlord role.

Lomax and Netto also identified a number of barriers to the successful operation of tenancy sustainment schemes. These included:

- Short term funding (typically under SP funding), which in some cases limited the number of clients that could be taken on
- Weaknesses in interagency working, so that sometimes agencies found it difficult to get access to other services, such as mental health services, for their clients
- Difficulties in recruiting appropriate staff
- Specific issues about location and accessibility of services to all those who could benefit from the support – for instance schemes were sometimes set up to operate in very restricted geographical areas
- Shortfalls in the availability of longer term low-level support (such as befriending) for people no longer needing intensive support

- Accessibility and appropriateness of services for BME communities (even in instances where great efforts had been made to be inclusive).

Managing Rent Arrears

The accumulation of rent arrears is likely to make tenants feel that a tenancy is unsustainable, particularly once action for recovery of those arrears is pursued. And, on the other hand, the accumulation of rent arrears may be a key signal that a tenancy is going wrong, and that the tenancy is becoming difficult for the tenant to sustain for other reasons. For this reason, the best practice literature on identifying and managing rent arrears is relevant here.

In terms of general good practice in managing rent arrears Flint *et al* (2005) emphasise the need for a preventative, pro-active approach rather than placing excessive reliance on reactive enforcement strategies. In responding to identified arrears there should be a presumption in favour of making personal contact where possible. Hence, phone calls, visits or interviews are much preferable to letters. This is because these provide the scope for two-way communication where the causes of problems can be discussed and solutions negotiated. It is noted that text messages and e-mails may be an effective way of prompting some tenants to enter dialogue.

Among Flint *et al*'s practical recommendations are several with particular salience in relation to tenants who might be at risk of giving up tenancies:

- Seek to provide vulnerable tenants with appropriate support
- Provide cost-effective rent collection methods that take account of tenant preferences and their ability to access services
- Ensure access to good quality advice on benefits and managing debt
- Take pro-active steps to maximise take-up of benefit and tax credits for tenants
- Ensure that all communications are clear, customer friendly and encourage contact
- Make personal contact with tenants in arrears at an early stage to prevent arrears rising or increasing. (p13)

As part of a preventative approach to arrears, it is also advocated that:

- In preventing arrears and installing a payment culture, landlords should place a particular focus on new tenants. Routine sign-up procedures should include introductory interviews to provide information on rent payment methods, as an opportunity for tenant questions and to facilitate identification of tenants potentially in need of special support.
- Settling in visits – e.g. one month into new tenancies – are strongly recommended as a routine element of rent arrears management practice. (p26)

In the more detailed discussion of the form and content of both introductory and settling-in interviews (pp33-35) Flint *et al* suggest that landlords should 'undertake interviews and visits with new tenants who miss a rent payment and to enquire whether further support is needed' (p34). The importance of relatively quick contact is

also noted in relation to tenants' views that 'arrears were allowed to 'develop too far' before they were informed of the situation' (p49).

Maximising tenant incomes is identified as another important tool in helping tenants have the means to pay their rent, which includes offering advice on welfare benefits generally to maximise take up. Flint *et al* advocate that 'landlords can and should actively assist tenants with housing benefit claims' (p37) partly in the light of evidence that suggests that 'clean' claim forms – properly completed and with all the required documentation in order – are processed very much more quickly than those that require amendment.

Evaluating the Impact of Tenancy Sustainment Services

Few studies have convincingly measured the impact of tenancy sustainment services. An exception here is Torr's (2002) evaluation of a service providing support with establishing the tenancy, help with addressing rent arrears and budgeting, acquiring practical living skills, service brokerage issues and developing social and leisure activities. He compared outcomes over a 15 month period between those who did, and did not, receive the service. He found lower rent arrears, lower rates of evictions and abandonments amongst those who received the service.

Other studies have evaluated projects for delivering support to people at risk of eviction for anti-social behaviour (Dillane et al 2001; Jones et al, 2004) former rough sleepers (Randall and Brown, 2002a; Dane 1998; Lomax et al forthcoming; Busch-Geersema, 2002) homeless families (Jones et al 2001; Shelter 2002 a & b) and low income families (Mulroy and Lauber, 2002).

The positive outcomes noted are:

- Reduced evictions and abandonments (Dillane et al 2001; Jones et al 2004; Mulroy and Lauber, 2002)
- Reduced number of children taken into care
- Reduced incidence of neighbourhood disputes (Dillane et al 2001; Jones et al 2004)
- Savings in terms of legal bills and costs of taking children into care (Dillane et al 2001)
- Increased client participation in the workforce, educational/job training programmes and volunteering (Mulroy and Lauber, 2002).

However, commenting on the current cohort of tenancy sustainment projects operating under the 'homelessness prevention' banner in England, Pawson et al (forthcoming, 2006) conclude that the approach to data gathering about the success of the projects varied greatly. Generally, records were inadequate to support statistically robust conclusions about service effectiveness or value for money. Most agencies involved nevertheless believed such services to be effective.

Key Points

It is argued that tenancies are at risk of failing mainly because of:

- Tenants' pre-existing support needs

- Structures of financial support – welfare benefits being often complex to claim, as well as being set at low levels
- (Related to the previous point) inadequate resources to fund the purchase of furniture and basic equipment, as well as decoration
- Difficult housing situations – including properties in poor condition
- Difficult neighbourhood conditions – including anti-social behaviour

Many of the factors undermining tenancy sustainment are clearly beyond tenants' direct control. Certainly, there is little emphasis in the literature on tenants' attitudes to tenancies that would be considered to be unhelpful or unconstructive – for instance, that might suggest that tenants place no great value on sustaining a tenancy and so put little effort into it when problems arise, nor that tenants might be taking up tenancies as an 'insurance' position (e.g. should a relationship fail) or to defraud the benefit system. Consequently the key recommendations for dealing with a lack of tenancy sustainment focus on these identified problems.

- **Provision of support:** much of focus in the literature concentrates on how support can be provided to help tenants whose tenancy is at risk. Support can be needed to help address a wide range of practical, emotional, substance abuse and health and mental health problems. It needs to be provided in an accessible and sensitive way; it needs to be available when problems start to emerge – either during the early months of a tenancy or more suddenly, as crisis support during a weekend or a holiday.
- **Financial systems, advice and information:** there is a particular need identified to help ensure that tenants are helped to claim benefits as appropriate, that they fully understand for instance, their arrears position and the consequences of it, and that systems work well to ensure that problems of a lack of co-ordination between agencies are minimised. Prompt and proactive contact is recommended when early signs of a tenancy in trouble are seen.
- **Providing a 'liveable' environment:** decision-making on lettings should maximise customer choice as well as being sensitive to potential tenancy sustainment problems – so that allocations are not made that are likely to increase the difficulty that tenants face in sustaining tenancy. This includes avoiding placing 'at risk' applicants in neighbourhoods where they may be in close proximity to drug dealing, or where they are at particular threat from violence or harassment. Practical and other support may be needed to help the tenant to create a comfortable home and for instance to help young tenants exercise 'door control' as appropriate.

The literature also indicates, even if often only implicitly, the scale of the challenge posed by such recommendations. Financial constraints affecting social landlords are inevitably going to limit the resources available to provide the ideal support, both intensive and lower key, on a people-centred, fully flexible, highly accessible way. And it is genuinely difficult to imagine systems that would be effective at, say, identifying a problem that starts to emerge some months into a tenancy without potentially being intrusive into tenants' lives. Such difficulties are compounded where tenants may not always be actively seeking to engage with the support and advice services that are available, or even actively resisting such help. And some tenants may require contact to and information be provided in their own language, have literacy problems, or lead chaotic lifestyles. Equally, although the social rented stock

is in the process of being improved to a decent standard, landlords at present have to manage with the stock and the neighbourhoods that they have – and some of those where vacancies are most readily available do not provide particularly desirable places to live, while safe, good quality social rented homes are in shorter supply.

However, poor tenancy sustainment also imposes costs on the landlord and it is likely that even within existing resources there are ways of delivering a service that is better able to enable tenants to sustain their tenancies. These are the issues that are explored for the GHA in this research.

Chapter 3 – Tenancy Sustainment in Glasgow: Stakeholder Views

Background and Methodology

This chapter is based on in-depth interviews and focus group discussions involving over 30 staff in GHA and GCC together with a range of other voluntary sector agencies. Representation included front-line staff such as housing officers and homelessness caseworkers, social workers and support agency personnel. Senior GHA and GCC managers were also involved. A full list of the respondents is set out at Annex 1.

The interviews and focus groups were structured through a set of ‘topic group’ headings adapted as appropriate to the participating respondents. The discussions probed the reasons that tenancies fail, the ways that the relevant organisations work together in respect of rehousing, and the changes to existing policy and practice (especially on the part of GHA) which might help to boost tenancy sustainment.

Whilst some of the comments of interviewees and focus group participants may be tendentious or factually incorrect, we believe it is useful for such perceptions to be aired and recorded since these beliefs underlie the actions of the relevant parties in relating to each other as well as to tenants and applicants. Many of the issues and hypotheses raised here are further discussed in Chapter 6.

This chapter is thematically structured in an attempt to bring together the various perspectives voiced in relation to each key area of discussion. First we consider respondent views on the factors that underlie tenancy non-sustainment. We then look at processes in rehousing and early tenancy management, before focusing on inter-agency working and information sharing. The latter part of the chapter discusses ideas on how GHA (and other stakeholders) could work more effectively in this area.

Main Problems Individuals Face in Sustaining Tenancies

Complex Needs and Social Isolation

Mental ill-health and substance/alcohol abuse are factors widely seen as often implicated in tenancy non-sustainment. This view is backed up case file review evidence (see Annex 5). For others failing to hang onto tenancies the problem may be mainly one of social isolation. It is believed that LHOs and/or other agencies could play a greater role here – e.g. by facilitating new tenant integration into networks such as mother and toddler groups. There is also a problem that even where support needs are correctly diagnosed tenants often resist engaging with help made available. Caseworker tenacity is very important here.

Absence of Furniture, Equipment and Interior Decoration

LHO staff believe that a significant number of tenancy failures result from an applicant being unable to finance re-decoration or purchase of furniture. This is believed to explain some instances where a tenancy agreement is signed but the tenant never, in fact, moves into the property. Waiting time for community care grants is a problem.

Delays in obtaining furniture often mean that a tenant feels unable to move into their flat at the official start of their tenancy. Because Housing Benefit can normally be paid in respect of only one property at a time, arrears sometimes build up during this

period. Consequently tenants may find themselves with quite substantial rent debts before they even move into the property. This could, in turn, place the tenant on a slippery slope towards tenancy non-sustainment. However, one voluntary agency interviewee reported that there is scope for Housing Benefit staff to waive the rule disallowing 'overlap payments' and that it had been successful in lobbying for such arrangements in certain cases. It may be that this needs to be made more widely known.

Whilst difficulties in accessing furniture are clearly a problem for many new tenants, furnished tenancies are not seen as providing the whole answer. Some LHOs see the establishment of furnished tenancies as 'too much bother', whilst some new tenants do not view these as attractive. One factor seems to be the (pre-2005) GHA requirement for tenants to take on a six-year commitment. Another is that ownership of furniture remains with the Council even after the tenant has paid the associated charges for this period.

Anti-social Behaviour Perpetrated by New Tenants

LHO staff accept that some tenancy non-sustainment results from anti-social behaviour on the part of neighbours and others in the locality. Others (particularly young tenants without previous experience of living independently) are responsible for perpetrating ASB in the sense that they fail to exercise sufficient 'door control', with other young people forcing their way in so that the flat becomes 'party house'.

Procedures for Identifying Support Needs

Households applying as homeless to Glasgow City Council are formally interviewed as part of their assessment. This process is reported to include identifying support needs such as those related to childcare, ill health, addiction etc. In such cases the client is put in touch with the relevant housing support provider agency (i.e. the agency covering the appropriate part of the city). The caseworker then assembles a support package deemed necessary for the individual to be able to sustain a permanent tenancy.

Only once the support package is in place and there is confidence that the client is ready to take on a tenancy does the caseworker contact relevant housing associations to seek accommodation. Where there are problematic issues such as addiction, the assessment of whether an individual is ready for a mainstream tenancy is taken through a case review involving the appropriate professionals. 'Caseworkers will not concede with colleagues who think all (the applicant) needs is a house, but will challenge. If that means the case review has to be put up to a higher level then that will happen'.

It is acknowledged by GCC senior management that caseworkers do not always 'drill down' sufficiently to establish the reasons why a former tenant lost their previous address. Such information is important in determining appropriate support to maximise the individual's chances of retaining their next tenancy.

The Young Homes and Care Leavers protocol acknowledges the problem of tenancy failure involving young people. 'When a young person is a GHA/LHO tenant and there are signs that the young person is not coping with their tenancy (e.g. non-payment of rent, complaints from neighbours) it is the responsibility of the LHO to refer the person to Social Work Services for an assessment/re-assessment of their support requirements'. A case conference should then be convened to discuss what action can be taken to avoid tenancy breakdown. The extent to which such

notifications actually happen – and the outcomes of such referrals in terms of support provided, tenancies saved – is not clear.

Allocations Issues

LHO staff see as problematic the introduction of less coercive policies in relation to homeless applicants. Those referred under Section 5 are now said to have the option of refusing 'a number of offers of permanent accommodation'. This is supposedly in contrast with the previous (pre-stock transfer?) policy where the refusal of a single 'reasonable' offer was typically construed as a discharge of LA duty, with the household being liable for designation as 'intentionally homeless' in respect of any subsequent application.

GCC Social Work staff believe that high rates of tenancy non-sustainment among homeless households are, in part, a result of this group allegedly tending to be offered properties in less desirable areas. (This view seems to be predicated on the mistaken view that tenancy non-sustainment is a more serious problem for homeless households than for those rehoused through the waiting list (see Chapter 4). It also implies a belief that homeless households tend to be rehoused in the least desirable properties – another view inconsistent with statistical evidence (see Chapter 4)).

Mainstream housing support services funded by Supporting People are provided by five voluntary agencies across the city. One Social Work interviewee reported that the nature of contacts under this framework is more in the nature of 'befriending' rather than intensive support. Support provider agencies themselves would probably accept this view and argue that their role is complementary to that of Social Work – with the latter really only becoming involved with a case in response to a crisis situation.

There is reported to be a lack of clarity in relation to how the support agencies and LHOs interact. Some LHO senior staff interviewees asserted that, whilst SP-funded tenancy sustainment services might be available in other parts of Glasgow, their own areas were excluded from such provision². In any case, homelessness casework staff identify a perceived problem in the alleged absence of any out of hours support service.

In cases where a tenant is experiencing anti-social behaviour and has made it known to the landlord that this is putting the tenancy at risk GCC staff report that housing officers sometimes encourage the tenant to 'go down the homelessness route'. This is believed to be a response to the fact that approval for management transfers is difficult to secure. GCC staff report having '*challenged housing officers ... (on) why it has been recommended that an individual gives up their tenancy when there is a management transfer policy (which has) not been exercised or why neighbours (perpetrating antisocial behaviour) have not been challenged*'. The argument here is that advising an individual to give up the tenancy and declare themselves 'homeless fleeing violence' is thought to be seen by some housing officers as a way of 'taking the easy way out'. This critique was endorsed by homelessness casework staff. Generally, the GCC view was that management transfer policy is applied

² In fact, the whole of Glasgow is covered by such services as contracted by Glasgow City Council and provided by five voluntary agencies, each with a designated 'territory'. It may be that interviewees were referring here to the fact that, since SP funding is channelled through local authorities rather than RSLs, GHA is not a direct recipient of such resources.

inconsistently across GHA and that there is a lack of clarity among GHA staff as to the circumstances in which it should be applied.

A GCC senior management view is that greater use should be made of the management transfer mechanism. A voluntary agency respondent put the case more strongly: '*GHA has a management transfer policy but as far as I can see they are totally ignoring it*'. Perhaps there is scope for LHOs to negotiate reciprocal management transfer arrangements with other housing associations operating in their locality. On the other hand, there could be a danger that greater resort to management transfers is treated as something of a panacea by such commentators.

Sensitive Lettings

In the view of a GHA senior manager the practice of sensitive lettings 'tends to be about keeping people out' so that a potentially 'risky' tenant is not placed in a 'stable' close which could be consequently destabilised. The focus here is on the interests of existing tenants rather than the new tenant.

LHO staff implicitly place quite a strong emphasis on the need for 'sensitive lettings' – e.g. in terms of avoiding the placement of a drug abuser in a block where dealing may take place. Housing officers query whether GCC casework staff reliably provide sufficiently detailed information on homeless households' circumstances to facilitate this. GCC, on the other hand, believes that sensitive lettings, as used by GHA 'usually provide (a) mechanism not to select a homeless family for a house'.

Joint Working

Statements of best practice exist to guide joint working involving front-line staff. But ensuring consistency in application is also a challenge. The need to arrange joint training of GCC and GHA staff has been agreed in principle but reportedly has yet to be implemented.

Joint working is supposed to be facilitated by local housing forums. These are chaired by area social work managers who are knowledgeable about local services. However, low attendance is a concern. Similarly, GHA interviewees asserted that case conferences set up by housing officers to discuss tenants at risk of eviction are sometimes abandoned because Social Work Services is unable to resource them. Broader issues are raised by GHA's perception that Social Work staff are reluctant to get involved in support of a tenant at risk of losing their tenancy until crisis point – e.g. once an eviction case is calling in court. There have, allegedly, been instances where tenants have been taken to court 'just to get Social Work involved'.

On the other hand, homelessness casework staff report that LHOs are very late in notifying them about tenants facing possible eviction – (LHOs assert that notifications are made in line with procedures though this sometimes evokes no response). GCC staff argue that, ideally, the Area Social Work office should be informed about such cases 'two or three months before going to court' to improve the prospect of avoiding actual eviction. This issue is further discussed in Chapter 6. GCC also harbours wider concerns in relation to GHA policy and practice on evictions. The Council questions whether evictions are, in some cases, carried out regardless of the tenant offering to repay arrears by instalment.

Voluntary agency housing support providers endorsed homelessness caseworker complaints that notification about prospective evictions tends to be very late in being provided by GHA. It was suggested that existing protocols governing relations

between GHA and GCC may not cover housing support agencies and that their scope needs to be expanded in this respect. Agency representatives also stressed, however, that there has already been a 'massive improvement' in relations with GHA over information sharing.

Suggested vehicles for improved cross-agency working in future include joint training and joint involvement in recruitment (e.g. of voluntary agency staff).

Information Sharing in Relation to the Rehousing of Homeless Households

Practice on the sharing of client information is guided by joint protocols between GCC and GHA. These are, in turn, drafted for compliance with the data protection legislation. The general principle is that information should be shared only on the basis of client consent. In addition, the Data Protection Act 1998 requires that the client or tenant is informed as to the possible disclosure of their personal details, to whom such disclosure may be made and how such data will be managed. Beyond this, the relevant protocol³ states that 'as a general principle, all personal information held on clients/tenants should be regarded by GHA/LHO and GCC staff as confidential.

In line with the need to avoid the unauthorised disclosure of personal information (other than in exceptional circumstances), GCC routinely asks homeless applicants to sign a mandate consenting to the Council sharing such information with other professionals as appropriate. Securing such authorisation is reported to be 'not problematic'.

At the point that a GCC homelessness caseworker is seeking to have a client rehoused the first step is an informal enquiry to an appropriate housing association (i.e. one known to have dwellings in the relevant area). The sole purpose of this contact is to establish whether any dwellings potentially suitable for the client are currently available in the locality. In making this enquiry caseworkers are expected (by their managers) to pass on *a minimum of information* about the potential tenant. The sensitivity here is the concern that, in divulging any information about the client at this stage, a caseworker may influence the response of their housing association counterpart as to whether suitable accommodation is currently available in their area.

Once the referral has been accepted by the housing association, information about the applicant's circumstances – including their support needs – is passed across by the caseworker. Details of any support package are also made known at this stage.

When a suitable property becomes available a formal offer is made and there is liaison between the caseworker and the housing officer as to whether this is accepted. Similarly, the housing support provider agency (if relevant) is notified of the outcome. Where it has been arranged, housing support is put in place for at least three months after the tenant has moved into their new home. Subsequently – and depending on the tenant's circumstances – support may at this stage be increased or withdrawn.

Where a recently rehoused tenant's problems begin to recur following the withdrawal of housing support there is an expectation that the housing officer will in the first

³ Statement of Best Practice in Joint Working Between Glasgow City Council and Glasgow Housing Association (Updated 2/12/04).

instance make a re-referral to an appropriate support provider. In the view of GCC homelessness staff, such a re-referral should take place before any action is started to legally re-possess the dwelling.

There is a view among housing officers that the information about prospective homeless nominees as submitted by GCC caseworkers is often deficient. *'Sometimes, when you meet the client (and compare their actual circumstances with) what the caseworker has said to you it can seem like it's two completely different people'*. LHO staff believe that GCC caseworkers routinely make judgements about 'what the LHO needs to know' about a client and that this often entails withholding information relevant to potential tenants' support needs. For example, whereas caseworkers will usually pass on information about a nominee's family connections with a locality and whether they have a social worker, the *reasons* for the social work involvement are not divulged. Similarly, information on a person's drug taking is allegedly sometimes not made known to the receiving LHO. LHO staff argue that such information could well be relevant to their decisions as to appropriate rehousing. There are concerns that it can be deliberately withheld by GCC staff in the belief that this could lead to LHO reluctance to accept a nomination.

However, not all LHO assertions on this subject should necessarily be taken entirely at face value. For example, one housing officer interviewee suggested that problems can arise when a tenant with limited literacy is rehoused and the tenant consequently fails to comprehend letters about accumulating rent arrears. The argument that 'failure' on GCC's part to highlight such a disability can be the root of such problems perhaps contains a hint of 'buck-passing': if such problems are not revealed in the course of LHO sign-up procedures it would seem that these are defective (or defectively implemented).

Assertions about shortcomings in the exchange of information about prospective tenants speak of a critical absence of trust between the parties. For example, some homelessness caseworkers report that, when contacted as to vacancy availability in their area, LHO staff often request 'unnecessarily detailed' information about the prospective tenant's circumstances. The caseworker suspicion is that this is motivated by a wish to 'cherry pick' respectable tenants. The LHO response here might reasonably be that an answer to the question 'are there any lets available?' will depend on the circumstances and problems of the prospective tenant!

LHO interviewees ascribed GCC caseworker inclination to withhold allegedly relevant information about potential nominees as 'for data protection reasons'. It is perhaps significant that LHO interviewees appeared unaware of – or perhaps reluctant to acknowledge – caseworker 'cherry picking' fears (as described above).

It is also worth mentioning that LHO complaints about homelessness casework staff failing to divulge relevant information about potential nominees were endorsed by a representative of a third party HA (it was believed that this was partly due to a caseworker suspicion that information supplied could influence the association's willingness to accept the nomination).

One response to the concern that GCC casework staff do not divulge all information relevant to rehousing might be for the relevant LHO to conduct a full housing application interview with all homeless nominees. Whilst this apparently happens in some LHOs, there does not seem to be consistent practice across Glasgow. A related problem as cited by some LHO interviewees is the time lag involved in having housing application form data keyed into the system. It was suggested that the responsibility for inputting this data should be placed more firmly on the LHO

receiving the nomination (since there will be a vested interest there on having this process completed quickly).

Some LHO reported having developed procedures involving specification of conditions for accepting referrals of homeless households. In one cited case, for instance, the LHO sometimes required that GCC undertake to allow the caseworker to re-engage with a household following any LHO notification that the household's tenancy is at risk. Another LHO stipulated that no homelessness referrals will be accepted except where the household has been referred to the local (SP-funded) tenancy support provider⁴.

It should be noted that whilst most of the assertions on 'inadequate information sharing' related to the alleged incompleteness of data supplied to GHA by GCC casework, GCC social workers asserted that GHA sometimes failed to pass on to a homelessness caseworker information about the reasons for an ex-tenant having left their former home (though it was not clear whether this referred to instances where such information was actively withheld or simply not volunteered).

Schedule One Offenders

Specific issues arise in relation to sharing information about Schedule One Offenders. The GHA/GCC agreement signed at stock transfer stipulates that the exchange of such information should be at the discretion of Social Work Services. A GHA senior management view is that the pre-eminent position of SWS here is unacceptable. Under current procedures Schedule One Offenders can be placed in temporary accommodation without the knowledge of the relevant LHO. It is felt that the ASB information sharing protocol recently established between GCC, GHA and Strathclyde Police is a much better document and should have its remit extended to cover Schedule One Offenders.

Dissatisfaction on GHA's part in relation to the sharing of information about Schedule One offenders has led to recent discussions where it has been agreed that a new protocol will be drawn up.

Possible Innovations to Boost Tenancy Sustainment

Before considering ideas put forward by interviewees and focus group participants, it should be noted that a range of initiatives designed wholly or in part to improve tenancy sustainment are already being designed or introduced – the most significant of these are listed in Chapter 1.

The Need for Cultural Change Within GHA

In the view of one senior GHA manager some housing officers see tenants with support needs as '*difficult to deal with*' and are therefore unsympathetic towards such tenants when they show signs of being unable to maintain their tenancy. In the respondent's view such 'traditional' attitudes to housing management remain deeply embedded within the organisation. Allied to such attitudes is a reactive style of housing management also seen as outdated. Instead, right from the start of a tenancy housing officers need to be proactively trying to spot where a tenant might be getting into difficulties. Once identified, such tenants should benefit from advocacy

⁴ It should be noted that such practices are in breach of agreed GHA/GCC protocols.

on the HO's part. This could include helping the tenant access support services and monitoring the delivery of such services (including those arranged before or at the start of the tenancy).

Operating along these lines is seen as requiring '*really huge cultural change*' amongst GHA front-line staff. To bring about such a change it is essential to convince staff of the very substantial costs incurred by each additional vacancy (lost rent, reservicing costs, security, staff time cost of re-letting etc). Therefore, action to eliminate preventable tenancy failures is entirely consistent with GHA's organisational interests. Hence, in spite of some suggestions to the contrary, GHA's 'business-driven' orientation is not in conflict with the social objectives at the heart of the GCC homelessness service. One way of emphasizing this might be to report routinely on the proportion of new tenants failing to sustain tenancies for a specific period (probably best to focus solely on new tenants, since transferring tenants have a much better record).

It is seen that there is a responsibility on the GHA board to give a lead here. Traditionally, front-line staff and managers have justified their 'gatekeeping' style of operation on the basis that board or committee members expect the organisation to be run in this way. One argument is that there is a practical justification for excluding people with support needs because required support provision is never forthcoming. But with the advent of Supporting People funding this is no longer so clearly the case.

The need for culture change raises training issues such as helping housing officers in asking 'difficult questions' of new tenants showing signs of being unable to sustain their tenancy.

Possible Improvements in GHA/LHO Policy and Practice

Too often, LHO staff under pressure to relet vacancies in low demand areas are being tempted to allocate inappropriately. Front-line officers accept that there are instances where it would be better to sustain continuing rent losses rather than letting a property to someone at high risk of failing to sustain the tenancy. In similar vein, GCC Social Work staff believe that timescales for moving young people from supported accommodation into mainstream tenancies can be too short. This could imply the need for a greater pool of supported 'transitional accommodation'.

GCC believes that there is no fundamental shortfall in (Supporting People-funded) housing support agency capacity (although there may well be shortfalls in resources as regards specialist mental health and addiction workers). Some specialist projects for young people are regarded as providing a commendable model for others – GenR8 Easterhouse was cited by GHA housing staff in this vein.

It is suggested that 'GHA take-up of housing support services' is poor and this would be consistent with the widely reported absence of close working relationships between LHOs and support provider agencies. A broader issue concerning the mainstream (SP-funded) tenancy sustainment service providers is that the contracts are with GCC rather than GHA and, as a result, GHA staff do not see it as their responsibility to monitor service provision or monitor service delivery in any formal sense. Some GHA staff see an argument for their own organisation having SLAs with the agencies concerned.

The standard timing of settling-in visits – six weeks into a new tenancy – may be too late. Another crucial juncture, at which a standard visit might well be appropriate, is

three months into a tenancy when the first utility bills are received. More generally, the GHA approach needs to be more pro-active in monitoring how new tenants are managing over at least the first six months of their tenancy. It is a mistake to place too much reliance on the identification of accumulating rent arrears as a signal that a tenancy is at risk (especially in relation to tenants in receipt of full HB).

At present, however, LHO resources are seen as being fully stretched and housing officers do not have the capacity to engage more intensively with tenants along the lines advocated above. In the event that more resources are made available (e.g. when LHOs are relieved of certain rehousing-related duties thanks to choice-based lettings and the housing services review) there is an argument that LHOs should develop specialist 'tenancy support officer' remit.

Arguably, not only housing officers but also concierges could play a more constructive role in helping to maximise tenancy sustainment. However, this raises significant training issues – not least in relation to cultural diversity.

Possible Improvements in GCC Policy and Practice

One voluntary agency support provider asserted that there is a need for better co-ordination between the multiple support agencies operating in each 'quarter' of the city. In the East, for example, the main SP-funded agency (Aspire) works alongside a range of other more specialist providers and some clients receive services from a range of agencies who are not necessarily formally made aware of the support being provided by others (to avoid duplication).

Chapter Summary and Conclusions

There is a degree of consensus about the factors that place tenants at risk of tenancy non-sustainment. Those with a history of drug or alcohol abuse or seen as particularly under threat. For many, however, support is most importantly needed to combat social isolation and to assist in resolving practical problems such as an initial lack of furniture or the submission of welfare benefit applications.

It is, however, clear that there are important shortcomings in the way that the various stakeholder organisations work together. One area of apparent weakness is the relative lack of communication between GHA and voluntary sector support provider agencies. In part, the problem here may stem from the fact that the agencies are commissioned by GCC, as the strategic body responsible for Supporting People disbursement.

As far as the rehousing of formerly homeless households is concerned there is a mutual absence of trust between GCC caseworkers and housing association staff (not solely limited to GHA). The existence of agreed protocols and procedures on information sharing does not seem to be effective in regulating these relationships. From an outsider perspective it would seem that homelessness caseworkers perhaps tend to hold a fairly restricted view of the factors which might be relevant to a housing association's decisions on rehousing and subsequent tenancy sustainment.

On the other hand, GCC accounts of the process suggest that homeless households benefit from being subject to a fairly rigorous assessment of their support needs and a sense of responsibility on the part of GCC caseworkers for assembling a suitable care package where appropriate. It should, at the same time, be acknowledged that some GHA staff question whether the thoroughness of such assessments is entirely consistent and argue that cases are, in some instances, signed off too quickly. In any

case, there seems little doubt that there is no consistently applied procedure for assessing support needs on the part of GHA waiting list applicants.

It should also be remembered that the incidence of tenancy non-sustainment is no higher among ex-homeless households than among those accessing a GHA tenancy through the association's waiting list (see Chapter 4). And that, because waiting list lettings hugely outnumber those to homeless households (by two to one in 2003) far more 'early termination' cases involve the former group rather than the latter. Even if a lack of communication about a new tenant's former circumstances and support needs compromises tenancy sustainment among former homeless households, it is irrelevant to the problems of most of those surrendering GHA tenancies in their first year.

And in any case, the widely voiced LHO complaint that a lack of information about GCC nominee support needs compromises the scope for 'sensitive lettings' needs to be seen in the context of the planned introduction of choice-based lettings which, as typically implemented, reduces drastically the scope for such practices.

Table 4.1 – GHA Lettings 2003: Breakdown by Household Type and Rehousing Group

Household type	Homeless <i>col %</i>	Waiting List <i>col %</i>	Transfer <i>col %</i>	Other <i>col %</i>	All <i>col %</i>
Older hhld (hoh >60+)	4	6	23	63	12
Single adult 16-17	0	2	0	0	1
Single adult 18-25	10	23	3	0	13
Single adult 26-59	28	39	26	5	32
Younger childless cpl	3	4	1	0	3
Other childless hhld	5	7	11	1	8
Single parent fmly	32	13	19	0	19
2+ adults + chdn	10	4	14	1	8
Not known	7	3	3	30	5
Column total	100	100	100	100	100
Lettings (no)	1,878	3,755	2,384	220	8,237
Lettings (row %)	23	46	29	3	100

Note: Table excludes 'non-mainstream' lets (see text)

It can be seen from Table 4.1 that the household type profiles of the three main rehousing groups varied considerably. Some two thirds of waiting list applicants rehoused, for example, were younger single childless households, with less than a fifth (17 per cent) being families with children. Conversely, a relatively large proportion of transfer lets (nearly a quarter) were to older households.

The largest single group within the homeless category was one-parent families (32 per cent). It is also notable that more than 50 per cent of homeless households rehoused were single or childless households. Most of these will have been judged 'vulnerable' under the homelessness legislation, and the substantial size of this group may reflect a relatively 'liberal' interpretation of 'vulnerability' on the part of Glasgow City Council. The 38 per cent of homeless households rehoused who were single adults of working age tallies fairly closely with GHA's own analysis in its City Wide Letting Plan showing that a third of homeless lets in 2004 were to single people.

Whilst most childless households among the 'homeless' cohort will have been classed as in priority need on grounds of 'vulnerability', a proportion will have been assessed as such by virtue of including a pregnant woman. Hence, the recorded proportion of family households (especially one parent families) may be misleadingly low.

Overall Rate of Tenancy Non-sustainment

Excluding 'non-mainstream lets' (see above) some 20 per cent of tenancies let in 2003 were terminated within 365 days. This is somewhat lower than figure cited in recent GHA publications and this may be partly because we have excluded temporary and other special lets from our calculations (see above).

The commissioning of this research reflects GHA's concern at current rates of 'early termination' of tenancies. The overall incidence of tenancy turnover in GHA stock is,

however, almost identical to the national average for Scotland – properties relet annually account for around 11 per cent of the housing stock. At the same time there is reason to believe that tenancy non-sustainment may be a more significant problem in Glasgow than in other parts of the country. The team’s previous research suggested that repeat homelessness in Glasgow was well above the national average (Pawson et al, 2001). This has recently been confirmed by official homelessness statistics showing that nearly a quarter of homelessness applications recorded by GCC in 2003/04 (24 per cent) were repeat applications as compared with only 10 per cent across the country as a whole. The figure for Glasgow was far and away the highest for any local authority in Scotland (Scottish Executive, 2004b).

It may well be the case that Glasgow’s repeat homelessness figures are somewhat ‘inflated’ due to differences in administrative procedures (e.g. relatively rapid case closure). It is also appreciated that repeat homelessness is distinct from (RSL) tenancy non-sustainment – many of those re-applying as homeless after relatively short periods will have been living in the interim in the private sector, in hostels or in other non-tenure accommodation.

There are no published statistics on tenancy sustainment against which those for GHA can be compared. However, in the course of a separate study the research team has recently collected comparable data from local authorities in England. Among 60 councils submitting returns, ten reported ‘early terminations’ in respect of 2003/04 tenancies at levels equal to or exceeding the 20 per cent found for GHA. Most of those recording ‘early termination’ rates in excess of this level were larger metropolitan councils in the North of England and subject – in varying degrees – to low demand for social housing. Whilst no such data is available in respect of social landlords in Scotland, it would seem from this evidence that rates of tenancy non-sustainment recorded by GHA are fairly – but by no means exceptionally – high.

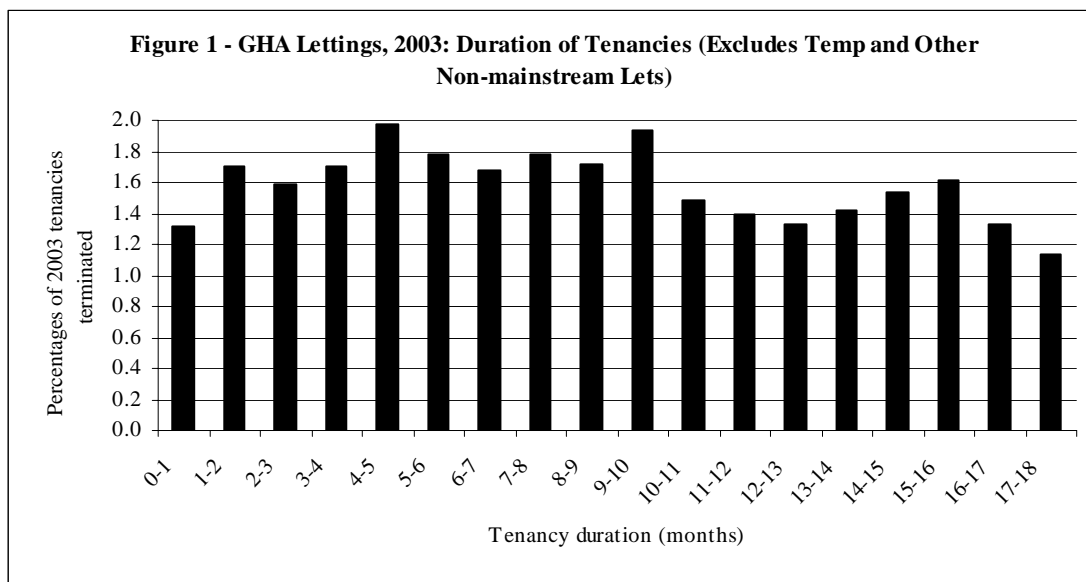


Figure 1 charts the progress of ‘decay’ in relation to the cohort of 2003 lets. It appears that the proportion of tenancies terminated peaks in the fifth month after the letting. This month sees 2.0 per cent of tenancies coming to an end. Even in month 10, however, the proportion is 1.8 per cent.

Even in the first month after properties are let, some 1.3 per cent come to an end (see Figure 1). However, the profile of terminations shown here seems to defy the hypothesis of an initial peak related to large numbers of recently allocated tenants simply failing to take up residence. However, the graphic raises questions about the way that tenancy terminations are recorded and the extent to which dates entered onto the system accurately reflect the date at which occupation ceased (or was never taken up). It is to be hoped that the standard practice of post-allocation visits four weeks into tenancies means that tenancies, which have failed at a very early stage, will be identified and logged as such⁵.

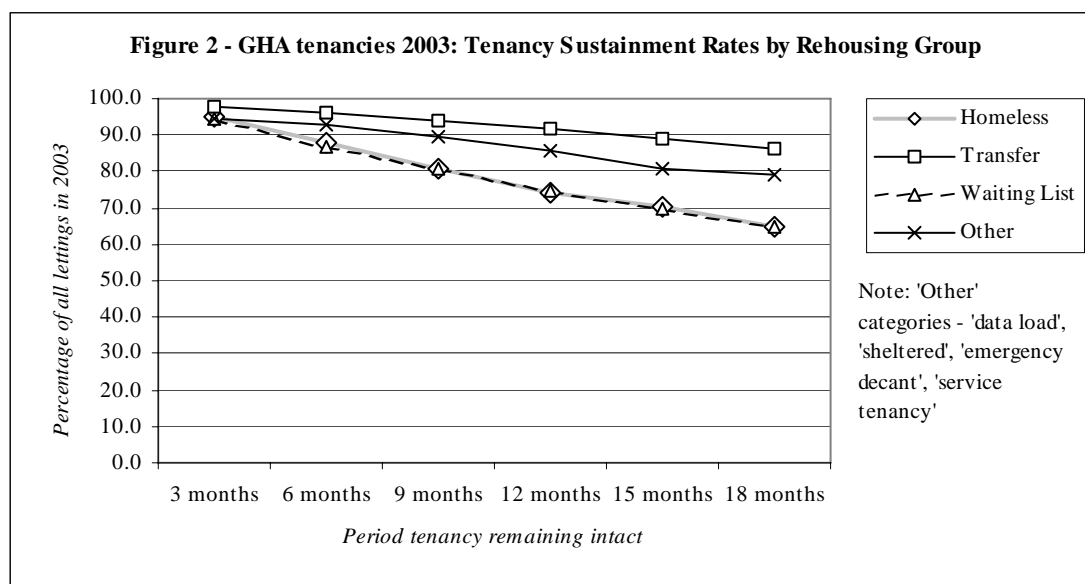


Figure 2 illustrates the sharply contrasting 'decay rates' of tenancies allocated to different rehousing groups. More than nine out of ten transfer lets (92 per cent) remain intact after 12 months whereas this is true of only three out of four waiting list and homeless lets (75 per cent and 74 per cent, respectively). It is notable that non-sustainment rates among these two latter groups are virtually identical. Nevertheless, because the overall number of waiting list lets is substantially higher than the homeless total (see Table 4.1), the actual number of waiting list lets failing within 12 months was approximately double the number of homeless lets terminated within this timeframe. All of this suggests that in attempting to boost tenancy sustainment it would be a mistake for GHA to concentrate solely or even mainly on households being rehoused through the homeless channel.

Overall, Figures 1 and 2 show the 'fallout rate' of 2003 tenancies declining only very gradually after its peak in month 5. Given the limited amount of time that has so far elapsed since 2003 the analysis cannot at this stage report on fallout rates beyond the first 18 months of this tenancy cohort. However, if the pattern here is projected forward, it will be only just over three years (in total) before 50 per cent of all 2003 tenancies have been terminated. On the same basis it can be predicted that almost half of all 2003 lettings to homeless households (51 per cent) will have been terminated within two years of their tenancy start date.

⁵ It is also possible that the pattern of terminations varies seasonally. However, the data available to the research team was not sufficient to facilitate such an analysis.

Termination Reasons

More than 50 termination reason categories were logged in relation to 2003 tenancies ended within 12 months. Table 4.2 presents a summary of these (some original categories being collapsed together to aid interpretation). The original classification is also rather unsatisfactory in that not all the categories are mutually exclusive. For example, in some cases the selected code represents the outgoing tenant's onward destination (e.g. 'transfer') whereas in others, it describes the reason the tenant wanted/needed a move from their existing home (e.g. 'disliked area'). It is therefore not entirely clear whether, for example, some of those who moved because they disliked their former area were, at the same time, transferring to another GHA property.

Table 4.2 – Tenancies Let in 2003 and Terminated Within 12 Months: Breakdown by Termination Reason

Termination reason	Homeless	Waiting List	Transfer	Other	Grand Total
	col %	col %	col %	col %	col %
Abandoned (left without notice)	30	25	11	3	25
Move from Glasgow	8	16	5	3	12
Transfer	9	10	17	16	10
To private lodgings	8	10	4	0	8
Never occupied/let cancelled	4	4	11	6	5
Keys returned - no reason	4	5	3	0	4
Deceased	2	2	12	29	4
Disliked area	5	3	2	0	3
To private tenancy	3	2	4	0	3
Eviction	2	3	1	0	2
Into institution	4	2	2	0	2
To HA tenancy	2	2	6	0	2
Decant/clearance	0	0	3	10	1
Housebuyer	1	0	1	0	1
Other/not known	19	16	18	32	17
Total	100	100	100	100	100
Total no.	478	928	192	31	1,629

The main utility of Table 4.2 is in its apparent confirmation that the vast majority of early terminations result from people leaving GHA (rather than moving within the association's stock). Only 11 per cent of early terminations of 2003 tenancies were due to the outgoing tenant getting a transfer or being decanted, whilst another four per cent arose due to deaths. Among those involving people departing the sector only a very small proportion (two per cent of all early terminations) resulted from actual eviction. Just over a third (34 per cent) of former homeless households who terminated early either abandoned their home without notice or never occupied it in the first place.

The absence of concrete information about this group leaves a rather large hole in the evidence base as to their onward housing destination. For example, it must be supposed that at least some homeless households will have returned to their former home (e.g. to live with parents) but – unless these are at least in part covered by the category ‘to private lodgings’ – there is no information about the extent of such moves.

Some insight into the factors associated with tenancy ‘early termination’ can also be gained from the findings of the case file review exercise. This element of the research focused on 180 recent cases where tenancies had been ended within a year (see Annex 5). Most of these (74 per cent) had been terminated with rent owing and more than a third of departing tenants had paid no rent at all. It should, however, be noted that some accounts appear to continue to accrue arrears for some time after a tenancy is cancelled. This speaks of a possible need to improve internal co-ordination so that rent accounts are promptly closed down as soon as a tenancy is legally ended.

More generally, the case file data suggested that around 16 per cent (one in six) tenancies terminated within a year were cases where the tenant had never moved into the property. This would equate to around three per cent of all GHA lettings. It should, nevertheless, be emphasized that these figures are somewhat speculative, since many case files were ambiguous as to whether the tenancy had ever been taken up. This may reflect an absence of any systematic procedure for establishing whether new tenants move in.

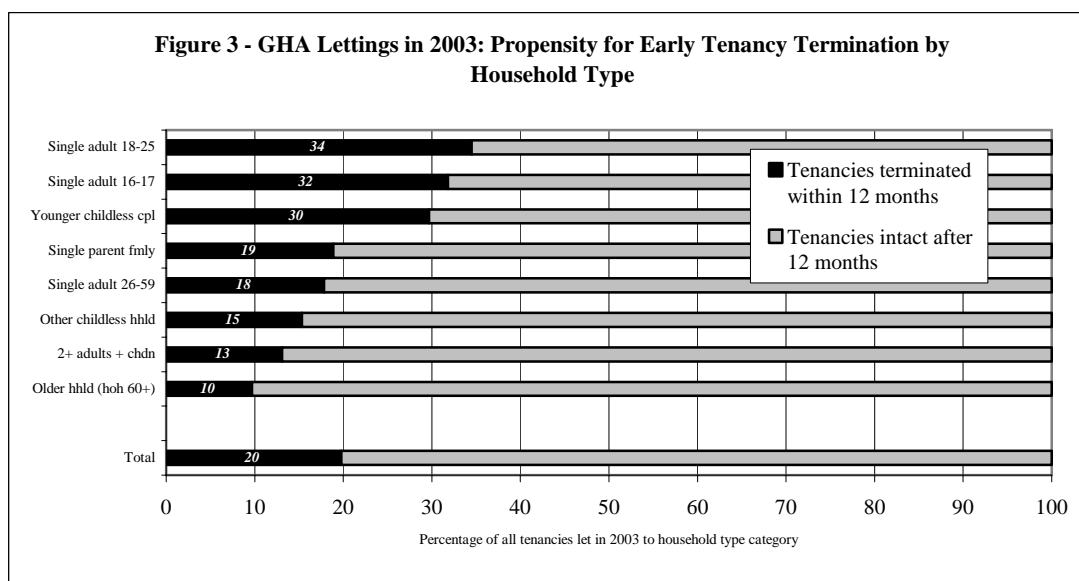
The case file evidence suggested that instances where newly let properties remain vacant often reflected a change in the household’s personal circumstances (e.g. involving fluid relationships with partners or other family members).

The testimony of ex-tenants and housing staff (see Chapters 3 and 5) confirms that a significant proportion of ‘early terminations’ result – at least in part – from anti-social behaviour. Statistical recording of termination reasons (see Table 4.2) does not pick this up. According to the case file review, however, evidence of ASB or criminal activity was recorded on files of 13 per cent of ‘early termination’ cases. Less satisfactorily, however, it was not always clear whether the tenant was victim or perpetrator (or both). More broadly, there was a strong suspicion that incidents of ASB relating to specific tenancies were not systematically recorded on case files. Hence, the figure of 13 per cent must be seen as a minimum value that might significantly understate the scale of the issue as a factor underlying tenancy non-sustainment.

Propensity for Early Tenancy Termination

Household type

Figure 3 demonstrates the extent of tenancy non-sustainment among younger single people and childless couples as compared with other types of household. More than a third of single adults aged 18-25 move on within a year of being rehoused and, as Table 4.2 makes clear, only a very small proportion of these moves result from transfers within GHA stock.



The relationship between age and tenancy sustainment is further examined in Table 4.3. These figures confirm that younger people are somewhat less likely than others to sustain their tenancies beyond a year. At the same time, however, the analysis clearly refutes any notion that tenancy non-sustainment is largely or exclusively an issue relating young people. Of the 1,600 tenancies created in 2003 and given up within 12 months only *one in fifty* involved a young person aged under 18. Indeed, the majority of 'early terminators' in this cohort (61 per cent) were households where the head was aged over 25.

Table 4.3 – Tenancies Let in 2003 and Terminated Within 12 Months: Breakdown by Age of Tenant

Tenant age group	% of all tenancies terminated within 12 months	No. terminating tenancy in less than 12 months as % of total rehoused in age group
16-17	2	31
18-20	13	30
21-25	22	31
26-39	34	20
40-59	15	12
60-74	4	8
75 plus	2	15
Not known	7	30
Grand Total	100	20

Even if attention is focused on households failing to sustain a tenancy for more than three months the picture is similar: less than 10 per cent of the 379 tenancies created in 2003 and 'failing' within 12 months involved tenants aged under 21.

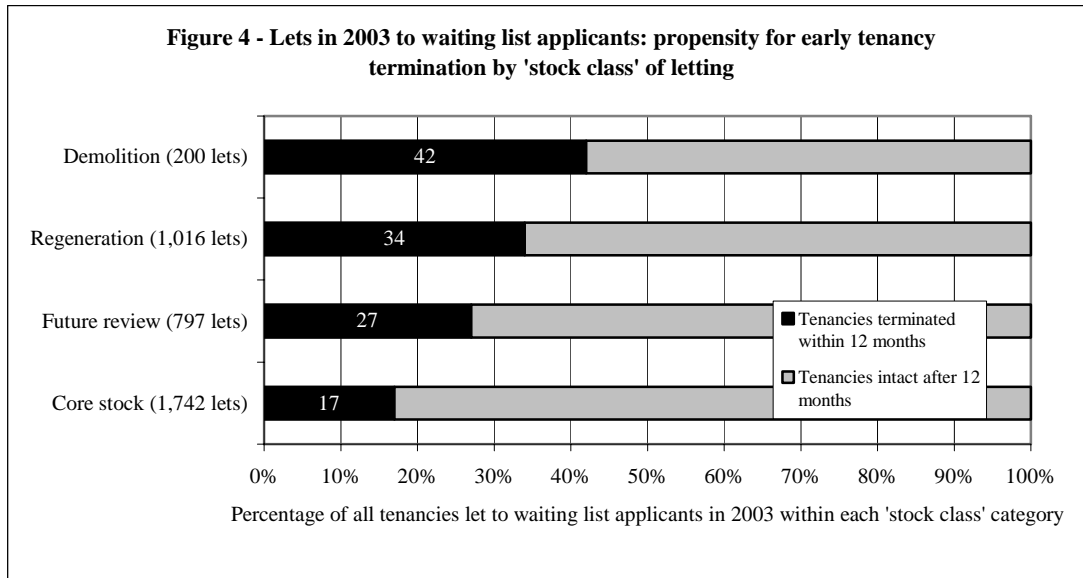
Block or Area Popularity

There is a strong relationship between block or area popularity, on the one hand, and propensity for early tenancy termination, on the other. For example, within the property type category 'regeneration projects' 31 per cent of tenancies end within a year, whilst within 'core stock' the figure is only 13 per cent. This is partly tied up with the fact that the more stable 'transfer' group are more likely to be rehoused in the by and large more popular 'core stock' than other groups. As shown in Table 4.4 homeless households and waiting list applicants are considerably more likely to be rehoused in properties classed as 'future review' or 'regeneration projects' than transfer list applicants.

Table 4.4 – GHA lettings in 2003: Stock class by rehousing group

Rehousing group	Stock class				Total
	Core stock	Demolition or disposal	Future review	Regeneration projects	
	<i>row %</i>	<i>row %</i>	<i>row %</i>	<i>row %</i>	<i>row %</i>
Homeless	52	5	21	22	100
Waiting List	46	5	21	27	100
Transfer	73	3	12	11	100
Other	90	4	2	5	100
All	57	5	18	21	100

We can crudely 'control for' stock popularity by analysing tenancy sustainment rates by rehousing group separately for the various different 'stock class' groups (see Table 4.4). This demonstrates fairly clearly that popularity has an independent effect on the likelihood that a tenancy will be sustained. Focusing on lettings to waiting list applicants, for example, Figure 4 shows that among the relatively small number of lets to this group involving properties scheduled for demolition, 42 per cent ended within a year (only two of the 83 tenancies involved is logged as having ended due to the applicant being a 'clearance case'). The proportion of 2003 waiting list lets involving 'core stock' who terminated early was only 17 per cent. Nevertheless, for lets within each stock class category, the tenancy non-sustainment rate was considerably higher for former waiting list applicants than for, say, transfer applicants. Hence, both stock class and rehousing group appear to have independent effects.



Property Type

There are considerable differences in the propensity for tenancy non-sustainment in properties of different types. Across all 2003 lettings, for example, the highest rate of tenancy failure related to multi-storey flats (MSFs). A quarter of lets in properties of this type ended within 12 months as compared with a fifth of lets across all property types and only seven per cent of houses and sheltered flats.

However, these figures are somewhat distorted by the fact that lettings to the different rehousing groups are distributed very unevenly across property types. For example, applicants in the (relatively stable) transfer group are less likely to be rehoused in MSFs and more likely to go into houses than other groups. If we control for rehousing group by looking separately at each of these categories, a slightly different picture emerges. For the homeless cohort, the highest rate of non-sustainment (27 per cent of tenancies failing within 12 months) is recorded for post-1946 tenements. For the transfer lets group, the property type where lets are most likely to fail is pre-1919 tenements. In fact, therefore, MSFs are not the property type most closely associated with tenancy failure.

Geographic Area

Tenancy sustainment rates vary to some extent by geographic area. Across all lettings, for example, the housing market area with the highest rate of non-sustainment is Easterhouse (27 per cent of tenancies terminated within 12 months) and the lowest is High East End (15 per cent). Again, this is partly tied up with stock type and the differing distributions of lets across rehousing groups. If we control for both these factors we can get closer to seeing the independent effect of geographic area. As shown in Table 4.5, the prospects of retaining a tenancy in a post-war tenement property vary considerably from one area to another. For both groups, the prospect of tenancy sustainment is considerably below average in Pollok and considerably above average in High East End.

Table 4.5 – GHA Lettings in 2003 in Post-war Tenement Properties – Rates of Tenancy Non-sustainment for Homeless Households and Waiting List Applicants by Area

	Waiting list	Homeless
Castlemilk	**	26
Charing Cross & Maryhill	27	**
Drumchapel	17	**
East End	21	24
Easterhouse	26	39
Greater Pollok	28	31
High East End	19	22
North	33	**
West-End & Knightswood	15	**
All areas	22	27

** insufficient sample – areas where less than 50 post-war tenement flats were let to the relevant group in 2003 have been excluded.

Interestingly, the ‘tenancy non-sustainment rate’ rankings for some areas differ considerably in relation to waiting list applicants, on the one hand, and homeless households, on the other. In Easterhouse, for example, the prospects of tenancy sustainment for homeless households appear considerably worse than for waiting list applicants. Although in both cases the rate of non-sustainment is above the citywide average for the rehousing group concerned, the extent of the disparity is much larger for homeless households. Whilst it is difficult to explain such a finding⁶, it does seem to suggest that special attention should be paid to supporting homeless households rehoused in Easterhouse, and to all new tenants housed in Greater Pollok.

Tenancy Type

Nearly six per cent of 2003 ‘mainstream’ lettings involved permanent furnished tenancies. Whilst relatively few of these tenancies were let to transfer applicants, they were by no means confined to young homeless or waiting list cases (just over a third – 36 per cent – were to single adults aged 26-59, whilst 27 per cent were to family households). Tenancies let on this basis were somewhat less likely than others to end within 12 months. Overall, 15 per cent of furnished tenancies were terminated within this timeframe as compared with the norm for new tenants of 25 per cent.

Reason for Rehousing

Around 90 per cent of tenancies let in 2003 were flagged to show the household’s initial ‘reason for rehousing’ (with more than 50 categories being logged). At least as far as homeless households are concerned, it is possibly instructive to analyse the distribution of reasons for rehousing in relation to tenancies being terminated early.

⁶ It is possible that the contrasts between areas might reflect variations in the mix of homeless households being rehoused in different neighbourhoods in terms of the reasons that homelessness occurred. Unfortunately, however, the lettings data available to the research team not sufficiently complete for this to be explored.

This analysis shows that two groups, in particular, were somewhat more likely than other homeless households to experience tenancy failure within the first year of the let. These groups were:

- 'Family/friend exclusions' – homeless households asked to leave by parents, friends or other relatives
- Homeless households fleeing violence from outwith the home.

Within the cohort of 2003 lettings to these groups, 32 per cent ended within a year, as compared with just 24 per cent of lettings to all other homeless households. The groups concerned mainly involve people leaving their previous accommodation due to family disputes and/or threats from former partners. It seems at least quite likely that a significant proportion of the 'early terminations' relating to these groups are due to the people concerned returning to their former homes, having resolved (however temporarily) disputes with parents or former partners.

Chapter Summary

A fifth of GHA 'permanent lettings' are terminated within a year and this is probably fairly – though not exceptionally – high by comparison with other social landlords. The vast majority of GHA tenancies subject to 'early terminations' involve moves out of GHA stock rather than transfers or deaths. Tenancy terminations peak between three and six months into their term. However, the rate at which tenancies fail falls off only very gradually beyond this point.

Rates of tenancy non-sustainment are relatively low among lettings to transfer applicants, with only eight per cent failing within their first 12 months. Non-sustainment rates are almost identical for lets to homeless households and waiting list applicants; in both instances around a quarter of tenancies are terminated within a year. Based on data for 'tenancy decay' in the first 18 months following lettings it can be predicted that barely 50 per cent of lets to homeless households and waiting list cases will remain intact for more than two years.

Because the ex-waiting list and ex-homeless groups have very similar 'tenancy decay' profiles, and because the former outnumber the latter by two to one, there are twice as many 'early termination' cases among former waiting list applicants as among former homeless households. It would therefore be a mistake to focus tenancy sustainment interventions mainly on homeless households.

Perhaps not surprisingly, the risk of tenancy non-sustainment is relatively high for lets involving:

- younger single people and childless couples
- properties classed as 'less popular' (i.e. scheduled for demolition or regeneration or in the 'future review' category)
- post-war and pre-1919 tenements.

Whilst young adults have a relatively high propensity for tenancy non-sustainment, they form only a small proportion of those rehoused and, hence, they account for only a small fraction of tenancies terminated early. More than 60 per cent of early tenancy terminations relating to GHA lettings in 2003 involved tenants aged over 25.

Contrary to popular belief, tenancy non-sustainment is not primarily a problem relating to young people.

The areas where tenancies are least likely to be sustained are Easterhouse and Greater Pollok, with the most stable areas being Drumchapel, High East End and West End/Knightswood. The prospects for homeless households in Easterhouse appear particularly bleak.

Although relatively small in number, furnished lets appear to be an effective means of promoting tenancy sustainment. Particularly where offered to homeless households, these are associated with considerably lower rates of tenancy failure (14 per cent of such tenancies ending within a year as compared with 25 per cent of lets to all homeless households).

Conversely, it would appear that tenancy non-sustainment rates are particularly high for specific categories of homeless household – notably:

- 'Family/friend exclusions' – homeless households asked to leave by parents, friends or other relatives
- Homeless households fleeing violence from outwith the home.

This may be because significant numbers of such households return to their former home, having been reconciled (however temporarily) with families and/or former partners.

Chapter 5 – The Experiences of GHA Ex-tenants

Chapter Scope

In earlier chapters we have discussed the causes of early tenancy termination and possible solutions. This has identified a number of areas of concern including the impact of:

- pre-existing support needs including mental health issues or addiction problems or inadequate 'lifeskills'
- structures of financial support (accessing benefits and the level of benefits)
- difficult housing situations – the property condition, heating, decorative order, etc.
- difficult neighbourhood conditions – ranging from neighbour disputes and feelings of isolation to drugs, crime and harassment.

In this chapter we explore ex-tenants' own experiences of having to give up tenancies within 12 months. We follow the 'client journey' from housing application through to the decision (or obligation) to give up a tenancy. The chapter is based on in-depth interviews with 51 ex-tenants of GHA, all of whom had recently ended tenancies of short duration (usually under 12-18 months). A fuller account of the sampling methodology is set out in Annex 3. All names cited in the report are false and references to Housing Officers or other professionals, street names and neighbourhoods have been anonymised.

Respondent Characteristics

Around two-thirds of the respondents were single people and around a quarter were under 25 years old, with around one in five having given up their first tenancy. Most of the people we spoke to had decided to end their tenancy. However, through a number of homeless organisations we were also able to access some ex-tenants who had abandoned their property or who had been evicted by GHA.

Most respondents were unemployed though some had been participating in work experience or projects to build their confidence and self esteem. A number were single parents looking after small children while a couple were pensioners. Many were still confronting alcohol and drug dependency issues or mental health issues.

Almost half of respondents had some experience of being homeless, though for just under half this was a brief spell. The others had been in and out of hostel accommodation and temporary accommodation between tenancies. Seven interviewees had experience in prison or care.

Table 5.1 Summary of respondent profile

Age	
16-24	12
25-34	21
35-54	12
55+	6
Household type	
Single	38
Couple	1
Single parent	10
Other family	2
Previous tenancy	
None	9
At least one	40
Only PRS/owning	2
Route to previous tenancy	
Waiting list	22
Homeless (brief)	9
Homeless (repeat/long-term)	13
Prison or care	7

The Tenancy Sustainment ‘Career’

The interviews followed respondents’ housing history prior to taking up the tenancy right through to their current housing situation and future plans. There are a series of stages within a tenancy at which tenant appear more vulnerable to tenancy termination and a series of events or problems that can trigger the decision (or need) to leave. These ‘triggers’ can be single events, the accumulation of different issues or the worsening of an ongoing issue. In the remainder of this chapter, the different stages of the tenancy are explored, with analysis of the experiences of different types of tenant.

Waiting for a Tenancy – ‘Getting Desperate’ or ‘Lowering Standards’

The decision about whether to take a tenancy, and how optimistic tenants feel about the tenancy can be influenced by the build-up to the tenancy, the length of time on the waiting list, the experience in existing housing and the type and the number of previous tenancy offers received. Some respondents felt they had been waiting for a very long time before they got their tenancy. This might influence their decision to take the tenancy.

Many had received what they felt were ‘bad’ offers, either because of the area or the condition of the property:

There was people hanging about the streets drinking cans of beer at the bottom of the stair and all that and he says, right away I said no (Ruth and Mark, couple in 50s).

For some, the 'desperation' of their situation was voiced far more explicitly, in relation to the decision to take the most recent offer. The first two of these were viewing their most recent tenancy in relation to other, far worse offers:

[...] I've never had like a good offer on a house and it's like 10 year I've been on the waiting list, and that's how I actually took XXX Street... (Simon, 20s, single/gay, homeless)

I actually think I had almost like I couldn't refuse it because it was better than offers before. [...] The rent itself is very tempting because you see the rent and you, I mean I'm used to paying £300-400 because I live on my own. (Elaine, single gay woman, 40s)

A few respondents spoke of a re-assessment of their preferences, as time went on, admitting with hindsight that they may have been hasty and panicking about getting no offers again.

Well I was feeling a bit desperate because, I just wanted, I thought I was going to get a job at XXXX Hospital with something just nearby, but it transpired I never got the job. [...] The surroundings, the environment, I should have said no, sooner, I should have just said straight away no this not for me (Stan, 39, never moved in – area).

Other respondents had initially thought the area was fine and that the offer was a good one, until experiencing anti social behaviour, neighbour problems or harassment once they had moved into the property.

... when I moved in the area I seemed to go a bit different and it seemed a bit, I don't know, just a bit more wild than I thought it all was. (Gillian and Steve, age 17/24, now in PRS).

'Pressure' to Accept Tenancy Offers

In some cases, respondents felt pressurised by the housing officer while viewing the flat to make a decision:

[...] she's (Housing Officer) like 'if you make up your mind if you're going to take the house' and I was like, I'll just take it because nothing else is take, if you know what I mean, so. In a way I feel as if I was pressured into it a bit. I mean, my ma says you should have waited... (Simon, 20s, single/gay, homeless).

Some respondents had made 'on the spot' decisions, signing the tenancy agreement on the spot. Later, after a period of reflection, further reconnaissance or discussion with family or friends they had decided against the tenancy and never moved in. Respondents perceived the pressure felt by housing officers to fill tenancies to reduce voids and increase rental income.

Housing Officers Giving 'Misleading' Advice

Some respondents felt that housing officers had misled them about the area they had been offered, or were dishonest, trying to 'get rid of' properties which were hard to let. This may reflect the pressure on officers to fill tenancies and which could lead to them 'overselling' a vacancy. In any case, everything is relative: an area may be described as 'good' because in comparison to some very run-down neighbourhoods, it is. Housing officers might also be unaware of the specific problems of a close or street if complaints have not been previously made.

It was a nightmare. [...] The housing officer that showed me the flat they told me it was a good area, and I didn't know the area and it was, the woman next door to me was drug dealer, the guy up the stairs was meant to be a paedophile [...] and then at the weekends and night-time you going to get young boys hanging outside your window drinking [...] Even my social worker that came to see us when we first moved in, she says ...she'd never (seen the like)...Everybody seemed to say what a bad area it was ... once we've took it, but nobody told us that before we signed the lease. (Shona and Jim, 25, baby, homeless).

She made it out it was all a lovely house and it was quiet and the place was alright and it was suitable for us but it wasn't. ... (Nicola, 21, baby, homeless, isolated from family/experienced harassment).

However, one respondent, an ex-drug user, admitted he had been actually been advised by the housing officer against taking a property where other drug users lived.

A few respondents spoke of the need for more discussion at the allocation stage to prevent refused offers and failed tenancies. One example was a tenant with longstanding neighbour problems being offered a transfer in the same street.

I mean they'd offered me like across the road and everything, which, ken what I had always been saying like, if I was going to move I wanted completely out that area. (Anna, 50s, long-term ASB (transfer), never moved into property)

Being 'Forced into' Tenancies

The experience of being 'pressured' into accepting offers was, not surprisingly, most acutely felt by some formerly homeless applicants because of a realisation that they would receive no further offers. However, not all respondents appeared to be clear about the circumstances in which offers could be refused.

Not really far but, it wasn't in the area (I wanted). And they told me that I would only get one offer and if I didn't take that offer, I would be going to the homeless unit with my children. (Sarah, 28, single parent, left due to harassment/asbestos in property, now in PRS)

Whatever they offered me they'd say 'or go back into the homeless unit'. So it's actually emotional blackmail that they use to make you take a tenancy [...]. And you'll find that anyone coming from the homeless unit will be down a house and the most deprived areas and where there is the most trouble. (Avril, 40s, single parent, arrears/mental health problems).

Gaps in the 'Induction' Process

For many tenants, the initial viewing of the property is when the Housing Officer spends most time explaining about the property. This involves being shown the heating, power meters, etc. as well as signing the tenancy agreement. Many tenants had no further contact with the housing officer (until handing back the keys). This may be too early a stage for tenants to comprehend detailed information or instruction, since they might need more time to absorb the details.

Respondents' testimony suggests that some important elements of the 'induction' phase of the tenancy are not always delivered. Not everyone seemed to have received advice on matters such as heating and power, Housing Benefit and other benefits, or help that might be available to finance furniture purchase.

It would have been nice to get help with the heating – how things worked. My family helped ... got on the Internet and found (these) things out. (Margaret, 34, rent too expensive)

INT: What about things in the house did someone explain how things worked in the house, like the ...?

No, I don't think, no and I never even knew that by the time I left. (Rebecca, 20, student, couldn't afford rent)

I didn't get a demonstration or nothing I just get flung the keys and, there you go, get on there. [...] (The Housing Officer) I think they could have more supportive, there was people but they just deal with you like didn't care, they just give you your keys and tell you to get on with it and that was it. (Trevor, 23, first tenancy).

One couple had a very negative experience at the induction phase, after which they backed out of the tenancy (although there were also some problems with the physical condition of the property).

So I stood about for about ten minutes, kind of asked her questions, intermittently and she was quite abrupt, not in the least bit helpful. By that time, you know, I was going quite annoyed [...] I felt the housing officer was extremely unprofessional, unhelpful. I couldn't believe my ears. At one point, the works manager was there and I addressed my questions to him, and you know, she interrupted saying she was the housing officer, you know, I felt I was always getting spoken down to, like a child and the whole experience was absolutely diabolical. (Ruth and Mark, couple in 50s).

More commonly, respondents had received a technical 'run-through' the property without any discussion about other support needs. Those with established needs received additional support at the 'induction' stage but this was sometimes reported to be limited. A couple of respondents recalled having been contacted by their homeless caseworkers a few weeks after moving in, though in one instance, the respondent felt this was a cursory 'sign off' of her case rather than a genuine offer of support.

A number of tenants felt they would have benefited from more help on financial issues – advice about applying for grants, instructions about Council Tax or help with Housing Benefit. These were all tenants who had not had a tenancy before:

I think it was quite a good idea if there was somebody there to help you. Cover like all your paperwork and go through everything with you, and like give you help through things like, grants and. I mean that would just kind of start you up, get you on your

feet a bit. (Simon, 20s, gay/single, homeless. His viewing was the only contact apart from picking up keys).

All they says about Housing Benefit was just go jobcentre and apply for it. And that was it, there was nothing else, I don't think they could wait to get rid of the house...(Karen, 20, single).

Whilst some respondents had received this type of support, this did not seem to be the norm:

I got financial advice as far as Housing Benefit and Council Tax was concerned, they did fill out the forms for me which was good, went through them with me, so I felt sort of comfort in that I wasn't totally on my own in that respect. (Laura, 24, single parent)

Respondents' testimonies suggest that there is generally no discussion of tenants' broader support needs or whether they are equipped to sustain the tenancy. Few respondents reported having received any housing officer support in the early stages of the tenancy. Some felt they might have benefited from such contact, including one homeless person who received no follow-up from his homeless worker and another who received no help with his Housing Benefit (and was evicted for arrears).

Basically none (support). [...] Just a case of do you want this house, yes, sign these forms and away you go, there's the keys. (Andrew, 22, single, gangs/harassment).

Maybe a visit to see how things are going would be good. Just something a bit more 'substantial' (Louise, 40, single parent, moved to own because of property size/condition/area).

No. There was supposed to be somebody somewhere okay I'm coming out, but didn't, they didn't appear. (John, 24, homeless/abandoned).

Positive Experiences of Early Tenancy Support

There were some positive experiences of early tenancy support, from both homelessness caseworkers and from GHA housing officers. This included help with completing forms, an open or friendly approach and 'trouble-shooting' advice.

They (Homelessness Service) were great, they just supported me in getting my accommodation and filling in the forms and help you if you want, if you need to apply for grants and sort of thing, they were really good. (Shona and Jim, 25, couple with children, homeless).

The Housing Officer was really nice. Came out to see that everything was alright and asked how she was getting on with the rent and also suggested getting a cheaper/smaller place when my niece moved out (Margaret, 34, rent too expensive).

Many of the respondents who were now getting support had not had support in place when they had previously lost their tenancy, but at the time of the interview felt able to deal with their current or future tenancy. This was mainly additional support to address mental health needs or to deal with addictions but also support at budgeting, money management and so on.

There were also instances where support had been offered but where respondents admitted that they did not welcome the type of support offered or were not ready to

take this up. One respondent, for example, confessed to drinking too heavily to accept proffered support.

Well, basically I was took there, given the keys, signed the missive, the door closed. Once a week but maybe once a fortnight the housing officer would come up, she, it wasn't like she came up and asked me, what kind of support do I need, she came up and kind of badgered me about things. What I should be doing, what I shouldn't be doing. (Willy, 20s, single, drugs/prison/homeless)

(Support) was getting offered to me ...it was me that just wasn't doing nothing about it. (Chris, 29, alcoholic, abandoned tenancy).

Feelings and Expectations About the Tenancy

There were a range of feelings expressed about the tenancy. Many tenants were excited and had envisaged making an effort in the tenancy and hoped to stay for a few years or until settling down as part of a family.

I was just relieved at the time because I was, staying in hostels, staying with friends and family at the time, ... I just couldn't settle down, kept on moving on. (James, 33, mental health/drugs, in care when younger, never moved in).

I was really happy actually, I was, I was, I mean I had been sleeping on my mum's couch as I said, for maybe about four or five months and I was just really happy, ... there was ... two nice big bedrooms, the kitchen was a good size, it was right next door to my mum, ... I was really ecstatic at the time... (Laura, 24, single parent, harassment).

However, there were some respondents who were not fully committed to the tenancy from the outset and this no doubt influenced their subsequent actions.

I was young, I was stupid, I didn't put any time or effort into decorating it, I was only 17. (David, 25, alcoholic, homeless/fleeing violence)

'I've Made a Mistake'

Some respondents – particularly women – spoke about having reservations about the tenancy from the very beginning. This was most commonly due to concerns about the quality of the area and feeling isolated from family and friends.

I never actually stayed there.[...] I never even got that far (decorating), it just my heart was so wasn't in it (mental health problems/bereavement). [...] and I thought, I can't fit in the area, because I've got a good wee girl. (Valerie, 28, drugs/mental health, single parent, never moved in).

Some respondents had decided to give up their tenancy before even moving in. Others had stayed for less than a month or never 'properly' moved in. Some continued to live with parents while others had taken the tenancy as an 'insurance policy' while staying with a new partner.

Respondents giving up tenancies without having moved in reported having experienced very early problems with neighbours or re-assessing the area and the offer. One respondent was mugged near to his new property, another had the property burgled before moving in and new décor damaged and stolen and another was letting workman in and heard a lot of loud music from the property above (this

last respondent was transferring from a property where she was having considerable existing noise problems).

Some respondents initially anticipated staying a few years or longer – so their decision to move out reflected experience living in the tenancy.

... I thought I would stay there quite a while, do you know right next door to a school ... it did look okay till we've seen what happens ... there was no way we could have stayed. (Shona and Jim, 25, baby, homeless, bad area/felt threatened).

I'd intended to stay ... I was like it would be a great place, great rent, to see me through University when I was just receiving, like living off loans and everything like that, and it was right next to my family so I was intending staying there for at least four or five years you know. (Laura, 24, single parent, harassment).

The Condition of Properties at Viewing and Letting

For some respondents, the condition of the property had resulting in their giving up the tenancy before moving in. One couple reported aborting their planned move having found their flat containing builder's rubble. In another case there was Artex in the property, which the respondent had expected would be removed by the GHA prior to occupation.

[...] if the Artex had been sorted, I think I would have probably have stayed in it. (Karen, 20, single, condition/ASB)

Another woman with Obsessive Compulsive Disorder refused to occupy a property where the bath was in a very poor state – burned with acid and filthy even after her numerous attempts to clean it. A couple of respondents claimed they had been expected to move into properties containing no kitchen units – only a base unit under the sink.

In some cases, the condition of the property appeared to have been the crucial factor tipping the balance towards not taking a tenancy, or giving up a tenancy, if the tenant experiences anti social behaviour, feels threatened in the area or is 'wavering' about the tenancy for some other reason.

Yeah, if he'd have relented in the bathroom suite I would have been in the house by now. (Susan, 44, single parent, never moved in – bad condition).

Building a Home

For those who decide to move into the tenancy, the accessibility of financial support and practical help and support varies. Some young people will benefit from the 'trickle down' of furniture as relatives get a new sofa or fridge, others are provided money or new goods by relatives while others will have no means of accessing cheap furniture.

Aye because my mum, she had a spare three piece suite, and my sister in law had a spare cooker, her sister had a spare whatever else, ... and my girlfriend she was getting things as well because she's got a big family. (Trevor, 23, never moved in – burgled).

My friends helped a lot and family helped. I had the essentials. I was staying at Mum's before so I was fortunate that I could save some money for a fridge, a cooker etc. I bought stuff second-hand. (Margaret, 34, rent too expensive).

Respondents rehoused following homelessness were less likely to have access to family resources, particularly where drug or alcohol abuse had previously strained family relationships. They were more likely to rely on 'starter packs' from hostels and to apply for grants or loans.

As often as not, respondents had failed to secure a Social Fund loan. Even where they had been successful the amounts involved were quite small. Respondents appeared to have had a better chance of success in securing grants or loans where support workers had helped.

And the social knocked me back for a loan, or a grant, couldn't give us that, so my ma helped me do it up. [...] It took me three and a half years to get money off the Social (Alex, 32 – homeless, burgled repeatedly)

I put in for a community care grant and ... was, told ... I wasn't getting anything, and I appealed it, I took my social worker up there, and my social worker she's says, 'this boy's got nothing, he's not anything to move in here with him', and they ... reviewed it all, but, see because this lassie was speaking on (my) behalf ... two days later I got a cheque through the door and they gave me £700... (Duncan, 20s, drugs/prison/hostel).

Some respondents described being very ill-equipped to move into their property. One, a 21-year old woman with a 3-month old baby described moving into a property with no furniture. In the absence of a Social Fund loan, the housing officers do not appear to offer advice about other ways of accessing furniture.

I says to them, how am I supposed to stay in that house and you's have moved me out of a furnished flat to come into an empty house, and they says well, we can try and arrange to rush the money up (grant) and for you (to) stay in the furnished flat a wee bit longer, but then I didn't hear no more ... (Nicola, 21, baby, homeless, isolated from family/ASB/no furniture – left after a few weeks).

Three months I was in it, I slept on a mattress on the floor. Because, they (the Social Fund) couldn't help me. (Simon, 20s, gay/single, homeless).

Some tenants are also now faced with the prospect of re-building a home, having lost their belongings along with their previous tenancy. There appears to be sometimes confusion when tenancies are ended abruptly or abandoned, which can lead to belongings going astray.

... they were meant to put my stuff into storage and ended up putting it all in the bin. [...] They said we'd 28 days to, said we'd wanted it put into storage, and we said we wanted it in storage, but people, went into the flat, just binned it all. (Shona and Jim, 25, baby, homeless).

I've got none, I've got none of ... rest of it, locked away, I got it locked away ... because I abandoned it, like they filled ... everything, the contents that was in, even including like my clothes and that, everything was sort of, I don't know what happened to it but locked away at the end you don't get it if there like 28 days or something. (Neil, 22, abandoned property/gangs).

Furnished Lets

Furnished lets are one way of helping tenants without financial resources to be able to build a home. There was patchy knowledge of furnished lets, with some people who may have been 'ideal customers' saying they had not heard of the service. Some people said they wished they had known about the availability of furnished lets and would consider a furnished let in future.

INT: And, do you think that would be something useful for you?

I think it would because ... with my job, but I don't think I would have enough money to furnish it myself if you know what I mean. (Karen, 20, single).

I think a furnished, aye a furnished flat would have a lot better, but thinking back now, a furnished flat would have been a lot, I would have settled in a lot quicker, probably (Alex, 32, burgled repeatedly).

A few people who knew of furnished lets believed that they would have been ineligible or would have faced a long wait. Other believed that the furniture was of poor quality, it cost too much if you planned to work or that everyone knew you had a furnished flats and they were 'just for the homeless' or just in multi-storey flats.

Emerging Problems

The main emerging problem tenants experienced was antisocial behaviour of one kind or another, followed by worsening or unresolved property condition issues. While those with existing (possibly unmet) support needs – mental health issues, drug or alcohol dependency or offending, often experienced a reappearance of previous problems.

Antisocial behaviour

Anti-social behaviour or concerns about the neighbourhood or personal safety was the most common stated reason for giving up a tenancy. As seen above, such problems can result in someone never occupying their property. The types of problems cited ranged from the perceived threat posed by gangs of loitering youths, the using or selling of drugs by neighbours (and attendant visitors to the property), the property sustaining minor attacks, being burgled, physically assaulted or mugged.

They just come to my door ... asking for drugs ... asking me all the time in the lift, communal lift, if I had drugs... (Kevin, 25, single, mental health issues).

The only reason that I did give it up was because, twice, twice in three months I got a doing, on the street, and there was people hanging about the close, and my pal got a doing an all. (It could be) because a couple of my pals are gay and they come across quite camp. (Simon, 20s, gay/single, left due to concerns about neighbours/drugs).

They (local youths) knew I walked the streets, they knew I had been on drugs and got better and they see me coming home from the dancing, windaes were getting smashed. The police escorted me out of there. [...] but the GHA had a cheek to say do you want the house back (Julie, 29, ex-prostitute, drugs issues, abandoned property)

The territoriality in some housing estates across Glasgow emerges as a significant issue, more commonly for younger tenants and young men in particular. A number of

tenants spoke about difficulties they had experienced with local youths (though sometimes young men may be perpetrators or participants in violence as well as victims of violence).

I got involved with a bit of trouble with the locals. There was no support behind me, to back me up, basically I had to just move out. It was either that or maybe take on the whole street. (Willy, 20s, single, drugs/prison/homeless/left due to gangs/harassment)

For the first three months it was okay, but then I started getting problems off the local youths which resulted in windows getting smashed and things like that, and I wasn't in, things getting poked through my letterbox and things, so it wasn't really too good. [...]

Specific problems of neighbour noise and neighbour disputes were less common, although some severe cases were described. One woman had sought a transfer from her previous home due to neighbour noise over a five-year period. She then backed out of the move when she heard noise while waiting in for workmen in the new property.

There were also a number of cases where respondents confessed to having been approached about the noise they made. The range of perspectives varied, suggesting different approaches to noise and the complex relationships around the issue.

Well if I think if the neighbours had found the noise level a bit too loud or whatever, I think that they should of come and approached me about do you know what I mean, because I would have been like ah okay, fine. ... keep the noise down and whatever. But if I wasn't approached it and didn't know the problem so, I felt it was what's the point in talking it behind my back (to GHA) rather than chapping the door and asking? (Gillian and Steve, age17/24).

Some tenants clearly prefer to keep the issue of noise between neighbours while some victims would prefer the GHA to approach their noisy neighbours instead. This reflects some of the fear surrounding antisocial behaviour, which is discussed later in the 'responses' section.

Losing Control of the Property

Along with being a victim of anti-social behaviour, some tenants lose control of their property and abandon it because they become fearful for their safety or the security of their property. In a few instances fairly vulnerable respondents – an alcoholic with mental health problems and two ex-drug users – had ended up with a house full of young people causing problems for their neighbours. In two other cases the property was taken over by squatters. In one case a respondent abandoned his tenancy after local drug addicts started using the property following numerous burglaries. In another case the tenant got out of prison to find his property squatted.

It was my fault I lost (the house), you know I should have (come) off the drink ... I was drinking quite a lot and I was inviting people in and all the young ones and all that, and it just ended not my house any more. (Chris, 29, alcoholic/abandoned property).

It was a good house at the start, and then I went into jail. And I still had the house after the six weeks, but when I came out ... there were two families staying in the house, they'd broke into the house...(Craig, 31, prison, abandoned – squatters).

Worsening or Unresolved Property Issues

As discussed above, property condition can be a factor which leads tenants to give up their tenancies because property defects that they believed would be resolved are not, or not to their satisfaction. Longer term investment plans may be at odds with tenant wishes. For instance, a number of respondents described the 'very poor' kitchen and bathroom amenities which they believed should be upgraded. However, the ad-hoc improvement of such facilities may conflict with the block investment model or may waste resources if the block is subsequently scheduled for demolition.

The 'property condition' concerns most frequently cited by respondents (including those who left their property for others reasons) were dampness and condensation. Property condition complaints often stemmed from a difference in expectations about the standards that should be met.

It was hard at first because it weren't that nice inside and there was dampness and that ... that it was actually how we ended up giving the house up eventually, because it was just affecting the wain's health. (Graham, 29, left due to property condition).

There also a number of tenants who found it difficult to get property issues resolved, after repeated complaints.

[...] she didn't come round and look at the artex, she didn't come into the house at all, the only time she came in it was to do with my toilet. She didn't come round, it's as if they don't take an interest. And I think if you keep, if you phone more than once it's a bother. It's, you're pressure, you're annoying them. They don't want to know. (Sarah, 28, single parent, left property to own due to condition – suspected asbestos in artex/dampness and area

In a couple of cases, respondents left their property because it became too insecure due to repeated burglaries. GHA had, in one case, required the tenant to pay the cost of securing the property (perhaps because of a judgement that the tenant bore responsibility for the damage – see below). In the other case the repair had simply remained outstanding.

[...] one problem is I had to kick my door in one night, and I got onto the housing to fix it, but it took them that long, and in that (time) I had to get out, because I'm on a methadone programme and I've got to, see I've got to make these outings. (John, 24, homeless/drugs/abandoned property).

[...] The door had been put in that many times that the frame ... was knackered, and the housing wanted £400 to come out and put a new door on for me and all which I didn't have. [...] At night I didn't feel safe ... I never really got a sleep because I didn't feel safe because anybody could walk into the house. (Alex, 32, Burgled six times, door insecure, abandoned property).

Personal problems

A significant number of respondents living in hostels or supported accommodation at the time of their interview had previously lost one or more tenancies due to drug or alcohol addiction or mental health problems. It was evidently quite difficult for some of these respondents to accurately recall experiences relating to their last tenancy. Subsequently they may have moved in with new partners, stayed with other drug or alcohol users or been in and out of prison or mental health facilities. As seen above, some will have drifted on having lost control of the property.

If I came off the drugs and paid my rent what have you, and I wouldn't be sitting maybe in this predicament right and I'm going to go back in a hostel. INT: And what could the GHA have done differently? ... I don't know what they could have done but, as I says it was my mistake, my fault. (Charlie, 32, drugs/homeless, evicted for arrears).

Rent Arrears

Only a handful of respondents had been evicted from their property (or were aware of this, at any rate). They were those with addiction issues or mental health issues. One woman was evicted while she was in hospital during a mental breakdown, which was preceded by a period of failing to go to work or pay rent. Her case is discussed further in the 'responses' section below.

... for some reason they (GCC Housing Benefit department) started sending me the rent cheque. [...] Instead of it going direct, and I was on the drink at the time, so 28th every month, up ... another month, about five or six months until it all mounted up and mounted up and mounted up. (Colin, 40s, alcoholic, evicted for arrears, hostels, now in supported accommodation).

Some respondents found themselves accruing arrears before even moving into the property. This may have reflected a failure to appreciate that rent would be charged from the tenancy date. Or, in other instances, tenants simply disputed whether the property was habitable on the tenancy start date and consequently felt no obligation to begin paying rent at that time. Although evictions for arrears were relatively rare, around half of the respondents had at least some arrears to pay off at the end of their tenancy and this might in some cases affect a tenant's future rehousing prospects. A couple of respondents admitted having been shocked at the level of their arrears when they applied for housing.

When I gave up the flat in XXXX, the GHA charged us something like two months rent on top of that ... Even though I wasn't staying in it, so that gave me rent arrears and I ended up with a Section Five against me, stopping me from getting housing. (Willy, 20s, prison/drugs).

Some respondents had quite substantial rent arrears, which had built up in the course of various tenancies, hostel stays and prison terms. There are also clearly 'technical' gaps in Housing Benefit coverage that result in arrears, with some people confused about exactly how this happened.

So I filled in the relevant forms and sent them off and thought my rent was getting paid for me while I was in jail, but it turned out, [...] I got hit with a £1,500 bill. (Nathan, 30, prison/drugs, evicted for arrears).

Managing Money and Budgeting

Although few respondents attributed the loss of their previous tenancy to financial difficulties, a number felt this was an area that would be an issue in the future and on which further advice or help could be useful. Around half the interviewees thought that money management or budgeting was a priority for them. This was particularly keenly felt by those leaving hostels or supported accommodation, with some pessimistic about their potential to manage.

...because I had a breakdown at some point and still (have problems with) budgeting my money and things like that, I just don't know how I'll cope ...I only want to stay in another few months, another couple of months know what I mean. (Alan, 29, prison, drugs/hostels, in supported accommodation now).

Tenant Responses to Factors Threatening Tenancy Sustainment

Antisocial Behaviour

There are three different approaches that tenants appear to adopt when they experience anti social behaviour or harassment. First, some people never report the problems, either through fear of perpetrator reprisals or a belief that GHA and/or the police will not act. Secondly, some respondents report neighbour problems to GHA or the police but then leave the property or carry on living in the property without complaining about any further issues. There is a common perception among ASB victims that the police and GHA cannot or will not help. And where ASB problems had been reported the GHA response was not always seen as sympathetic. One older tenant even moved to sheltered housing after being housed alongside a well-known 'neighbour from hell' despite being transferred due to experiencing long-term neighbour noise.

Thirdly, tenants have had problems and made complaints on a regular and ongoing basis. 'Helplessness' is a word used to describe their experiences, the position of GHA, the police and other local agencies when dealing with ASB. For one respondent, her complaints had culminated in an eviction but she recognised a more deep-rooted issue of ASB for the GHA, whose staff, she felt, were doing their best.

Examples of these different perspectives appear below –

And they wanted to prosecute, but I had said, no, I was too frightened, because I don't know anybody in that area, I only know the neighbours up the close. (Anna, 50s, long-term ASB (transfer), never moved in).

It just kind of (went on) all the night ... so you just had to phone up (the Concierge). The thing is you don't really want to phone up in case you end up with them (neighbours) at your door and stuff like that so, it was hard. (Rebecca, 20, student, couldn't afford rent).

I told them (GHA) about that they just said ... there was nothing they could do, it was a police matter. If we'd have went to the police it would (have) caused a lot more trouble. [...] She says, you know, quite abrupt, well, (like, as if) you've signed it now, it's your tenancy deal with it. (I) Didn't feel we got any support off of them at all. (Shona and Jim, 25, baby, homeless).

You know, I done everything that she (housing officer) told me to do. All you need to do hen is keep phoning the police, there's nothing we can do about it. And I thought, what do you mean there's nothing you can do about it, you can move me. INT: Away

from it? (Yeah) but no, they says there's nay chance of (that). (Julie, 29, abandoned property – harassed by local youths).

The GHA did things to try and help and the trouble died down a bit. One person was evicted – the GHA are trying their best but this just moves the problem on elsewhere. It is the people that are the problem. (Margaret, 34, rent too high/some neighbour issues).

One woman felt that her housing officer had been very helpful but the process had been very slow. Another, whose family had experienced ongoing and quite serious harassment, felt that her mother had been badly let down by staff.

My housing officer I must admit is great. She is absolutely great, she has tried. Again, you'll appreciate their hands are tied, and they've got to follow procedures and criterias which is very, very, slow moving, and they've got to build up cases ... because this hasn't been a straight forward ... case ...but she still gives lots of support, she's still good. (Anna, 50s, long-term ASB (transfer), never moved in)

Only a couple of respondents had heard of GHA's Neighbour Relations Team. One of these interviewees had been a perpetrator of ASB before abandoning his tenancy (he was the tenant who had been admitting young people to his flat until losing control of it). Only one person was clear about the proper 'process' for dealing with ASB – a young man who had been *causing* problems for neighbours.

Aye ... two housing officers come out to see me. He (neighbour) made a formal complaint to the housing and ... two housing officers came out to see me, and they gave me what you call a warning. And then apparently after that, it's another warning, and then it's a final warning and then you're evicted. (Tom, 30, drugs/hostel/prison).

There were also differing views of the role of the concierge in relation to ASB, ranging from being a helpful presence to actively avoiding dealing with neighbour problems or ASB. Some people believed the role of the concierge extended beyond the service actually being delivered.

They concierge just sit and watching that (assault) on camera and doing nothing until it's all finished and then, they'll phone the police. Because ... they're scared to get involved because they've got to work there, park their motor there. (Alex, 32, burgled repeatedly).

[...] You know I'd have eggs thrown at my window, and footballs smashed against my window and I'd buzzed them and they're like ... phone the police then? (Laura, 24, single parent, harassment).

There was little mention of other services such as community policemen or wardens. One respondent had been in contact with a community policeman/warden about her neighbour problems but did not think it made a great deal of difference.

Rent Arrears

Most tenants in arrears do not contact GHA at an early enough stage to resolve the issue. Two respondents evicted from their homes said they had wanted to arrange a payment plan but realised this 'too late' in the process. One had mental health problems and the other had alcohol problems but neither had any support workers helping them deal with the arrears.

(I) lived in XXXX when I owed them all that money right, and ... I says right (housing officer), I says I'll tell you what I'll leave a tenner a week, so he said ... no we (want) it all at once, I said don't be ridiculous, they demanded. (Jonathan, 50s, alcoholic, arrears/hostels)

I went to them and I told them I couldn't afford it at the time I was admitted to XXX Hospital psychiatric unit, and things went from bad to worse. Obviously with these mental health issues I wasn't managing (to pay rent) and ... I get a letter through saying, oh we're evicting you blah, blah, blah, they went ahead with the eviction (while she was in hospital). (Avril, 40s, single parent/mental health issues, now in tenancy with support).

For most, arrears are commonplace but do not result in the loss of their property or the inability to access future housing. Misunderstandings or oversights appear to be involved in many arrears cases and most people are able to re-apply for housing while in arrears as long as they have committed to a repayment plan of some sort.

Accessing Support

Mainstream Tenants (Former Waiting List or Transfer List Applicants)

There are various points at which support from GHA staff or other agencies might have an impact on decisions to continue in a tenancy. These are (a) at the point of applying, (b) when being allocated a property, (c) at the induction/entry stage, and (d) in the early weeks and months of the tenancy and when problems are encountered.

Many of the 'home-building' issues identified earlier fail to be raised with housing officers because there is no initial discussion of needs. And, once having taken up their tenancy, tenants apparently tend to have very limited contact with their housing officer. In theory, 'settling in' visits are routine practice for housing officers. In fact, however, after the initial viewing and handing over of keys it seems that tenants are often left entirely to their own devices. At the same time, respondents who had sought to contact housing officers gave very mixed reports as to this experience.

I did find that especially XXXX (housing officer) was a difficult man to track down ... You know, it would be nice to have just one ... person that you talk to every time you go in, he knows you're business, he knows what you're in for, and he's willing to deal with it. Every single time you're dealing with someone else, you have to tell them the whole story again, you know I don't know how many times I've relayed this whole story to somebody different in the housing and then they've just said, right, well we'll need to ask XXXX anyway, so, you know, he'll give you a call (and he doesn't). Total waste of my time. (Laura, 24, single parent, harassment).

In the absence of proactive information and advice, GHA is only approached when problems are encountered that seen as worthy of complaint (and, in some cases, not even then). Many tenants tell GHA about problems only after deciding to move out. So any meeting with the housing officer can be more of an 'exit interview' than an interview at which the tenant can be pointed towards support to help maintain the tenancy.

At this stage some staff were sometimes viewed as lacking empathy – with tenants asked to 'stick it out' for a bit longer when they had decided to leave the tenancy. This might reflect staff trying to encourage realism among tenants about alternative available housing. Often, though, tenants have already firmly decided to move at this

stage. Creating an opening very early in the tenancy to discuss concerns and problems might help in some cases.

[...] I've not got a fridge/freezer they were telling me to go shopping daily, and I says I cannot afford that, ... they said about a washing machine and that, I was to go to the launderette, I says I cannot afford to go on buses ... the nearest one was in Govanhill or Mount Florida, cannot afford to trek me and him (baby) and a big bag of washing away down and then I did go one time and it was a tenner it cost me, just to do a bag of washing and dry it. (Nicola, 21, baby, isolated from family/ASB, no furniture).

[...] And they were just saying that I'd never given the place a chance and, just trying to get me to stay and there's no way I could have took a baby back to that, just didn't feel safe, so I gave it up (Shona and Jim, 25, couple with children, homeless).

They were ... just asking me to stay a bit longer but, they weren't even offering any kind of support for me to stay. It was just a case of just stay another couple of weeks it was, it was going to bed at night and wasn't feeling safe, it was just the bottom flat ... it was horrible. (Shona and Jim, 25, baby, homeless).

Homeless Applicants and People with Complex Needs

There was more support for homeless applicants and those with more complex needs, with many instances where tenants were getting substantial support to help them maintain a new tenancy after giving up previous tenancies. Tenants with more complex needs and an existing support package in place are more likely to access support before moving into the property – a furniture starter pack, grants or loans.

Those with more complex needs sometimes received advice or support at earlier stages in the tenancy, with tenants involving social work, addictions workers or homeless support workers. Tenants tended to build closer relationships with these services than with housing officers. Respondents spoke overwhelmingly positively about social work services and Aspire, Loretto and Gowrie, as well as about support workers, social workers or hostel staff who had helped them since they gave up their tenancy.

No, everything's fine with my key worker at the moment, I can go up to my key worker and tell my key worker anything I want and she'll try and sort it out for me and or I'll sit down and talk to me about it. (Trevor, 23, in supported accommodation).

Oh they were great (staff in hostel), they actually take (an interest) in your life they see when ... you're attending a course or you're like maybe staying off drugs they notice it in you and ... if you're putting on a bit of weight, they'll let me know, they notice. (John, 24, homeless/drugs).

However, it is clear that some people only contact support services while in hostels or through the homelessness service after losing one or more tenancies. A number of those with drug and alcohol dependency issues were more optimistic about a future tenancy because they had support in place from an addictions worker and a homelessness worker this time round. Some respondents who had applied through the homelessness route but who did not have more complex needs appeared to have been provided with only limited support once they had a tenancy, when their case was closed.

No, she (homelessness caseworker?) just asked if everything was okay, if it was fine, and I said aha, everything was fine. She asked if I was settled in, and I just aha,

I was in and everything was fine. And then that was it. It was just so she could, she had to do the phone call so she could sign the case off. (Sarah, 28, single parent, moved to own due to condition and area).

I was told I as well we'd meet a housing officer within the first three days of living there, we never met anybody. I had a (housing officer) called XXXX but every time I tried to phone her she was always out the office or in a meeting and never, ever phoned back. So still don't know who she is. (Shona and Jim, 25, baby, homeless).

The Lack of Support Services

There were a few instances where respondents attributed the loss of their tenancy directly to a lack of support services. One tenant (whose sister spoke on her behalf) had learning difficulties and inherited her tenancy on her mother's death. A support package was meant to have been put in place to support her in the tenancy but never materialised. At the time of the interview the tenant was living with her sister and her sister was concerned that she will never now be able to live independently.

Another ex-tenant whose family had experienced significant harassment felt that there was a lack of support for her mother. Her mother and she both left their tenancy due to the harassment.

No... See you're not ...really made aware, of anybody you can contact as far as advice with that. I mean the only (advice) ... they gave my mum, was, if you feel you're under stress, here's the Hamish Allan Homeless Centre, Women's Aid or whatever, you can turn up at their door ... You know, it would have been nice maybe to have somebody on your side you know that was maybe fighting her corner a wee bit more, but you're never really made aware of anybody that you can contact. (Laura, 24, single parent, family harassed).

Other respondents who said they lacked support included those who with a history of drugs, alcohol issues or mental health problems but who were getting no support or who had 'lost touch' with workers. There are clearly cases where people in need of such help are placed in tenancies without contact with a housing officer, addictions workers or other support.

No, nothing to check to see if you're looking after yourself or anything that, no nothing like that. [...] Aye ...there was a woman from the Hamish Allan Centre, you had to phone her if you've got any problems now ... but ... You could never get hold of this woman ... she was never there. (Alan, 29, went to prison/drugs/hostels).

Support Priorities

The most commonly identified priorities for advice and support were money management and budgeting followed by advice and support to deal with neighbour issues or ASB. Help or advice with furniture and decorating were next most frequently mentioned.

A number of those with dependency issues prioritised the need to keep addressing these, to have someone to talk to but also the need to keep their body and mind occupied. This was a defence against the ever-possible chance of regressing. It was felt particularly important to have the dependency issue addressed and to be 'strong enough' before embarking on a future tenancy. A number of those with drug or alcohol dependencies admitted having not been ready for tenancies in the past. Such

respondents were more likely to identify a need for supported accommodation and furnished lets to get them ready for a mainstream tenancy.

Awareness of Services

Overall, there was a very low awareness of GHA services – more ex-homeless people than ‘mainstream tenants’ had heard of furnished lets while almost no-one knew about welfare benefits advisors or the neighbour relations team. This is striking, given that managing money was a priority for many tenants for the future and also given the general concerns about ASB. It may be that the neighbour relations team remit is specifically focused on ongoing neighbour disputes while people have more general concerns about safety and security.

Awareness of Council services appears to be on a ‘need to know’ basis. Many tenants knew nothing of social work, leaving care services, addictions services or the homeless health visitor service but this was because they said it wasn’t relevant to them. Ex-homeless people with more complex needs were more aware of services. That said, a number appeared to be unaware of the homeless health visitor service.

A similar picture is observable in relation to voluntary agencies. Most respondents had felt no need to access them but said they would go to the CAB or local initiatives (regeneration and community services). Where people were in touch with voluntary agencies such contacts tended to have been made through the homelessness service – the Hamish Allan Centre or individual hostels. Respondents who had experienced recurrent homelessness and those who had slept rough or had drug or alcohol problems were more likely to know about the network of City Centre providers of food providers, shelters, hostels and so on. One or two respondents had an aversion to church-based or religious charities because of their emphasis on faith and God.

A few respondents felt that there was insufficient information provided about services for homeless people. Becoming ‘networked’ into services might depend on having a good support worker or being an ‘experienced’ homeless person.

I think ... if you know about these things and ... push your rights and you have someone at the back of you, then you'll get it. No unless you're actually known to someone in the housing and then, they go, oh what's that, you've got your house, I'll get that we grant through for you. It's who you know, ... you know what I mean. (Avril, 50s, single parent, mental health issues, now has housing and support).

Exit Strategies

Single parents, families and older people were more likely to access the private rented sector or owner occupation after ending their tenancy. A couple of the single parents interviewed had previously owned a property and had been in financial difficulties so moved into social renting to get over this. Both had hoped to stay in their tenancies longer but moved out when they experienced neighbour problems and once they had investigated mortgage options.

All of those who had moved into the private sector mentioned the quality of the area or specific problems with harassment as the main factor behind the decision to move. Some private renters were holding out hope for a better GHA offer in future. Most, however, had no intention of moving back to a GHA property – a stance in some instances apparently based on a faith in better landlord service in the private sector.

... (in the respondent's current private rented property) the seals came off ... the bath. I went in yesterday and the guy is coming to do it tomorrow. You know, it's that sort of thing with a private let, you've got a, you've got something that needs repaired you go in and it's fixed within the week ... that's the big difference that I noticed you know, and obviously it had to be a certain standard before you even sign the lease. (Laura, 24, single parent, harassment/some repair delays in past, now in PRS).

If I had a choice I would never, ever go back to GHA, but never. [...] Because of the lack of support. They knew I was ready to have a baby and just, basically just told us to get on with it, and my partner even said to one of the housing officers would you live there yourselves, and she says that's not anything to do (with it). She obviously wouldn't take her kids to it. She shouldn't expect us to take ours. (Shona and Jim, 25, baby, homeless, left because of ASB, now in PRS)

Young, single people were more likely to move back in with their parents. Their assessment of how long-term a solution this was varied. One 20-year old woman had seen her tenancy as her 'year out' in which she had grown up and learned to appreciate her parents and a 19-year old woman suggested that she was a bit too comfortable at home with her mum. Older single people – those over 20 – were more likely to be frustrated about this being a 'backward step'.

More typical among young single people who had past experiences of homelessness is a move back into hostels or other homeless accommodation. For some, though not all, this cycle will be broken through access to addiction services, supported accommodation and ongoing support through into a mainstream tenancy.

Those awaiting another permanent tenancy offer at the time of the interviews varied between optimism (those accessing support) and pessimism (mainstream tenants). Those who had given up a tenancy because of unresolved ASB were particularly likely to be pessimistic about a future offer or tenancy.

I cannae say I feel readier for it (a tenancy), it's I feel hungrier for it. Because I've been there and ... I know the ... big difference between hostel accommodation and your own accommodation, it's so much nicer, so much more relaxed. (Willy, 20s, prison/drugs/homeless).

It's okay... Aye, I'm hoping to get a tenancy aye, aye because that would get me up and going again (Julie, 29, drugs issues, in supported accommodation).

I would be more cautious now. About any other areas I took. Now that I am just going up and looking at the house, I would go up, I would get my sister to take me up at night in the motor, just to drive through the area to see if anybody hangs about the court or things like that which I never. (Alex, 32, burgled repeatedly).

Obviously I have to phone GHA and make sure my name is still on the list. But, do I have a high expectation? No. (Elaine, single/gay, 40s)

Chapter Summary

This chapter has examined the key stages at which tenancies can be most vulnerable, exploring tenants' experiences and their perceptions of the support provided to them throughout the process from allocation to termination. Ex-tenants' testimony highlights a number of areas where more support may be needed or where service provision appears inconsistent or inadequate.

Allocations and Offers

A number of respondents expressed concerns about the allocations process, with some feeling that preferences are not taken on board by staff and that the system generally lacks transparency. Some tenants accept an offer 'in desperation' or (especially in the case of homeless applicants) feel coerced into doing so. Inevitably, these tenancies have a high risk of early termination.

Technical and Practical Issues

Most tenants receive some guidance about the operation of their home – the heating and power at least. However, some tenants have this explained when they are viewing the property when they are unable to take the information in, or never receive any basic information or instruction at all.

Tenants do not generally appear to have a 'settling in' visit from their housing officer, at which they could discuss any outstanding practical concerns. Neither does there seem to be reliable and consistent provision of advice or information about decorating or furniture. Tenants for whom a furnished tenancy might be appropriate are not always informed about the existence of the service. There are also gaps in knowledge about the eligibility, costs and availability of furnished lets.

Financial Support

As most tenants have a limited income and no savings, they mainly rely on loans or grants or the charity of family and friends when setting up their home. Furnishing and decorating a flat can be difficult for many tenants and some quite vulnerable tenants take up a tenancy with no means of being able to make it into a 'home'.

Few people receive grants or loans to help them with furniture or decorating, although there is evidence that the involvement of advocates such as social workers or voluntary agency staff improves a tenant's prospects of success here. Those securing such funding can, however, wait weeks or months for the money to materialise.

Although arrears do not commonly lead to eviction, many tenants are uncertain whether they have arrears, or have technical arrears due to gaps in Housing Benefit. Some people receive advice about Housing Benefit others do not and some quite vulnerable people have been evicted as a result of arrears.

Personal and Social Support

For those with mental health issues or drug or alcohol dependency issues, access to addictions workers and other support workers is very important. These workers are valued and highly regarded overall. Many ex-tenants with support workers are now more optimistic about a future tenancy. However, some ex-tenants take a long time (and a number of failed tenancies) to access the support they need and others still have only limited support in place. In some cases, homelessness caseworker post-tenancy contact can be confined to signing cases off almost immediately after a tenancy is taken up.

Tenants without an established, ongoing support issue and who do not have a support worker at the outset do not appear to have any mechanism to discuss support needs – whether practical, emotional or social. This is important for young

first-time tenants in particular who may feel isolated, lack social networks and lack some 'life-skills' in accessing services.

Property Condition

Some properties are in a very poor condition when they become available for letting. This may be due to the lack of modern bathroom or kitchen facilities or due to the vandalism or squatting which sometimes takes place between tenancies. Others have more decorative defects but these can pose a major financial barrier to tenants who already have limited finances available to decorate. These factors can lead to tenancy breakdown early on if tenants (wrongly) believe these issues will be resolved.

Other properties have re-emerging or worsening problems such as dampness and/or condensation which can lead to tenancy termination if it is felt that the landlord is ignoring the repair needs or if the health of family members is considered at risk.

Neighbour Issues and Anti-social Behaviour

ASB is a very important issue for GHA tenants, accounting in part for at least half of tenancy terminations among the ex-tenants interviewed. Some tenants experience problems at a very early stage which leads to them failing to ever properly take up the tenancy. Others are victims of sustained and long-standing neighbour disputes or harassment. Many are too frightened to approach the police or GHA or feel the response to any logged complaint is ineffectual. Tenants are generally not aware about ASB policies and procedures or the work of the Neighbour Relations Team in particular. They would welcome more clarification on what response to expect at different stages of their dispute.

Awareness and Information

Ex-tenant interviewees were generally unaware of the various services offered by GHA, the Council or voluntary agencies. Although most were unconcerned by this, local partners may wish to review their information provision. Tenants may find more practical information about local services of use such as furniture initiatives, credit unions, community initiatives and information resources. Unless it can be more appropriately provided through another medium, it is essential that such information is included in the new version of the GHA Tenants Handbook, now in design.

Chapter 6 – Conclusions and Recommendations

Chapter Scope

This chapter picks up and discusses implications arising from the research findings reported in chapters 3-5. After briefly recapping on the research findings as to the characteristics of those failing to sustain tenancies and the factors involved, we discuss issues related to allocations. This includes contentions relating to the sharing of information about homeless nominees. Next, we cover matters concerned with the furnishing and decoration of newly let flats. This leads to a discussion around broader questions about the support provided to new tenants. The relevance of actions to counter anti-social behaviour and prevent homelessness are then discussed. Finally, we summarise the recommendations.

Early Tenancy Termination: Key Findings on Victims and Causes

Contrary to the implications of previous research findings, the propensity for early tenancy termination among people rehoused through the waiting list is almost identical to that for formerly homeless households. And because GHA rehouses twice as many waiting list applicants as homeless nominees the tenancy non-sustainment problem is substantially concerned with the former rather than the latter.

Similarly, whilst the tenancy sustainment research literature focuses fairly strongly on young adults, only a fraction of those giving up tenancies within 12 months are young people aged under 18. Only one in six is even under 21. Indeed, more than 60 per cent are aged over 25.

Whilst some tenancies are given up within a few weeks and/or without the tenant even moving into the property, there is no sign of any clear settling in 'threshold' – i.e. an initial 'bulge' of terminations, followed by a much reduced rate of 'decay'.

Causal factors implicated in early tenancy termination include:

- being allocated a home in an unwanted area
- the inability to secure adequate furniture and equipment
- dissatisfaction with property condition
- debt problems resulting from poverty and an inability to maximise income and/or manage money
- social isolation.

According to ex-tenants' own testimony, however, the commonest single reason for giving up a tenancy within its first year is anti-social behaviour.

Allocations

Enhancing Applicant Choice

As noted above, the possibility of being allocated a home in an 'unwanted area' is seen as a significant contributor to tenancy non-sustainment. Clearly, the underlying factor here is that much of GHA's housing stock (and a disproportionate number of vacancies for letting) are in stigmatised areas or blocks. Arguably, however, this is compounded by the allocations system, which offers applicants little opportunity to exercise direct influence over rehousing decisions. Applicants themselves are not routinely given any opportunity to select from a range of options. Whilst all may be considered 'unsatisfactory' it may be beneficial to enable the end user to make their own judgement as to the 'least worst option'. Such logic underpins GHA's thinking in exploring the possible opening up of the rehousing process through choice-based lettings (CBL).

Whilst CBL is far from a panacea, the emerging research evidence suggests that it has been successfully introduced by social landlords both north and south of the border, and that it is particularly effective where there is limited or low demand for social housing. By its very nature CBL also fosters culture change in favour of a customer-focused approach. In both these respects the system could be argued as of special applicability to GHA. For these reasons the research team endorses the association's proposed switch to CBL currently under consideration.

The specific CBL model being worked up by GHA envisages much of the lettings process being undertaken centrally on behalf of LHOs. By relieving LHOs of lettings-related administration, this should liberate LHO staff resources valued at some £1.2 million annually. This should enable LHOs to redirect staff time in favour of tenant and applicant support (see below).

Numerous ex-tenant interviewees described what they saw as undue pressure applied by housing officers anxious to encourage the acceptance of tenancy offers. Focus group participants suggested that the overwhelming priority to relet unpopular vacancies was likely to tempt staff to overlook any doubts as to an applicant's ability to manage a mainstream tenancy. To this extent, the incidence of tenancy non-sustainment may well be exacerbated by the existence of 'difficult to let' housing. Whilst it is possible that the introduction of choice-based lettings will help to bolster demand for some less popular areas, it may well be that this is another pointer to a need for further downsizing of the GHA stock.

Choice-based Lettings and Homeless Households

Whilst these are in a minority, some CBL systems exclude homeless households. Given the need to re-integrate (rather than further stigmatise) homeless households this would seem to be a mistake; for this reason we endorse GHA's intention to encompass homeless nominees within the system as it may be established in Glasgow. Most CBL schemes as currently operated in other areas accord homeless households an overriding priority (over other applicants) which is limited to a specified duration (so as to avoid the danger of 'silting up' temporary accommodation). Generally, within this period homeless applicants may – alongside other applicants – bid for advertised vacancies and refuse offers where they have second thoughts. If, however, they are still awaiting rehousing at the expiry of their time-limited priority, homeless households must accept a 'direct offer' from the local authority which constitutes the council's discharge of duty. There is still a vital need to determine what would constitute a 'reasonable' discharge of duty offer and it may

be appropriate to review these rules and to make them more explicit. Nevertheless, this kind of model is one which we would commend to the association.

Under any future CBL system there will be a need to monitor rehousing outcomes to ensure that the system does not act to the detriment of homeless households (or other disadvantaged groups). In this respect it is worth addressing the belief on the part of some GCC Social Work staff (see Chapter 3) that high rates of tenancy non-sustainment among formerly homeless nominees result from such households tending to be offered properties in less desirable areas. Firstly, as noted above, the incidence of tenancy non-sustainment among homeless households is, in fact, barely above that for those rehoused through the waiting list (see Figure 4.2). Second, as demonstrated by Table 4.4, it is a mistake to imagine that homeless households are more likely than other groups to be rehoused in the least desirable places: among members of this group rehoused in 2003, the proportion allocated 'core stock' vacancies was higher than that for waiting list applicants. This is confirmed by GHA's own analysis of more recent lettings⁷.

Information Sharing Re: Homeless Nominees

Focus group discussions and key actor interviews brought to light rather polarised views about the sharing of information about homeless households being nominated by GCC to GHA. According to the GHA/GCC homelessness protocol, GCC caseworkers are obliged to provide whatever information is considered relevant to enable GHA to (a) let appropriately, and (b) enable the household to sustain the tenancy. This protocol, and its implementation must, of course, comply with the data protection legislation.

LHO staff profess to interpret the scope of 'relevant information' more broadly than is sometimes the case among their GCC colleagues. Indeed, GCC casework staff are under managerial instruction to pass on a *minimum* of information about potential nominees ahead of a nomination being accepted (see Chapter 3). GCC's routine procedure of obtaining homelessness applicants' consent for 'appropriate disclosure' should in fact give homelessness caseworkers a fairly free hand in relation to compliance with the data protection legislation (see Chapter 3).

It would appear that there is a need for more detailed discussion between the parties so that this can be thrashed out. It might be useful for an external facilitator to structure a meeting to discuss a range of archetypal cases in an attempt to narrow the gap between the two groups of staff in relation to what is seen as information relevant to allocations. Ideally, such a session would help to make it possible to update and clarify the terms of the relevant inter-agency protocol.

LHOs rightly expect GCC to arrange care packages for homeless nominees where appropriate. It is not, however, appropriate for LHOs to lay down their own terms for the acceptance of homeless nominees – e.g. requiring that *all* are referred to the local SP-funded support provider agency, or stipulating that in certain cases the GCC caseworker must commit to re-engaging with the nominated household if requested to do so (see Chapter 3).

To some extent, these issues may become less significant within a CBL context, since decisions on matching applicants and vacancies generally become the

⁷ Homelessness – for discussion; paper to GHA Board, 26 August 2005

province of applicants themselves rather than being controlled entirely by housing staff. On the other hand, it may be that significant numbers of lettings to homeless households will need to continue to be made on a 'direct offer' basis – e.g. where the applicant does not succeed in making a successful bid within the period for which they have time-limited priority (see above).

The underlying issue here is an apparent lack of trust between GCC, on the one hand, and housing associations, on the other. At least in making initial enquiries about suitable vacancies, GCC homelessness caseworkers have managerial authority to divulge only a minimum of information about nominees to RSL colleagues (see Chapter 3). This is motivated by a concern that housing associations will invariably seek to avoid rehousing potentially 'difficult' tenants. LHOs (and other RSLs) need to convince GCC that such concerns are misplaced and that the goal of facilitating appropriate rehousing for all homeless households is shared between all concerned.

To promote mutual understanding and more effective inter-agency working it could be beneficial for GCC and GHA to arrange joint training events (e.g. around the possible introduction of choice-based lettings) and job exchanges or secondments.

Sensitive Lettings

The introduction of choice-based lettings also has important implications for the practice of so-called 'sensitive lettings'. There is little sign that LHO front-line staff have thought through such connotations. As it is typically structured, CBL reduces the scope for 'sensitive lets' by shifting the task of matching applicant and vacancy from staff to applicants themselves. It will be important for GHA to consider whether it is essential for the proposed CBL system to contain mechanisms to facilitate 'sensitive lettings' and, if so, how this could be achieved. As part of any such consideration it may be important to assess the extent to which 'sensitive lets' are currently used and to evaluate their effectiveness in boosting tenancy sustainment.

Management Transfers

Outwith GHA there is a view that the association could make more use of management transfers to avoid the need for tenants to declare themselves homeless, having given up their tenancy. GHA accepts that the number of management transfers has fallen – and that some LHOs make greater use of the provision than others. At the same time, there are concerns that management transfers are not always securing a rapid move and that this sometimes results from the refusal of offers where tenants erroneously expect the process to result in a move to a better house or area.

Because the management transfer process is not always rapid, the policy does indicate that those 'at risk of violence' should be considered for referral to the Homeless Casework Team. Such referrals should not, therefore, be seen as necessarily 'an abuse'. More broadly, it should be pointed out that relaxing the conditions for management transfers hinders rather than helps the cause of tenancy sustainment.

Equipping the Home

The Scottish Executive's Homelessness Task Force made the point that tenancy failure may well result from rehousing formerly homeless people into unfurnished properties (Homelessness Task Force, 2002). It is clear from the ex-tenant interviews

that the obtaining basic furniture and 'white goods' can be a major problem for some newly rehoused applicants, especially those unable to rely on the charity of friends and/or family.

Letting properties as 'furnished tenancies' is one possible response. GHA inherited some 2,900 permanent furnished flats at stock transfer in 2003. Whilst primarily intended to accommodate homeless households, access to the scheme is not restricted to members of this group. In practice, less than half the 458 permanent furnished lets made by GHA in 2003 were to homeless households.

It would appear that furnished tenancies are effective in boosting tenancy sustainment. In relation to 2003 lettings, only 15 per cent of those let on this basis were terminated within a year as compared with 25 per cent of all lettings to new tenants. Whilst it is possible that other factors are also involved (e.g. applicants taking up furnished tenancies tending to be relatively well-equipped to sustain tenancies in other ways) this seems to be a strong endorsement of the policy.

However, knowledge of the furnished let option was only patchy among the ex-tenants interviewed for this research (see Chapter 5). Some said they wished they had known of its existence and professed an interest in making use of it in the future. Both GHA and GCC need to ensure that new applicants (and their advocates) are made aware of the scheme. GHA also needs to ensure that the terms of the scheme are as attractive as possible.

GHA reviewed and revised its furnished let policy in 2005 (including consultation through a survey of all furnished let tenants and a focus group). The policy as revised incorporates more flexibility in furniture packages: basic packs and shorter terms are being introduced in 2006. GHA also receives Furnished Tenancy Grants from GCC (£465,000 in 2004/05). This enables homeless applicants to access subsidised packages – with a consequent lower service charge. Further changes may be in prospect, arising from further consultation this year. It is understood that furnished let service managers feel that LHOs are sometimes reluctant to offer such tenancies. There is also anecdotal evidence that some referrals have been refused because the person needs a furnished let package.

Those without furniture but unable to access a furnished let, or discouraged by the terms of the scheme, can seek financial assistance with the purchase of furniture through a Social Fund loan or a Community Care Grant. Testimony of ex-tenants suggests that, whilst neither route offers a strong chance of success, prospects seem to be better for those assisted by advocates (e.g. a social worker or support provider agency staff member). An allied problem is that, even if such a loan or grant is sanctioned, the process may be quite protracted. A new tenant can hardly be expected to sleep on the floor in an empty flat whilst awaiting such an outcome. As far as homeless households are concerned, it may be possible for caseworkers to minimise this problem by ensuring that their clients have completed all the relevant paperwork whilst awaiting their tenancy offer. Given the indications that advocacy can pay dividends here, it is important that housing support agency staff give a high priority to assisting clients with such claims right at the start of a tenancy.

Some local authorities (and charitable organisations) run furniture recycling schemes designed to provide for ex-homeless households. Whilst such schemes are believed to be already operating in Glasgow, it would seem that they do so only on a relatively small scale. There must be a strong case for assessing the financial costs and benefits of setting up or expanding a GHA-funded scheme. Whilst considerable staffing, storage and transport costs would be incurred, these might be relatively

small in relation to those incurred by social landlords due to tenancies abandoned for this reason.

Similarly, decoration allowances could be a relatively low-cost means of assisting a new tenant in home building. However, GHA's plan to introduce a new Letting Standard in 2006/07 could be seen as an alternative approach given that this is intended to encompass a minimum standard of decoration in key rooms. It is to be hoped that the new regime will help to address the kind of property condition issues which clearly contributed to the decisions of some ex-tenant interviewees to leave their homes (see Chapter 5). It is also important that, where prospective tenants are viewing (and, potentially, signing up for) homes not yet ready for letting, housing officer undertakings to make good identified defects are clearly and unambiguously communicated. It would appear from the ex-tenant interviews that this is not always so and that the result can be a tenancy technically let but never, in practice, taken up.

Addressing Debt Problems

The research evidence demonstrates that poverty and consequential debt problems are often implicated in the early termination of tenancies. It is clear that more can be done to assist new tenants in achieving a successful start to their tenancy so that such difficulties are minimised.

In addressing this issue we would recommend that GHA considers the possible establishment of New Customer Officers (NCOs) as promoted in recent official good practice guidance from ODPM. NCOs attend tenancy signups to emphasize the tenant's rent-paying responsibilities, to ensure that the tenant appreciates the range of payment options (e.g. with direct debit being encouraged) and to ensure the accuracy of tenant contact details. Crucially, responsibility for a tenancy is handed on by an NCO only when the account is 'in order' – i.e. payments are being made, Housing Benefit claims resolved, and when it is judged that a 'payment habit' has been established. This is seen as consistent with placing an overwhelming priority on preventing the accumulation of rent arrears which might, over time, result in loss of the tenancy either through eviction or abandonment.

Supporting New Tenants

Third Party Support Provision

Whilst a lack of support undoubtedly contributes to some instances of tenancy non-sustainment this does not reflect an absence of support provision across Glasgow. Drawing on Supporting People (SP) funding, GCC commissions five voluntary agencies to provide 'general housing support' within defined 'territories' covering the whole of the city. An assertion by senior LHO staff that their areas do not qualify for SP-funded support reflects a misunderstanding of the situation. Whilst GHA does not receive SP funding directly, SP-funded support services are operated in all areas of Glasgow and GHA tenants may be assisted through such services.

In addition to the 'mainstream housing support agencies', local and specialist projects operate in certain localities and provide assistance for certain groups. Indeed, it was suggested in one focus group that there is a need for improved co-ordination between the mainstream providers and their smaller counterpart agencies. The research did not examine the availability of funding for support provision in detail. It was, however, suggested by focus group respondents that resources were particularly stretched in relation to specialist provision for substance or alcohol abusers and for people affected by mental ill health.

The call for 'better co-ordination' of support provision (see above) could imply a need for the GCC Supporting People team to maintain a database of clients being assisted which would, in turn, require agencies themselves to notify the team of any clients taken on or 'cases closed'. In any event, it would seem that LHOs might benefit from some form of directory and/or mapping exercise to list out all the agencies providing support of different kinds and across which areas.

GHA has little systematic information on SP-funded housing support provided to its tenants. A recent request to the Supporting People team for GHA addresses where housing support was being funded was turned down on data protection grounds. A similar response was received from support provider agencies. GHA has indicated that it wants protocols with housing support providers in the draft Housing and Community Care Strategy. This is supported by the GCC Supporting People team as well as by the researchers.

Identifying New Tenants Support Needs

As part of their assessment by GCC casework staff, homeless applicants are subject to a fairly systematic appraisal of their support needs. Where appropriate, this results in the household being referred to the SP-funded agency covering the relevant area of the city. The caseworker also draws up a support package deemed necessary to enable the individual to sustain a permanent tenancy. There may be scope to improve this process (e.g. by more rigorous investigation of the reasons that an applicant lost their previous accommodation).

By comparison with GHA waiting list applicants, however, it is apparent that homeless households are subject to extremely thorough consideration in relation to support needs. The research finding that waiting list applicants are barely any more likely to sustain their tenancies than homeless households is also relevant here. It is clearly essential that there is a more systematic assessment of GHA waiting list applicants' support needs at the point of rehousing (or before). The belief that GHA fails to draw on SP-funded support services is also relevant here.

The testimony of ex-tenants also suggests that the support required often consists of simple practical help in obtaining furniture or claiming benefits. Beyond this, the priority for many is for help in making connections with local social networks and opportunities for meaningful occupation – particularly where such contacts may improve the chances of 'regression' for ex-offenders or those with previous or ongoing addictions issues.

Assessing new tenants' support needs in a more structured and consistent way will identify those apparently at greatest risk of being unable to sustain their tenancy. There could be a case for establishing some designated 'move in, move on' accommodation for those assessed as such. This would involve furnished tenancies in intensively managed blocks where dedicated 'settling in' support could be provided efficiently and abandonment or failure to take up a tenancy would be quickly spotted. Such a facility could be particularly useful for tenants new to an area and potentially benefiting from the opportunity to familiarise themselves with the neighbourhood before considering a possible move to a mainstream tenancy in the locality.

Managerial Implications for GHA

The ex-tenant interview evidence suggests that – quite apart from the need for support needs assessment procedures (see above) – there is considerable scope for improvement in the way that LHO staff relate to new tenants. Whilst some

interviewees recounted positive interactions with housing officers, others described unsympathetic and unhelpful staff attitudes. In a number of instances officers appeared to accord overwhelming importance to securing acceptance of the tenancy offer and, having achieved this, apparently saw their subsequent responsibilities towards the tenant as minimal. Interviewees with queries or complaints to report often found housing officers to be uncontactable or evasive.

It is not clear whether the allegedly 'unsympathetic' attitude of some housing officers explains the decision to pursue legal action against vulnerable tenants with rent arrears. The ex-tenant interviews brought to light cases of people evicted (or abandoning their tenancy due to arrears) where dyslexia or other complex needs seemed likely to have contributed to their failure to, for example, provide all required information for a Housing Benefit application. Rent arrears management procedures need to emphasize the need to consider whether, for some debtors, the provision of support might be a more appropriate landlord response than court action.

Whilst housing officers are officially required to make a 'settling in visit' within six weeks of the tenancy start, few if any ex-tenant respondents could recall this actually taking place. Similarly, it was not evident from the case file review that such visits were, necessarily, carried through routinely. Or that, where undertaken, they served any useful purpose beyond assessing whether the tenant was actually present and aware of rent paying obligations. Such visits are potentially a very important opportunity to assess the risk that a tenancy might not be sustained. It is also important that the contact is recorded and described in the tenancy file.

As noted above, the possible introduction of choice-based lettings will relieve LHOs of some staff-intensive activities currently associated with their lead responsibility for rehousing. There is a strong case for the resources consequently freed up to be redirected into support and advocacy, both in terms of helping waiting list and transfer applicants to navigate the new lettings process, and to become more pro-active in supporting existing tenants who might be at risk of giving up their tenancy.

Not least to comply with emerging thinking around rent arrears management (Flint et al, 2005), LHOs need to adopt a more pro-active, customer-focused approach to housing management. Whether this is accommodated within the existing largely generic framework or whether it involves the designation of specialist posts is a matter to be considered. In that support provision may require skills and aptitudes not widely possessed by the existing cohort of housing officers, there might be a case for the latter approach. Similarly, the need to develop close working relationships with external support provider agencies could be seen as an argument in favour of the 'functionally specialised' approach. From a managerial perspective, this might also be the most reliable means of ensuring that support-related duties are not at risk of being 'crowded out' by other 'more urgent' housing officer tasks.

Another 'managerial implication' arising from the research is the need for more effective monitoring of the reasons that properties fall vacant (see Table 4.2). As noted in Chapter 4 the present classification is flawed because of its inclusion of non-mutually inclusive categories. It is recommended that GHA adopts a much simpler classification of reason for vacation as follows:

- Death of former tenant
- Internal transfer
- Eviction

- Move to local authority tenancy
- Move to (other) RSL tenancy
- Move to private sector housing
- Abandoned (left without notice)

This is consistent with the classification used in the SCORE log – a relevant factor since GHA is, in any case, phasing in its participation in the SCORE system. Unlike the existing ‘void reason’ classification (see Table 4.2) this set of codes records nothing about the motivations of former tenants in moving to another property. However, whilst it might be desirable to develop a better understanding of such motivations it should be recognised that this is a potentially complex area – e.g. one where decisions are prompted by a combination of factors. In our view it is unrealistic to imagine that a routine operational system is capable of collecting such motivational information with sufficient consistency to make it useful. If required to inform policy development, such data should instead be collected through a targeted ‘exit survey’ carried out according to clearly defined rules and procedures.

Tackling Anti-social Behaviour

It is apparent from the research evidence that progress in this area could have substantial benefits in terms of boosting tenancy sustainment. It would seem that this is an issue somewhat underplayed by the existing research literature, though this may simply reflect the fact that Glasgow’s social housing estates are affected by an unusually high incidence of sub-criminal disorder. More effective action to counter anti-social behaviour is, in any case, a GHA priority and it is seen as beyond the scope of this report to make detailed recommendations on improving GHA’s management of anti-social behaviour.

Homelessness Prevention

Analysis of tenancy termination rates in relation to original reasons for rehousing shows a particularly high rate of tenancy terminations for formerly homeless households who had lost accommodation due to ‘parental exclusion’ (asked to leave former home by parents, friends or relatives) or violence from outwith the home (see Chapter 4).

Rather than suggesting that these groups ought to be targeted for special assistance to sustain GHA tenancies, it may be more appropriate to concentrate resources on preventing such forms of homelessness from occurring in the first place. This could be achieved through family mediation and ‘sanctuary’ projects.

Many local authorities in England have recently developed initiatives targeted specifically on helping households in the two categories listed above to avoid actual homelessness. ‘Family/friend exclusions’ are the focus of family mediation services widely established or commissioned south of the border in the past 2-3 years. Some authorities operate a ‘default expectation’ that such homeless applicants will engage with mediation as part of their assessment process under the homelessness legislation. In practice, this means that failure to attend a mediation interview will be treated as evidence that the applicant is ‘not homeless’ in a legal sense. However, whilst it is important to encourage engagement with mediation services where relevant we would not endorse an approach defining failure to do so as conclusive evidence that an applicant was not homeless.

Whilst family mediation service outcomes data are patchy, certain authorities report significant levels of success in helping to reconcile otherwise homeless young people with their families in this way and thus enabling them to remain in/return to their existing/former home (Pawson et al, forthcoming 2006).

Similarly, many English authorities have set up 'sanctuary' schemes targeted on households threatened with homelessness due to the threat of violence from outside the home. Under such schemes the household 'at risk' is offered the option of having security devices fitted to their existing home so as to protect from possible intrusion by a former partner or other potential external assailant. Again, evidence from a small number of authorities suggests that such initiatives can help significant numbers of (usually) women avoid actual homelessness and the need for rehousing (Pawson et al, forthcoming, 2006).

As noted in Chapter 3, some GCC staff question whether LHOs consistently implement the agreed procedure obliging them to notify the local Social Work office at the point when eviction action against a tenant is initiated. In our view, however, such a procedure may be untenable given the very large numbers of cases likely to be involved and inappropriate given that only a small proportion of such cases will even reach court, far less be subsequently subject to a Possession Order or actual eviction. It may be appropriate to replace the existing obligation on GHA to notify GCC in respect of all eviction actions initiated by a more specific requirement for notification only in respect of cases going forward to court. This would provide a clearer signal for GCC as to those cases which should be treated seriously.

Summary of Recommendations

For GHA

- (a). Push forward the introduction of choice-based lettings (CBL) configured to incorporate homeless households and monitor its impact not only on tenancy sustainment (separately for each rehousing category), but also on the aggregate rehousing outcomes of potentially disadvantaged groups.
- (b). In establishing CBL arrange a programme of events for support provider and advocacy agencies, caring professionals and others to publicise the rules and processes of the system
- (c). Monitor the continuing use of 'direct lets' in meeting the specific needs of individual tenants and applicants where there are compelling reasons for rehousing a household outwith CBL
- (d). Improve recording of reasons that tenancies end. by adopting a simplified classification using mutually exclusive categories. The coding framework used in the SCORE log provides a potentially suitable model (see above).
- (e). Monitor the incidence of tenancy terminations classified according to SCORE categories, separately for 'early terminations' and for all terminations.
- (f). Periodically monitor the incidence of early tenancy termination, identifying separately tenancy non-sustainment rates for different rehousing groups (e.g. homeless households, waiting list applicants), different household types (e.g. young single people versus single parent families) and for former asylum seekers and other groups specifically thought to be at risk in this respect.

- (g). Look at expanding the furnished tenancies scheme, making its terms more attractive (e.g. by offering different packages incurring different charges) and ensuring that all prospective new tenants are offered either a furniture package option or a furnished tenancy
- (h). Investigate the possibility of supporting and encouraging local furniture recycling schemes.
- (i). Monitor and evaluate the impact of the new letting standard, to ensure that it improves the quality of lets (and reduces tenancy offer refusals).
- (j). Establish systematic procedures for establishing the support needs of prospective tenants being rehoused through the GHA waiting list
- (k). Ensure that the LHO staffing resources freed up through the introduction of CBL and the Housing Services Review are redirected into providing support for prospective tenants needing help in navigating the system, as well as recently-housed tenants potentially at risk of failing to sustain their tenancies
- (l). Consider the possibility of establishing designated tenancy support staff or New Customer Advisors in LHOs
- (m). Incorporate within the new 'settling in visit' procedure, specific requirements to record the contacts made in this way and the need for possible future actions identified. Monitor and evaluate the implementation of the new procedure.
- (n). Encourage new tenants to report ASB problems and harassment. Ensure that LHO staff are trained to provide advice and effective support.
- (o). Provide training and guidance on accompanied viewings
- (p). Monitor rent accounts of new tenants particularly carefully and use early non-payment as a trigger for additional tenancy support and advice, including referrals to GHA Welfare Benefits Officers and external agencies.
- (q). Ensure that concierge staff receive appropriate training to assist in tenancy sustainment
- (r). Support and encourage the use of external agencies as providers of debt counselling and budgetary advice services.

For GHA and GCC

- (s). Establish a working party involving homelessness caseworkers and LHO staff to agree a working definition of nominee details 'relevant' to facilitating appropriate rehousing and tenancy sustainment
- (t). To promote mutual understanding, arrange for joint training, exchanges and secondments involving homelessness casework staff and LHO housing officers
- (u). Provide joint training on assessment for support needs and ensure that housing staff are aware of the range of support provision available (particularly in relation to addictions and mental ill health).

- (v). Work to establish better information sharing on support provision and to establish three way protocols with GCC Supporting People Team, GHA and support providers.
- (w). Develop a protocol on management transfers, backed by joint training and monitoring, to ensure that these are used appropriately.
- (x). Develop improved information sharing and support for refugees making the transition from asylum seeker status
- (y). Improve joint working on domestic abuse –jointly develop leaflets on support available etc.
- (z). Seek to improve joint working in relation to tenants in arrears and at risk of eviction, via review of GHA Rent Arrears Policy. It may be appropriate to replace the existing obligation on GHA to notify GCC in respect of all eviction actions initiated by a more specific requirement for notification only in respect of cases going forward to court.
- (aa). Roll out the findings from this research and encourage wide joint discussion about how to reduce tenancy breakdown and prevent homelessness (including repeat homelessness).

For GCC

- (bb). Place greater emphasis on the need for homelessness caseworkers to drill down to get full information on the reasons applicants leave former addresses, including enquiries to previous landlord
- (cc). Ensure an equitable spread of homelessness referrals to LHOs and other RSLs to prevent concentrations in particular areas and to ensure that the burden of rehousing homeless households is fairly shared between social landlords
- (dd). Review homelessness casework procedures as to the appropriate ‘sign off’ point for newly rehoused (formerly homeless) tenants – to ensure that the settling in process is successfully completed
- (ee). Routinely notify GHA/LHOs in respect of formerly homeless nominees where (voluntary agency) support is in place – and when it is withdrawn
- (ff). Map and list housing support provision
- (gg). Establish family mediation and ‘sanctuary’ provision as means of preventing homelessness of specific types.
- (hh). Consider development of more supported accommodation for young people (GenR8 model). Ensure that care leavers are not placed in independent tenancies too soon – and that they continue to receive appropriate support.
- (ii). Commission research on reasons for very high level of repeat homelessness – to see whether changes in practices (assessment and support) would lead to reduction.

Annex 1 – Key Stakeholder Interviewees and Staff Focus Group Participants

Participant designation	Organisation
Estate Co-ordinator	FACT
Housing Officer	FACT
Housing Officer	Parkview LHO
Housing Officer	Maryhill LHO
Community Housing Manager/Estate Co-ordinator/Housing Officer	Great Western Partnership LHO
Community Housing Manager/Estate Co-ordinator/Housing Officer	Parkview LHO
Community Housing Manager/Estate Co-ordinator/Housing Officer	Kennishead LHO
Community Housing Manager/Estate Co-ordinator/Housing Officer	Pollokshields mLHO
Homelessness Caseworker	GCC
Homelessness Caseworker	GCC
Community Casework Team Leader	GCC
Homelessness Caseworker	GCC
Social Worker (Homeless Young Persons)	GCC
Social Work Leaving Care Team	GCC
Homelessness Caseworker	GCC
Homelessness Caseworker	GCC
Homelessness Caseworker	GCC
Representative	Glasgow Simon Community
Representative	SAMH
Representative	Aspire
Representative	Big Step
Representative	Big Step
Representative	Shelter
Representative	Shelter
Representative	Scottish Refugee Council
Representative	Wayside Day Centre
Representative	Gowrie Care
Representative	Southside HA
Senior Officer, Housing Services	GHA
Senior Officer, Homelessness Services	GCC
Senior Officer, Assessment & Resettlement	GCC
Policy Officer	GHA
Policy Officer	GHA
Senior Officer Neighbourhood Relations Team	GHA

Annex 2 – Staff Interview/Focus Group Topic Guides

GHA/LHO Staff

About the interviewees

Can I ask what you (each) do and about any particular responsibility you have for preparing people to take up tenancies who have support needs.

Accessing accommodation and support

Can you tell me what would normally happen when a new applicant comes to GHA to apply for a tenancy?

Prompts: How much information do you need to get from applicants?

How do you find out what sort of house they would want?

What sort of advice do you give about what they might get/waiting times?

Would you suggest they look for furnished accommodation? When?

When someone comes directly into a GHA office, who might be eligible for homeless status, what advice are they given?

Thinking about tenants who are referred by GCC caseworkers as homeless under a section 5 referral:

How is the housing support provider identified? How does the liaison between that person and the caseworker/tenant work?

How are changing support needs identified as the tenancy proceeds? For instance, who is responsible for finally signing someone off? What happens if needs increase?

Does the provision of support work well? What could be improved?

Are there other ways that tenants might be identified as being potentially in need of support, at the point of application?

Prompts: If you think someone does need extra support, how can you help them access it?

How well does this process work? What could be improved?

Would an applicant be ever advised that a tenancy is not the best solution for them? In what circumstances?

Once a tenant is being offered and shown houses they might rent – what sort of advice would you normally give (eg practical things about the house; information about GHA, neighbourhood)?

When and how is that advice delivered?

How, if at all, is this different if the tenant has been housed as homeless or has support needs?

Managing and sustaining the tenancy

What are the rates of turnover in this/your area? Are any houses relatively easy or difficult to get[let?]?

Are there minimum standards (of decoration, repair) for re-lets?

Prompts: (If applicable: what are they? Would you consider them to be satisfactory?)

Are there any routine ways of checking whether a tenant has really moved into a house that they have accepted?

Are there any routine ways of checking that a tenant is settling in/identifying any early problems they might be having?

Prompt: Is there always a post-occupancy visit? What is done at that visit?

Rent arrears and Housing benefit

Other research has suggested that there are often delays in benefit payments and that many tenancies that fail quickly leave rent arrears, so I would like to ask a little about housing benefit and arrears.

What are the processes of ensuring that tenants access the benefits (and the housing benefit in particular) they are entitled to?

What happens once rent arrears become evident?

What would you consider to be the main problems (if any) in the way benefits and rent arrears are addressed at present? Could anything be done better?

How much help with managing their debts is GHA able to offer tenants in arrears? Could more help on debt management help to reduce evictions? Are referrals made to money advice agencies etc?

Tenancy abandonment

What might you pick up as an early signs that a tenant might be considering abandonment?

Prompt: Would the tenant normally contact the GHA for help?

For what sort of help?

In what sorts of circumstances do people fail to move into properties having accepted tenancy offers?

How would you normally learn that a tenancy had been abandoned?

What do you think are the main reasons that tenants abandon tenancies?

What are the main characteristics of people who fail to sustain a tenancy? What are the main problems that they have?

Prompt: Do different factors affect different types of people – young people, young parents, those who have been homeless, asylum seekers and refugees?

Improving tenancy sustainment

What do you think would help reduce the number of tenancies abandoned quickly?

Prompt: Is there anything that GHA could do/do better?

Is there anything that GCC could do/do better?

Is there anything that support agencies or others could do/do better?

Are there any areas where GHA might work more closely with other agencies to reduce the number of tenancies being abandoned?

And are there other support agencies needed?

GCC Staff

About the interviewees

Can I ask what you (each) do and about any particular responsibility you have for preparing people to take up tenancies who have support needs.

Preparing for and accessing tenancies

Can you explain how clients come to you/your agency before they are in a tenancy? What (general) support needs do they have?

And more particularly, what preparation or support do they need before taking up a tenancy?

Are there any problems or difficulties in ensuring that they access that support?

How would you identify an applicant likely to be able to sustain an independent tenancy?

Prompt: What sort of assessments do you make? Would the final decision be yours or the tenants?

Once it has been decided that someone should look for an independent tenancy, what happens next?

Prompt: What do you do? What other agencies do you contact (if any)?

(If not covered) Would your clients normally spend time in supported or hostel accommodation?

Do you work with people who have already failed to sustain a tenancy? Does this trigger any particular action?

Support within tenancies

How is the transition to a tenancy managed? What advice and support is available?

Does this work well? Could anything be improved?

(If not already covered)

What happens when a tenant is referred to ~~GHA~~ as GHA as a homelessness referral under section 5?

Prompts: How do you decide what area offices to approach? What contact do you have with the staff?

What advice and support is available to the tenant as they decide whether to accept an offer?

How do you make sure that any assessed support needs are met? How does the liaison with the housing support worker work?

Once a tenant has accepted an offer under the homelessness referral route (section 5) is there any advice and support is routinely available at the beginning of the tenancy (i.e. apart from the special assessed support needs?)

In what circumstances would you routinely keep in contact with the tenant once a tenancy is secured?

And what sort of support is available?

Are you able to give a general indication of what support needs are met relatively well and which less so?

Prompt: Mental and physical disability; mental illness; substance abuse; isolation and social networks; refugees

Failing tenancies

How might you learn of someone who is finding a tenancy hard to manage?

What support or advice might be available for that tenant?

What do you think are the main reasons that tenants:

Abandon tenancies?

Never actually occupy tenancies?

What are the main characteristics of people who fail to sustain a tenancy? What are the main problems that they have?

Prompt: Do different factors affect different types of people – young people, young parents, those who have been homeless, asylum seekers and refugees?

Improving tenancy sustainment

What do you think would help reduce the number of tenancies abandoned quickly?

Prompt: Is there anything that GHA could do/do better?

Is there anything that GCC could do/do better?

Is there anything that support agencies or others could do/do better?

Annex 3 – Methodology: Selection of GHA Ex-tenant Sample

For the purposes of this research, we sought to interview tenants who had previously taken up a GHA tenancy but who had subsequently given the tenancy up within a year.

As part of the study, we interviewed 50 respondents who had previously occupied a GHA tenancy but had left it for whatever reason. These were all tenants who **hashave** given up tenancies within a fairly short time period – of less than 12-18 months in most cases. 40 in-depth interviews were conducted face-to-face while three respondents requested a telephone interview instead. A further seven people were interviewed in a focus group organised by Aspire Scotland. This chapter presents the findings of these interviews from full transcript analysis (the interviews were tape-recorded with respondents' permission).

The sample for the study was built-up from GHA records for tenancies terminated in August, September and October 2005. These respondents were approached as soon as possible after terminating the tenancy to ensure they were still resident at forwarding addresses. This provided a sample of people who had provided a forwarding address at the end of their tenancy or a telephone contact number at the beginning of their tenancy. As there were a significant proportion of terminations (particularly abandoned properties or evictions) for which no other details were available, we approached a number of homeless organisations for help. These organisations were able to identify clients who had previously been GHA tenants but whose tenancy had ended, including a number of clients with more complex needs whom we might otherwise not been able to include in the research.

Annex 4 – Topic Guide: Ex-tenant Interviews

Introductions

Researcher is independent of the GHA and cannot help with any housing problems

Respondent will be paid £20 for taking part

Use of tape-recorder (to avoid scribbling notes)

Everything they say is anonymous and confidential

If they don't want to answer any questions, we'll skip to the next one.

Taking up the tenancy

I'd like to start by asking you about the property you rented until September but before that can I just check on whether you had ever had a council or housing association tenancy before that time?

How did you come to get the tenancy you rented until September [cite address to avoid ambiguity]?

What were your living circumstances when you applied for housing to get *that* tenancy? How settled were you there at that previous address?

How long had you been on the waiting list/homeless? Was it the first offer you got? Tell me about the other offers – were they better/worse?

Why did you decide to accept this offer?

Did you apply directly to GHA or did someone else arrange things for you?

If came through homeless route – what assistance did Homelessness Service provide? What are your views on the homelessness service?

If asylum seeker – what are views on Asylum Seeker Project service?

Was that the first time you had rented a property? IF NOT – How many tenancies, what type, how did they work out?

Did you actually move into the property? (Why not?)

What was it like when you moved in? How did you feel? POSSIBLY USE PROMPT CARDS WITH STATEMENTS LIKE 'WORRIED' 'EXCITED' 'ANNOYED' 'HAPPY' TO STIMULATE DISCUSSION.

Help/support on moving in

What kind of help or advice, if any, did you get when you were moving into the property? Did anyone explain how things in the house worked? Did you get advice/help about benefit entitlement? Or practical help with setting up home? Who was that from? What else would have been useful to know/have/get?

Did you have a furnished let? If **yes**, what was provided? Was there anything crucial missing? Views on the quality of the furniture etc. Views on the service charge for furniture?

If **no** – did you know that it was possible to get a furnished let? If **yes**, where did you get info from?

Would a furnished let have been useful to you?

Where did you get (other) furniture from? Did you have everything you needed? Did the house feel like a 'home'?

At the time you moved into the property how long did you intend to stay? Did you expect to stay there only a short time?

The property

What was the property like before you moved in? Probe – condition, repairs needing done, dampness/condensation, amenities. Did you tell anyone at GHA about that? How did they respond?

And what was the property like when you moved in? How far were these things fixed?

Did anything about the property cause a problem for you or anyone else in the household? Probe: stairs, storeys, moving around, etc.

If living in a multi – did you tell the concierge about any problems? How did they respond?

The characteristics of the neighbourhood /anti-social behaviour

How settled did you feel living in the area? What made you feel that way? How well did you know the area before you moved into the house/flat? Did you have family/friends living in the local area?

What was good/bad about the area/street/close you were living in? How safe did you feel living there? Why/not?

Did you experience any particular problems while living there? Was that with your neighbours or other people? How did that come about?

Did you/your neighbour or anyone else involve the GHA or the Police or anyone else in resolving that? Who? What happened? Was it resolved? How? What, if anything, do you think should have happened?

Do you know of any (other) people who had problems living in the area? (Your neighbours, family or friends?) What kind of problems did they have? What happened? Was it resolved? How?

Terminating the tenancy

Did you apply for Housing Benefit? How did that work out? Was the rent paid, or were there arrears? Were rent arrears in any way involved with the decision to leave the tenancy?

How did the tenancy come to end? Probe - Did you *DECIDE* to end it or did something else happen? Can you describe the run-up to the tenancy ending?

Was it a mistake to leave the tenancy when you did, or do you think this was the right thing to do? Why?

Did you get letters from the GHA? What did they say? Did you understand them?

Did you have any visits from or meetings with GHA staff? Was that your idea or the GHA's? Probe: How many meetings? What happened at that/those meetings? Did you understand what they were about? How useful were they?

Is there anything that could have helped you stay in the tenancy? What could **GHA** have done? What could **you** have done?

Tenancy support

Did you have any support at the beginning of the tenancy? (probe – homeless applicants should be assessed for support and receive a support package if necessary; refugees should have access to support form Refugee Support Service)

Did you have a named person you could contact if you needed help, advice or support? What agency/organisation were they from?

Did you speak to anyone at the GHA or anywhere else about the problems you were having (WORDING DEPENDS ON ABOVE)? How did you get in touch with them? Did GHA refer you to them?

What help or advice, if any, did you get? Probe about the agencies involved – who, how they helped, whether they are still in contact with them.

Did you find that help or advice useful? Why/not? Thinking back, what help or advice might have been good?

How important/useful would help/advice about these things have been to you? SHUFFLE-CARDS. – benefits, budgeting/money, rent arrears, debt advice, organising power/utilities, furniture, decorating, repairs/maintenance, drugs/alcohol support, mental or physical health issues, adaptations, help with parenting/coping with children, childcare, employment/training advice, dealing with neighbour problems, couple/family counselling, leisure activities, social activities, someone to talk to.

Probe – Did you get any (other) help with those issues when you had your tenancy? Who from? How did that work out?

Awareness of agencies

Did you know about any of the following services? (USE SHOWCARD LIST) How did you hear/know about them? How useful might they have been to you?

GHA – Welfare Benefits officers, Neighbour Relations Team (to deal with anti-social behaviour); Furnished lets

GCC – Social work , Addictions team, Leaving Care Services, Disability/Occupational Therapists, Homeless Health Visitors Service

Voluntary organisations – Shelter, CAB, Scottish Refugee Council, Positive Action (asylum seekers), *The Big Step* (for care leavers), SAMH (mental health), ASPIRE, LORETTO, UNITY, GOWRIE CASEWORK TEAM

Moving on

Where are you living at the moment? How is that working out? How long do you think you'll stay there for?

If in a new tenancy - How does it compare to your last tenancy? Probe: the property, the area, the landlord/LHO, the help/advice when you moved in....

If not – what are your plans for the future? Probe: are you thinking of another tenancy or.... When do you think that will happen?

The tenant

Before we finish up, I'd like to ask a few questions about you. This is so I can compare the experiences of different people.

Record/collect – age, household type, economic status, ethnic origin.

And is there anything you'd like to say that I've not asked about? About your tenancy or the GHA or anything else?

THANK AND CLOSE

Annex 5 – Casefile Review Report

Introduction

1. The case file audit is intended to be a key component of the overall research project and contribute to the overall research findings along with the policy and procedure review, literature review, lettings data analysis, focus group work and interviews with former tenants. Therefore it has to be read in conjunction with any other interim analysis undertaken as part of the project thus far.
2. The audit involved visits to the six LHO offices of FACT (Cranhill), Kennishead, Pollokshields, Great Western Tenant Partnership (Annie'sland), Maryhill and COMPASS (Sighthill/Royston). These areas were primarily chosen to ensure that the audit reflected diversity in terms of the geography and demand for housing across various areas of the city. Nearly 200 former tenant files⁸ were identified for the purpose of the audit with the breakdown between offices being:
 - FACT - 29
 - Kennishead – 28
 - Pollokshields – 19
 - Great Western Tenant Partnership – 23
 - Maryhill – 48
 - Compass – 50
3. All of the tenancies to be examined had been terminated within a year. Of the total 21% had been terminated within 2 months and a further 33% had been in place for 3-6 months. Nearly half (46%) had remained intact for more than 6 months. The audit covered all the 'within year' tenancy terminations in each area where the reason for termination was not 'routine' (e.g. excluding transfers, tenancy status changes such as joint to sole). These included where the tenant had absconded, been evicted or had simply moved elsewhere in Glasgow to be a lodger or into a private tenancy.
4. The target was to ascertain information from at least 180 cases across the six offices. The main objective of the case file audit was to uncover more detailed evidence on tenancy termination reasons which delved beyond the routinely recorded termination reason. Due to the unavailability of some of the files identified information was gleaned for around 180 cases.
5. For each tenancy there was hard copy of the file and where possible information on the rent account was accessed through the GHA housing management information system where electronic data on each tenancy is accessible. The

⁸ The basic criteria for the whole study being where the tenancy is terminated within a year of it being created.

files are organised on the basis of the property address and former tenant information is generally kept in the same file as that of the current tenant. Some offices reported archiving former tenant files although it was not clear if this was standard practice.

6. In the hard copy of each file there was generally standard information available such as the signed tenancy agreement and record of the tenancy sign-up stage. Abscondment notices were also prevalent given the sample that was being looked at. However there was less evidence of consistency in record keeping on 'settling in' visits and ad hoc tenant contact. Overall there does appear to be some variation in practice across the LHOs (and perhaps individual housing officers) as to what information was recorded in the house files. To some extent this has made the collection of comprehensive quantitative data for all the cases difficult.
7. However even within the relatively large number of files examined some of the detailed information that was required appeared to be lacking. In particular information on 'vulnerability' or support needs. At the same time, in each case a proforma was used to attempt to gain as much systematic and comparable information about the terminating tenancies as possible. Generally our view is that the case file audit was a worthwhile exercise with relevant information that complements the other aspects of the research.
8. For this component of the research results are reported at the global level referring to all six areas. Given the files were selected primarily on the basis of recent terminations and the reasons for this (and were not intended to be a representative sample); the analysis is not conducive to making comparisons across the LHOs. The only comparative commentary is where it is relevant to make some distinction in terms of the relative demand situation for the six areas.
9. The remainder of this brief report sets out the results of the audit and is structured accordingly. The context section includes the reason for termination, tenancy source and household profile of the cases examined. There are then some general findings presented relating to all the cases, followed by a specific focus on 'abscondment' cases. Tenancies accessed through the waiting list or homelessness route are then explored followed by some brief conclusions.

Context

10. GHA identified 196 cases across the six LHOs where the tenancy ~~termination reason~~ **termination reason** was not 'routine'. A breakdown of reasons for termination is provided at table 1. The greatest proportion of cases examined in the audit were where the tenant had absconded, equivalent to 43% of the total. Moving within Glasgow to be a lodger was the second most common reason at just under 13%. Other less cited termination reasons were tenants handing in their keys, leaving Glasgow or where the rent was too high – approximately 7% for each. Eviction for rent arrears was found to be the main reason for just 4% of terminations although this is perhaps understating the wider association of rent arrears with terminations (as will be demonstrated later in the report).

11.

Table 1		
GHA Case File Audit -Reason for tenancy termination		
<i>Termination Reason</i>	<i>Number</i>	<i>%</i>
Absconded	85	43%
Financial Reasons - Rent Too High	14	7%
Leaving Glasgow Personal Reasons	15	8%
Move Within Glasgow To Be A Private Tenant	8	5%
Keys Handed In - No Reason Given	14	7%
Move Within Glasgow To Be A Lodger	25	13%
Cancelled let after date of entry	12	6%
Failed to occupy	1	1%
Evicted - rent arrears	8	4%
Unhappy with surrounding neighbourhood	6	3%
Other	8	4%
Total	196	100%
Source: GHA Housing Management System		

For the case file audit the source of the tenancy (table 2) was found to be primarily through the waiting list with 65% of all tenancies terminated originating from a waiting list application. Just under 20% were homeless referrals with 12% of the tenancies originating from a transfer application.

Table 2		
GHA Case File Audit - Tenancy Source		
<i>Tenancy Source</i>	<i>Number</i>	<i>%</i>
Homeless	38	19%
Waiting list	128	65%
Transfer	23	12%
Other ⁹	7	4%
Total	196	100%
Source: GHA Housing Management System		

Table 3 outlines the household profile of the cases examined. The majority (over 80%) of these were either single person (59%) or lone parent (22%) households. Couples and family households represented a relatively small proportion in

⁹ Other such as assignments.

comparison to this, 9% and 6% respectively. 'Other' household types accounted for 3% of the total.

<i>Household type</i>	<i>Number</i>	<i>%</i>
Single person	116	59%
Lone parent	44	22%
Family (2 adults + at least 1 child)	12	6%
Couple	18	9%
Other	6	3%
Total	196	100%
Source: GHA Housing Management System		

12. Table 4 shows the distribution of termination reason by office for the case file audit. The proportion of abscondments is greatest in the Maryhill (55%), Compass (43%) and FACT (58%) LHOs and also high in Kennishead (36%) and Pollokshields (31%). The Great Western Tenant Partnership (GWTP) had the lowest proportion. In Sighthill nearly one in four tenants moved within Glasgow to be a lodger or a private tenant. Generally there were quite a high proportion of terminations (ranging from 11% to 23%) for this ~~reason.~~ **Evictions** reason. **Evictions** for rent arrears was a relatively low proportion of the terminations with the highest in Kennishead and FACT LHO. In Pollokshields and Cranhill there were also relatively high numbers of terminations where it was reported that the rent was too high. In both the GWTP and Sighthill, there were relatively high proportions of tenants who cancelled the let after the date of entry. In these cases the tenant would not have moved into the property. Tenants who moved out of Glasgow represented 26% of cases in the GWTP and 22% in Kennishead.

TABLE 4 GHA CASE FILE AUDIT – TERMINATION REASON BY LHO												
Local Housing Organisation	Maryhill		Great Western Tenant Partnership		Compass (Sighthill)		FACT (Cranhill)		Pollokshields		Kennishield	
	No	%	No	%	No	%	No	%	No	%	No	%
Termination Reason												
Total tenancies	47	100	23	100	51	100	29	100	19	100%	28	100%
Abscondments	26	55%	4	17%	22	43%	17	58%	6	31%	10	36%
Rent too high	3	6%	1	4%	2	4%	5	17%	3	16%	0	0%
Evicted rent arrears	1	2%	1	4%	1	2%	2	7%	0	0%	3	11%
Move within Glasgow (lodger or private tenant)	8	17%	4	17%	12	23%	4	14%	3	16%	3	11%
Leaving Glasgow	1	2%	6	26%	0	0%	0	0%	2	10%	6	22%
Family/friends	0	0%	0	0%	0	0%	0	0%	1	5%	0	0%
Keys handed in – no reason given	3	6%	2	9%	5	10%	0	0%	2	10%	2	7%
Unhappy with surrounding neighbourhood	1	2%	2	9%	3	6%	0	0%	0	0%	0	0%
Cancelled let after date of entry	3	6%	3	13%	6	12%	1	3%	0	0%	0	0%
Other	1	2%	0	0%	0	0%	0	0%	2	10%	4	14%

General Findings

13. Of all 196 case files in the sample it was ascertained that 74% of tenants had some level of rent arrears with 26% having clear rent accounts¹⁰. This ranged from serious arrears cases associated primarily with abscondments and tenants who had ultimately been evicted for rent arrears to more minor arrears cases. Where the tenant had received a 'settling in' visit it was also clear in some cases that rent arrears were evident from the date the tenancy started. In total 136 cases with specific figures for rent arrears were obtainable. The distribution of rent arrears among these 136 households were:

- Between £2,000 - £2,999 - 7% of former tenants
- Between £1,000 - £1,999 - 28% of former tenants
- Between £500 - £999 – 24% of former tenants
- Between £100 - £499 – 29% of former tenants
- < £100 – 11% of former tenants

14. The level of rent arrears among the former tenants that the case file audit focused on is significant. This was particularly the case for tenants who had absconded from properties. The files did not provide any consistent information on the particular circumstances that may have led to the accrual of rent arrears. However broadly some of the situations that appear to exist include in some cases where the tenant had not been on Housing Benefit there appears to have been very little rent paid since the tenancy commenced. In others where it appears that the tenant has never moved into the property and has not (perhaps unsurprisingly) subsequently paid any rent. These terminations are officially recorded as the tenant absconding.

15. The level of rent arrears in these cases tends to vary and can be related to the length of tenancy and how early GHA staff are alerted to the fact that the tenant may not have moved into the property and the abandonment procedure is instigated. And obviously rent arrears continue to accrue throughout the abandonment procedure process. Overall the levels of rent arrears reported appear high among this group of former tenants given that the tenancies are relatively short-term. This may tend to indicate that rent is not being paid from the commencement of the tenancy.

16. While the information is not fully available for all cases it was ascertained that 67 (34%) of the former tenants had not paid any rent on their property. In 56% (n=38) of these cases the tenant had absconded from the property. Perhaps not surprisingly a further 15% of those who had not paid rent (n=10) had cancelled the let after the date of entry. Six per cent (n=4) had handed in their keys with no reason given and a further 5% had been evicted for rent arrears.

¹⁰ However this figure may be higher given that in as small number of cases the rent arrears information was not obtainable.

Tenants moving within Glasgow to be a lodger or private tenant represented 6% of cases. The remaining termination reasons among tenants who appear not to have paid any rent include where the rent was too high, leaving Glasgow or being unhappy with the surrounding neighbourhood.

17. Of those tenants who not paid any rent 56% were single person households and 22% were lone parent households with the remaining 22% being couples, all adult households or couples with children. Overall 34% (n=23) of all former tenants who had not paid any rent were young single persons aged 25 or less. A further 12% (n=7) of the total were lone parent households in the same age category.
18. It is also the case that rent arrears are prevalent among tenants who have been receiving Housing Benefit. However it is not clear how this situation has arisen. Possible explanations may be where the tenant was in intermittent employment or where housing benefit payments had stopped after it became clear the tenant was not living in the property. A view expressed through one housing officer was that sometimes there was an issue over the tenant not actually moving into the property when the tenancy commenced and this could lead to confusion over the date that eligibility for Housing Benefit commenced. The tenant may not realise that the Housing Benefit claim should relate to the tenancy start date rather than the date they actually moved in. In a small number of cases there was some evidence in the files of tenants with other debts that may have contributed to their overall financial predicament.
19. Information on whether the tenant actually moved into the property is a standard question on GHA's 'settling in' visit form. According to GHA policy all new tenants are to be visited by a housing officer or assistant within the first six weeks of their tenancy commencing. There is a proforma that has to be completed as part of this process. From the case file audit it appears that practice¹¹ with regard to 'settling in' visits and/or the logging of the relevant information does vary. The information held in the files did not appear to be consistent across the six offices.
20. From the information that was available (from files or from a housing officer directly) it is clear that the majority of tenants had actually moved into the property. However there were approximately 30 cases (16%) where the likelihood was that the household had not moved into the property. For some of these the let had been officially cancelled after the date of entry usually by the tenant. This is often related to a change in specific personal circumstances. Two thirds of those that did not move into the property were single person households with half of these being younger persons (under the age of 30 yrs).
21. In nearly half (14) of these cases the official reason for termination was abscondment. The length of tenancy recorded in these instances varies from two months up to eleven months – which suggests that it can take a significant amount of time before housing officers are aware that a property has never been occupied. In many instances the recording of rent arrears against the tenants account is the first indication of the fact that the tenant

¹¹ Or this may be simply a case of visits not being recorded in files.

may not have moved into the property. This then appears to instigate a response from GHA staff and attempts to contact the tenant. While not always the case there was also some evidence that attempts to contact the tenant to arrange the 'settling in' visit also instigated action that would lead to the abandonment notice being served.

22. In 13% (25 of the 186 cases) of the files there was evidence of anti social behaviour and/or criminal activity either perpetrated by the tenant or where the tenant was a victim. This anti-social behaviour ranged from lower level noise complaints to more serious situations where violence was cited as an issue. Given that a number of these tenancies are recorded as terminating through abscondment then it is important that the link between ASB and terminations is understood better. It may be the case that GHA should consider specifically recording tenancy terminations where ASB may have been an issue (particularly where there may be a link to abscondments).
23. Evidence on the vulnerability of tenants or support requirements appeared to be thin on the ground. There was very little information within the files on these matters for the vast majority of cases. In the main where vulnerability issues were identified these would relate to medical, drugs or domestic violence issues. In a handful of cases it was evident that GCC Social Work Department were involved with the tenant. In one case where there was social work involvement the tenant had perpetrated a catalogue of anti-social behaviour offences. Overall though given that a large number of the case files were tenants who had absconded from properties and had significant rent arrears there appears to have been little evidence of support needs being assessed or support service provision.
24. In 7% (n=14) of cases the tenancy termination reason cited was that the rent was too high. The household profile of these tenants tended to be young single people or lone parents. Generally they were either working tenants or students who may be ineligible for housing benefit. However this group also seemed to be more likely to end their tenancy in a more planned way indicated by the presence of tenancy termination notices from the tenant. Indications were that these tenants had moved somewhere else in Glasgow back into c/o accommodation or the parental home. Perhaps not surprisingly five of this group had rent arrears at the end of their tenancy. Overall though there is clearly an issue over the affordability of rents, given the level of general rent arrears and the fact that some tenants have cited this as a specific reason for ending their tenancy. However this may also be related to eligibility for housing benefit among some groups and also lack of knowledge over the interaction between this and intermittent employment.
25. The files tended to indicate a significant degree of contact between GHA staff and tenants. In the main though this contact could be described as routine and generally followed GHA policy and procedures. The main areas of contact recorded between GHA staff and the tenant have generally focused on:
 - Contact at sign-up stage
 - Settling-in visits (although not clear that this practice is wholly consistent)
 - Contact over rent arrears (letters, interviews)

- Abandonment procedure (which sometimes prompts the tenant to end the tenancy in an official manner)
 - Contact over ASB issues
26. Most of this contact generally related to the policy and procedural practice associated with the letting of the property and terminations. In some cases it was clear that more 'informal' contact had taken place through the existence of letters or file notes. However the existence of 'informal' contact is difficult to measure given that some of this may occur over the phone where it may not be officially logged.

Abscondments

27. In the audit eighty-five of the tenancies terminated were through the tenant abandoning the property. In terms of the length of tenancy 48 or 56% of these were in place for less than six months with the remaining 44% expiring within the year. Not surprisingly in almost all cases there was no recording of a forwarding address for the tenant. For all the other tenancy termination reasons 46% expired within six months and 54% within the year.
28. Table 5 shows that of the total number of absconding tenants 62% were single person households, 20% lone parents and 11% couples. The remaining 7% were family¹² or other household types. In the other 'non-routine' terminations 57% were single person households, 24% lone parents and 8% were couples. The remaining 11% were family or other household types. This tends to indicate that single person households are a slightly greater 'risk' group for abscondments.

Household Type	Abscondments	Other Reason
Single persons	62%	57%
Lone parent	20%	24%
Couple	11%	8%
Family	5%	7%
Other	2%	4%

29. In addition and perhaps more significantly of all the tenancies abandoned over half (55%) were from households aged 25 years or less. A further 22% were aged between 26-35 years. Not surprisingly a significant number of these were single person households. A further 16% were in the age group 36-50 years with only 5% in the age groups above this. When compared to

¹² 'Family' refers to two adults with children

the 'non-absconding' tenants it is evident that there is a greater propensity of younger tenants in the case file audit cases to have absconded.

Age group	Abscondments	Other reason
< =25 years	55%	41%
<=35 years	22%	25%
36-50 years	16%	26%
51- 60 years	4%	4%
61 + years	1%	4%

30. In the younger age cohort (25 years or less) the majority of applicants had accessed tenancies through the waiting list. Significant rent arrears were also a feature of this group of tenants. In addition the information in files tends to indicate that anti-social behaviour is a particular issue for this group of tenants – either being a victim or a perpetrator. In eight case files this was identified as an issue and included incidences of tenants being harassed by local youths either in the neighbourhood or in extreme cases in their own home. In some cases the complaints were against the tenant. This simply serves to illustrate the fact that it appears younger tenants have abandoned properties for anti-social behaviour reasons.
31. Rent arrears were also a significant issue among all tenants who had abandoned properties with almost all of these former tenants leaving their rent account in the red. It appeared that only in 6 cases (7%) was the rent account clear at the end of the tenancy. The level of rent arrears ranged from £95 to £2,600. In many cases this includes tenants who at some point in the tenancy were receiving Housing Benefit.
32. Even in some cases where the tenancy termination reason was not an abscondment it was clear that the abandonment procedure had been instigated by GHA. This tends to indicate that there is a greater prevalence of tenants living in properties for short periods or failing to take up residency at all prior to the tenancy being terminated than indicated in the formal records. In some cases where the abandonment procedure has commenced and the tenant is aware of this, contact is established with GHA and the tenancy terminated through a more routine and formal mechanism.

Tenancy Source

33. There were 38 tenancies identified where the applicant had been referred through the homeless route with 50% of these recording 'abscondment' as the reason for the tenancy being terminated. A further 16% of homeless cases had moved within Glasgow to be a lodger and 13% had handed in their keys with no reason given. In two cases (5%) the reason given was that the rent was too high. The remainder had moved away from Glasgow, cancelled the let prior to entry date or were unhappy with the surrounding neighbourhood.
34. It is perhaps to be expected that some of the homeless cases would have been classed as vulnerable and in priority need in order to access the

tenancy. From the case file audit the information does seem to point to this with social work involvement evident in a small number of homeless cases. In addition the tenancy files indicated that a number of the homeless referrals were dealing with issues such as fleeing domestic violence, drug or alcohol dependency or health problems.

35. The analysis of GHA lettings records raised the question over where former homeless households have moved to after terminating their tenancy. There is some qualitative evidence through a small number of cases examined in the audit which indicate that some will have moved back in with parents or other family or friends. In one or two cases the former tenant had moved to other parts of the country. Overall though given the lack of information in the files it is difficult to provide a definitive answer to the current housing circumstances of households who were homeless prior to taking up the tenancy.
36. In the majority (128) of the files examined the applicant had accessed the tenancy through the waiting list. Approximately 70% (n=90) of these were single person households. Furthermore 48 of these single person households are aged between 16-25 years with 60% of these having absconded from their tenancies. Overall one third of all the abscondment cases examined in the case file audit were young single people aged 25 or less who had accessed housing through the general waiting list. The majority of these tenancies were in existence for less than six months. In the waiting list group eight cases were single people aged 26-35 years and all of these had absconded from their tenancies.
37. A large number (92) of 'waiting list' tenants were also in rent arrears at the end of their tenancy and for some it is clear that no rent payments were ever made. In other cases only minimal rent payments had been made. Anti-social behaviour and poor perceptions of the neighbourhood were also evident in some of these early termination cases.
38. In essence these findings tend to support the statistical analysis of lettings records, in that there is a similar profile of tenancy non-sustainment among applicants accessing tenancies through both the homelessness and waiting list routes. It may also be the case that applicants accessing through the homelessness route may have had a more detailed assessment that has identified support needs. Therefore it is important that any tenancy sustainment initiatives focus on both homelessness and waiting list applicants. Early tenancy terminations and households 'at risk' tend to come through both the waiting list and homelessness route.
39. There were only 23 files in the audit where the tenancy was created through a GHA tenant transferring. While generally the termination reasons were more routine there were also 9 abscondment cases and 82% had rent arrears at the end of the tenancy. However of those with rent arrears 33% were less than £100. In only 3 cases (15%) were the arrears over £1,000 with the remaining 52% in the range over £100 but less than £1,000.
40. One of the interesting issues here may be where a current GHA tenant cancels their new let prior to moving yet in some cases appear to accrue rent arrears for their 'new' tenancy. This was apparent in 3 cases a figure equivalent to 13% of all transfer cases. In one case it appears arrears of approximately £500 have accrued over what is recorded as a tenancy lasting 2 months. The file also indicated that medical/mental health issues had

resulted in them cancelling the let. In these situations presumably the debt should be recoverable given that the household is still a current GHA tenant. However whether in practical terms it is or not is another question. It is also not clear what impact such a debt may have on the tenant particularly where the tenant may be 'vulnerable'.

41. While the case numbers are a relatively small proportion of all early 'transfer' terminations the audit did provide some of the background to these including:

- One case where the tenant had moved to temporary accommodation after 'fleeing violence'
- A student who could not afford the rent therefore had ended their tenancy
- Tenant moving back to family in England
- A former tenant who never moved into the property and was staying 'care of' at another address
- Other former transfer tenants who appeared to be staying 'care of' at other addresses in Glasgow.

Conclusions

42. The incidence of rent arrears in the tenancies investigated through the case file audit points to a significant issue for GHA. The evidence points to a link between the financial situation of tenants and early tenancy termination. However it is difficult to isolate the causes of the rent arrears situation without considering individual cases in more detail. Whether a tenant has taken on a tenancy with little intention of paying rent, or anticipating that they will be eligible for Housing Benefit or it is simply that they cannot afford the rent are key questions. The overall dilemma is attempting to balance the business objectives in terms of rent collection and social objectives of providing homes for those who need them. It is perhaps the case that more rigorous adoption of current policy and procedures coupled with some type of 'risk assessment' of the chances of a tenancy failure may go some way to alleviating this dilemma. In particular in those cases where rent arrears are evident shortly after a property is let then early action is of paramount importance.

43. Certainly the case file audit tends to support the view that young single people are probably most at risk from an early tenancy termination. However it is unclear as to what happens to these households in terms of their housing 'career' apart from a few cases where it has been identified that they may have returned to the parental home or family/friends. The level of former tenant rent arrears in the group studied through the case file audit tends to raise the question of how a future tenancy in the social housing sector can be accessed. There is a risk that with a history of rent arrears, and in the absence of any arrangement being made to pay off these arrears then the household may be precluded from gaining a new tenancy in the future. Even if a payment arrangement is forthcoming it is difficult to envisage for many of these households that a rent arrears situation would not arise again with a new tenancy.

44. Anti-social behaviour also appears to play a role in the extent of tenancy terminations and also the 'reputation' of some neighbourhoods, where a let may be cancelled prior to the date of entry. It appears from the case file audit that where anti-social behaviour has played a part then the tenancy termination reason is likely to be 'abscondment'. This highlights the link with GHA's regeneration initiatives and implementation of the ASB strategy and the need to ensure that policy and practice associated with these are fully implemented.
45. It might have been anticipated that homelessness applicants would be more likely to terminate a tenancy in an unplanned way. However it appears to be the case that applicants from the waiting list are just as likely to terminate the tenancy in an unplanned manner. This is often the case for abscondments where age and household type appear to be the common factors along with evidence of significant difficulties in paying the rent and in a minority of cases anti-social behaviour. These are evident in cases of both waiting list and homeless referrals.
46. Finally, it is the case that GHA will want to ensure that information such as that from the 'settling in' visit is recorded and available for collation. The information is potentially valuable in gaining a greater understanding of the nature of tenancy terminations. It was not clear from the case file audit that these visits were being undertaken in all the LHOs for all new tenants and/or the subsequent results recorded in tenancy files. It may also be the case that more systematic collection and collation of information on vulnerability and support needs is required as well as service provision. This would assist in the understanding of early terminations and also provide a clear audit trail as to whether support is being provided.

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