Crisis Private Renting Toolkit
A guide to setting up a PRS access scheme
### TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome page and key principles for PRS access schemes</td>
<td>3</td>
</tr>
<tr>
<td>Introduction</td>
<td>4</td>
</tr>
<tr>
<td>Planning and preparation</td>
<td>7</td>
</tr>
<tr>
<td>Organisational policies</td>
<td>14</td>
</tr>
<tr>
<td>Publicity and promotion</td>
<td>21</td>
</tr>
<tr>
<td>Services for landlords</td>
<td>25</td>
</tr>
<tr>
<td>Services for clients</td>
<td>31</td>
</tr>
<tr>
<td>Properties and property management</td>
<td>39</td>
</tr>
<tr>
<td>Deposits, bonds and rent-in-advance</td>
<td>45</td>
</tr>
<tr>
<td>Setting up tenancies</td>
<td>49</td>
</tr>
<tr>
<td>Tenancy support</td>
<td>58</td>
</tr>
<tr>
<td>Ending a tenancy</td>
<td>62</td>
</tr>
<tr>
<td>Housing benefit</td>
<td>69</td>
</tr>
<tr>
<td>Monitoring and outcomes</td>
<td>76</td>
</tr>
<tr>
<td>Moving into work</td>
<td>81</td>
</tr>
</tbody>
</table>
Welcome to our PRS Access Scheme toolkit!

Here you will find all the resources you need to improve or create your PRS Access Scheme from scratch, even including template documents.

The toolkit has been divided into 14 sections and each of these can be accessed by using the links below. The toolkit is based upon the key principles for private rented sector access schemes developed by Crisis in consultation with central and local government and landlord and tenant groups.

The Key Standards for Scotland is an adapted document for organisations operating PRS access schemes in Scotland.

Crisis has also launched a toolkit on young people in the PRS.

Key principles for private rented sector access schemes

Crisis has developed a set of key principles for private rented sector access schemes. These principles have been developed in conjunction with an expert group of stakeholders and are intended for service providers involved in the delivery of PRS access schemes and those involved in commissioning and designing services.

The key principles set out in this document are intended to act as guidance for service providers as to the minimum standards that all PRS schemes should meet.

The Key principles list provides a full list of those strategic and operational elements that are present in good quality PRS access schemes and is provided in a succinct format for easy reference purposes. These include:

- Organisational principles
- Staffing
- Services for clients
- Housing Benefit and rent
- Services for landlords
- Properties and property management

The Key principles self assessment tool section of this document enables service providers to systematically assess whether they have in place the key strategic and operational elements of a well run and inclusive scheme (or proposed scheme). It is not related to the levels of outputs or outcomes being achieved by a scheme, but rather whether the fundamentals are in place to ensure that a good quality service is being provided to landlords, tenants and those in housing need.

Download the Key principles for private rented sector access schemes.
1. Introduction

This section will give you information about using the toolkit and explains why the private rented market has become a necessary housing solution for people experiencing homelessness.

1. A- Who the toolkit is for?

This toolkit is primarily intended for statutory and voluntary agencies and private companies that are considering setting up a PRS access scheme. It is intended to provide a comprehensive guide to both the planning and preparation stages, and the working practices involved in operating a scheme. There is also example documentation that provides all the necessary information to begin running a scheme.

This toolkit is also intended to be a valuable resource for existing schemes in the voluntary and statutory sectors. The guidance provides a basis for comparison with a scheme’s existing working practices.

1. B- How to use this toolkit

The PRS toolkit has been divided into 15 sections each of which has been further subdivided to provide you with relevant and useful information presented in a structured manner to help you develop or improve your PRS access scheme. You can either go through each section of the toolkit step-by-step or just access the sections that are relevant for you.

We have also provided many document templates which can be downloaded from our website.
1. C- PRS as a housing option

The private rented sector (PRS) has long been recognised as a potential source of accommodation for homeless people, particularly single homeless people who are generally the lowest priority when it comes to allocating the scarce supply of social housing. Insufficient supply of permanent social housing and the overloading of temporary supported accommodation mean that the homelessness sector has had to find ways of making the PRS a viable and attractive option for homeless people.

Whilst the PRS is not the best solution for everyone – and there remains an urgent need for more social housing and supported forms of accommodation – Crisis’ experience is that the PRS can be effectively opened up to provide long term, sustainable ‘ordinary’ housing for vulnerable and homeless people through the provision of good quality local services.

Crisis believes all Local Authorities should ensure that there is a PRS scheme in place for single and vulnerable homeless people. Furthermore, schemes must be properly resourced to provide a range of services to both landlords and clients based on the wealth of best practice that has been identified over the years. Central to achieving this goal is the proper staffing of schemes to ensure that the services provided meet the needs of both client groups and to provide ongoing support to avoid tenancy breakdown.

D- Crisis and the PRS

The fact that the PRS was identified as a potential source of accommodation for homeless people caused Crisis to launch the Smart Move franchise model for deposit schemes in 1997. This model deposit scheme was operated by up to 30 independent organisations around the UK. Furthermore, in 2006 we were approached by the National Rent Deposit Forum and asked to take over the delivery of advice and guidance on operating deposit schemes. This led to Crisis establishing a national advisory service for local authorities and the voluntary sector offering training, resources and guidance to those wishing to prevent and tackle homelessness using the private rented sector.

In 2008 we worked alongside the London Housing Foundation (LHF) to improve understanding of providing access to the private rented sector. We were not surprised to find that – while most local authorities have some form of access scheme in place for their statutory homeless cases – those who fall outside the narrow definition of ‘priority need’ are poorly served. In 2008 only 17 schemes in London (under half of the schemes identified) offered a service to those not in priority need and most of these require a local connection and are accessible only by specific client groups.

In partnership with LHF we launched the research paper ‘Private Access, Public Gain’ which clearly makes the case that – aside from the moral imperative of assisting those in dire need of housing assistance – a good private rented sector access scheme will lead to considerable savings to the public purse. Such a scheme will deliver real benefits in terms of both preventing homelessness and making better use of existing supported accommodation.

Crisis believes all local authorities should ensure that there is a scheme in place for single and vulnerable homeless people. Furthermore, schemes must be properly resourced to provide a range of services to both landlords and clients based on the wealth of best practice that has been identified over the years. Central to achieving this goal is the proper staffing of schemes to ensure that the services provided meet the
needs of both client groups and to provide ongoing support to avoid tenancy breakdown. We work in partnership with the Department of Communities and Local Government and the Scottish Government to support the work of local authorities and voluntary sector agencies in England and Scotland and anyone who would like to contact us for advice and guidance can do so at private.renting@crisis.org.uk. We also currently manage the Crisis PRS Access Development Funding Programme in England, more details of which can be found on our website, www.privaterentedsector.org.uk.
2. Planning and preparation

If you are trying to gain support for an existing PRS access scheme or starting a new scheme, this section will give you information on identifying resources, working in partnership with key local stakeholders and within the frameworks of local strategies.

See also our Key principles of PRS access schemes

2. A- Resourcing

Dedicated staffing

Schemes need to invest a lot of time into building relationships with private landlords, particularly during the initial stages, and this can be a slow and time consuming process. Without an individual to drive this part of the scheme’s development it is unlikely that it will reach the stage of having a pool of landlords that are willing and able to house scheme clients.

Deposits, deposit guarantees, rent in advance and any other landlord incentives will help improve access to the private sector but they are not sufficient in themselves. Staff will need to be able to promote the scheme to landlords and provide a range of professional services if it is to successfully develop into a genuine housing option for those in need.

Once the scheme is fully operational it will be invaluable to have a single point of contact for landlords, tenants and other partner agencies so that they can have confidence that the scheme is responsive to any problems that develop. This single point of contact will greatly increase confidence in the scheme and will reduce the likelihood of problems escalating. Where problems are allowed to escalate unchecked there is a much greater danger of tenancy failure, and also of landlords withdrawing their support of the scheme.

Staffing is one of the most important aspects of running a successful private rented sector access scheme. Staffing levels are in part likely to be determined by funding, however any successful scheme is likely to require at least one full time post dedicated to its operation.

Sharing resources

Where the scheme is part of a larger body, either local authority or voluntary, it is often possible to draw on the administration resources of the host organisation. The administration of schemes, which includes financial administration, is time intensive and dedicating additional resources can help free up front line workers to concentrate on the needs of their clients and landlords.

Skills set

Operating a PRS access scheme requires a particular skill set. Schemes have two client groups: people in housing need and private landlords. Consideration needs to be given to the needs of each and schemes must be able to provide a service to both groups. Where resources allow, schemes could look at employing a specific landlord liaison worker. Some schemes have enjoyed success through employing someone with a background in working with the private rented sector, either as a letting agent or a landlord themselves, in this role.

Staff supervision
It is important for staff of a PRS access scheme to have regular supervision focusing on both their achievements against targets and any sensitive issues they may have encountered when dealing with clients and landlords. Supervision will allow staff to recognise any achievements as well as identify additional methods or support that may be needed to achieve other targets. Some clients will have particular issues and may seek support from staff for these issues. It will be important for staff to have regular time to debrief about these.

It is also important that staff is supported to refresh and develop their skills in a structured way. Private rented sector housing and tenancy support are areas that are consistently being developed and so it will be important for staff to ensure their knowledge and skills are up to date.

**Staff responsibilities**

The following are the key responsibilities for staff of a PRS access scheme and any staffing structure needs to take into account what level of resources are needed to ensure that they are carried out:

**Essential:**
- Interviewing and assessing clients
- Promoting the scheme to private landlords and building and maintaining relationships
- Finding accommodation placements
- Inspecting properties and completing inventories
- Building relationships with Housing Benefit and completing Housing Benefit claims
- Dealing with claims against the deposit or guarantee as they arise
- Building relationships with other accommodation and support providers and Social Services
- Financial and general administration, including issuing bonds and guarantees
- Responding to tenants’ and landlords’ enquiries and problems
- Problem solving where tenancy sustainment is threatened

**Desirable**
- Agreeing support plans with tenants
- Carrying out support visits
- Support and supervision of volunteers
- Encouraging take-up of savings scheme amongst tenants, and monitoring progress

There are also specific management responsibilities that can either be incorporated into the role of a worker on the scheme, or in larger organisations may draw on existing management resources:

- Staff management
- Fundraising and strategic development
- Financial control

**2. B Recruitment**

Recruiting the right person/s to manage a scheme is integral to any PRS access scheme’s success. Below are some resources to help you attract, assess and employ the right candidate.
PRS Access Scheme Co-ordinator job description

PRS Access Scheme Co-ordinator interview questions

2. C Alignment with local strategies

One of the key factors that contribute towards the success of PRS schemes is effective partnership working within strong local networks. It is important to ensure that schemes are included in or involved in the development of various local strategies. These can include sub regional and local housing strategies, homelessness strategies, private sector housing strategies, empty property strategies, Supporting People strategies and many more.

Inclusion within the development process and in the final strategic document can help to raise the awareness of a PRS access scheme, successes to date and its importance in helping to address local and regional priorities. It can also help to attract partners and funding opportunities. Monitor your inclusion within the relevant local strategies by completing a strategy checklist

2. D- Identifying key stakeholders

One of the key factors that contribute towards the success of PRS schemes is effective partnership working within strong local networks. Schemes can only operate effectively if they are plugged into the local network of private rented sector, housing and social welfare services. Good relationships with other agencies that work with your client group will also help minimise inappropriate referrals. There are some key relationships that schemes need to form from inception onwards.

Having these key relationships in place will help ensure that the scheme is not competing with or duplicating any services provided by local partners and makes effective use of available resources. It will also be beneficial for the scheme to set up a stakeholder group comprising many of these local partners.

Where PRS access schemes work within the same local authority or where local authorities are in close proximity to each other – such as in London – there should be protocols in place between any schemes to ensure that competition to attract landlords does not create incentive inflation. We would also suggest that where necessary, schemes or local authorities have in place a cross Borough referral protocol. Where appropriate it may be useful to look to combine resources and have a single source of property procurement within a local area. This will help manage resources effectively and also provide a single, comprehensive service to landlords.

It is important to remember that landlords’ property portfolios may span several Boroughs located within close proximity and the ability to portray a professional business like approach between neighbouring boroughs is key to the success of any scheme.

Important local stakeholders could include the local authority (including benefits departments and support services), landlord associations, accreditation schemes, letting agents, social services, Health and Wellbeing boards, Probation Service, the health authority, drug action teams and Alcohol Concern.

Other bodies

Schemes need to have strong relationships with housing providers i.e. hostels, housing associations, and night shelters. Details of referral procedures and application forms
should be held at the office. Where possible, the scheme should also seek to establish nomination rights.

There will be a range of support agencies and housing advice agencies such as Citizens Advice Bureau operating in your local area. Meet with as many as possible, you will be likely to need to work closely with them and they will want to refer clients to you. It is important to ensure that all relevant agencies have accurate details on the eligibility criteria for the deposit scheme. Strong multi agency relationships will be key to finding the appropriate housing and support package for your client.

See: A checklist tool for identifying local stakeholders

2. D.1- Local Authority stakeholders

Local Strategic Planning
It is vital that the scheme co-operates fully with the local authority in the process of strategic planning to meet local needs. This will involve provision of data, service provision and outcomes.

Schemes should be involved in the development of local homelessness, PRS, and other relevant strategies, and included therein. They should be part of a strategic approach to tackling and preventing homelessness in the local area and have strategic links with Environmental Health. This strategic approach should take into account the needs of all homeless and vulnerable client groups including non-statutory homeless people.

Housing Department
The deposit scheme will probably receive referrals from the housing department and should in turn should be able to refer anyone whom they feel might be accepted as statutory homeless.

Housing Benefit Department
This is one of most important relationships a scheme can have. PRS access schemes should aim to have a named contact within Housing Benefit and secure a fast-tracking service of Housing Benefit claims for their clients.

It would be worthwhile for the PRS scheme to attend a Housing Benefit team meeting and talk to all the Housing Benefit staff about the scheme, how they can work with Housing Benefit and how Housing Benefit will benefit from the scheme. It would also be beneficial to include a member of Housing Benefit on the PRS scheme’s steering group. An A4 “crib” sheet detailing the scheme and how delivery of Housing Benefit impacts upon the scheme should be drawn up for circulation to all Housing Benefit team members and can be a document that features in all new Housing Benefit staffing inductions.

Where possible, schemes should also seek to arrange with the relevant Housing Benefit department for a “flagging” arrangement. This will ensure that all cases housed by the scheme are labelled as such on the Housing Benefit system and where changes are made to the claim that could threaten the sustainment of the tenancy, that these are communicated back to the scheme by the Housing Benefit department in a timely manner.

Universal Credit
Universal Credit (UC) is the Government’s new, simplified working age welfare system, rolling several benefits and tax credits into one single household payment. From April 2013 it will begin in a few areas, to be rolled out from October 2013 nationally, with existing claimants being transferred from April 2014.

Claims will no longer go through the local housing benefit department but will be administered by DWP nationally through and online IT system. For more information on UC click here

**Environmental Health Department**

Local authorities have a wide range of powers and duties to ensure that private rented accommodation, in particular houses in multiple occupation (HMOs), meet at least basic minimum housing and safety standards. Responsibility for enforcing the law rests with environmental health officers.

The benefits of a close working relationship with environmental health include:
- Assistance with training on the laws covering repairs and housing conditions, and what to look out for when visiting a property;
- Guidance on local interpretation of regulations;
- Access to information about potential sources of and information on the private rented sector;
- Assurance for tenants that they can turn to an environmental health officer (EHO) for advice and assistance.

Environmental health departments might be able to tell if a landlord has a record of managing properties well or of not carrying out repairs, and whether any statutory notices have been served on the property in the recent past. The PRS access scheme is entitled to ask the environmental health department to see the register of notices made under section 352 of the Housing Act 1985 of HMOs in their area.

**2. D.2- Supporting People**

Many schemes have successfully accessed Supporting People funds and will therefore be an acknowledged part of the provision of supported accommodation in their local area. The provision of floating support can be invaluable in increasing the likelihood of tenancy sustainment, particularly for clients with greater support needs, and links to those agencies delivering Supporting People funded services can be mutually beneficial.

In 2009 the requirement to ring fence Supporting People money was removed and this has seen a dramatic decrease in floating support and other traditional Supporting People funded services across the country.

**2. D.3- Landlord associations/Accreditation schemes**

Links with local landlord associations and accreditation schemes will allow PRS schemes to recruit good landlords and provide their existing landlords with a good service by linking them to local services and information.

It is worthwhile cultivating good relationships with private sector bodies such as landlord accreditation schemes by:
- Having landlord representatives on the management committee or stakeholder group if the PRS access scheme has such a body;
- Liaising with a local landlord association

Liaising with local branches of the National Association of Estate Agents or the Scottish Association of Landlords and National Landlords’ Association.
2. D.4- Letting Agents

Letting agents often view PRS access schemes as local competition but in fact a very good working relationship between a scheme and local letting agents can be fostered. Letting agents typically provide two different services for their landlord clients; tenant find or full management.

When recruiting new landlords, letting agencies will ask the landlord whether or not they would consider letting to an individual in receipt of local housing allowance. Where landlords indicate their consideration in this respect, letting agencies will be interested in working with schemes for access to a pool of prospective tenants.

For a tenant find service, the letting agent will be paid by the landlord on finding a tenant for the property. Letting agents are typically looking for a tenant who can move into a property quickly, who will pass their referencing criteria and who will be overall a good tenant for that landlord (improves the chances of the landlord coming back to that agent to use their tenant find services again when the tenancy eventually ends). Schemes that can tick these boxes with letting agents will foster a good working relationship.

For a full management service, the letting agent is paid a proportion of the rental income and in return, deals with all property repair requests, collects and prepares the rent accounts and all tenancy relations, including the serving of notices if necessary. Letting agents will typically be looking for a tenant that does not place their reputation into disrepute with the landlord and is not too resource intensive in terms of collecting rent on time etc. Again schemes that can demonstrate their awareness of these issues will foster good working relations with letting agents.

Whilst many landlords when given the option will decide against renting their property to someone in receipt of local housing allowance, this is often down to the way in which the letting agent "sells" the scheme or the letting agent's past experience of the scheme. It is often possible to increase the number of landlords willing to let to someone in receipt of local housing allowance by spending time with individual agents, explaining the scheme and giving them information packs/leaflets to pass onto their landlords.

Good schemes will meet regularly with letting agents, using the meetings to foster good working relations and to keep up to date with the local rental market, for example, market rents, properties difficult to let etc.

2. D.5- Social Services

The adult services teams may be a source of referrals and schemes need to establish good relationships, to ensure that any ongoing support contracts are adhered to and that the social worker has realistic expectations of what can be achieved through the PRS access scheme. PRS access schemes should also have a basic understanding of the circumstances in which a referral should be made to social services, e.g. in cases of concern over child protection.

2. D.6- The Probation Service

England and Wales
The probation service can give grants to PRS access schemes as part of their duty to provide accommodation or to provide assistance to certain groups of people. The service also acknowledges the correlation between homelessness, poor housing and re-offending.

Much of the probation service funding was incorporated into the Supporting People budget but a number of schemes still receive specific grants. Regardless of funding, it is important to have an agreement with provision for the PRS scheme to be informed, with the applicant's consent, of cases where the applicant has current or previous convictions in one or more of the following areas: offences against children, sexual offences, arson, murder or attempted murder and manslaughter. Unless the applicant is in agreement with this the PRS scheme should not accept a referral. In these cases, the various partners will agree what information should be shared with any potential landlord.

Even if the probation service is just a referral agency the PRS scheme should develop a protocol to ensure that it is informed if applicants are registered sex offenders or might place other people at risk.

Scotland

The Probation Service does not exist as a separate body in Scotland; probation work is carried out by criminal justice social work departments in local authorities. Further information on probation work in Scotland can be obtained from the Association of Directors of Social Work.

2. D.7- Drug Action Teams (DAT’s)

DATs are local multi-agency coordinating groups set up under the UK Government's strategy for England, 'Tackling Drugs Together'. All teams are headed by a DAT chair and most DATs have a co-ordinator. There are also Drug Reference Groups (DRGs) made up of various local professionals who advise the DAT on policy and practice. Scotland, Wales and Northern Ireland have similar but separate drug strategies and local coordinating groups.

Schemes should also find out about voluntary sector drug and alcohol agencies in their area. A directory of drug services can be found on the Drugscope Helpfinder Database.

2. D.8- Health Authority

Schemes have received funding through local health initiatives. Usually it is to provide extra services promoting a healthy and active lifestyle. However, some funding for core costs may be available.

2. D.9- Alcohol Services

Alcohol Concern is the national agency on alcohol misuse working to reduce the incidence and costs of alcohol-related harm and to increase the range and quality of services available to people with alcohol-related problems. A directory of alcohol service providers can be found on the Alcohol Concern website.

In Scotland the equivalent of alcohol concern is Alcohol Focus Scotland.
3. Organisational Policies

Due to the nature of PRS access schemes, every scheme should have policies around engaging with service users, client risk assessment and lone working, dealing with complaints and ensuring client confidentiality. This section introduces these topics and makes suggestions for policy inclusion.

The Charity Commission has a range of guidance notes for charities, including advice on charity law, charities delivering public services and some specific information for smaller charities.

The National Council for Voluntary Organisations (NCVO) has a range of good governance guides and toolkits for the UK voluntary and community sector.

CASS Business School's Centre for Charity Effectiveness has developed a toolkit of guides, built around seven areas of organisational capacity, that they describe as crucial to the long-term sustainability of an organisation. These are compliance, governance, direction, finance, people, operations and networks.

3. A- User Involvement

PRS Access Schemes should seek to promote client (both landlord/agent and tenant) involvement in order to:

- Achieve long term sustainable PRS tenancies
- Ensure that the scheme provides an appropriate level of support pre and during tenancy
- Ensure that the scheme processes are streamlined in order to assist the client in a timely and efficient manner whilst promoting self help and building service user confidence

3. A.1- General principles

All clients have the right to:

- Be consulted
- Be involved at a level that they feel is appropriate to them and their circumstances at the time
- Choose not to be involved and to change their minds if circumstances change for them
- The appropriate support to become involved and sustain, develop or withdraw their participation, as they choose
- Expect respect for their contribution

Clients of any project are in the best position to comment on its appropriateness, effectiveness and responsiveness, to identify gaps in provision and to suggest ways of developing and improving performance.

Client participation is a way to empower a group that might suffer from lack of self-esteem, a feeling of powerlessness and, on an individual basis, to help build confidence and develop communication and negotiation skills.

Whatever level clients are involved at, it is important to ensure that they have the necessary support and skills to fulfil this role. By working with users it is possible to build their capacity, enabling them to become more fully involved and to gain confidence in what they have to offer.
Those involved should receive feedback informing them what happened as a result of their participation. This is important to ensure clients feel consulted and that the process was worth their time and effort. Other considerations should include ways of motivating people’s involvement (i.e. free food and drink) and any practical barriers to involvement that may exist (i.e. travel, cost, and language).

People taking part in any user participation process should be valued and rewarded for the time, experience and skills that they give.

**An appropriate method of contact**

Clients should be invited to remain in regular contact with the scheme and to discuss any concerns they may have. A named contact should be provided as well as a contact telephone number.

**Drop in session**

It is good practice to hold regular drop in sessions at a set time on a set day, when any client can drop in to discuss problems or other matters with a member of staff. The drop in session should be well advertised and the atmosphere should be inviting. Practical issues must be considered such as the location of the building, any physical aspects that may inconvenience users, any costs involved in attending, any language difficulties amongst the people attending.

**Involvement as volunteers**

Volunteering allows people to develop social skills and to ‘put something back’. It is important when involving clients as volunteers to be mindful of the impact that the change in status may have on the individual and to discuss this with them first.

**Inviting to events**

A homeless (or formerly homeless) person can be an extremely effective advocate. All clients will be invited to appropriate events. Practical issues must be considered such as the location of the building, any physical aspects that may inconvenience users, any costs involved in attending and any language difficulties amongst the people attending.

**Activities**

Clients will be invited to various activities organised by a scheme throughout the year.
**Keeping informed and seeking feedback**

A PRS access scheme will send a monthly newsletter to all clients keeping them up to date with activities, staff changes, drop-ins etc.

Clients will be consulted through annual questionnaires. Results of questionnaires will be presented to senior management and incorporated into future development, business plan, team plan, policies and procedures.

**Stakeholder groups**

Clients will be represented on the scheme’s stakeholder group.

---

**3. B- Risk assessment & lone working**

Risk assessment is an ongoing process and should be used as a tool to identify and assess risk on a consistent and systematic basis. Clients should be encouraged to fully participate in their risk assessments.

The PRS access scheme may preserve the confidentiality of some information arising out of the assessment where the health and safety of staff and/or others might be compromised. This confidentiality will be agreed with a manager.

Risk assessments must be reviewed at least every 3 months. Support Workers and/or other members of staff should initiate a review within 5 days of a ‘trigger episode’ taking place, such as violence, serious drug or alcohol abuse, self-harm, changes in contact with children, hospitalization, domestic crises or any other serious incident involving the client. Clients should also be advised that they have the right to request a review at any time.

If there are known risks associated with a Client, risk updates and cautions for PRS access scheme staff, particularly those lone working, these should be listed on the scheme at risk list. The idea being that PRS access scheme staff should check this list prior to meeting with a Client on their own.

As part of the client assessment process, a risk assessment form should be completed.

**IN EVERY INSTANCE** if a client has a schedule 1 offence, the line manager should be notified as part of the client assessment process and prior to the client being accepted onto the PRS access scheme.

When a client moves in to their tenancy, the Support Worker/PRS access scheme worker should complete the risk management plan.

---

**3. C- Confidentiality**

The activities carried out by a PRS access scheme often involve confidential and personal information. An applicant or a referral agency may provide confidential information in their application. By getting to know a client well, support workers and volunteers are likely to be the recipient of various confidences. All staff and volunteers must be particularly aware of situations where conflict of interests could arise, e.g. in talking to a landlord about a tenant.
Information to be treated as confidential
Staff, volunteers, referral agencies, landlords and clients must treat as confidential, any information about any individual participating in the PRS access scheme. Normally information provided by an applicant/client shall not be passed on to another person or organisation without their prior permission, except where there are overriding legal requirements. Although clients and applicants may be asked to agree to the sharing of particular information i.e. in respect of Housing Benefit claims.

Where a staff member or volunteer are seeking advice and support from another team member concerning a particular client, information can be shared between them. The duty of confidentiality must then be maintained by both of them.

Other information
Staff, volunteers and PRS access scheme members must also treat as confidential matters relating to the operation of the PRS access scheme and matters relating to funders or referral agencies and their relationship with the PRS access scheme.

Storage
All material containing confidential information must be kept in filing cabinets that must be locked at the end of every day. This should be read in accordance with policy on data protection.

Volunteers will not generally have access to client’s files. If a volunteer does need to record information in a client’s file they should do so on an extra sheet of paper that can be placed within a client’s file.

Access to information
A client has the right to seek all material relating to them. Information from a third party may need permission with the person or agency before being disclosed. Any information received from a third party that is confidential should say so on it. See client disclosure of consent form.

Dealing with other agencies and letting agents/landlords
If a staff member feels that it is in the client’s best interests to share information with professional workers, other agencies or a letting agent/landlord, this must be discussed with the client. If the client agrees, it is always best if the client gives the information themselves. The worker may support the client in doing this by being with them at the time, helping them to identify the most appropriate professional worker or agency, enabling them to make appointments, travel arrangements etc. If the client does not agree that to share the information is in their best interests, then the PRS access scheme must respect the client’s right. To do otherwise would be in breach of the PRS access scheme’s aim of developing the confidence and independence of the client.

Exceptional circumstances
In exceptional circumstances where information refers to crimes of extreme violence and/or abuse, information may be passed to another agency if it is felt that to withhold such information may endanger the well being of others. Similarly, it is expected that other agencies will divulge such information.

The protection of children
The protection of children is an important exception to the principle of confidentiality. Where a worker is concerned by signs of possible non-accidental injury or other abuse of a child, the need to protect the child should usually be met in the first instance by discussing the matter with a member of the PRS access scheme management team and subsequently with the client, where appropriate.

**Police requests for confidential information**

The principle of confidentiality also applies to requests for information by the police. If the police state that there is a legal duty to give the information, then a member of the PRS access scheme should ask what is the legal basis for the duty, stating that they wish to obtain legal advice before giving the information.

If a police enquiry relates to a situation of serious risk or danger or to a grave offence, it may be necessary to consider whether an exceptional breach of confidentiality is justified. A decision on this could involve ethical considerations concerning the relationship with the client, legal aspects, and possible effects on the PRS access scheme.

It is advisable, when giving information to the police, to be accompanied by another person. If an oral statement is made to a police officer or other official and it is taken down in writing, a request to see the written notes should be made for the purpose of correcting errors and then the notes should be signed as approved. Also, the police officer or official’s name, rank or function, station or office should be recorded and a note made of the substance of the interview.

**Court Action**

Where witnesses are summoned to appear in court, they cannot claim the confidentiality of any information that they possess which affects the case before the court. Only solicitors and barristers can claim in court that statements made to them by their clients are confidential and should not be disclosed.

**Responsibility**

The PRS access scheme has a duty to take all reasonable practical steps through training and guidance to ensure that all staff and volunteers are fully aware of the need for confidentiality. Administrative systems and record keeping should be such that information is confidential.

Each employee or volunteer is personally responsible for ensuring that they do not breach this policy.

**Breach**

Breach of this confidentiality policy may jeopardise the PRS access scheme and its work. Breaches of this policy by staff will be a disciplinary matter. Breaches by agencies, clients or landlords may have implications for their continued participation in the PRS access scheme.

**Performance standards**

- That all service users, whether applicants, clients or landlords know that any confidences will be respected.
- That all confidences are respected.

3. D- Complaints

The scheme should ensure that they provide an efficient and effective response to complaints from referral agencies, applicants, clients, landlords/agents and any other
stakeholder about the service received. Schemes may wish to set up their own complaints procedures or use the organisation's existing complaints procedures if available.

Complaints

Complaints can be made by any stakeholders for example, clients, landlords, and referral agencies. Any stakeholders expressing concerns or dissatisfaction with the service given or not given should be informed about the complaints policy and given a complaints leaflet. Complaints may include:

- A failure of service
- A delay or not acting upon a request for service.
- Poor staff attitude or performance (i.e. not calling back/responding)
- Failure to follow a policy or procedure.

There are three levels at which complaints are addressed (staff, PRS access scheme manager and senior manager), all of which should allow for the complainant to be represented or accompanied to any meeting.

Procedure

Stage 1

- An informal expression of dissatisfaction should be made firstly to a member of staff. (In person, by letter, via email or over the telephone). If the matter cannot be resolved immediately, then the complaint should be entered on to a complaints form. Staff will assist in completing the form appropriately.
- Where complaints relate to referring agencies, discussions should be held to assess whether it is more appropriate for the complaint to be dealt with through the referring agency's complaints procedure.
- The complaint form will be passed to the Manager and a written acknowledgement sent to the complainant within 5 working days.

Stage 2

The complaint should be passed to the Manager. The Manager will investigate the complaint and provide a written response to the complainant within 10 working days. If, under exceptional circumstances, the Manager is not able to respond within 10 working days, the complainant will be informed of this.

Stage 3

The complainant and person/organisation named in the complaint have a right of review of their complaint by the senior manager responsible, if they are dissatisfied with the PRS access scheme manager's response. They should communicate directly to the senior manager requesting a review. The decision of the senior manager is final and will be notified to the complainant and the person/organisation named in the complaint, in writing.

All complaints will be recorded and records will be kept for a minimum period of six years. These will remain confidential and monitoring details may be used in reports.
These will be used to demonstrate the organisation’s positive commitment to accept criticism and review services appropriately.

Everyone who makes a complaint will be treated with courtesy and respect. In return, the PRS access scheme expects people who complain to treat staff in a similar fashion and to voice their concerns fairly, using appropriate language. On the very rare occasions where complainants harass staff, or behave abusively, or unreasonably pursue complaints, the PRS access scheme reserves the right to withdraw or modify its complaints process. In such cases, the complainant will be advised that the PRS access scheme does not propose to consider specific points further.
4. Publicity and Promotion

This section provides information on how to promote PRS access schemes to private landlords along with some promotional materials to assist schemes in recruiting landlords.

4. A- Selling the scheme to landlords

It is vital that you are able to present your scheme in the best possible light to any potential landlords, it is important to emphasise the ways in which your scheme can benefit them. Be clear on what they can expect from the scheme whilst being careful not to raise landlord expectations. Many schemes fail in this respect by over promising at the beginning in order to secure a landlord/property and then under-delivering at a later stage.

We have developed a landlord script to help with cold calling landlords and letting agents with available properties.

Clarifying the package available to landlords

No tenant is ‘risk free’ but by working with the PRS access scheme the landlord will have assistance to mitigate the risks that are a natural part of the business of letting. Ultimately landlords' concerns are that:

- The rent is paid on time
- The property is looked after
- The neighbours are not inconvenienced.

What is on offer to landlords should look to address these concerns and alleviate them where possible. The following list suggests elements of a landlord ‘offer’ that could be provided and used as the basis for promotion.

Landlord offer

- Free service / competitive rates
- Voids filled quickly
- Hassle free set up of Housing Benefit (possible fast-track and direct payment where appropriate)
- Property inspections and links to Home Improvement Grants (where available)
- ‘Tenancy ready’ tenants who are aware of their responsibilities and how to manage their tenancy
- Support for tenants, including tenancy health checks
- A “named” support worker to assist with any tenancy related problems
- Guarantee bond for those without deposits
- No need to comply with the national Tenancy Deposit Protection legislation
- Inventory and tenancy agreement prepared
- Taking up references

Professional service

Once your offer to landlords has been clarified, it is important to put this across in a professional and consistent format. Ensure that any materials you send to landlords are...
of a professional quality – a much photocopied leaflet that is slightly skewed does not send out a good signal to landlords. It is important to allocate some resources to the continual promotion of the scheme, including allocating budget for leaflets and other means of publicity.

Similarly, ensure that you are on top of all your correspondence with a landlord. If you are compiling a list of landlords from different databases, ensure that the landlord is only listed once. Receiving duplicate leaflets/emails/phone calls from a scheme will not convince the landlord of your professionalism.

A Landlord database or online contact list for sending out group e-mails can help with creating a “professional” appearance for a scheme.

4. B- Recruiting landlords

It is important to publicise a new scheme at an early stage, in order to inform clients, referral agents and landlords of its services and to provide contact information.

Traditional methods of publicising schemes include the following:

- **Landlord leaflets**, flyers or posters advertising the scheme and its objectives and services
- Ask Housing Benefit to include your promotional materials in with their Housing Benefit mailings.
- Presentations to landlords, referral agencies and others
- Develop a landlord mailing list using local authority and other sources
- Prepare a comprehensive information pack for landlords
- Use the local media, offering articles and **press releases** to the press, trade publications and local radio
- Advertise the scheme in local shops, libraries, supermarkets, surgeries, Citizens Advice Bureau offices, churches, Housing Benefit offices, etc
- Meet as many landlords as possible by attending landlord forums, cold calling landlords who are advertising in the local press, etc
- Launch the scheme with a well publicised open day, inviting the press, estate agents, landlords and other homelessness agencies
- **Set up a website**

There are a number of ways of recruiting landlords and it is important to cast your net as widely as possible. As well as the publicity measures mentioned above, some successful approaches used by existing schemes include:

- Information days and public meetings are possibilities, particularly when launching the scheme. It is often most effective if you can offer some incentive to landlords to attend, even if it is only some food and drink
- 'Cold calling' landlords listed in internet adverts, the paper and phone book
- Presentations about the scheme at landlords forums and local groups where landlords may be present
- Networking through attending events that landlords are likely to attend, such as property auctions
- Place an advertisement publicising the scheme in the "property/accommodation to let" sections of local newspapers. Landlords who are advertising in the newspaper that week will typically check the advert they have placed and see the one about the scheme
- **Mailings.** You could ask to make use of the databases held by the Landlord Registration team, Housing Benefit Department, Environmental Health, Empty Homes Officer, Rent Officer, and Landlords Associations or get them to include your flyer in their own mailings
Word of mouth is often the best source, ask landlords with whom you already have a relationship for contacts.

4. B.1- Recruiting Landlords via the Web

PRS access schemes should be aware that many landlords are increasingly turning to the internet for information and schemes may not necessarily receive direct telephone or e-mail contact from landlords who wish to know more about a scheme. More likely, landlords will perform a search on the internet. If your scheme does not come up under the search, then landlords will be unaware that your scheme even exists. If landlords do know about your scheme and wish to look up information on the internet, a lack of information, out of date or inaccurate information will put them off using your scheme.

Where your organisation is limited by a corporate website where any information about your PRS access scheme may be difficult to find, it may be worthwhile in having a separate website that you can direct landlords or tenants to, list available properties and have all the forms available for downloading.

4. C- Promotional materials

Professional promotional materials will enhance the perception that landlords, agents and other third parties hold of your scheme. Below are some helpful links for creating professional promotional materials.

See:

Useful website for locating local newspapers

Example landlord leaflet

Example press release

4. D Publicity through the press

Public Relations (PR) is simply communicating with the various audiences – groups and individuals – with whom schemes require contact. If you do it well, you will be building up trust, respect and support. If done badly it will waste time, resources and damage your reputation.

Who, what, why, how?

- First make sure you are clear about what you do, whom you work with and why it makes a difference.
- Then you need to define your audiences; what do they think about your work and your client group?
- How is this different from what you would like them to think?
- Then decide on the response you are trying to elicit and what you want people to do. You can get audiences on board through a series of planned communications – anything from a feature in the local newspaper to invitations to visit and discuss specific issues.
- You will also need to prepare for day-to-day communications like dealing with media enquiries and what to do with requests for general information.
Writing a press release

- Always put the main news point in the first sentence
- Include the other facts (who, what, where, why, when) within the first couple of paragraphs. If you are inviting media to a launch, the time and place must be included very early on. If there is a celebrity speaker, ensure they are mentioned
- Do not include emotional or subjective language except for a good quote from an appropriate person
- Do not use jargon, unexplained abbreviations or long sentences
- Put any useful background after the end of the press release, under ‘Notes to Editors’
- Sum up the main point of the news in an interesting, one-line-maximum headline
- An example press release is included with this guide.

Sending a press release

- Find out which local and regional newspapers are published in your area. www.nsdatabase.co.uk is a good resource for this
- Give them a quick call and ask for the email address to send press releases to – this only needs to be done once and the emails can be kept for future news release
- When you email the press release do not add it as an attachment – journalists are often very busy and prefer to have the press release in the body of the email so just cut and paste it in. For the subject of the email copy and paste the headline of the press release
- Send out around a week before a launch, but be mindful of the key target media’s deadlines – a daily paper can publish stories the next day, but a weekly publication will often need news a few days in advance
- It is often useful to chase up a press release. Call all newspapers you have sent the press release to and ask for the news desk. Once through, check they have received the press release. Journalists are always keen to get a ‘human angle’ so this is a good opportunity to offer interviewees – clients who have benefited from PRS access schemes and are willing to talk to the press should be of real interest to journalists
- It is important to e that journalists working on the news desk are particularly pressed for time, so know your stuff and strive to keep to the point when you are selling your story.

The media is always looking out for interesting ideas for feature articles. Features do not have to be about something that has just happened although the journalist will often try to link the article to some recent event. Features go into much more depth on a topic and can be very useful for getting across complex, difficult issues.

Keep an eye on current affairs. If subjects such as homelessness or housing are currently featured in the national news agenda, this would be an ideal time to send out a press release. Journalists at regional and local newspapers are always looking to give national news a local angle, and your PRS access scheme could help to serve this purpose, raising its profile in the process.
5. Services for Landlords

"Services for landlords" are good selling points for recruiting landlords to a PRS access scheme and are especially helpful for creating a long term working relationship between schemes and landlords.

See: Key principles of PRS access schemes

5. A- Identifying your landlords

When working with landlords, it will be important for the scheme to understand the different types of landlords that operate within the private rented sector and understand their characteristics and requirements. This will allow the scheme to make the decision as to which landlords they are able to work with and then work most effectively with those landlords.

Landlords can broadly be grouped into the following:

- Buy-to-let landlords
- Accidental landlords
- Large scale investor landlords
- Resident landlords
- Student market landlords

5. A.1- Buy-to-let landlords

Characteristics

- Small portfolio
- Portfolio made up of similar properties (e.g. all one-beds or all three-beds)
- Tightly geared finances so not able to be very flexible on rents required
- Lack of knowledge of rights and responsibilities of being a landlord
- Likely to use the services of a letting agent to find tenants for vacant properties

Requirements

- Long-term tenants
- Limited void periods
- Rents to match or exceed their mortgage
- Regular updates on their rights and responsibilities as a landlord
- Medium level support from the scheme.

5. A.2- Accidental landlords

Characteristics

- One property that was gained in an unplanned manner (e.g. inherited)
- Potential sentimental value attached to the property
- Lack of knowledge of rights and responsibilities of being a landlord
- Worried about possible damage inflicted on the property (particularly if it once belonged to a loved one)
Requirements
- Low risk tenants
- Information about market rates and what to charge as rent on their property
- Regular updates on their rights and responsibilities as a landlord
- More intensive support from the scheme.

5. A.3- Large scale investor landlords

Characteristics
- Large, mixed portfolio of properties and mixed portfolio of tenants in order to spread risk
- Set up as a business
- Able to take more risks
- Good knowledge of rights and responsibilities of being a landlord.

Requirements
- Ready supply of tenants
- Updates on savings and other investment opportunities to be made
- Low level support from the scheme.

5. A.4- Resident landlords

Characteristics
- More selective about which tenants they will choose
- Less legal rights for the tenant
- Potential lack of knowledge of rights and responsibilities of being a landlord.

Requirements
- Low risk tenants
- Regular updates on their rights and responsibilities as a landlord
- More intensive support from the scheme.

5. A.5- Student market landlords

Characteristics
- Geared towards a particular type of tenant
- May have opportunities and challenges around particular times of year
- Particular legal requirements that need to be met, for example around HMOs
- Property standards more towards the bottom end of the market

Requirements
- Assistance filling voids
- Regular updates on their rights and responsibilities as a landlord
- Updates on savings and other investment opportunities to be made
- Low level support from the scheme.
5. B- Developing your landlord offer

Clarifying the offer to landlords
It is important for the scheme to clarify their offer to landlords to set realistic landlord expectations from the outset. This will make the scheme look more professional and reduce workload as landlords will be clear from the start what service they can expect. Services for clients will also appeal to landlords so these should also be included.

The landlord offer may include:
- Financial incentive such as deposit, bond guarantee or rent in advance
- Liaison with Housing Benefit
- A ready supply of potential tenants
- Tenancy ready tenants
- Support to tenants while in the tenancy
- A free or competitive service

Being creative with cash and setting service standards (see below)

Landlord pack
It will be worthwhile for the scheme to put together a hardcopy and/or online landlord pack. This pack can help to clarify exactly what the scheme can do for the landlord and what the landlord’s responsibilities are. The scheme can also include other relevant information in the landlord pack, such as a copy of the landlord and scheme agreement, emergency contact details, information on the Housing Health and Safety Ratings System, and details of any local landlord accreditation scheme.

Any landlord information pack should look professional and be user-friendly. It should be easy for landlords to locate the information they require. Colour coded A4 sheets (each with a different topic heading) appear to be the most effective.

5. B.1- What to include in a landlord pack

- Introductory letter
- Scheme landlord leaflet
- Summary of Landlord responsibilities
  - Illegal eviction & harassment
  - Fire safety & furnishings regulations
  - Electrical safety
  - Gas safety
  - Energy performance certificates
  - Tenancy deposit legislation
- Scheme service standards
- Easy to understand process map so that landlords understand the steps that will be taken prior to their property being let
- Advice on dealing with rent arrears
- Explanation of the Housing Benefit system
- Landlord registration form (where required)
- Sample tenancy agreement
- Sample landlord agreement
- Claims procedure
- Claim form
- Abandonment policy
- Useful local contacts
Landlord pack sources
The majority of information for the landlord pack can be sourced from the Landlord Handbook put together by the Accreditation Network UK (ANUK) and Local Government Regulation (previously LACORS).

Other sources of information are:

CLG leaflet ‘Assured and Assured Shorthold Tenancies: A guide for landlords’

Better Renting Scotland

5. B.2- Creative cash

A deposit is not the main thing that makes a tenancy successful, or that makes working with a scheme attractive to a landlord. Cash-strapped schemes might want to think of more creative ways to spend their limited funds.

These can still be sold as part of the landlord offer and a unique range of products for landlords may even help to set the scheme apart from other local competition. Even where the scheme wants to use their funding to more directly benefit clients – such as by providing moving in packs – this can be sold as a benefit to landlords and part of the landlord offer.

Some ideas for more cost effective products:

- Landlord packs
- Tenant packs
- Pre tenancy training
- Moving in packs
- Landlord insurance
- Landlord accreditation scheme membership
- Inventories completed by third party
- Limited match funding for a savings scheme (£5 for every £45 saved)

5. B.3- Service standards

The development of a set of service standards can be a useful tool in managing the expectations that both landlords and tenants may have of the service you provide. Service standards should be highlighted in a separate leaflet about your PRS access scheme and titled with something like “Our promise…..”

Some examples of service standards are listed below:

- If we are unavailable to take your phone call, we will respond within……
- We respond to e-mails within……..
- We aim to let your property within……
- We will inspect your property within……
- We will carry out an inventory within…….
- At the end of the tenancy we will deal with any claims against the deposit bond within…..
- We aim to find you a property to live in within……

When you set service standards, you should ensure that whatever you promise to your clients and landlords, you can deliver.
5. C- Vetting landlords

It is important that schemes only work with landlords who have good quality properties and work within the law as a landlord. Working with landlords who work outside of the law will not only mean that the tenancy the scheme has helped to create may fail, but will also promote a negative view of the private rented sector as a housing option.

Vetting landlords

If a landlord is unknown to the scheme, then schemes can check with the local environmental health officer, tenancy relations officer (England & Wales), landlord registration officer or private rented sector officer (Scotland) whether the landlord:

- Has a record of mostly managing properties well or of not carrying out repairs;
- Is known for harassment;
- Has any outstanding enforcement notices against him, (including Repairing Standard enforcement orders in Scotland).

Although they may not reveal all of this information due to data protection, anyone is entitled to ask the environmental health department to see the public register of licensed HMOs, under the Housing Act 2004, which local authorities will hold and have to make available to the public. In Scotland it is possible to see whether a landlord is registered (see below) and whether a property has an HMO license.

It is inadvisable to instigate a tenancy if any of the bodies listed above advises against it. The scheme should not tell the landlord the reason for refusal (there is a risk of slander, defamation or libel if the information or part of it is not correct) but should decline to use them. It will be important for the scheme to share information with partner agencies about poor quality properties or landlords they have decided not to work with, with the stakeholder group meetings being an appropriate forum for sharing this information.

Landlord registration - Scotland only

Since April 2006 all private landlords in Scotland are legally obliged to be registered with a local authority, and must take steps to deal with any antisocial behaviour occurring in their properties. In order to be registered, the local authority must be satisfied that the landlord is a ‘fit and proper’ person to let property. Schemes can check if landlords are registered by going to the Landlord Registration website or by contacting the landlord registration team. If a landlord is not registered it would be good practice for a scheme to check whether a registration application has been made and if it hasn’t inform them of the legislation and direct them to the above website where they can register online. You should not work with landlords if they have not applied for registration. It is a criminal offence for them to let out property without having submitted a valid application.

HMOs in Scotland

In Scotland landlords letting properties to three or more people who are not in the same family are legally obliged to apply for a licence from the Council to do so. In order for a licence to be granted the council must be satisfied that the property is safe and suitable to be used for the proposed number of tenants and that the landlord meets appropriate management standards. It is usually the local authority’s Environmental Health, Housing Department or Private Rented Sector Officer that is responsible for HMOs; you can contact them if you have any queries.
5. D- Supporting and retaining landlords

Wherever possible PRS access schemes should provide landlords with some level of ongoing support during a tenancy in order to facilitate a successful tenancy for the client and encourage the landlord to let further properties to your client group. It is advisable to provide landlords with a point of contact for problems arising during a tenancy. This will help instill confidence in the scheme, and will help with speedy resolution of problems.

The degree of support available will depend on resources, but the following services have proved useful to schemes in retaining and growing their landlord base:

- Providing a dedicated email address for landlords (which will also help the scheme manage their resources and time) with a promise of a response within 24/48 hours
- Responding quickly to queries and problems in accordance with established service standards
- Mediation between landlord and tenant where disputes arise
- Offering replacement tenants when the previous one leaves
- Offering legal advice on eviction processes and giving notice.

The degree of support that the scheme will provide to landlords should be communicated at the start of the process so that landlords are clear on the support to be provided and also what their obligations will be. For example, the scheme should have protocols for dealing with rent arrears and Housing Benefit enquiries and this should be detailed in the landlord information pack. It is also suggested that a scheme should have protocols for dealing with property damage, anti-social behaviour and a breakdown in communication between the landlord and tenant.

In addition to individual contacts the scheme could encourage participation through:

- Arranging, or inviting landlords to, training sessions with Housing Benefit, environmental health or private rented sector officers, or to landlords’ forums or sessions arranged in-house
- Occasional questionnaires or satisfaction surveys
- The occasional landlords’ newsletter
- Landlords’ forums
- Landlord business club

5. D.1- Landlords’ forums

Landlord forums are a popular way for schemes to promote good practice in the private rented sector, support landlords by providing them with relevant legislation updates, and to promote the scheme.

See: A Good Practice Guide: Landlords’ Forums

5. D.2- Landlord business club

It will be useful for the scheme to engage a select group of landlords to form a business club or steering group. This group can meet more regularly – for example every three months – and can be used to discuss any issues with the scheme, any ideas for change, and ensure that the scheme is providing the right sort of services to landlords.

The scheme can then use members of this business club to promote any changes or particular issues to other landlords at the landlord forums, making it clear that the landlord business club is involved in the scheme’s development. Landlords will take things on board more readily from a fellow landlord than they will from the scheme.
6. Services for Clients

“Service for Clients” should help prepare clients for renting in the Private Sector in order to create sustainable long term tenancies. This section highlights this developmental process from referral stage through to pre-tenancy support.

See: Key principles for PRS access schemes

6. A- Referral routes

A problem that new schemes often have and are not prepared for is the initial difficulty getting clients who want private rented sector accommodation to join their scheme.

There are two ways in which a client may access a PRS access scheme:

- Via a referral agent
- By direct application

6. A.1- Sourcing clients

This may be difficult for a number of reasons, including clients not knowing about the scheme, clients not wanting to live in the private rented sector, and clients sometimes even being advised by support workers to hold out for social housing.

Just as schemes need to promote their schemes to landlords, schemes will initially need to promote their services to clients and referral agencies, and educate people about living in the private rented sector.

Ways to promote the scheme

- Adverts
- Leaflets and posters in referral agency offices
- Presentations
- Attending team meetings of referral agencies and other stakeholders

Topics to cover

- Housing options
- Renting in the private rented sector
- How the scheme works
- Eligibility criteria
- How clients can access the scheme
- Role of the scheme in assuring clients have access to good quality properties and landlords.

6. A.2 Referral agents

Once the scheme has clear eligibility and referral criteria, it is important for the scheme to set out a referral process to be used by other agencies referring clients and even to be used by other internal projects/departments referring clients for assistance by the scheme.

When setting out your referral process, the scheme may wish to consult with prospective referral agencies to ensure the process works well for all parties. Once the referral
process is defined the scheme should meet with potential referral agencies and
departments to discuss what the scheme does and how to make referrals.

As the referral agents will effectively be “selling” the PRS access scheme and will have
an initial impact on setting clients expectation levels of the PRS, accommodation they
may be able to access, the scheme and how long the process may take, it is important to
ensure that these agents are well informed of the scheme, forms that need to be
completed and what information they should be providing to clients.

Key steps in a referral

- Referral agency discusses housing options with a client and together decide that
  they want to make a referral to the PRS access scheme
- Referral agency and client fill out the pre-interview agreement, referral
  form and risk assessment and this is sent to the scheme
- The scheme responds within an agreed amount of time to accept the client for an
  interview and arrange the interview
- Once the client is interviewed, the scheme will provide feedback to the referral
  agency the outcome of the interview
- Once the full assessment is completed by the scheme and actions are agreed
  with the client, the scheme will provide feedback on this to the referral agency,
  and if appropriate will agree what continued role the referral agency will play.

See: A PRS access scheme process map

Careful consideration needs to be given to the type and amount of paperwork you require
the referral agency to complete. On the one hand you don't want to duplicate the
paperwork being completed by the agent and the scheme, this is time consuming for both
parties and soul destroying for a client, but you want to receive enough
paperwork/supporting documents to ensure that the client can be effectively interviewed
and assessed against the eligibility criteria for the scheme.

An effective method would be to require the referral agent to complete the referral
form which would then contain sufficient enough data and supporting documents to
become the application form for the scheme. The client would then not need to complete
a second application form for the scheme but the scheme could just add relevant data to
the existing referral form.

6. A.3 Direct application

Clients may approach a PRS access scheme directly. This will be a direct application
and would have the following key steps.

Key steps in a direct application

- Client expresses a wish to access a private rented sector property via the PRS
  access scheme
- PRS access scheme officer and client fill out the pre-interview
  agreement, application form and risk assessment
- Client is assessed against the eligibility criteria and accepted onto the scheme
- Client is supported to look for a property in the private rented sector
Once a suitable property has been found, client is assisted to complete a Housing Benefit form and provide supporting evidence for a claim.

See: A PRS access scheme process map

6. B- Eligibility and assessment

When a scheme is being set up it will normally already be clear who the client group will be and indeed the need of this client group will normally be the driver for setting up the scheme. It is still important to very clearly define who the client group will be, taking into consideration resources available, likely demand and other local services.

Often schemes may start off helping only homeless and potentially homeless households with low support needs. Once they become more established they may expand to cover other categories of clients. Issues to consider in defining the client group will include the resources available, the number of staff, the availability of private rented properties, the size of properties, any support available and gaps in existing local services.

Having decided on the client group to be served, the scheme can define its criteria for the selection of suitable clients.

It is important to establish clear eligibility and referral criteria for use by clients and local service providers, and similarly obtain details of eligibility and referral criteria for services that you may wish to signpost applicants to.

Identify the level and variety of support that may be available to private sector tenants, whether provided directly or through a local agency. This will influence a scheme’s ability to house people with support needs and should inform the initial assessment process through which suitability for the scheme is assessed.

Example eligibility criteria

- Non-priority need
- On low income or benefits
- Unable to pay for a deposit or rent in advance to access the private rented sector
- No arson convictions

6. B.1- Assessment of clients

There is no single ‘right’ way to assess applications. Each scheme needs to develop its own criteria and approach in the light of its local housing market, its available resources and the types of client presenting.

Assessment is best done at a face-to-face interview as this helps to begin the building of a relationship with the client and will result in a much better understanding of the client and their needs. A lot of information will be required at the interview but it is important to avoid making clients feel that they are being interrogated as this may lead to questions not being answered fully. Examples of additional information include housing history; any arrears, offending history; support and health needs, and preferred areas and property types.

It can be useful to require clients to provide references, particularly from other support agencies, to ensure that your client has the best chance of sustaining their new tenancy. This process will help you identify other agencies that the client is engaged with. You
should, however, take a flexible approach as your client may not have had a tenancy for a number of years. However, do question closely if someone is unwilling to use a recent landlord as a referee.

Each scheme should develop policies and procedures covering the location of assessment interviews and who undertakes them and who makes the decision on whether to accept a client. Confidentiality and data protection policies are particularly important when gathering personal information.

Assessment of support needs

Provision of support or helping people with support needs requires policies and procedures governing how to do this effectively. A brief assessment of support needs at the initial interview is advisable in order to assess eligibility, to find out if the scheme is able to offer the level of support required and to collect information on any other support agencies involved. When clients have been accepted onto the scheme a more in-depth support plan can be drawn up, with or without the involvement of an outside support agency.

Important issues to consider:

- What level of support is to be offered?
- Are there enough staff?
- Are staff appropriately trained to offer support?
- Can suitable volunteers be recruited and trained to provide the necessary support?
- What other agencies in your local area are seen as ‘good support providers’?
- Are there any local befriending schemes? These can complement the work of deposit schemes very well.

On completion of the assessment, a support agreement should be produced, specifying the support services to be provided and the conditions to be met by the client, such as regular contact with the scheme. A detailed support plan, drawn up jointly by the scheme and the client, can then be agreed setting goals, target dates and review dates. A realistic risk assessment should also be carried out to protect staff working with problem clients.

Provision of support by outside agencies

When entering into working arrangements with outside agencies, you should draw up clear protocols on how the support is going to be jointly managed. This should be done jointly. Both organisations should have a copy of the support plan and agree their respective roles in achieving it. This will make it easier to resolve any problems that may arise.

Regular and detailed communication between the two agencies is vital. The scheme will need to know, for example, if a client has any issues, which may affect their ability to sustain the tenancy, or if the support agency loses touch with the client.

6. C- Referencing

Most High Street letting agencies require references from prospective tenants to show they have a good tenancy history, prove their employment and show their ‘good character’. PRS access schemes should also require prospective clients to provide references but the scheme should be more flexible about how many references they get and who they receive references from.
Getting references for clients can be a difficult part of the job but is very worthwhile. Good references, sparse references and even the process of getting references can help clarify a number of issues that the client may have and that the scheme may have to deal with further down the line. Early awareness of these issues will allow the scheme to put relevant support in place, and in many cases prevent these issues from causing any problems with the tenancy.

References for a client should be allowed from:

- Current or previous landlord
- Employer
- Current hostel
- Support worker
- Volunteer placement manager
- Teacher or tutor

6. D- Pre-tenancy support

An effective way to prepare clients for independent living and to give them a greater chance of sustaining their tenancy successfully can be to provide pre tenancy support. Different levels of pre tenancy support can be considered such as a client information pack, a supported search for properties, pre-tenancy/life skills training and how to assist those tenants with pets.

Regardless of the manner in which the pre tenancy support is given to clients, the fact that tenants and potential tenants get this information could also be a selling point to landlords, showing clients to be ‘tenancy ready’.

6. D.1- Pre-tenancy training

Pre-tenancy training can take the form of one-to-one sessions or group workshops. These sessions or workshops could include information on:

Finding accommodation
- Finding properties
- Approaching and meeting the landlord
- Viewing the property

Finance (including referrals to appropriate local agencies)
- Budgeting
- Information on managing debt
- Setting up a bank account and direct debits
- Local Housing Allowance (LHA) and paying the rent
- Utilities
- Fuel poverty/energy efficiency
- Other forms of financial support, i.e. Community Care Grants, crisis and budgeting loans
- Welfare benefit income maximisation

Managing your tenancy
- Furnishing your property
- Basic D-I-Y such as how to change light-bulbs, bleed radiators etc
- Basic cooking on a budget
- Responsibilities and appropriate behaviour
It will be beneficial to PRS access schemes to look at partnership working in delivering these workshops particularly with voluntary sector training providers and adult education services.

6. D.2- Supported search

Many PRS access schemes encourage clients to look for their own properties as this will increase their options, bring in more landlords, increase the stock available and empowers the client. However research has shown that ‘supported search’ can be far more effective because:

- It is less time-consuming;
- People who meet a series of refusals are quickly discouraged and demoralised;
- A better ‘match’ can be made between landlord, property and tenant.

The objective is to maximise the chances of the applicant finding suitable accommodation.

Applicants should be able to make an informed choice, so it is important to ensure that:

- The applicant knows where to look and what to look for in a property; devising a leaflet containing this information to give to them to take away is advisable;
- The applicant understands the PRS access scheme and is able to explain exactly what it offers to agents and landlords;
- The applicant is aware of the importance of how they present themselves. When meeting landlords they should be clean, smart and tidy;
- They know that the scheme will speak to the landlord, if they need help in persuading them about how it operates;
- If applicants are concerned about what to say when ringing landlords/agents for a viewing, assistance could be provided on telephone manner and what to say;
- Once the client finds a place they must not move in until a worker has spoken to the landlord and a property inspection has been done.

Known vacancies

If the worker knows of a suitable vacancy they should refer the applicant to the landlord. However, when making a referral it is important to maintain impartiality, giving all suitable applicants equal opportunities and showing no preference or discrimination. They could refer several applicants and allow the landlord to make the choice.

Landlords must be aware that the decision to accept a particular tenant rests with them and clients must be aware that the decision to accept a particular property rests with them.

Where an applicant or landlord decides not to proceed with a tenancy the scheme should investigate the reasons and decide whether or not to provide an alternative.

6. D.3- Pets

Many landlords are hesitant about letting to clients with pets because of the possible damage that could be caused to the rental property.

However, some landlords become more amenable to the idea of pets once they understand that clients who have pets tend to stay in properties longer than those without pets.
If this approach doesn't work then schemes could try to negotiate with landlords by clients promising to be responsible for any fouling/damage or with the scheme providing a "pet bond" that would cover a deep clean of the property at the end of the tenancy.

The Dogs Trust can provide more specialised advice on "lets with pets".

6. D.4- Client information pack

The purpose of an information pack is to ensure a client is aware of what the private rented sector offers and their responsibilities whilst living within the sector. The pack should also act as an introduction for the client to the local area and link them with other support and assistance that may be beneficial to them.

Due to the amount of information you may wish to include in an information pack, it may be worth separating the information into an “information pack” and a “moving in pack”. Try and present the information in a user friendly manner – this may be in an attractive folder or on colour coded sheets for different topic areas etc. It would also be a useful exercise to “test” the pack on several clients to see what suggestions they may have for making improvements.

Encourage landlords to provide a “house information pack” for clients that include operating instructions for all the appliances, heating etc. This can be sold to landlords on the basis that if clients know how to operate all appliances efficiently, this will keep their utility bills to a minimum.

Some suggestions for information pack contents:

- Introductory Letter
- Scheme promotional leaflet
- Scheme service standards
- Information on local area (doctors, dentists, schools, shops, bus routes, etc)
- Who to contact if things go wrong
- Where to search for accommodation including useful websites, local newspapers and a list of letting agents
- Legal rights and responsibilities of landlords and tenants
- Any agreements the client will be required to sign
- Sample tenancy agreement (AST)
- Sample tenancy agreement (SAT Scotland)
- Sample AT5 (Scotland only)
- Sample client bond agreement
- Inventory
- Information about utilities
- Information on furnishing the property
- Inspecting properties and what to look for when first visiting a property
- Claiming benefits
- Housing benefit
- Discretionary housing payments
- Safety in the home
- Their income and expenditure and budgeting information
- Savings scheme information
- Anti-social behaviour
- Ending a tenancy
- Procedure in event of a claim on the bond or guarantee

See: Client pack information sources
6. D.5- Moving on from supported accommodation

One of the biggest barriers to more effective use of the private rented sector (PRS) is perceptions about it held by many workers and residents within supported accommodation schemes, such as hostels.

The London Housing Foundation and Off the Streets and into Work have worked together to produce Your Passport to Renting a Private Home. It is a short guide aimed at anyone who is making the transition away from homelessness or hostel accommodation into renting a flat in the Private Rented Sector (PRS).
7. Properties and Property Management

It is absolutely necessary that all private sector properties used by PRS access schemes are safe and free from hazards that could cause harm to occupants. This section gives guidance on property standards and property inspections.

See our [Key principles of PRS access schemes](#)

7. A- Appropriate property standards

Poor property standards are often associated with schemes that use PRS properties to house homeless households or potentially homeless households. PRS access schemes can be the last “point of call” for landlords of sub standard properties failing to rent their properties in the open market. Schemes should be aware of this and insist on minimum property requirements for properties used on schemes.

Assisting clients into good quality accommodation greatly increases the likelihood that clients will take good care of the property and sustain their tenancy. Poor property standards encourage anti social behavior (the property is in a poor state already, the tenant may feel they don’t need to look after it) and rent arrears (tenants may feel that they shouldn’t be paying the full amount of rent for the property because there is outstanding works required of the landlord or are looking to get themselves evicted in order to get access to a “better” standard of property). It is essential that the properties and their landlords:

- Meet current safety standards
  - Electrical safety
  - Fire safety & furnishings regulations
  - Gas safety
- Meet the requirements of the [Repairing Standard](#) (Scotland only);
- Comply with the Tenancy Deposit Protection legislation (England & Wales only)

Crisis has developed an example set of [minimum property standards](#) for use by PRS access schemes. It is good practice to ensure that the property is:

- Well managed;
- Registered if required (e.g. HMOs);
- Free of any category one hazards as defined by the Housing Health and Safety Rating System (HHSRS).

When placing a tenant it is essential to ensure that the accommodation is at the very least safe. Greater involvement in promoting good practice among private landlords with regards to property standards is to be encouraged. Where possible, schemes will benefit from establishing relationships with Environmental Health, Private Sector Housing officers and other experts who can undertake inspections on their behalf or train scheme staff to do so. It is also helpful to encourage the landlord to join a voluntary accreditation scheme where this is available.

Many landlords are wary of any PRS access scheme that might involve them with the local environmental health department (England & Wales) or Landlord Registration team (Scotland), even though their properties comply with existing regulations or could be eligible for renovation grants. You should reassure them of the benefits of working in cooperation. You should try to meet with your local authority Private Sector Housing Manager and look at ways in which you can work together. A joint Landlords’ Forum where you can present a coordinated united front is a good way of demonstrating to landlords your commitment to a professional and sustainable partnership.
7. B- Guidance on HHSRS

The Housing Health and Safety Rating System (HHSRS) is the risk assessment procedure for residential properties carried out by the Local Authority, usually the Private Sector Housing Department. It replaced the Housing Fitness Regime on 6 April 2006 in England and in Wales later that year. HHSRS also replaced the Fitness Standard as an element of the Decent Homes Standard. **HHSRS does not apply in Scotland.**

The HHSRS is a measurement of the condition of a dwelling. It assesses 29 categories of housing related hazards, such as excess cold and heat, and provides a numerical value of the level of danger, based on the risk to the potential occupant who is most vulnerable to that hazard. This enables the Local Authority to prioritise intervention where the hazards are most extreme.

A score of over 1000 is classed as a Category 1 hazard and triggers a duty on the Local Authority to take appropriate enforcement action under the Housing Act 2004. It also classifies the accommodation as non-decent as part of the Decent Homes Standard.

It is a very complicated system to explain to landlords, but the most effective way of communicating the process to a landlord is with regards to establishing how a “hazard” may impact upon human health. The 29 hazards can be broadly grouped into the following six categories:

- Dampness, excess cold or heat
- Pollutants, e.g. asbestos, carbon monoxide, lead
- Environment e.g. space, security, lighting or excessive noise
- Hygiene issues, sanitation or water supply
- Accidents, e.g. falls, electric shocks, fires, burns, scalds
- Collisions, explosions or structural collapse

Carrying out an HHSRS inspection is all about:

- Spotting the defect
- Noting the resultant hazard (29 hazards)
- Considering the likelihood of the hazard affecting the occupier?
- Considering what the likely result/outcome may be on the occupier (4 classes of harm varying in degree of severity)
- Think about types of people affected by a particular hazard, as a property should be made safe for the most vulnerable person, as in theory the property should then be safe for all

Schemes can use HHSRS to give them a basis for creating a simple and straightforward system for inspecting properties. This system does not need to be at the same level as that of Environmental Health Officers/Private Sector Housing Officers, but will allow the scheme to report any serious problems in the language understood by Environmental Health/Private Sector Housing.

See: [Government guidance on HHSRS](#)

7. C- Inspecting properties
When sourcing properties for a PRS access scheme, the tenant’s safety within that tenancy should be of paramount importance. Assisting clients into good quality accommodation also greatly increases the likelihood that clients will take good care of the property and sustain their tenancy. The only real way to ensure that the properties used by a PRS access are of a good standard is to inspect all properties.

It is important to inspect properties for a number of reasons

- Check that the client is going into a property of a good standard that will not have adverse affects on their health
- Shows the landlord that you are serious and professional
- Offers a chance to do a thorough inventory with digital photos should there be any claims made at the end of the tenancy
- Offers the chance to identify the suitability of the property for the client and establish any furnishings requirements or other that the client may need for the property to feel like a home
- Offers a chance to identify any property grants the landlord to which the landlord may be eligible

The inspection completed by the PRS access scheme can be very basic and any serious issues can be reported to Environmental Health/Private Sector Housing for their further inspection.

In 2006 the Housing Health and Safety Rating System (HHSRS) was brought into place, and while it is not necessary for PRS access scheme staff to be fully trained up on this system, it would be useful for them to have basic knowledge of the rating system. When inspecting properties, at a minimum, the scheme should be able to identify if there are any HHSRS Category 1 hazards. No properties with Category 1 hazards should be accepted onto the scheme.

7. C.1- Inspection process

A systematic and logical process should be used to inspect all properties to ensure consistency across different officers and to ensure that nothing is missed. Keep it simple and note down any obvious defects, thinking what hazard category it relates to, the likelihood of it occurring and the possible effect it may have on the occupier.

See: Inspection checklist

If after an inspection you are unhappy or unsure about anything you have seen in a property, you should discuss it with your local Private Sector Housing Manager. If you would like a problem rectified before the property is let then communicate this to the landlord of the property and ensure that you have effective back office system to ensure that the property is not let until the problem has been fixed.

Ensure that you request sight of a gas safety certificate prior to allowing the tenant to move into the property.

7. C.2- Property safety

Using the new HHSRS as a guide to identify hazards and reduce risks from those hazards, the key questions to answer are:

- Are there adequate means of escape?
- Are there protected routes and fire doors?
- Is there a fire alarm system and emergency lighting?
Are there smoke detectors? (Mains operated smoke detectors are preferable – heat detectors are appropriate for kitchens and bathrooms.)

In Scotland, under the Repairing Standard, all properties must now have at least a battery-operated smoke alarm.

Are there extinguishers and fire blankets? (there should be a fire blanket/fire extinguisher in the kitchen)

Does the property have a valid Gas Safety Certificate? Can you see any signs that would suggest an inefficient boiler, for example, an orange flame or the presence of black soot?

Does the front door have an adequate lock and are there window locks on ground floor windows?

Is there any security lighting?

Are boundary walls, fences and gates in a good condition?

Window openings – particularly on higher floors where children may be occupants

Other items to check for include:

- Broken, damaged or overloaded electric sockets
- Frayed cables and old wiring
- Other potential accident issues such as burns, scalds, falls and lack of space
- Method and extent of heating systems
- Smell or other evidence of damp
- Hygiene issues, both in terms of food preparation and sanitation
- Broken stairs or stairs without handrails
- Slippery floor coverings on stairs, in kitchens and bathrooms.

7. C.3- Fire safety

The building regulations require that all properties built after June 1992 must have a mains-operated inter-connected smoke alarm fitted on every level of the property. Older properties do not have to comply but landlords would be well advised to provide at least battery operated smoke alarms in the property.

In Scotland, under the Repairing Standard, all properties must now have at least a battery-operated smoke alarm and smoke alarms installed from 3 September 2007 must be mains powered. It is important to determine who is responsible for testing and maintaining the smoke alarms - the landlord, agent or tenant. If the agent is to be responsible, this should be noted in the management contract. If the tenant is to be made responsible for this then adequate warnings must be given in writing.

Landlords are under a common law duty to ensure that the property they provide is safe. Additionally, in Scotland, landlords must recognise their legal responsibilities under the Housing (Scotland) Act 2006 in relation to the Repairing Standard. All residential properties in England and Wales should comply with building regulations on aspects such as:

- Means of emergency escape, particularly where sleeping accommodation is provided on 2nd and 3rd floors
- Fire doors and emergency exits, passages and escape routes
- Fire alarms and fire extinguishers

Local Building Inspectors and Fire Prevention Officers will advise landlords on these aspects. As a minimum, landlords should remove potentially dangerous appliances and heaters and fit smoke alarms. A kitchen fire blanket should also be provided.
7. C.4- General property standards

The property needs to be of an adequate size. Even if physical standards are adequate, the accommodation may have poor internal arrangements or space may be limited. When inspecting it is worth checking:

- Sanitation – that the plumbing works, the toilet flushes, there are adequate frost precautions i.e. lagged external pipes
- Heating – that the premises can be adequately heated by a fixed heating appliance. (Fixed means that the appliance should be connected to its power source in a manner that renders it safe and non-portable). There should be no ill-fitting doors, windows or floorboards
- Security – this needs to be adequate for the property based on location, occupiers and history of security of the property
- Disrepair – look at both internal and external condition, but try to focus on “hazards” rather than “condition” of the property. If an item of disrepair won’t cause any tangible problems for the occupier then do not focus on it. Focus on the issues that will cause problems for the occupier, such as broken steps, falling slates etc.
- Lighting – that there is adequate artificial and natural lighting. Generally this means looking at the artificial lighting as well as at available windows and skylights
- The lighting in the rooms should be suitable for use. This means that a living area would need to be better lit than a bedroom for example
- Ventilation – that all rooms have adequate ventilation. This can be ventilation either by openable windows or by mechanical ventilation, but in living areas you would expect a majority of ventilation to be provided through natural means. In certain rooms it will be necessary to provide additional ventilation. This may be particularly important where there are gas appliances in use or where condensation may be a problem.
- The property should be secure from pests – check open pipe work to ensure that rodents cannot enter the property in this manner

7. C.5- Damp and condensation

Damp and condensation can be a contentious issue between landlords and tenants. When an inspection is carried out it will be worth noting the sources of ventilation in bathrooms and kitchens and ensuring that tenants are aware of the need to ventilate in order to remove moisture landed air. Consideration should also be given as to where a tenant will dry any washed clothes. Any dryer provided should be adequately ventilated.

7. D- Improving properties

Following completion of a property inspection, a property may require improvements carried out prior to a tenant moving in. Improvements required should be communicated and agreed with the landlord upon completion of the property inspection checklist. If there are Category 1 hazards present at the property, then the property should not be let until these hazards have been rectified and the property re-inspected.

There should be a comprehensive back office system, see monitoring and outcomes (see below section), in place between access scheme members of staff to ensure that all members of staff are aware of the condition of a particular property prior to moving tenants into that property.

In some cases and depending on local authority grant policy, a landlord may be eligible for grant aid in order to improve the condition of the rental property:
**Landlord’s Energy Saving Allowance (LESA)**

Since 6 April 2006, Landlords who have installed loft insulation or cavity wall insulation into a property they let can claim up to £1,500 per building to offset as expenditure against profits.

**Energy efficiency grants**

Tenants in receipt of certain benefits or of a certain age may be eligible to apply for grants to improve the energy efficiency of the PRS property within which they are living. More information about grants available in local areas can be found by contacting Energy Advice Centres or from the Energy Savings Trust.

Some Energy Advice Centres also provide grants for loft insulation, cavity wall insulation or central heating systems to landlords to improve the energy efficiency of PRS properties. These are local project based and more information can be found by contacting the Energy Saving Trust.

**Enforcement**

The local authority Private Sector Housing team carries enforcement powers to ensure that PRS properties are free from Category 1 HHSRS hazards and also properties where a collection of Category 2 HHSRS hazards exist. Many local authorities choose to approach enforcement informally initially by engaging with the landlord but they do possess the authority to issue hazard awareness notices with a staged process through to demolition orders where the property poses imminent threat to health and safety and is beyond reasonable repair.
8. Deposits, Bonds and Rent-in-Advance

This section discusses the various types of PRS access schemes and how the recent tenancy deposit protection legislation impacts upon various types of scheme.

8. A- Guarantee bonds

Following the introduction of the Tenancy Deposit Protection Scheme (TDPS) in 2008 (due to be introduced in Scotland shortly), it is now standard for PRS access schemes to issue bonds as opposed to cash deposits. This is where the scheme provides the landlord with a bond guarantee – usually up to a month’s rent – to cover any damages (and sometimes rent arrears) at the end of the bond period. The bond period is usually a fixed period between six months and two years, though some flexibility to extend the bond period for a limited time for individual clients is useful.

The benefits of providing bonds – particularly compared to cash deposits – are as follows:

- Mitigates risks for landlords and therefore makes the tenant more attractive
- Considerable savings – alongside sensible measures to minimise claims, bond scheme claim rates do not generally exceed 15-20% of the total liability in a given year. This means that 80-85% remains unspent and can be carried forward into the next year.
- Assisting more people through recycling of funds and financial management. It is standard for the total value of bonds issued to be greater than the ‘guarantee fund’ held to cover them at a given time. Crisis recommends that a bond scheme hold 75% of the total liability in its first year of operation, with the possibility of reduction in subsequent years.
- Reduced administration costs by comparison to cash deposit schemes as less staff time is required. There is no chasing of unreturned moneys as it is up to the landlord to make a claim for payment.
- Improved cash flow and interest accumulation as the money is retained by the PRS scheme until a claim is made.

There are also benefits that can be sold to PRS landlords:

- Reduces financial risk should damage occur (and – in some cases – rent arrears)
- Bonds do not have to be protected under the TDPS
- The scheme will pay against claims swiftly, avoiding the possibility of lengthy and costly arbitration. A system should be in place whereby the PRS scheme will respond to all claims within a specified number of days of a tenancy ending.
8. A.1- Managing guarantee bonds

Managing the guarantee fund

The guarantee bond is a written commitment to cover certain types of costs that the landlord may incur at the end of a tenancy.

The guarantee bond sets out the conditions under which a landlord may make a claim and the maximum amount that can be claimed.

The guarantee fund is the pot of money from which payments for valid claims are made.

See: Example claim form

The guarantee fund should be held in a separate account or ring-fenced.

Based on extensive experience working with PRS access schemes, Crisis recommends that in the first year of operation the total value of the guarantee fund should be equal to at least 75% of the total value of guarantee bonds issued. This can be reduced to 66% if payments are within the projected range and then reviewed on an annual basis. Crisis would advise against allowing the guarantee fund to fall below 50% of the total potential liability.

Based on national averages, claims generally result in payment in the case of 15-20% of guarantee bonds.

Planning guarantee bonds

The bond modelling tool may help the scheme to plan and project the following on a month-by-month basis for the lifetime of the project:

- Bonds issued, bonds ending, live bonds and cumulative number of people housed
- Live liability, value of bonds ending, value of expected claims, and cumulative value of all claims
- Guarantee fund remaining, minimum guarantee fund required (and the difference between the two).

It is possible to adjust the timing and number of bonds to be issued, their value, the expected claim rate, the starting guarantee fund and the percentage of live liability to be covered by the guarantee fund.

Financial requirements

It is important that the scheme has the relevant financial capabilities and procedures in place for managing the guarantee bond. These include:

- A guarantee fund held in a separate account or ring fenced
- Strong reporting procedures to show how and where money is being spent
- Ability to issue the bond guarantee quickly
- Ability to pay any claims against the bond guarantee quickly.

Please note that responsibility for financial management lies with the scheme and Crisis accepts no responsibility as to the financial decisions and financial modelling that the scheme takes.
8. B- Cash deposits

Funding for cash deposits could be provided directly to the prospective landlord of those who would be otherwise unable to access PRS accommodation. This would then have to be protected in one of the three Tenancy Deposit Protection schemes with both the tenant and the scheme notified as to which one (in Scotland deposit schemes have recently been introduced, please see Scottish Government website for more details). When the tenancy came to an end the cash would either be refunded back to the scheme or used to cover damage or rent arrears.

8. C- Tenancy deposit protection

All cash deposits taken by landlords for Assured Shorthold Tenancies now have to be safeguarded by one of three Government approved schemes. The new rules apply to tenancies in England only started or renewed from 6th April 2007 onwards. Any tenancy that begun before the 6th April 2007 but has been renewed by way of a new tenancy agreement since this date needs to comply with the legislation and the original deposit amount needs to have been protected. Tenants should ask their landlord about the details of which tenancy deposit protection scheme is being used when signing a new tenancy agreement.

Landlords can choose which of the three schemes they wish to use and must safeguard each deposit and inform the tenant which scheme has been used within 30 days of receiving the deposit.

Here is an example of a standard form that ensures that a landlord complies with this legal requirement.

The schemes have been introduced with the intention of providing a fairer system for how the deposit is handled, and how it is returned at the end of a tenancy.

The tenancy deposit protection schemes are intended to independently safeguard tenants’ deposits and where necessary resolve disputes about deposits at the end of a tenancy. The service is free for tenants.

Even if the cash deposit is provided by someone else (a family member, or a PRS access scheme), it would still need to be paid, by the landlord, into one of the three schemes.

There are two different types of tenancy deposit protection scheme:

- A custodial scheme - the landlord or letting agent will pay the tenant’s deposit into the scheme, where it will remain until the end of the tenancy. At the end of the tenancy, unless there is a dispute, the deposit is returned directly to the tenant or third party where specified. If there is a dispute then an independent panel of adjudicators will decide on a resolution and the deposit will be paid back to landlord and tenant in accordance with that decision.

- An insurance scheme - the landlord or letting agent holds the deposit in this type of scheme, but pays an annual membership fee and fee per deposit protected to be part of the protection scheme. At the end of the tenancy, landlord/agent and tenant should agree on any deductions from the deposit for damages or arrears and then the landlord/agent should pay the full deposit or agreed amount back to the tenant. If there is a dispute at the end of the tenancy that cannot be resolved informally
between landlord/agent and tenant, then the protection scheme will ask the landlord/agent to pay the amount of deposit money in dispute (any monies not in dispute should be returned to the tenant) into the protection scheme. From 6th April 2012, deposits for all assured shorthold tenancies (ASTs) in England and Wales must now be protected within 30 calendar days of receipt by the landlord, this change is as a result of the Localism Bill 2011. Within 14 days. A panel of independent adjudicators will decide how the deposit should be split between landlord/agent and tenant and pay out the deposit accordingly. If a landlord/agent fails to pay into the protection scheme, the scheme will pay the deposit monies due to the tenant and pursue the landlord/agent.

There are two insurance schemes; Mydeposits and The Tenancy Deposit Scheme (TDS). Two further schemes will be available from 1 April 2013. See an overview of all the schemes, here.

8. D- Rent-in-advance

A scheme may decide to pay rent in advance on the client’s behalf to the landlord and then recoup this money from the client’s first Housing Benefit payment. This does mean that there is then a gap as to when the landlord receives his/her next rent payment, but it may help to assuage any concerns the landlord has as they will get money upfront and then be assured of the Housing Benefit claim being set up.

In order to do this the scheme will need to have a prior arrangement with the Housing Benefit department for the first instalment of Housing Benefit to be paid to the scheme, and will need to have a good working relationship with the Housing Benefit department to address any issues as they arise.

Currently another option may be to assist a client in applying to the Social Fund for rent in advance. However, under welfare reform changes this funding will be administered by local authorities and will not be ringfenced.
9. Setting up Tenancies

Devoting time to setting up tenancies can increase the chances of long term tenancy sustainment. This section includes information on inventories, tenancy agreements, setting up a client's Housing Benefit, improving a client's knowledge of their responsibilities and assisting the client to access additional financial support where required.

9. A- Inventories and tenancy agreements

Spending time setting up a tenancy at the start of the process can reduce time spent later on the process, for example, during any claims. The sections below give advice on creating inventories and tenancy agreements.

9. A.1- Inventories

Inventories are to protect both the landlord’s and tenant’s interests. They are also a useful tool when dealing with any claims at the end of a tenancy, and in many cases help schemes in minimising their claim rate.

It is a worthwhile exercise for schemes to conduct inventories on behalf of the client and landlord and this can often be done at the same time as sign up of the property and the hand over of keys to the tenant. Detailed inventories can be time-consuming to compile and type, so a pro-forma should be used which can be filled in by hand and, if possible, typed up later. Digital cameras can be extremely helpful as they make it relatively simple and inexpensive to keep photographic records of the property as it was prior to the client moving in.

Two copies of the inventory should be sent, with covering letter, one to the landlord and one copy to the tenant within five working days. The inventory should be redone if any amendments are made and new copies sent to both the landlord and tenant. The final inventory should be signed by both landlord and tenant.

If the inventory is going to be completed by the landlord or a third party, the scheme should ensure that both landlord and client are happy with the inventory and have signed it, and in these cases the scheme should insist on receiving digital photographs.

When carrying out an inventory:

- Walk through and around the property, noting all the spaces within it (these will then form the headings for each section of your inventory)
- Start at the top of the property and work down
- Be logical and make sure nothing is missed
- Include ceilings and light fittings
- Work down each wall looking at windows, curtains, pictures, shelving and wall fittings
- Finish with skirting boards and flooring

The inventory should make specific remarks on:

- The state of decoration;
- Anything that is damaged, any marks, scratches or burns to furnishings;
- How clean the accommodation is
Anything that looks like it is about to wear out. Disagreements about fair wear and tear are common amongst landlords and tenants.

There is no legal definition but as a guide, fair wear and tear can be defined as ‘damage that occurs during normal use or something that happens due to aging’. Any property and particularly its contents and furnishings will show minor damage and other signs of wear over time, even with the most careful occupant.

When taking photographs:

- Take wide shots in each room
- Capture specific items that are prone to damage or of concern
- Take a photo of the condition of the hob, oven, fridge, kitchen cupboards, shower and bath
- Make sure the camera adds the date on the photo
- If you are photographing damage, use a ruler to show an accurate scale

Some schemes have chosen to “bulk buy” the services of an inventory clerk as an extra service for their landlords. Local inventory clerks can be located via the Association of Inventory Clerks. The average cost of an inventory will range from £70 to £110 for an unfurnished property dependent on bedroom size and £90 to £130 for a furnished property dependent on bedroom size.

Schemes should ensure that they have an up-to-date inventory of every property in order to be able to settle any claim.

The objective is to ensure that any claim for compensation is judged against a clear concise inventory and schedule of condition.

9. A.2- Tenancy agreements

Any tenancy is a legal arrangement between the landlord and tenant. PRS access schemes will often aim to help the process and will enter into its own agreements with both the landlord and the tenant individually. However, ultimately the tenancy agreement should be between the landlord and tenant with the final decision about setting up the tenancy being between those two parties.

Tenancy agreement

The Assured Shorthold Tenancy (AST) is the default tenancy agreement (short assured in Scotland). It is not a legal requirement for this to be a written agreement but it is worth stressing the value of a written agreement with landlords. Outlining the rights and responsibilities and any particular rules in a written document should be an integral part of any PRS access scheme. Some landlords will prefer to use their own agreement; however the worker should check the agreement to ensure there are no unreasonable clauses. If the landlord does not have an agreement of their own, the worker could create one based on those below.

In Scotland the most common tenancy agreement is a Short Assured Tenancy (SAT) which is for a term of not less than six months. Tenants have the right to a written tenancy agreement. A document named an AT5 must be served before the creation of a SAT, if it is not then the tenancy is an assured tenancy. If there is more than one tenant on the agreement then each tenant should be served an AT5. For more information and an example of an AT5 consult the Shelter Scotland website.
The tenancy agreement should be signed and all amendments initialled by the landlord and tenant when the tenancy begins. A landlord and tenant cannot sign away in an agreement any legal rights a tenant may have. Each party should keep a copy. It is also sensible for the scheme to have a copy.

**Council Tax (England & Wales only)**

It is important to make sure who is responsible for the council tax on any given property. Some tenants are entitled to receive Council Tax Benefit and others may be exempt from paying Council Tax. If you are unsure contact your local authority. Make sure both parties are clear about their responsibilities and that this is reflected in the tenancy agreement.

The Council Tax (Liability for Owners) Regulations 1992 require that the owner of an HMO has the primary liability to pay the Council Tax, even if they pass on that cost to their tenants.

In Scotland tenants in HMOs are jointly responsible for council tax.

**Break clause**

It is advisable to include a clause in the tenancy agreement allowing the tenant to end the tenancy before the end of the fixed term by giving a month’s notice. It is common to have a break clause at six months in a one-year tenancy agreement.

This is to ensure that the: Landlord does not try to claim rent for the whole term if the tenant leaves early; the tenant can move if their circumstances change. If the landlord is using his or her own agreement, you could try negotiating to include this clause. In longer tenancies, the annual break clause should coincide with the client’s Local Housing Allowance anniversary and therefore any changes to their claim.

**Joint tenancies**

A joint tenancy is ‘jointly and severally’ binding on each tenant, i.e. if one tenant defaults, for example in paying the rent, the remaining tenants are still responsible. It is therefore often advisable for tenants to have separate tenancies; however, this can make the Landlord liable for paying the Council Tax bill at the property.

On separate tenancies, if one tenant leaves a shared house the landlord still has the responsibility to the other tenants but may not be receiving sufficient rent/Housing Benefit. The landlord may also let to a new tenant who does not fit in with the existing tenants.

Consideration should also be given as to how utility bills will be paid. Utility companies often require bills to be in one person’s name and as this person takes responsibility for the account, this can cause problems when a bill falls due.

**Sharers’ charter**

Where tenants have to share facilities it may be worth considering encouraging them to enter into a ‘sharers’ charter’ to improve relations and lessen the chances of disagreement. An example sharer’s charter might include the following:
We recognise that we are all responsible for the things we share in common. Therefore, we agree:

- To share the following and to allow each other equal access: kitchen; washing machine/drier; TV, remote control and video. If there are any arguments over what to watch [ ]
- Not to use up all the hot water
- Not to have the heating on unless the others agree
- To pay our share of all bills (including any top-up for the rent) and to contribute £ [ ] per week to a kitty for common items such as toilet paper and washing up liquid.
- We recognise each other’s right to live in a clean and peaceful environment. Therefore we agree:
  - To keep the common areas tidy. This includes cleaning the bathroom and washing up
  - Not to play our stereo, radio or TV so loud at night that it can be heard outside our room. If our music is annoying another resident or neighbour at any time it must be turned down
  - Not to smoke cigarettes/only to smoke cigarettes in [ ]
  - To tell the others in advance if we wish to have more than one visitor and to make sure our visitors do not cause any nuisance
  - Not to threaten one another and to sort out disagreements as peacefully as possible.
- We recognise that we all have our own possessions and need our own space. Therefore, we agree:
  - Not to borrow anything without permission
  - Not to use one another’s food without permission
  - To keep out of one another’s rooms unless invited.

**Resident landlords**

Resident landlords range from someone taking a lodger into their family home to someone sharing certain common areas with the tenant but otherwise living separate lives. Tenants of resident landlords have few rights, and in particular, have no security of tenure as the landlord only has to give ‘reasonable notice’ (‘reasonable’ is usually connected to the frequency of rent payments and the time needed to find alternative accommodation but in the case of a threat of violence could be almost instantaneous. A resident landlord cannot use force to get someone to leave but the Police can be invited to attend an eviction if there is likely to be a ‘breach of peace’.)

In Scotland tenants of resident landlords have different rights and responsibilities; they often have “Common Law tenancies.” For more information, go to the advice section on the Shelter Scotland website www.scotland.shelter.org.uk.

Using lodgings can provide a useful solution for both underoccupiers and those under 35 who need to access shared accommodation or a low rent. However, lodgings are sometimes not suitable for PRS access schemes because of the client risk. There are also further complications in relation to limited inventories and issues of loss or damage. There may also need to be a greater degree of support provided to the landlord by the PRS access scheme.

For schemes that use lodgings and who support clients into shared accommodation, PRS access scheme workers should stress the advantages of establishing ‘house rules’ at the
outset for matters such as alcohol, smoking, visitors, overnight visitors, use of facilities and charges. This will help to minimise problems.

9. B- Setting up Housing Benefit

The majority of clients using the services of a PRS access scheme will pay all or part of their rent using Housing Benefit. Assisting the client to set up their Housing Benefit claim is an important part of the support schemes can give clients. It can also be an important part of the service that schemes have agreed to provide to landlords.

Schemes should assist clients by ensuring that the Housing Benefit claim is filled out at the earliest possible time and that the client has filled in the form correctly and has all the necessary documentation to support the claim. Schemes should take a copy of the claim form and a copy of the receipt once the claim has been submitted. If a procedure has been agreed with the local Housing Benefit department (access to fast track service or claims to be submitted to a named contact) then the scheme should ensure this is followed.

Disclosure of information consent

When assisting clients to set up their Housing Benefit claim, the scheme should require that the client signs a disclosure of information consent form, allowing the scheme to talk to Housing Benefit on the client’s behalf. This form should be part of their Housing Benefit claim submission.

As with all things, the level of support a scheme gives a client in setting up a claim should be dependent on the level of support required by the individual client. The scheme should however take copies of all relevant forms and be able to talk to Housing Benefit on behalf of any client as part of their standard service.

Safeguarding and direct payments

Although payment of Housing Benefit is made directly to the tenant in the majority of cases, there will be some tenants who cannot manage their own rent payments or others who choose not to use their benefit for the purpose it is intended. The LHA arrangements include safeguards to stop these tenants falling into unmanageable difficulties. Local authorities have discretion to make payment to the landlord if

- They consider that the tenant is likely to have difficulty managing their financial affairs. For example, if the tenant is known to have a learning disability or a
drug/alcohol problem that would mean they are likely to have difficulty handling a budget
- It is improbable that the customer will pay their rent. For example, if the LA is aware that the tenant has consistently failed to pay the rent on past occasions without good reason
- A direct payment has previously been made under HB Reg. 95 or HB (SPC) Reg. 76 in respect of a current award of HB (more than eight weeks arrears or deductions from a DWP-administered income-related benefit in respect of arrears)

Each local authority will have a safeguarding policy and safeguard application form. Make sure that your scheme is aware of these documents and what evidence is required to be submitted to ensure that a client’s direct payment application is processed as efficiently as possible.

9. C- Moving in packs

At the time a client moves into a private rented sector property, some properties may be poorly equipped and some clients may have few household belongings. Those tenants receiving their housing benefit payments direct will face the decision of paying their rent or furnishing their new home. Some clients, who at the time of moving into their new property, may be yet to make a claim for benefits and have no money to purchase food in the first week.

Moving in packs

While PRS schemes cannot solve all these problems they can, over time, establish a system where they can provide:
- Bed linen, towels etc where the tenant has none. This will also reduce the tenant’s financial problems, arrears or debts and ultimately reduce the chances of a claim on the guarantee
- Food hamper

These items could be purchased, supplied by local retailers or people could be encouraged to donate these items. The items have to be of suitable quality or in some cases new, colour co-ordinated, and not undermine a tenant’s dignity. A moving in pack could help to make the property feel like home for a client, increasing the chances that the client will work to sustain that tenancy. A pack could include:

- Pillow;
- Two pillow cases;
- Two sheets;
- Duvet or blankets;
- Duvet cover;
- Two tea-towels;
- Two hand-towels;
- Two bath towels;
- Flannel or sponge;
- Two saucepans;
- Frying pan;
- Tin opener;
- Kitchen knife;
- Wooden spoon;
- Two dinner plates;
- Two side plates;
- Two bowls;
- Two mugs;
- Two sets of cutlery;
- Toothbrush;
- Toothpaste;
- Soap;
- Shampoo;
- Sanitary towels;
- Cleaning goods

Information sheet

It may also be useful to provide the tenant with information of local services, a map, useful numbers and the tenant’s payment liabilities (such as rent and utilities), particularly if they are new to the area. Put it somewhere visible, for example on the inside of the front door.

Furniture/grant applications

Furnishing regulations have made it difficult for landlords to use second-hand soft furniture and tenants often like to add ‘little touches’. Therefore, the schemes should consider the following options for clients moving into new tenancies:

- Where necessary, schemes can direct the tenant to the local furniture recycling store (or equivalent) and support their application;
- Where appropriate, put the tenant in touch with a local charity

9. D- Additional financial support

Additional financial support may be available from the following:

- Local charities
- Reducing energy usage and bills
- Discretionary Housing Benefit

9. D.1- Local charities

In many areas there are local charities that may offer various forms of support, either financial or material, to the client group with whom PRS access schemes work. Where these are available it will be useful for PRS access schemes to be aware of the existence, eligibility criteria and financial status of any such charity and, where appropriate, help the tenant to make an application.

Relevant local charities should also be invited to join the scheme’s stakeholder group.

Examples

- Furniture reuse network
- Credit Union
- Tenants rights group
- Adult education
- Employment programmes
Volunteering agency
Floating support
Befriending agency

9. D.2- Social fund

The Social Fund has recently been changed by the Welfare Reform Bill.

The Social Fund helped people with one-off emergency costs that are difficult to budget for. The Social Fund includes funeral payments, maternity grants, crisis loans, budgeting loans, community care grants and cold weather payments. The Fund has now changed to being locally administered by councils, and is no longer ringfenced. This is likely to result is reduced availability.
9. D.3- Reducing energy usage and bills

A simple and effective way of reducing household bills, as well as protecting the environment, will be to reduce the amount of energy used. Adhering to the following tips and advice can make a big difference to the cost of living for tenants:

- Turning off all lights when leaving the room for a long period
- Using low energy light bulbs wherever they can as they use less than a quarter of the electricity used by ordinary light bulbs and can last up to 15 times longer
- Not leaving the TV and other appliances on standby. Standby can use as much as 10%-60% of the electricity that would be used by the device if it was switched on
- Not leaving hot taps running
- Turning the thermostat down by one degree which could cut heating bills by up to 10%
- Not overfilling the kettle
- Taking regular showers instead of baths, 60% less water can be used
- Using a toaster rather than a grill for toast
- Closing curtains at dusk to stop heat escaping through the windows, but taking care not to drape curtains over radiators as this will funnel heat straight out the windows
- Defrosting fridges and freezers regularly to keep them running efficiently
- Waiting until there is a full load before using your washing machine and trying to use the low temperature programme
- Making sure your windows are draught proofed. A low cost, short-term alternative to double glazing is to tape polythene across window frames
- Stopping draughts and heat escaping through floorboards and skirting boards by filling gaps with newspaper, beading or sealant.

There are various energy efficiency schemes and grants that are available. These vary from region to region and are run by a variety of organisations. The main scheme is a home energy efficiency scheme known as Warm Front in England, Warm Deal in Scotland, the Home Energy Efficiency Scheme in Wales and the Warm Homes Scheme in Northern Ireland. It is government funded and provides energy advice and grants to cover the costs of home insulation and to improve energy efficiency for certain groups of people including those on low incomes. The scheme covers both owner-occupiers and people renting accommodation. It may also be possible to apply to the local authority for a grant, loan or other type of help for home improvements.

Clients can contact their local Energy Efficiency Advice Centre for information on energy savings schemes and grants. You can find your local centre on free phone 0800 512 012 or the Energy Savings Trust website. Many independent fuel companies and local authorities operate grants and schemes and also provide energy efficiency advice. Grants can be given for work connected to any energy saving measure including, in some circumstances, the provision of gas or electric central heating. Grants can also be given for low-energy light bulbs. In some circumstances and in areas of high risk of crime, security improvements like door and window locks may also be provided.
10. Tenancy Support

Tenancy support is crucial in creating long term sustainable tenancies. Tenancy support can be provided in a variety of forms including tenancy health-checks, ongoing assessment of tenant support needs, helping tenants to budget and save as well as providing ongoing support for landlords and agents.

10. A- Tenancy health checks

Tenancy health checks are an important element in providing ongoing support tailored to an individual's requirements. PRS access schemes have traditionally placed tenants in the private sector and upon placement in rented property, ended their commitment to supporting that tenancy, often surprised six months down the line when a client re-approaches the scheme, threatened with homelessness having been served a notice.

The main reasons for a private sector tenancy failing are as follows:

- Rent arrears
- Anti-social behaviour
- Social isolation of the tenant
- Landlord/Tenant relationship breakdown
- Landlord not keeping up with repair obligations

A visit should take place as soon as possible after the move-in date to ensure that the client is settling in okay and that there are no major early issues that could cause the tenancy to get off to a bad start. A full tenancy health check should be carried out four to six weeks after the tenant moves into the property and cover the following:

- A visit to the tenant to establish how they are looking after the property
- Is the tenant keeping up with the rent?
- Does the tenant have any additional support requirements i.e. any interest in learning, any interest in finding employment, any budgeting advice required?
- Have all the utility bills been set up?
- Are any furniture or household goods required?
- Does the tenant know how all the appliances work in the property?
- Has the tenant got to know the local area?
- Does the tenant get on with the neighbours?
- A check with the Housing Benefit department to establish that the claim is in payment and that there is no documentation still outstanding
- A check with the landlord to ensure rent payments are being made and any concerns they may have about the property or the tenant
- Based on the officer’s assessment, decide on the date of the next tenancy health check, ranging from monthly checks to six monthly checks depending on the tenant’s and landlord’s support needs and method of support i.e. visits or phone calls
- Any actions on the tenant
- Data recorded on the scheme’s data management system for outcome monitoring.

See: Tenancy healthcheck template
10. B- Ongoing tenant support

Solving a client’s housing needs and assisting them into a tenancy in the private rented sector does not necessarily mean that the tenancy will be a success. The issues that first lead to the client being in housing need may still be a threat to the tenancy, or other issues may develop as a result of being housed independently.

It is important to ensure that client’s have the appropriate tenancy support in place to ensure that they are able to sustain their tenancy and become more independent. This support may only need to be for a short period of time, and the level of support will be dependent on the client.

The level of support should be identified during the assessment and pre tenancy training parts of the client’s involvement with the scheme. If support is needed – particularly if it is more intensive support – the scheme should ensure that an appropriate support plan is put in place or referral for floating support is made prior to the tenancy starting. It is also important to identify support needs early on as a scheme may decline to work with a client if their support needs are deemed to high.

Having good partnership arrangements is crucial to providing effective tenancy support.

10. C- Savings schemes

Many PRS access schemes have established savings schemes that encourage the tenant to save. These are intended to:

- Enable the tenant to become self-sufficient through providing their own deposit over time;
- Encourage a sense of commitment in the tenant. Research shows that even if they only have a small amount of their own money at risk tenants are likely to be more responsible;
- Enable schemes to time-limit guarantees without jeopardising the future of the tenancy;
- Reduce the cost of claims.

Saving schemes are controversial. On the one hand there are the arguments given above for encouraging responsibility, on the other hand there is the argument that tenants are not in a position to save. The majority of clients accessing schemes tend to be in receipt of benefits. In theory these are set at a level to cover the bare necessities of life. However, in many cases rents may be higher than housing benefit levels and as such tenants will need to ‘top-up’ the housing benefit payable on a property with additional money in order to cover the rent.

Besides these ethical problems there are practical difficulties:

- The whole idea of having to save might act as a disincentive and discourage potential applicants from approaching the scheme
- If schemes insist that every clients saves it could end up refusing to help some who are most in need of its services
- Some PRS access schemes ‘police’ their tenants to ensure that they are saving and sanction them if they do not save, e.g. by refusing further help. This can mean that a client is afraid to approach for advice and assistance if they have failed to save the agreed amount
- There can be legal issues as in many cases saving schemes insist that only the scheme can withdraw monies, but as it is the tenant’s money legal advice should be sought when setting up this kind of scheme.
- If a scheme is acting as the landlord, then any savings held by the scheme must be protected in a deposit protection scheme.

PRS scheme staff should discuss saving with the client and ensure that any amount agreed is at a level that is achievable over the long run.

**Credit union**

It will often be inappropriate or legally complex for schemes to hold clients’ money and a more effective way of establishing a savings scheme will be to work in partnership with a local credit union. Increasing the membership of the credit union benefits all its members, while maintaining an account will help tenants to improve their financial literacy.

It is advisable to look at budgeting with a client in order to identify an appropriate and achievable level of saving they may undertake. Further considerations might be:

- What incentives can be offered? Is there any funding available to match tenants savings, or to reward them with smaller amounts (i.e. £5 for every £45 saved)
- How might schemes share information with credit unions?
- Will savings be drawn upon in the event of a claim on the bond or deposit? How will this work?

**Replacing the bond guarantee**

At the end of the bond guarantee period the scheme could try to negotiate with the landlord to accept the amount saved in place of the guarantee or in place of the deposit given by the scheme, even if the total amount is less than the value of the bond. Any scheme that does this should ensure that the landlord protects any cash received under the Tenancy Deposit Protection legislation. If the client has been saving with a local Credit Union they may be eligible for a low interest loan to top up their savings to the full deposit amount. Obviously special consideration needs to be made when advising clients on low incomes to take out loans.

It should have been stressed to the tenant that they may find themselves in a far worse position at the end of the year if they have managed to save nothing, as they will not have a guarantee in lieu of deposit. If there is no money saved at the end of the year when the guarantee runs out, and the landlord is requesting another guarantee, then the PRS scheme will have to exercise its discretion as to whether to renew the guarantee.

**10. D - Landlord support**

Landlords are often wary of using PRS access schemes for fear that once a tenant has moved into a property they will not be able to access any further support should problems arise during a tenancy.

Provision should be made by all PRS access schemes for landlords to be able to access landlord support once a tenant is in situ.

Landlord support may include:

- Partnership working with Housing Benefit to resolve any Housing Benefit related problems, including where a tenant has slipped into rent arrears and the tenant is receiving Housing Benefit payments direct
- Setting up rent arrears repayment agreements where a tenant has fallen into rent arrears
- Supporting the landlord where instances of property damage and anti-social behaviour caused by the tenant occur
- Providing general advice or basic legal advice to landlords where problem tenants persist
- Signposting landlords to third parties where more comprehensive legal advice is required

Landlord support packages can really “sell” a PRS access scheme to landlords – they would not receive this service in the Private Sector as letting agents, unlike PRS access schemes, do not have a vested interest in sustaining tenancies.
11. Ending a Tenancy

At some stage, the PRS access scheme’s responsibility towards a tenancy will come to an end, either because the tenancy itself will end or the tenancy created will no longer require support from the scheme (i.e. it is sustained). This section addresses the end of tenancies and outlines claims processes against guarantee bonds and cash deposits.

11. A- Exit strategies

In order to make effective use of ongoing financial and staffing resources, at some stage an appropriate ‘exit’ strategy should be built into the PRS access scheme. Many schemes make the mistake that their finite resources continue to support tenancies they have created year on year, often leaving schemes with millions of pounds committed in bonds, guarantees or cash deposits and liable for claims by landlords.

At some stage, it is important for a scheme to invoke an exit strategy. It is important that the exit strategy is flexible and tailored specifically to a landlord and client’s needs.

Whilst an exit strategy sounds very final, it is important to both the tenant and the landlord that there is a ‘door left open’ should either party need any future support. This would normally be in the form of inviting either party to contact the PRS access scheme should they require any support or advice.

Some examples of exit strategies include:
- A time limited bond, guarantee or cash deposit
- Notice served on the tenant by the landlord
- Expiry of the tenancy agreement

11. A.1- Time limited bonds, guarantees or cash deposits

It is not uncommon for PRS access schemes to issue a bond, guarantee or cash deposit that expires after 12 months. This is an effective way of ending the ongoing financial liability a scheme may have but this method should only be used in partnership with the following procedures:
- The landlord is informed at the start of the tenancy that the financial backing of the tenancy will be reviewed after 12 months
- The landlord is contacted at the time the review is carried out and given the opportunity to make a claim against the bond, guarantee or cash deposit before it is withdrawn
- The landlord should be given the opportunity to voice their concerns with regards to the bond, guarantee or cash deposit being withdrawn (i.e. the tenant has been regularly behind in paying their rent or rent arrears exist or there has been regular damage caused at the property)
- PRS access scheme officers should have the discretion to extend the bond, guarantee or cash deposit for a further 6/12 month period where they feel it is necessary or the removal may impact upon the sustainment of the tenancy
- Any extension of the bond, guarantee or cash deposit should be adequately recorded within the scheme’s data management system
- The client should be assessed with regards to their thoughts about the tenancy, their happiness with their housing solution and the property within which they are living
- The client should also be assessed based on their ongoing engagement with support services
The client may have saved a small amount of money towards a deposit that could replace in full or in part the bond, guarantee or cash deposit. Landlords should be made aware the importance of protecting any cash deposit received from the tenant in accordance with the Tenancy Deposit Protection legislation.

In order to promote the financial independence of the client and where the landlord is receiving the client’s housing benefit payments direct, a review could be carried out as to whether or not a client should begin to receive the payments direct. A copy of this review should be sent to the Housing Benefit department. Housing Benefit departments, when they arrange direct payments are prompted to enter a review date for the case of direct payments 12 months later and could make a decision to pay the claimant direct. If you believe that this would be detrimental (based on your assessment) to the client and place their tenancy at risk, a review will help the Housing Benefit department make direct payments for a further 12 month period.

11. A.2- Notice served by landlord

Where a tenancy has begun to fail, a landlord will serve a notice on the tenant seeking possession of the property. It should be a requirement of your scheme and a condition of your bond, guarantee or cash deposit agreement with the landlord that they notify you prior to or at the time of serving the notice.

PRS access schemes should make every effort to resolve the issue between landlord and tenant that has prompted the service of the notice in the interest of tenancy sustainment. This may involve arranging rental arrears repayments, encouraging a landlord to write off a proportion of rent arrears, advising the tenant of any wrongdoings or arranging additional support services for the tenant or a degree of mediation to re-instate the landlord/tenant relationship.

PRS access schemes should educate landlords regarding the activities involved in gaining back possession of their property and the length of time (normally six to eight months for the section 21 route) as a way of encouraging the landlord to engage with the services that could be provided. Where it is clear that the landlord/tenant relationship cannot be sustained then actions should be taken by the PRS access scheme to secure the tenant with alternative accommodation prior to, on or soon after the section 21 notice expires. This type of service will encourage landlords to let their now vacant properties via the PRS access scheme once more, particularly where the void time can be minimised.

In Scotland notices served by the landlord with regards to a short assured tenancy include a notice to quit and a section 33 notice. Usually these must be served 40 days before the end of the tenancy. For more information on procedures around repossession and evictions see the Shelter Scotland website.

Ensuring that the void time is minimised includes also establishing with the landlord whether there is likely to be claim on the bond, guarantee or cash deposit and carrying out a check-out inspection/inventory in a timely manner.

11. A.3- Expiry of the tenancy agreement

The PRS access scheme should ensure that they have an ‘end of tenancy’ date for every tenancy. This is not always possible as tenants with resident landlords do not have fixed-term agreements. Landlords should be encouraged to offer fixed term tenancies and to renew them for a further fixed term period as this provides security of tenure to the tenant.
for the fixed term period but also provides some security for the landlord if they are happy with the tenant and wish them to remain at the property.

It is good practice to send a letter to tenants in the last month of their tenancy to enquire:

- If they intend to continue the tenancy;
- If not, what they intend to do;
- If their circumstances are such that they still require the help of the scheme.

This also ensures that the Tenant knows they do not have to leave the property on the date the tenancy expires and understand what their housing options are.

Another letter should be sent to the landlord in order to establish their intentions for the tenancy and at this time, the possible expiry of the bond, guarantee or cash deposit could be discussed.

In Scotland, short assured tenancies are usually for a six month period in the first instance and usually run month to month thereafter. Landlords have to give 40 days notice if they wish to end a tenancy and tenants must also do so if the tenancy is for a first six month period and 28 days if running on a monthly basis. It would therefore make sense to contact tenants two months before the end of the tenancy in the initial six months to ascertain if they intend to give notice.

If the tenant is not going to renew, the scheme should try to establish if the landlord intends to make a claim and encourage the landlord to re-let the property to another client of the PRS access scheme. If the landlord does not intend to make a claim and does not intend to re-let the property with the scheme, then there will be no need to visit the property. If the landlord wishes to re-let the property via the scheme then the property should be re-inspected.

11. B- Reasons for leaving

At some point the tenancy will come to an end. This can be a positive step, when the tenant is ready to move on, or has saved for a cash deposit. It may also not be a positive step and a claim may be made to the scheme or on the deposit.

Whatever the reasons for the tenancy ending, it is important for the scheme to have clear policies and processes for dealing with all the possible reasons for the end of a tenancy. It is also important for the scheme to monitor the reasons for the end of tenancies. This is because:

- If the end of the tenancy is a positive step, it is important for the scheme to monitor this as although the tenancy has not been sustained the intervention of the scheme has still lead to a positive result
- It is important for the scheme to monitor why the tenancy has ended and use the information to learn and improve their services.

Possible ‘positive’ reasons for a tenancy ending:

- Tenant has saved up for their own deposit and has decided to move to another property
- Tenant has gained employment that requires them to move
- Tenant has gained a place in further education that requires them to move
- Tenant has reconnected with their family and wants to move to be nearer them
- Tenant’s circumstances have changed and they can now afford a more expensive property
- Tenant has been offered social housing
- Tenant has decided to move in with his/her partner
The fixed term contract has ended with no disputes and the landlord wants to move into the property.
The fixed term contract has ended with no disputes and the landlord wants to sell the property.

Possible ‘negative’ reasons for a tenancy ending:
- Tenant abandons the property
- Tenant is evicted due to rent arrears or anti-social behaviour
- Tenant is remanded into custody
- Fixed term contract ends with a dispute between landlord and tenant
- Fixed term contract ends with the tenant not in a position to find accommodation independently of the scheme

11. C- Abandonment

Abandonment of tenancy without notice

It is unfortunately the case that some tenants will leave without giving notice. It is the responsibility of the landlord to inform the scheme as soon as a property becomes vacant. If the scheme is providing tenancy support to the client and suspects the client has abandoned the property, the scheme should also inform the landlord as soon as possible.

Sometimes it is hard to decide whether a tenant has in fact given up a property and abandonment can be hard to define. It will be useful for the scheme to have an abandonment policy that they share with landlords and tenants at the start of a tenancy, stating the process they will follow in the event of abandonment.

Dealing with the suspected abandonment of a property

Once the landlord has informed the PRS scheme that they suspect their tenant has abandoned the property or the scheme informs the landlord that they suspect the tenant has abandoned the property there are a number of questions for the scheme to consider and actions to take:

- Is the rent still being paid?
- Has the tenant left the keys to the property? This may be viewed as an “implied surrender” of the tenancy
- Can you contact the tenant or a relative?
- Do neighbours have any knowledge of the tenant’s whereabouts or did the tenant tell the neighbours they were leaving? Was the tenant remanded into custody?
- Do any of the tenant’s support services know of his/her whereabouts?
- Has the tenant made any changes to their Housing Benefit claim or has a claim been submitted for a new property?
- Can you see through the windows if the tenant’s possessions are still in the accommodation?

If the above points indicate abandonment and the property has been left in an insecure state, or you suspect internal appliances could present a danger to the property and/or neighbours, then the landlord may have a case for entering the premises and possibly fitting a secure lock.

A landlord should only enter the property in the presence of a witness to protect themselves against claims of personal property being interfered with.
The steps the scheme may then take to support the landlord:

1. A reliable witness – such as a member of staff working on the PRS access scheme – should be sought to confirm the circumstances of this in writing.
2. Many landlords advocate the use of an “abandonment notice” left on the door informing the tenant that the locks have been changed and that if they require access they must contact the landlord at the address or telephone number supplied within a limited time period.
3. However, notices left too prominently may advertise that the property is vacant and entice squatters into the property. There has been no case law to suggest that this type of notice would protect a landlord against an illegal eviction claim.
4. Under no circumstance should a landlord deprive the tenant/s of their rights to access as this would make them liable to an illegal eviction claim.
5. If there is any doubt that a tenant will wish to return to the property, the correct legal proceedings should be undertaken – service of notice, court order and bailiffs.
6. If there are tenant’s belongings left at the property, then the landlord must arrange for these to be stored and access given to the tenant for a period of time.

Abandonment can be a big worry for landlords as it can often mean that a property is vacant for six to eight months whilst the proper legal process is followed with no rental income and if the landlord chooses to take matters into their own hands and let the property more quickly they leave themselves open to a tenant’s claim for illegal eviction which could run into thousands of pounds. Landlords experiencing abandonment should be referred to third party expert advice.

A PRS access scheme may wish to operate an “abandonment fund” available for landlords to draw rental income from, in the unlikely event, that abandonment occurs. This would be a selling point for schemes wishing to recruit landlords and mean that a landlord would be more likely to continue letting to tenants from the PRS access scheme after experiencing a case of abandonment.

11. D- Claims against guarantees

If you operate a deposit scheme or bond guarantee scheme, the end of the tenancy may be when the landlord makes a claim for damages (and sometimes rent arrears) against the financial safety net put in place by the scheme.

11. D.1- Claims against cash deposits

All cash deposits should be dealt with in accordance with the procedures of the relevant Tenancy Deposit Protection provider. For the insurance based schemes, you should be able to follow the procedures as set out for claims against guarantees, however, for the custodial scheme (Deposit Protection Service), the PRS access scheme and the landlord will need to notify the scheme how the deposit should be returned.

11. D.2- Claim documents

Landlords should be required to complete a claim form if they wish to make a claim against the bond or guarantee. Submitting a claim should be time limited in order to
ensure the process is as efficient as possible. Landlords should be required to submit their claim within 14 days of the tenancy coming to an end.

11. D.3- What can a landlord claim?

It should be clearly set out in the agreement between the landlord and the PRS access scheme what will be covered under the bond or guarantee. Some examples of what could be claimed by a landlord are set out below:

- Damage to property or furnishings up to the bond, guarantee or cash deposit amount (so long as this is not already covered under a pre-existing building or contents insurance policy and cannot be classed as ‘fair wear and tear’)
- Any rent arrears up to the value of the bond, guarantee or cash deposit
- Any deep cleaning as a result of there having been a pet living in the property

11. D.4- What evidence will be required?

Landlords should be required to submit evidence to support their claim against the bond or guarantee. This may include:

- Inventory completed at the start of the tenancy
- Check out inventory completed
- One or two quotes for items lost or damaged
- An up to date rental account clearly showing Housing Benefit and tenant rental payments received and the amount of rent outstanding

In order to increase the incentive for landlords to contact the scheme when a tenant falls into rent arrears (rather than waiting and claiming against the bond or guarantee) or when they serve a notice on the tenant, some schemes have set criteria that they will only pay out on a claim where they have been given a copy of the notice when it was served and been informed of the existence of rent arrears.

11. D.5- Claims process

The scheme should have clear policies and procedures in place for when a landlord makes a claim to the scheme, and this should be shared with the landlord at sign up and at the end of the tenancy. Part of this should include the stipulation that a landlord cannot make a claim if they do not let the scheme know they are serving notice on the client. A claims process can look as follows:

- Client is given notice or gives notice to vacate the property
- Landlord and client inform scheme
- The scheme conducts a move-out inspection with the client
- Within 14 days the landlord submits a claim, along with two quotes, for repairs to damages done to the property and/or rent arrears
- The scheme verifies the claim against their own record of the inventory and the move out inspection and makes a decision whether to pay the landlord and how much to pay out
- The scheme pays the landlord within 14 days of receiving their claim

In cases where a cash deposit has been given to the landlord by the scheme, the process may be:

- Client is given notice or gives notice to vacate the property
The scheme conducts a move-out inspection with the client
Within 14 days the landlord submits a claim, along with two quotes, for repairs to damages done to the property
The scheme verifies the claim against their own record of the inventory and the move out inspection and agrees with the landlord how much to pay out
The landlord informs whichever Tenancy Deposit Protection Scheme that the money is registered with what the deductions are and the balance of the deposit is returned to the scheme.

According to the Deposit Protection Service, “if a third party pays the deposit and is entitled to claim all or part of the deposit repayment, they should be registered as the lead tenant on the deposit submission. The third party can then fully influence the distribution of the deposit repayment and doesn’t actually need to reside in the property. The actual tenant(s) can be registered as additional tenants.”

11. D.6- Recovery from the client

It is standard practice for the scheme to recover any money they have paid out on a claim from the tenant. This may be claimed from any savings the tenant has made over the course of the tenancy. If this is a process your scheme will follow it is important to make this clear to the tenant throughout the tenancy. This should also encourage the tenant to ensure there are no damages or rent arrears, as they will know they are ultimately responsible.

The scheme may also stipulate to a client that if there is a claim against the bond and the client does not repay this money to the scheme, the client will not be eligible for further assistance from the scheme until this has been repaid.
12. Housing Benefit

One of the key factors influencing the success of any PRS access scheme will be its relationship with the local Housing Benefit department. Prompt payment of Housing Benefit/LHA and assistance in dealing with claims will be invaluable in attracting and keeping a pool of landlords. Being able to assist in this way is one of the key factors leading to the success of PRS schemes.

12. A- Responding to the HB cuts

A series of Housing Benefit cuts have been introduced at staged intervals beginning in April 2011 in order to reduce Government expenditure. Crisis have produced a Housing Benefit cuts briefing paper.

See more Crisis Policy & Research on the Housing Benefit cuts.

The Comprehensive Spending Review, made public on 21 October 2010 extended the age limit for the Shared Accommodation Rate to 35. The budget in March 2011 brought this forward and it was introduced as of January 2012.

The announcement of the creation of universal credit for all income-related out of work benefits (including housing benefit) over the next two Parliaments also raises concerns over the future of direct payments for vulnerable households and the administration of Housing Benefit. For up to date information on Universal Credit see our FAQs.

The cuts present a number of challenges to PRS access schemes:
- The fear that properties will become more difficult to procure because landlords will be put off letting to tenants on local housing allowance
- The fear that there will be a number of existing PRS access scheme tenants who will require advice and assistance in moving out of an unaffordable property and therefore present a staffing and budget resource issue
- This comes at a time when Local Authorities and many third sector agencies are facing pressures to make budget cuts
- The fear that the difficulties associated with accessing the PRS properties presented above will place a strain on the use of temporary accommodation like bed and breakfast
- The lack of suitable and affordable properties within the Shared Accommodation Rates (SAR) for those aged under 35

In response to the cuts:
- Local Authority discretionary housing payment (DHP) budgets have been increased and new guidance has been issued on the administration of DHP
- Crisis commissioned Julie Rugg, David Rhodes and Steve Wilcox from the University of York to conduct a review of how Shared Accommodation Rate (SAR) works in practice and the challenges it presents for young people on housing benefit securing and sustaining accommodation. This research also considers the implications of extending the SAR to include claimants aged up to 35.
12. A.1- Discretionary Housing Payment (DHP) Guidance

Discretionary Housing Payments (DHPs) provide clients with further assistance when a Local Authority considers that help with housing costs is needed. Housing Benefit regulations do not define "housing costs" and therefore, Local Authorities have been given the discretion to interpret this term as they so wish.

In the narrowest of senses, "housing costs" can mean rent if they are in receipt of Housing Benefit and council tax liability if they are in receipt of Council Tax Benefit. "Housing costs" could be more widely defined to include (para. 22):

- Rent in advance
- Deposits
- Other lump sums associated with housing costs such as removal costs

DHPs must be administered by the Local Authority but the responsibility could be devolved to any department within the Local Authority (para. 211). The guidance specifies that the following shortfalls could be covered (para. 310):

- Rent officer restrictions like the local reference rent (LRR), shared accommodation rate (SAR), size criteria or where the local housing allowance (LHA) rate does not meet the rent
- Reductions in housing benefit entitlement following changes to the LHA rates from April 2011
- Non-dependent deductions
- Income tapers
- Increases in essential work related expenditure such as increased fares to work if a customer has had to move because they could not afford to live in proximity to their work following a reduction in their LHA rates
- Rent deposit for a property a client is yet to move into if they are entitled to claim housing benefit in their current home - no upper limit restrictions (para 320)
- Rent in advance for a property a client is yet to move into if they are entitled to claim housing benefit in their current home - no upper limit restrictions (para 320)
- DHP could be paid on respect of two homes if the client is treated as liable for the rent on both properties and in both cases there is a shortfall - DHP must no exceed the weekly eligible rent on their home (para 350)

A partnership approach in administering DHPs is suggested by the guidance (para 30) and in some Local Authorities, this can include cross departmental administration involving Housing Options, Housing Strategy and PRS Access Schemes.

In response to the changes introduced to LHA since 1 April 2011, the Government has increased DHP funding to Local Authorities in anticipation of increased demand on DHP budgets. The additional DHP funding has been allocated on the basis of the estimated impacts.

Although existing LHA claimants have been given a period of transitional protection, within which to look for alternative accommodation if their existing home becomes unaffordable, some clients may still require assistance beyond the period of the protection.

It is unlikely that DHP budgets will be able to meet all shortfalls resulting from the 2011 changes so Local Authorities are therefore expected to consider how best to target their DHP. This may include "profiling", cross-departmental consultation within Local Authorities and the development of a new DHP strategy/policy and application process. It is important that your scheme is involved in this process.
12. A.2- What will landlords do?

The National Landlords’ Association (NLA) has warned that 76% of landlords who currently let to Housing Benefit tenants are planning to reduce the number of Local Housing Allowance (LHA) homes they provide in 2011 and 40% of those landlords are planning to do so in the next 3 months.

Crisis believes that Landlords will have four options in dealing with the housing benefit cuts.

- Sell their properties – this represents its own challenges for landlords as the housing market is still not recovered fully from the effects of the credit crunch

- Let to non LHA tenants – many rental markets are such that there is high demand for rental properties. This will, however, very much depend on the local market and what alternatives are available to landlords locally. For landlords used to letting to LHA tenants, letting to alternative client groups (i.e. student markets, young professionals) will also pose new challenges such as increased void periods. Furthermore, if landlords choose to let to a household not in receipt of housing benefit, there are no guarantees that the household won’t end up in receipt of housing benefit

- Let to LHA tenants at the same rate – this approach will involve working with tenants to assist them with budgeting skills to ensure that landlords are receiving their top up amounts

- Let to LHA tenants in line with the new LHA levels – this is obviously the best outcome for households in receipt of housing benefit but is likely to be applied by landlords on a selective basis. For example, some landlords have already stated that they will be looking to reduce their rents for some of their long term LHA tenants who they know are paying the rent and looking after the property.

12. B- Under 35s

The Shared Accommodation Rate (SAR) is the level of housing benefit that applies to single people in the private rented sector who are aged 34 years and under. SAR means that housing benefit is limited to a maximum amount based on what is deemed an appropriate rent for a room in a shared property. This limit will vary depending on where the claimant lives. The SAR is based on the level of local rents for properties that are not self-contained.

Previously SAR applied only to people aged under 25. From January 2012 it applied to all single claimants aged under 34 with just two exemptions- the result of successful lobbying by Crisis and others. See our SAR FAQs for more details. SAR is widely considered to be a regressive, unfair system, because there is a real shortage of accommodation that meets the single room definition, making it very difficult for many young unemployed or low income people to find affordable housing.

It is important for young people to carefully consider the financial implications of moving into the private rented sector (PRS), particularly if they are looking to move into employment or education.
Other issues for under 35s

In deciding whether it will be able to offer help to under 35s, a scheme needs to consider the following:

- The number and sizes of properties available in the area
- Ability to provide support
- The market rent for a room in a shared flat compared with housing benefit, i.e. the need for top-ups
- Willingness of landlords to work with this age group
- Checks on resident landlords
- Risks from other residents in HMOs
- Support needs – young people can be very vulnerable
- Ability to match sharers in properties

Housing options

If a scheme decides to work with under-35s, they may need to look at particular types of properties that will be suitable and affordable for that particular client group. Some options include:

- Lodgings
- Houses of Multiple Occupancy (HMO)
- Bedsits
- Flat-shares

There will be particular challenges to each of these options. These include the careful vetting of landlords where clients are lodging; educating clients about house rules where clients are sharing accommodation; and through property inspection where a client is moving into an HMO.

12. C- Direct payments

Under Local Housing Allowance, most tenants get their benefit paid directly to them and are then responsible for redirecting their rent to their landlord. Where a claimant is in employment and only receiving a part payment of local housing allowance towards their rent, this arrangement can work quite well as it can be confusing for landlords when they receive part payments from different sources.

'Safeguarding' is a term used by DWP to describe the circumstances under which LHA payments can be made direct to a landlord.

Where a claimant is deemed 'vulnerable' the local authority can make the decision to pay the housing benefit award directly to the claimant's landlord.

Local Authorities can also make payments direct to landlords where they consider that it will assist the customer in securing or retaining a tenancy. For a tenancy to be secured or retained it is implicit that the rent should be affordable to the tenant.

See: LHA Guidance Manual
12. C.1- Direct payments for 'vulnerable' clients

Where a claimant is deemed 'vulnerable' the local authority can make the decision to pay the housing benefit award directly to the claimant's landlord.

While not all clients of a PRS access scheme will be vulnerable, ensuring that those clients that need it get their rent paid directly to their landlord can be vital to ensuring the success of a tenancy and is a strong selling point to landlords.

- The guidance identifies that where a household has been helped through the local authority homeless prevention scheme or housed through that services' landlord assisted tenancy scheme this 'will often be reliable evidence that a person has had difficulties managing their rent in the past and in many cases safeguarding is likely to be appropriate' enabling payment to be made direct to the landlord. This should give a considerable boost to local authority private rented sector access (PRS) access schemes, not only by reducing the likelihood of rent arrears and eviction but also by providing an important additional reason for landlords to let through the PRS access scheme in order to obtain, in the majority of cases, direct payment of HB. (par 5.073)

- The guidance details place great importance on the role of homelessness services in providing evidence to help the authority to assess where someone may have difficulty, or be unlikely to pay their rent. The guidance highlights the role of the homelessness service in assessing statutory homelessness applications through which evidence of vulnerability, or difficulty, or failure to pay rent will be gathered in any assessment of priority need, intentionality or the support needs of households who are homeless or at risk of homelessness. (par 5.075)

- The guidance makes clear that the rules regarding triggering rent direct payments after 8 weeks arrears should include the standard 4 weeks arrears period of HB. This period should be included in any assessment of whether the claimant has reached the trigger of 8 weeks rent arrears after which safeguarding payments to a landlord should apply.

- The guidance emphasises that where a local authority is gathering evidence to decide whether a payment should be made direct to a landlord payments can be made direct to that landlord for a period of up to 8 weeks whilst evidence is gathered, assessed and a decision made.

12. C.2- Direct payments on affordability grounds

From 1 April 2011, an additional safeguard exists for Local Authorities to make payments direct to landlords where they consider that it will assist the customer in securing or retaining a tenancy. For a tenancy to be secured or retained it is implicit that the rent should be affordable to the tenant.

The new safeguard is intended to help exert a downward pressure on rents for Housing Benefit clients after April 2011 when changes to reduce Local Housing Allowance come into effect (para 7.011).

It is intended that the new safeguard provision could facilitate a negotiation between landlord and tenant. A reduction in the rent the landlord is willing to charge and accept could be rewarded with direct payment of Housing Benefit to the landlord (para 7.013).

The client will only be accepted as being able to retain or secure a tenancy if the rent is at a level that the Local Authority considers they can reasonably afford whilst being in receipt of Local Housing Allowance (para 7.014).
It is intended that once the direct payments are in place they will continue until the rent becomes unaffordable (para 7.015).

Where you intend to make a case for direct payments, you will need to provide the necessary evidence:

- For existing clients where a reduction in rent has been achieved, you would need to evidence that there has been change in the rent being charged to the tenant. This could include a new tenancy agreement at the new rate, a letter signed by the landlord detailing the variation or evidence of the negotiation (i.e. a string of e-mails or a supporting statement from the officer that undertook the negotiation, para 7.041 & 7.042).
- The safeguard can also be applied to new tenancies. Evidence to substantiate this claim could include a letter from the landlord stating that the property has previously been let at a higher rent or any property advertisements showing a higher rental figure (para 7.050).

Please also make note of the following which is featured within the guidance (para 7.052).

"If you are aware that the landlord has routinely let to HB customers at affordable rents without direct payments it would be reasonable to expect that they would continue to take on new tenants without direct payments. It is not the intention that the safeguard be used to make payment to the landlord as a matter of routine."

12. C.3- Council Tax Benefit

Who can get CBT and how much?

If required to pay Council Tax, one can claim Council Tax Benefit as long as the person’s capital and income are low enough. If they live with a partner, only one of them can claim Council Tax Benefit and their income and capital will be assessed together. If they are getting Income Support, income-based Jobseeker’s Allowance, or income-related Employment and Support Allowance (ESA), their benefit will cover the whole of the Council Tax bill.

Council Tax liability

For clients to be eligible for council tax benefit, they will have to be liable for paying council tax at the property. The tenant is liable for the council tax if they are living on their own or if they are in a joint tenancy. The liability for council tax in other circumstances, such as HMO properties, lies with the landlord. However, some landlords transfer the cost onto tenants by including it in the rent. This often makes the rent unaffordable and above LHA rates.

So how do we get around this?

When negotiating rents with landlords, if the rent is above LHA rates, you should check if they are transferring the cost of council tax onto the tenant. If this is the case, request for the council tax to be charged separately and present the evidence to the HB department. The client should then automatically receive CBT with their LHA.

You should always enquire with your contact at the local housing benefits department to ensure they will accept claims in this way, as inevitably different local authorities interpret guidance differently.
Getting Council Tax Benefit backdated

You may be able to get some Council Tax Benefit for a period before you make your claim if you could have claimed earlier. Getting benefit for a period before you claim is called ‘backdating’. You can get backdated Council Tax Benefit for up to six months if you can show you have a good reason for not claiming earlier, for example, you were given wrong advice.

You also have to show that you were entitled to Council Tax Benefit throughout the period of backdating – that you were responsible for paying council tax, and your income was low enough. You will not get any backdated benefit just because you did not know that you could make a claim. You should explain on your claim form that you want to claim benefit from an earlier date, and give your reasons for failing to claim earlier.
13. Monitoring and Outcomes

It is essential that a PRS access scheme has an efficient back office data management system in order to measure its performance against targets and record outcomes. This section includes the types of data that should be recorded, information relating to data protection and outcome monitoring.

13. A- Data protection

The Data Protection Act is designed to protect the personal information that is held about individuals. Personal information is defined as ‘any information kept, from which a living individual can be identified, including any opinions of the individual recorded by the organisation’. It applies to all forms of data storage, from databases to manual filing systems. There are eight basic principles to consider in order to comply with the legislation.

Personal information should be:

- Obtained and processed fairly and lawfully. In practice this means that a client’s resistance to giving information should not unduly restrict their access to your services. It also means your information collection requirements should apply to everyone;
- Held for lawful purposes. Information should only be used or disclosed for purposes that are described in the register entry. In practice this means that you must be registered under the Data Protection Act, stating the purpose for which the information is held, and how it will be shared. It is also important to ensure clients are clear about what the information they are supplying will be used for;
- adequate, relevant and not excessive in relation to the purpose for which it is held;
- accurate and where necessary kept up to date;
- held no longer than necessary;
- accessible to the individuals concerned and where appropriate corrected or erased;
- surrounded by appropriate security;
- Retained within the European Economic Area.

For further information, contact the Data Protection Commission on 01625 545 745.

13. B- Client data

Monitoring takes resources. It can feel onerous and intrusive, a distraction from the business of getting on and working with homeless people – just a hoop to jump through. However, it has to be done, so it is better to do it accurately and effectively. Just going through the motions of form filling will not tell you what difference you have made to your client group.

It is vital that monitoring and recording client data takes place in a planned, organised and consistent way, and that those responsible for collecting and collating data are aware of the importance of accurate information.

It is essential that any PRS access scheme keeps track of its clients, properties and landlords. Data should be kept comprehensively and in a format that makes it easy to access and obtain information. Simple Excel spreadsheets can often become too cumbersome and time consuming to record the necessary information. An effective data
management system can often save time and enhance the services provided to both landlords and clients.

Some data management considerations:

- What data needs to be recorded?
- How many people require access to the data? (For example, Environmental Health, Private Sector Housing, Finance, Housing Options all may require different degrees of access)
- Do staff require different levels of access (For example, add/edit, read only)
- Does the system require a password?
- Do members of staff require access to the data away from the office?
- Are there data protection implications for the way in which data will be stored?
- Does the system need to be capable of formulating reports?
- Does the system need to be capable of being used for mail merges and standard letters?
- Do you have a budget for implementing a good data management system?
- Can it store photos and inventories of properties?
- Do you have regular P1E or performance targets to report on?
- Does your Finance Department like to regularly know what the outstanding financial liability of the scheme is?

The following data should be kept as a minimum requirement:

- Tenant details – name, family composition, support needs, contact details etc
- Property details – address, type etc
- Tenancy details – rent, tenancy start date, tenancy agreement length
- Landlord/Letting Agent contact details
- Finances – Bond? Rent in advance? Deposit? Any repayment arrangements?
- Inspection information – date of inspection, works required
- Legal information – gas safety certificate expiry, tenancy deposit protection

Different schemes have developed their own systems to collect and collate data; however systems are only as meaningful as the data collected by front line workers, and it is vital that they are familiar with the system and with what is expected in terms of data gathering, whether it be client data, outputs or outcomes.

13. C- Output and outcome monitoring

Gaining customer feedback is an important element of any output and outcome monitoring system.

Outputs

Outputs refer to the work being carried out by the PRS access scheme, and it is often valuable to record this information, however it is crucial to note that just because work is being carried out, it does not mean that it is necessarily bringing about the desired outcome. As such, it is vital to measure outcomes alongside outputs to ensure that the work is bringing about the desired changes to people lives.

A few examples of outputs might include:

- Number of clients interviewed
- Number of clients accepted onto scheme
- Number of clients receiving welfare/debt advice
- Number of clients receiving ongoing tenancy support
- Number of times scheme provides advice on rights/responsibilities to tenant
- Number of times scheme provides advice on rights/responsibilities to landlord
- Number of bonds provided to clients
- Total value of outstanding bonds

Ultimately, outputs describe what you do, whereas outcomes describe what you achieve.

**Outcomes**

The success of a PRS access scheme will be judged on the quality of the outcomes it produces for its client groups. Outcomes refer to the difference that the project has made to the lives of those it is set up to help. It is vital that schemes are set up with a clear vision of the outcomes it intends to bring about and systems to effectively measure them. Some outcomes may be dictated by funders, local authorities or local housing/homelessness strategies. Other outcomes may be for internal use, in order to measure the efficacy of the scheme, help to identify gaps in your service provision, highlight areas for improvement and enable you to more effectively benchmark your performance against others within the sector.

Your outcomes should be clear and focused because:
- You need to know what you are trying to change before you can evaluate to see if you have made a difference
- The people who use your services will know what they can expect to gain from working with you
- Many funders now want to know the outcomes of services they fund. They want to know what difference their money makes and how it helps target groups have a better life.

Outcomes usually begin with words or phrases that show you want to change something, like improve, reduce, develop, decrease, expand, sustain.

There is no universally accepted set of outcomes that PRS access schemes should be working towards, nor is there currently a standard approach to gathering this data.

The following table provides examples of outcomes, though it is certainly not exhaustive.

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Measure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enable people to access accommodation in the Private Rented Sector (PRS)</td>
<td>Number of people who move into a new property in the PRS</td>
</tr>
<tr>
<td>Enable people to access accommodation in the PRS through the provision of guarantee bonds</td>
<td>No. of new bonds issued</td>
</tr>
<tr>
<td>Keep claims against guarantee bonds to a minimum</td>
<td>No. of claims against bonds received</td>
</tr>
<tr>
<td></td>
<td>Average value of claims against bonds</td>
</tr>
<tr>
<td></td>
<td>Bad debt provision for bonds issued</td>
</tr>
<tr>
<td>Encourage financial independence amongst tenants</td>
<td>No. of clients who open bank accounts</td>
</tr>
<tr>
<td></td>
<td>No. of clients saving towards own deposit</td>
</tr>
<tr>
<td></td>
<td>No. of clients who have saved entire value of deposit</td>
</tr>
<tr>
<td></td>
<td>No. of clients who attend budgeting pre-tenancy training</td>
</tr>
<tr>
<td>Improving standards in PRS</td>
<td>No. of improvements made to properties by landlords</td>
</tr>
<tr>
<td></td>
<td>No. of grants accessed by landlords</td>
</tr>
<tr>
<td></td>
<td>No. of empty properties let to households</td>
</tr>
</tbody>
</table>
threatened with homelessness

<table>
<thead>
<tr>
<th>Enabling people to sustain accommodation in the PRS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of people still in tenancies after 6 months</td>
<td></td>
</tr>
<tr>
<td>No. of people still in tenancies after 12 months</td>
<td></td>
</tr>
<tr>
<td>No of clients making positive move on to alternative tenancy</td>
<td></td>
</tr>
<tr>
<td>No. of clients helped to stay in current PRS accommodation following issue of a notice</td>
<td></td>
</tr>
</tbody>
</table>

**Outcome indicators**

Outcome indicators will help you measure whether you really are bringing about the change intended. There are three types of outcome indicators:

- Individual indicators that help assess the progress of the individuals you are working with
- Group indicators will help you assess the progress of the client group you are working with
- Community indicators will help you assess and measure progress in the wider community.

The easiest way to develop your indicators is by ‘visualising’ what the difference you plan to make (outcomes) really looks like in practice.

There are three steps to doing this:

1. Take an outcome. Ask yourself what it would look like once you have achieved it.
2. Narrow these down so that you have the most appropriate indicators. You should only have two to three for each outcome. You need to make sure that these will be easy to measure.
3. Check with stakeholders & funders that they feel these are the most appropriate to measure.

You should also take advantage of Crisis’ free tool for assessing value for money: *Making It Count* was developed by Julie Rugg and Nicholas Pleace of York University to assign robust costings to PRS access schemes and help make the business case for funding and expanding schemes.

**13. C.1 - Customer feedback**

Gaining customer feedback on their experience of the PRS access scheme is an essential part of output and outcome monitoring and offers an invaluable insight into where scheme improvements may be made.

It is recommended that clients are asked to complete a feedback form at the time the first tenancy healthcheck is completed after they have moved into their property. A [template feedback form](#) has been developed by Crisis. In order to ensure this form is filled in by clients, you may wish to look at incentives that could be offered to clients for filling in the form.

Landlords should also be surveyed regularly to ensure they can comment on their experiences of the PRS access scheme and make suggestions for improvements. Landlords could be surveyed on an annual basis or feedback could be requested as part of a regular landlords’ forum. We would recommend not asking landlords to complete a feedback form after they provide accommodation for each client as landlords with multiple properties/rooms may become a little frustrated with filling a form in each time.
A template landlord feedback survey has been developed by Crisis. You may also wish to carry out an online survey, for ease of distribution and analysis of the survey results. A useful mechanism for this method is using an online survey service such as http://www.surveymonkey.com. For small scale surveys, compiling less than 10 questions and for less than 100 results, this service is free. If you are planning something on a larger scale, then you can still use this service but you would need to pay a monthly subscription.

13. D- Measuring claim rates

The claim rate is the monetary value of claims over a given period represented as a percentage of the total value of the liability (bonds or deposits) that came to an end over the same period.

For example, in 2008/2009 a scheme had £10,000 worth of bonds that expired or came to an end. In that time the scheme also had eight claims that they paid out that came to a total of £500. Their claim rate for 200/2009 would therefore be 5%.

Based on national averages, claims generally result in payment in the case of 15-20% of guarantee bonds. Claim rates on cash deposits are generally higher.
14. Moving into Work

Many of those accessing the PRS will be on benefits, however there will also be those on low incomes who need assistance and they will have particular needs that schemes will need to address. In addition it is desirable that people who have moved into the PRS should be able to move into employment as this will form a key part of any move towards independence and away from homelessness. PRS Access Schemes should therefore encourage clients to seek employment and training opportunities provided they are physically and emotionally ready to do so. Once housed it is important for clients to engage in activities so as to not feel isolated. This is particularly important if the client has moved into a new geographical area without any social networks locally. Links with, and referrals to, other support agencies with expertise is key.

During the initial assessment establish whether the client would like to or is planning to move into work. If they are, a financial calculation should be made to ensure that proposed rent levels will be affordable on the typical wage they can expect if they start working. If the client is already housed and the rent will not be affordable, then options need to be discussed with the client before considering paid employment (would volunteering/ training raise the client’s income or do they have to consider moving somewhere cheaper?). There is a range of in-work benefits they may be entitled to and you should assist them to ensure they maximize their income.

Jobcentre Plus can provide a better off in work calculation that allows individuals to see what they would be entitled to if they moved into employment, and how much more money they would have in comparison with claiming welfare benefits. They can also consider how Housing Benefit entitlements would change. Many homeless people find that these calculations reassure them about moving into employment.

Crisis also has a calculator for schemes to use to assist clients. The calculators produce projected income for two different scenarios. The first column shows the individual’s current income, including income from active or inactive benefits, while the second column shows an individual’s indicative income if he or she starts work, including any applicable income from in-work benefits such as Working Tax Credit. This way, an individual can compare their income in both scenarios and make informed decisions about at what point employment is right for them.
14. A- Abilities

It is important to ensure that clients have the abilities to cope with the transition into work. The last thing you want to do is set them up to fail.

- **Money management** - it is imperative that the client is confident managing their own finances before they move into employment, especially if the landlord has been receiving direct housing benefit payments and the client is taking sole responsibility. If the client will work part time and receive some HB, it should be paid to the client and they should pay the full amount to the landlord.

- **Timekeeping and daily routines** - Do not underestimate how difficult it can be to get back into working life if a client has been out of a routine for some time. Encourage clients to establish daily routines and enforce timekeeping for appointments (unless a valid reason is presented).

National minimum wage from 1 October 2012

- £6.19 if you’re 21 or over
- £4.98 if you’re 18-20
- £3.68 if you’re 16-17
- £2.65 if you’re an apprentice under 19, or in the first year of your apprenticeship

Resources:

- [turn2us](https://www.turn2us.org.uk) - information on benefits and grants
- [nextstep](https://www.nextstep.org.uk) - career and training information
- [moneyadviceservice](https://www.moneyadvice.org.uk) - free money management service.

14. B- Key relationships

Good working relationships with key agencies are particularly important. Schemes should have a links with and referral systems in place for local employment services and local training providers. In addition it is important to foster strong links with:

- **HB officers** - good relationship with housing benefits officers makes them more likely to prioritise your clients’ claims, and recalculate their claim more frequently should they work irregular hours.

- **JCP Advisers** - It is always beneficial to develop good working relationships with clients’ JCP adviser to ensure their support compliments the work of the scheme/other agencies.

14. C- Tools for getting a job

We recommend that you signpost clients to a dedicated employment service when they are looking for work. However, there are some tools they may find useful to get to grips with the process of applying for work and to get them started.

They can find more tools and helpful tips on www.learndirect.co.uk


Make sure clients access all benefits they are entitled to as it will ensure a smooth transition into work and ensure clients are not worse off.

- There are many back to work/in work benefits your client may be entitled to, depending on what benefits they have been on.
- For standard Job seekers Allowance (JSA) claimants, earnings of £5 per week is possible without a reduction in benefits

Full time work - Working 16 hours per week or more is considered full time.

- Run-on Housing Benefit (HB) - If the job is 16 hours or more the client will continue to get HB for the first four weeks of working if they have been on JSA (means tested) or Income Support (IS) for 26 weeks or more. They need to let Jobcentre Plus (JCP) or the local authority know, and the payments will be automatic.
- Run on Council Tax Benefits - also available for four weeks - same criteria as for Run-on HB
- Job grants - Over 25’s, full time work (16 hours or more) expected to last 5 weeks, moving directly from benefit into work. The job grant for single people is £100. It is automatic as long as the client qualifies and Jobcentre Plus has been notified that the client has started work, within 21 days of starting. Please note – these are only available if someone starts work on or before 31 March 2013.
- Working Tax Credits - paid work for 30 hours or more if you are 25 years; paid work for 16 hours or more if you have a disability and are over 16. Over 50s are also eligible currently if coming off benefits, but from April 2012 the WTC element has been removed. The amount is is calculated on last year's income which cannot be more than £11,500. If it is more than £6,420 then the benefit will be reduced. However, Social Security benefits do not count as income for Tax Credit purposes.
Part time work - Working 15 hours or less is considered part time.

- **JSA** - if your client is working less than 15 hours per week they can continue claiming benefits. They will keep the first £5, but the remaining earnings will be deducted from their JSA payments. They can claim benefits even if they earn more than their original JSA payment, but it would only make sense if it is short term temporary earnings so as to not have to make a fresh claim when the work stops.

- **Zero hour contracts and other irregular work.** It is likely that casual working with irregular hours and/or short contracts will create problems with their housing benefit. It is possible however to request HB officers to recalculate the HB claim at least every 5 weeks, and sometimes more frequently, should working hours differ from week to week. Although it is desirable for clients to engage in work it is imperative to ensure they will not be worse off.

- **Fixed term contracts:** If the end date is known, benefits can be applied for in advance. Although they will not process it until the date it is needed it will speed things up. It is advisable to contact the relevant department to ask how far in advance they will accept a claim, but generally it can be sent as soon as you know the end date.

- **Rapid reclaim.** If the claim is within 26 weeks of a previous claim, a shortened application form can be completed for IS and Income Based JSA, and subsequently for HB and CTB. The HB/CTB form should be given directly to the local authority.

**Volunteering**

- Volunteering is a great way to gain skills and get back into the routine of working. Only expenses should be paid to the client (travel and lunch for example) and no payment for the work should be received. If any allowance is given, they might lose some or all of their benefits.

- Consider engaging clients in the work that you do: Engage clients in information evenings to answer question from new clients, set up a move-in support team to help newer clients move into their flat or a decoration service.

For more information about setting up and running a high quality PRS access scheme please contact private.renting@crisis.org.uk, http://www.crisis.org.uk/pages/private-rented-sector