

The effects of high rents in temporary accommodation

Community Links Evidence Paper No. 9
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linksUK

Our purpose is to champion social change. We pioneer new ideas and new ways of working locally and share the learning nationally with practitioners and policy makers. As a result, we are recognised as national leaders in regeneration and social policy.

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Introduction

This report is written for policy makers concerned with housing and homelessness. It presents a qualitative study into the effect of high rents of temporary accommodation (TA) and, in particular, difficulties for residents who wish to return to work. The report uses Newham as a case study, although these issues have a bearing on the rest of London and in some other areas of the UK.

Community Links is an innovative east-London charity. Each year linksUK community researchers ask hundreds of local residents what their aspirations, barriers and solutions are. From this process, research or pilots are taken forward based on the issues that these people have highlighted. High rent levels in temporary accommodation is one concern flagged up by residents in east London.

Temporary Accommodation

There are 66,000 temporary accommodation (TA) households in London (ALG, 2005). Over half of those in TA are placed in property leased from private sector landlords (GLA, 2005). For these properties, the rent is significantly higher than the equivalent private sector rent.

In Newham there are around 5,752 homeless households; including 240 in bed and breakfast accommodation (ONS, at 31st March 2005) and about 50 in hostels awaiting a homelessness decision (LBN, 2006). Of those accepted as homeless the majority are placed in Newham, although around 600 are housed in Barking and Dagenham, although the Council is attempting to bring them back into the borough.

High Rents

The problem of high rents in temporary accommodation has been acknowledged by a range of sources. In some areas the rents are pegged at high rates, in others, rents rise with property size. In Newham a flat rate of around £350 per week is charged regardless of the size of the property. This problem affects residents in TA in many other London Boroughs. These high rents have become a significant barrier to work in London and rural areas where the wait to be housed in social housing can be many years.

Returning to work

A range of organisations such as the Association of London Government (ALG) and London Borough of Newham acknowledge that people in TA often remain socially excluded because high rents prevent them from working (ALG, 2004). Seventy seven percent of households in TA are unemployed (Working Futures, (Shelter)).

There are pilot projects in place which acknowledge and attempt to remedy this situation, such as 'Working Futures' and 'Local Space'. However, these solutions require continued Government backing if they are to be successful and have the wide impact that is needed to tackle the problem of high rents.

It may take many years to implement these potential solutions; meanwhile vulnerable people are living with an unfair system. This report suggests that some more immediate solutions to the issue may be possible, and that these should be put into place. The research also supports the mainstreaming of successful pilots which aim to overcome the temporary accommodation trap.

The research

This report investigates how much difference the high rent levels make to people living in TA. The report explores why rents are set at such high levels and what the practical solutions are to reducing rent levels in TA, as well as discussing the shortfall between high rents and housing benefits payments.

The report explores whether it is the rent levels themselves which present a barrier to returning to work while in temporary accommodation or whether other factors contribute to the high numbers of unemployed living in TA.

This research paper incorporates the analysis of 15 in depth interviews with people living in TA; with advice staff working on the front line with people in TA; and local authority service managers. The interviews were conducted in the borough of Newham but offer relevant lessons for other London boroughs.

The analysis also takes into consideration related research reports and studies referenced below. A detailed description of the research sampling method can be found in an appendix.

Thanks are extended to the members of the Newham Housing and Homelessness Action group and to the respondents who took the time to share their experiences and make the research possible.

1. The effect of high rents

1.1 The temporary accommodation trap

1.11 High rents as a barrier to employment

People living in TA in London typically face rent levels which far exceed those paid by social housing tenants. If the person facing these rents is in receipt of benefits, the rent is covered by housing benefit up to a certain threshold. There may be a shortfall between the rent and the housing benefit - this is dealt with in section (3.2).

In addition to this issue tenants who wish to work face a *'temporary accommodation trap'*.

If a tenant wishes to return to work, then they are likely to lose some or all of their housing benefit entitlement and are faced with paying all or a proportion of the high rents out of their own income. For every pound a TA tenant earns above a certain threshold they lose 65 pence in housing benefit under the benefit 'taper' rules (Wolk, S & Foster, T; 2003). For some people this amounts to a significant disincentive which prevents them from returning to work. This effect can be compounded by the additional costs facing people taking up employment, such as transport, childcare and the loss of other state benefits, such as free school meals.

If a tenant returns to work on a very low income, then they would still be eligible for some housing benefit. However not all residents are aware that they would be entitled to some housing benefit if they returned to work on a low income. Much more and clearer information is needed about benefits available on return to work.

1.12 Length of wait in TA

Many households across London and rural areas remain in this situation for a long time. The official average time in TA is over two years (ALG, 2003), although in Newham the wait is much longer:

'It could be up to 10 or 12 years, depending on the size of the property. A four bedroom house may take 12 years, a three bedroom house may take around 8-12 years, a 2 bedroom property is likely to take around 8 years and a one bedroom property is likely to take even longer.' (Newham Housing Options representative addressing the HHAG, 2006)

1.2 How residents are affected by high rents

1.21 Rent as a high proportion of pay

Some interviewees explained why, given their current situation, the high rents stopped them from working. Although housing benefit would cover some of their rent, they calculated that they would be much worse off if they returned to work. Candice, 40 a mother of three was in work as a caterer and buying a house through shared ownership before becoming homeless with her three children. Her family had been housed temporarily in a four bedroom flat, which she believed was costing £672 per week.

'I told them I think it would be cheaper in a private rented accommodation. Because a four bedroom house would be something like £300 pounds (per week) and they are paying £672. And I thought I would be there maybe for a few weeks, four weeks...I pay £15 a week because I'm not working. I just top it up, £15 a week....That's why I'm not going to work to be honest, because I can't cope. I would be jumping from the frying pan into the fire. When I was paying my mortgage I was paying about £600 per month for my rent and that was fine. And that was fine, that was ok. But when it comes to me passing over £1000 for my rent, I can't.'
(Candice, 40, mother of three)

1.22 Lack of incentive to take better paid jobs

One respondent explained that she felt people had no incentive to get good jobs or take promotions. If people in TA take on work at a higher salary, they are expected to do more and take on more responsibility, but would not gain any money for this due to loss of housing benefits.

'...So for me now, if I go working, the less money I get the better... It's in my interest to do part time, small hours, earn less money, that way, ...it doesn't matter, it would be the same as on income support I think, because the money I get for this...so they encourage that. I don't really believe in it. It's when I do 50 hours and £6 an hour. But the rent eats all my money...Right now, if they going to be putting me on a higher salary, I say I can't because I have to give it all in benefit you know. I'm going to be working harder, doing more stuff, and what I get? Nothing? I have to pay all towards my house, it's ridiculous...'

(Sanya, 28, mother of two)

'Where it is problematic is where people start working. I've advised clients to just work minimally, just a few hours...'

'They are on really low pay. Sometimes they work really long hours, they get into difficulty trying to manage their rent, the housing benefit problem and tax credits, sometimes there is a delay and they get into arrears. (Homeless Advice Worker)

1.23 Advice about returning to work

Information about returning to work is poor. Some people receive contradictory messages from agencies about whether they should be looking for work whilst in temporary accommodation.

'The rent's paid by the benefit. It goes up every year, I think its £320 (per week) but it might be more now. They told me when I took it that I couldn't go to work. The housing officer said 'this house we are giving you is only for people on benefits.' So I've been here nearly two years. So in other words... I got one person telling me about getting a job and I got them telling me I can't because of the house....'
(Interviewee; Reacroft, J)

A local employment adviser who raised these issues with employees at Newham Council. He received responses which suggested that he should advise people to consider whether work was an attractive option for them, given their circumstances. This he felt “in plain English, [was] discouraging employment.”

Others do not understand the position they will be in and take up work without knowing how much rent they will have to pay.

‘There’s a huge amount of debt. I mean I’ve got clients that don’t realise and work really, really hard and suddenly, they get a huge housing benefit bill. It’s just the way that letters are worded,— they don’t just say every week you owe this... I’ve got a client who they’ve really overpaid. They have actually gone into the private rented sector now, they were so annoyed... They had never informed the clients what their rents were; Suddenly they had arrears of £3,000 because they had changed the way the rent was being paid.’

2. Why are temporary accommodation rents so high?

2.1 Leasing property

2.12 Who bears the cost?

In Newham, the market rate for one bedroom is between £80 and £110; and this rises to between £300 and £360 per week for a four bedroom property. However, TA rents are in excess of £350 a week regardless of the size of the property.

The range of reasons put forward for the high rents in TA are set out below. However, it is not clear why this cost should be born by those residents who wish to return to work. One justification given for this situation is that housing benefit pays these high rents. However, this assumes that people will remain on benefits, in part time or in very low paid jobs.

2.13 Market rents, management and maintenance

The London Borough of Newham agrees that the high rents that they set for TA are a problem for residents hoping to return to work on a certain salary. They understand the poverty trap and its associated impact on health and wellbeing. However, they claim that the high rents is are necessary to cover the costs of leasing and managing the properties as well as covering repairs.

There are three different ways in which LBN currently lease temporary accommodation. These include: lease from private landlords, either managed directly or by a management agent; property leased from housing associations, such as East-Thames, and those owned by Local Space.

'The reasons why rents are expensive within private sector leased accommodation or housing association leased accommodation...are because, one, you have to pay the landlords what they are expecting, so the market rent or marginally above or marginally below the market rent...Then you have to pay the management agent fee for the management of the property...that could be a private letting agency, or a management fee that we charge... In addition to that you also have to have a sinking fund, which is for the day to day maintenance of the property' reference quote

2.14 Paying for client support

The reason given by LBN for management costs being so high compared to the management costs of other types of property was the vulnerability of the clients.

'Customers going into the TA are by the government definition vulnerable... and so we have to give a higher percentage of visits than say a tenant of Newham homes ...each tenant will be visited monthly to make sure that they are managing the properties and managing their budgets properly...its about support to the tenants as well...

'The problem that we've got is that a high proportion of the people that we have in the borough who are coming through TA are unemployed; many of them have left care, this may be the first property they have ever had; they may not be used to managing their own budgets... We are there to tap into the support networks for them...'

2.15 Paying for larger houses

The reason given for pegging rents at the same level for all sizes of property is that otherwise large properties would be astronomical. In effect, those in smaller properties are being asked to cross-subsidise those in larger properties. LBN are currently looking into this arrangement. While it may be reasonable to argue that all of society should subsidise those with greater needs, it is not clear why some households in temporary accommodation should be subsidising others in the same housing situation.

Furthermore the argument fails to recognise that most people living in temporary accommodation do so because they are in some way vulnerable: some people have moved many times before being housed in TA; some people have been subject to abuse or traumatic situations or face difficulties and need support to rebuild their lives. Those in need are being asked to subsidise others in need. This is not an acceptable situation.

'The reason is that a high percentage of people who we have come through the door need very large accommodation, 4, 5 or 6 bedroom houses. And the market rental value for those goes off the scale, and we then have to cross subsidise between the cheaper houses and the larger houses, otherwise we wouldn't be able to afford them.'

2.16 Limited supply pushes up rents

The supply of social housing is also much lower than demand. Particular reasons for this in Newham have been identified such as the right-to-buy, and regeneration projects:

'The right-to-buy is continuous and stocks continue to be reduced. Also due to the regeneration of Canning Town, people are being decanted from areas which are to be demolished are being prioritised for re-housing. This has slowed down the re-housing process in general. The Olympics Clays Lane decant has also added to this.' (LBN service manager, 2006)

There are around 20,000 people on the social housing register in Newham. There is not enough affordable property in Newham, and the standards of privately rented property are low. The council has roughly 1000 vacancies per year, and so a high proportion of housing need will not be met.

In particular there is a severe shortage of three and four bedroom, and larger properties in the borough. The housing supply problem is exacerbated by the other boroughs leasing Newham properties for their own tenants. LBN have little control over this. Although there was an ALG/LDA protocol around this, this has little effect. There is also a fear that

homelessness will rise in the borough in the run up to the Olympics, as private landlords cash in on the price rises and sell their properties.

'This is the problem that with regards to properties that we lease from the landlord, the landlord doesn't do any more repair work, the property is then our responsibility...By law under the housing act. That's the beauty of the deal that landlords know, that they will get marginally below the market rents going into that; they will have rent paid to them on a regular basis; they won't have the hassle of collecting rent; they won't have the hassle of neighbour nuisance....' This quote would be better in section 3.4

2.2 Perceptions of high rents

There is lack of communication about why the rent levels are so high, and the perception of residents in temporary accommodation is that the landlords are receiving an extortionate amount of money for the properties, which often have barely adequate facilities, lacking basics such as hot water and electricity and are received in a state of poor repair. Whether or not the landlords receive the full rent, there is a sense of resentment caused by the belief that they do.

They are getting £330 a week for this flat, quite a good amount! But they don't care how we are living. When we moved in we didn't have any sofa, we didn't have any beds, the floor was very dirty
(Interviewee of John Reacroft)

There are also perceptions that the council is charging high rents as a way of bolstering its own finances. A blog website refers to the system as 'a nice little earner, cash strapped Newham seems to strip £200 a week on each rental from the ring-fenced homeless budget to bolster general finances.'

An employment adviser explained the problem of public perceptions of these high rents:

'The common perception is that this is designed to force homeless persons in Temporary Accommodation to seek private rented accommodation, thus relieving the council of their duty of care. It is also perceived that the Landlords receiving these extortionate amounts of rent, three times the market rent, are on a gravy train, or that the council is using this as a source of revenue, turning a net profit out of servicing the homeless.'

2.3 Housing Supply London

The supply of housing in greater London is extremely tight and very expensive (LSE, 2004). House prices in the south-east are also set to rise by 40% over the next 5 years according to the National Federation of Housing. Those renting properties in east London will also face increased rents.

3. The context of the back-to-work decision

3.1 Logistics of frequent movers

People living in temporary accommodation often get moved around at short notice. This can act as an additional barrier to employment; the lack of stability may make people feel insecure about taking up employment if they know they can be moved on at any moment.

'It scares me that some people said they been contacted by housing and they been moved again. In another temporary [place] - something like this... I don't know what the reasons are, they've been moved three times or four, while they've been waiting for a council flat...Even the contract is very clear they say if they contact you and say have to leave, you would have to leave straight away. With no waiting...and I think, oh my god, what if I don't have money at all. We have two children, they have school and it's disturbing for them. I don't know how it's going to be.'

(Sanya, 28, mother of two)

A recent Government report 'Moving On' highlights the issue of lack of access to service; knowledge of services and trust of services experienced by people who are frequent movers.

'It's awful because of the little girl. Because of the drug addicts...and because of moving again, it is stressful. And I don't know where they are going to put me again and when we will move. Since I am in temporary accommodation, they are always giving me not a very nice place to live. First of all it was damp, then I had to move again after ten weeks. People are breaking in and sitting in the hallway to smoke drugs...I can't even let her go downstairs because there is always rubbish there, condoms.' (Lucy, 2006).

Having no choice in where they live, people in TA may find themselves facing logistical nightmares to get to and from work. For those households with children, having to negotiate the journey to a school in another London borough or get to a nursery before work may prohibit taking jobs which have inflexible starting hours or are located in a different borough. In these circumstances the decision to go back to work may be too much.

Other factors conflate to make it difficult for those on low incomes to look for work. For example, money is needed for childcare, travel and clothes to go to job interviews. For those taking up new jobs, there is also likely to be a gap between the date their benefits stop and when they receive their first wage packet. *'It's just for the kids, I'm scared of gaps between what I've got and what I need for paying.'* (Sanya, 28, mother of two)

People on low incomes may not have access to credit; people in TA may have been cut off from family or social networks and unable to borrow money from family or friends. Going back to work is therefore a difficult decision which is exacerbated by concern over high TA rents.

3.2 Health, wellbeing and stress

Living in temporary accommodation also affects the wellbeing of tenants. The quality of the accommodation can be substandard and it can be difficult to get repairs carried out because different agencies have different responsibilities.

'People do get leaks; they need their roofs fixed under the legislation. That takes a long time, trying to find out who's responsible, whether it's the landlord, whether it's the letting agency...'

'It depends what's in the tenancy agreement. Sometimes it's the landlord's responsibility. Sometimes after six months it reverts to Newham, it depends what type of relationship the [letting] agency has, or what's been written in the contract.'
(Homeless Advice Worker)

Although the Government has ruled that families can't live in bed and breakfast accommodation for longer than six weeks, one practitioner told us that because of a lack of suitable TA, families are still being placed in this type of accommodation for longer periods of time. As long as the accommodation has its own kitchen and bathroom it is classed as annexed and therefore legal. This is typically less secure and poorer quality than TA leased from the private sector.

"We work with people in TA - bed and breakfasts, annexed accommodation where clients can live for up to two years. Lots of our clients have been moved around, not just in that type of accommodation but in TA as well. I saw a client the other day who had been moved about seven times or something since 2001." (Homeless Advice Worker)

Living in bed and breakfast accommodation with no daytime facilities is a very difficult situation from which to rebuild a settled-life, and to think about work. Bed and breakfast accommodation is seen as even less secure than TA. *'With temporary accommodation you sign a contract, hopefully you will be there a bit longer, with bed and breakfast, you could be moved at any time.'*

Poor housing conditions also impact on health and wellbeing. It has a direct toll on the health of children and families' health (Shelter, 2006). Despite the efforts of the local authority, some people do experience poor conditions in temporary housing. One of our respondents described her TA:

'The thing is, with me, I would to have had private temp accommodation. Because the place I am in, when I moved in, it had mice, it had cockroaches, I had two little kids, the house was smelly, it had a broken door, everything was in a mess. I put up with it because I had no choice. If I had a choice I would have gone somewhere else? But there is nothing I can do.' (Candice, 40, mother of three)

3.3 A complex benefits system

3.31 Comprehensive advice and information

Some people we spoke to want to work but feel unable to cope with navigating the benefits system when taking up work, especially if it's part-time or low income work.

TA residents need to have access to comprehensive advice which helps them understand what options are open to them in relation to employment, accommodation and the benefits they can access.

Charlene lost her job and her home due to illness but now feels well enough to return to work. However she finds herself faced with a complex calculation involving her possible wage and rent payments.

'I really want to go back – there is no reason not to want to. Need to figure out a better way. I don't want to be worrying about the whole rent situation if I go back to work, although it would be less stressful working than being unemployed. Trying to work out how much I would be trying to earn, and if I go into hospital, will I have to refill the forms again? I want to get into voluntary work, but I don't know if I will stay here.'

'I don't feel secure at all. I don't know about private rented. All I want is one person from one office to sit down and tell me what's going on, what my rights are, like if I can get a grant for furniture...If I went back to work it would make me feel more useful, achieving stability and help with the financial situation not living from hand to mouth. But then there is the stress, because I don't want to become ill again, with all the changes. I can't try to hold down a job and do all this stuff.'

(Charlene, 28)

'They did for me a better off calculation at the local job centre. And they said, 'we understand that this is an unreasonable rent... this is how they do it, but I don't really know because each time it is different yeah? ...complicated. The more hours you do, the more hours you pay.'

(Sanya, 28)

Mary had been a victim of domestic violence; she was moved from one temporary home to another as her daughter was being seriously bullied by a gang, who kept locating them. Now living outside of Newham, she reported that her situation was causing her severe depression. Mary would have liked to have worked, as would her husband, but they were worried about the implications, knowing that the rent was over £350 per week. She was also concerned that the Council would place her back in Newham, which is where the daughter had been harassed.

'We are worried about the rent. There is a lot of rent, a lot of money on a man. Say I get a job that earns £300 per week, taking loads of money, the service centre won't tell you beforehand how much [you would have to contribute towards your rent]]. It's a big burden. I will get a job, but I will try to get a low paid job, because the rents are so high'

(Karly, 40)

3.32 Those choosing to work

Support workers agree that there are many people who want to work, and would do so, even if they weren't financially better off as long as they could negotiate the benefits system effectively:

'A lot of people want to work even though they don't realise they're badly off, people generally want to work. I think it's not bad if you can sort out the council tax and the housing benefit and get a sort of balance with what you are earning...but they are generally worse off if they are working than on benefits.'

(Support Worker)

Janet is a TA resident working as a cleaner. She does not like her job, as she has a bad back, she would prefer to drive buses as she did in her home country, Portugal, but her ability in English has stopped her getting a driving job. She works part time, earning £100 before tax each week; from this she has to pay £30 towards her rent. She does not get tax credits because she is working too few hours. She pays council tax and bills from her wage.

'I prefer working, anything rather than take benefits. I don't like to stay at home. I like moving my body.'

(Janet, 50s)

One interviewee, Christian, a young, single father with a daughter, was registered with a temping agency, although he was temporarily out of work at the time the interview was conducted. When he was in work, he only earned the minimum wage which meant he was not expected to contribute much towards his rent. Although he was no better off working than on benefits, as his housing benefit is deducted as his tax credit rises, he preferred to do this in the hope that it would pay off in the long run. *'I can't stay on income support for a while, I just want to work. I need to work.'*

Temporary and casual work is sometimes the only option for some people. The problem for those on housing benefit where there is a shortfall is that the amount they have to pay towards rent varies as their pay packet fluctuates. Eddie works on a contract for the council. He finds it difficult to take time off work to meet the demands for visits about his changing HB payments. If he takes time off then he loses pay....*'bring this, change this, do this... what they worry is that maybe you have changed your work.'... 'At this time, every two weeks or one month they give you changes, so you are not stable'* Eddie

3.33 Signposting information

Some who do wish to return to work are simply not aware of the help that is available to help them calculate how much they would need to earn in order to cover the cost of their

rent. As a result they put off the decision to look for work. Information also needs to be made available in a range of different community languages in boroughs like Newham where over 100 languages are spoken.

One interviewee Sophia, a young woman who had been working in a fast food chain, fell pregnant and lost her job. Her partner left her and she became homeless. Sophia was studying childcare and hoping to return to work but she was worried about whether she would be able to afford to return to work. Sophia was not aware that she could ask for 'better off' calculations at the local job centre. Social security officers, job centres and job centre plus offices do offer '*better off calculations*' so that people can find out how much better off they will be when they start paid employment.

'I don't know it depends how I have to pay for the nursery and everything you know. And if it's not too expensive then I'm going to start working if I can. I want to work yes. It's just too horrible to stay at home and do nothing....I don't know how much are they going to pay us. She needs to go to the nursery, and then I have to pay the rent, and council tax as well I don't have an idea.'

(Sophia, 20, new mother)

Another interviewee, Ranja, a mother of her 50s, who had arrived as a refugee from Afghanistan was trained as a lawyer and had worked in a commercial bank until she was forced from work under the Taliban. Bereaved from her husband, she had made the journey to the UK with her six children in fear of her life. An intelligent and resourceful woman, she was happy with her temporary accommodation for which she expressed gratitude. Ranja wanted to give back to society by working as a translator - she speaks three languages, and has also learned English. However, she found it hard to plan this decision, not knowing how it would effect the rental payment for her property.

'The support worker sent me a form for it – an interpreting course. After that I wanted to start a full time job. But if you look at the situation, I can't work to pay the rent.'

She would like to start work whether it benefits her financially or not, in the hope that she will be better off in the long run, in eight or nine years, when she is allocated permanent housing. She is proud and does not want to receive housing benefits. *'If I will be living in this house, I will work just that I don't have to get my income support. The housing benefit, that's the big problem. When I get my permanent house, I am sure that the rent will not be that high, and I will manage to pay my rent. I want it.'*

4. The Private Rented Option

In order to understand this issue it is essential to understand why people living in TA and who wish to take up a job do not simply move into private rented accommodation to avoid the high TA rents.

4.1 The rent deposit scheme (RDS)

Private landlords typically require a deposit, equivalent to one month's rent, and the first month's rent in advance before tenants are able to move in. This can make it prohibitively expensive for tenants on benefits who are unlikely to have sufficient savings to pay for this

LBN Housing Options offer a rent deposit scheme, which did pay the deposit and first month's rent to people who had been accepted as unintentionally homeless, to move to a private, accredited landlord. In order to understand this issue it is essential to understand why people living in TA and who wish to take up a job do not simply move into private rented accommodation to avoid the high TA rents.

4.12 The private rented option is not appropriate for everyone

The private rented sector is not appropriate for everybody. Many people who find themselves in temporary accommodation are also experiencing a range of inter-related social problems which make them particularly vulnerable or exhausted. These may include a history of street homelessness; the experience of fleeing torture or persecution in another country; living with a mental illness or being disabled. For some people, moving to a private-landlord may exacerbate these problems.

For example, one young woman interviewed for this research was battling with bi-polar and borderline personality disorder, which meant that she lost her well paid job, and under the stress of having no money for rent, attacked another resident in her privately rented accommodation, who she felt was destroying the property. This young woman was made homeless and her illness became worse. She was worried about sharing accommodation with others again.

Charlene wanted to find out about her options, whether she could find a single property and how much support she would be entitled to, but had little success. *'I was told about the private rented sector. I was planning on going back to work. No one could tell me how much benefit I would be entitled to for a flat. I don't want to live with strangers again – no one could tell me, at the Homeless Person's Unit, the local service centre... I was also scared of the private rented sector, when you go to work, do you have to pay rent straight away?'* (Charlene, 28)

There is some concern about a perceived lack of stability in the private sector.

'If I go private...again the contract will be finished and I will be moved from one house to another and this will affect the children again.' (Ranja)

One interviewee felt that the insecure nature of temporary or contract work was a concern, with private sector landlords being less sympathetic in case of a sudden loss of pay through illness for example; or due to error in or delays in paying housing benefit.

'The council can stop paying your rent (HB) and the landlord can start harassing you. But in the council they know your situation; they know when the system has gone wrong. So even if something happens to you, they know that you are sick and will be considerate. But if you are in private and you are sick, two and a half weeks and the landlord can kick you out.' (Eddie)

4.13 The rent deposit scheme (RDS)

Private landlords typically require a deposit, equivalent to one month's rent, and the first month's rent in advance before tenants are able to move in. This can make it prohibitively expensive for tenants on benefits who are unlikely to have sufficient savings to pay for this

The London Borough of Newham offers a rent deposit scheme which pays the deposit and first month's rent to people who have been accepted as unintentionally homeless to enable them to move to accommodation offered by a private, accredited landlord.

4.2 The context: living in TA

Many living in TA suffer from stress and fatigue; they may have faced myriad problems that led them to becoming homeless in the first place, including domestic violence, mental health problems and anti-social behaviour. As a representative of the local authority explained:

'They may have been from care, fleeing domestic violence, thrown out by parents; learning difficulties; mental illness; we have to ensure that they have filled in the right forms, their housing benefit, that they have contacted the gas the central heating; the water rates etc. Also for one reason or another, a high proportion of the customers may be vulnerable from the community or wider society; reformed drug addicts, or whatever, so we are there to tap into the support networks for them. So we obviously notify social services of the issues, organise for that service to take place...'

Sanja, one of our interviewees, was a refugee, fleeing domestic violence against herself and her children, with little paperwork she had struggled with the systems and had faced many logistical difficulties in keeping her children in school across borough. The prospect of finding accommodation in the private sector so they can go back to work, to earn very little, was weighed against a need for rest and security after a long period of instability.

'Right now I'm just so tired; I'm fed up of running around. I want to stay here.'
(Sanja, 28, mother of two)

"There's a feeling of complete hopelessness. I have two clients both on medication and both having counselling and I spoke to their counsellor who said that housing was a really big thing affecting their wellbeing and mental health."
(Homeless Advice Worker)

Tenants are not always able to claim the full cost of rent in housing benefit – there is often a shortfall. This can lead to tenants being evicted because they don't know what the shortfall will be and whether they can afford to pay it until after they have moved in.

'The problem with private rented is that housing benefit doesn't always cover the cost. I think the maximum is something like £220 - £240. Often the properties cost a lot more than that in Newham. You have to get a pre-tenancy agreement to get an idea about how much housing benefit will cover. People are on benefits and can't afford to make up the extra. You can get discretionary housing benefit, but this is often not possible. Some end up being evicted because they don't find out until after they have moved in what the housing benefit shortfall would be.'
(Homeless Advice Worker)

One respondent, Chrissy was suffering from depression, unable to read, and was harassed and thrown out by her own children who did not like her new partner: she was left looking after her young daughter and granddaughter alone when her older daughter was taken ill. In a situation where she was trying to sort out her housing situation, finding out that a young pregnant woman had been housed in her flat and facing arduous interviews in which she was accused of lying about her situation, she found she could not even begin to start thinking about work. On benefits, Chrissy found the shortfall that she had to find to pay her rent was eating into the money she had to look after her children.

I was paying £29.79 before in Ilford. Now it is £13.70, with no breakfast, nothing. That comes out of your money that they give you, then there is travelling expenses, Monday to Friday. Which is money I could be spending on them, that they really need. They are two young kids, they want to be taken places. Going back to work, I haven't even thought that far ahead. I might think about it in the future, when all of this is sorted out. (Chrissy)

In Newham a discretionary top up is available for those who apply for it, of up to £10 or £20 per week. This is awarded based on the tenants need. There is an indication that this discretionary top-up will be limited to a six months period, as funding for the scheme runs out. The tenant would then be left with the same problem of finding the extra money each month. Although the Local Housing Allowance is put forward as a solution to this issue. In theory the Local Housing Allowance can enable people to find cheaper rents as they receive a fixed amount of housing benefit and can negotiate a better deal with the landlord. However there are serious concerns that it could push up market prices and lead to tenants accepting substandard accommodation

4.3 Negative experiences of private landlords

Other people may have previously had negative experiences of living in the private rented sector. They may for example have been evicted from a property at short notice and feel that living in TA offers a more stable and secure option when compared to the private rented sector.

Under the Rent Deposit Scheme (RDS), accredited landlords are vetted and regulated to reassure people that they may move to the private rented sector. In addition, the council, not the landlord is responsible for repairs to the property.

'Private sector is cheaper because it is substandard. We have a list of regulations that apply to landlords, we only give rent deposit to those on landlord accreditation scheme, plus inspection takes place, do negotiate with a landlord...'

(LBN Housing representative)

However, as an LBN representative explained, some people have had such negative experiences of private landlords in the past that they will not be convinced to take this route. *'A lot of its customers may be drug addicts, people who have been in prison etc. You've got to remember that a high percentage of people have been evicted, have had cheap rents for poor quality property in terms of maintenance, the last thing they want is to go back to the private landlord.'*

Voluntary sector support workers have also encountered this viewpoint.

'Most of the clients we see have been evicted – they have a negative experience of landlords. They have moved around five or six places before ending up at the HPU, only to be moved again.'

Poor quality, maintenance and service in private sector rentals in the borough has a direct bearing on the ability of this scheme to provide an answer to the temporary accommodation issue.

4.4 Supply of landlords to the RDS

There are a number of reasons why landlords may be reticent to supply to the temporary accommodation sector. These include: concerns over delays in processing housing benefit claims means that many landlords will not accept people who are in receipt of benefits, and those that do tend to offer poorer quality accommodation.

'Sometimes a problem to find a nice rented accommodation. Sometimes they don't pay on time, housing benefits. Most of them nobody wants you. So if they offer you a place it's going be really horrible.'

(Sanya, 28, mother of two)

Support workers feel that there is a mixture of quality of properties on offer:

'It's mixed. A lot of our clients have been offered really ropey properties that they weren't prepared to take. I think it's mixed really, some good stuff some bad.'

LBN also leases properties from housing associations, which set their own rents, although they are phasing this out due to a high number of complaints about service and maintenance. While they say they would prefer to keep money within the social sector though schemes such as Local Space (Section 5) which replenish council owned affordable

housing, they express that they currently have no option but to try to expand availability of private sector leased temporary accommodation.

The local authority has attempted to attract landlords to the RDS accreditation scheme by offering a good deal to them. The need to attract landlords to the scheme, and the fact that landlords know that there is a need, means that landlords have some market power. The landlords may receive slightly below or above the market rent; even though they are not obliged to undertake the repairs on the leased property; and they do not have any of the worry of collecting the rent or refilling the property.

In effect, the landlords are getting a good deal at a cost to those in temporary accommodation. This is discussed more fully in section 5.

4.5 Hidden costs

Many landlords in the private rented sector will require new tenants to provide references from employers and/or previous landlords. This may prove difficult for people who are out of work and who may have a chaotic lifestyle. Tenants were also unable to find money for the cost of moving their belongings.

'Yes. I know some of them do [take RDS]. But then they charge you £50 for contract. They charge you £50 joining fees or god knows, because I done before. I will be constantly worried, whether I'm going to get accommodation ever, which is going to be permanent...If I start moving, who's going to pay for the move'
(Sanya, 28, mother of two)

4.6 Signposting RDS

Few respondents had any idea that the rent deposit scheme was available to them; some had heard of it and were interested but did not know how to find out more. Others knew of the scheme, but were concerned about the implications of moving to the private rented sector under RDS. Several respondents were not even aware of the system of renting accommodation privately. Sophia, a young respondent from Slovakia, was not aware that it was possible to rent accommodation and to have this paid for through housing benefits, as the excerpt from the transcript below demonstrates.

4.7 Loss of support

4.71 Fear of loss of priority status

Newham has established a choice based lettings system for people hoping to secure permanent social housing. People on the social housing register can bid for properties that they view online or in a magazine. All people have the same status in the bid, unless they have priority-home-seeker status. Those who are priority home-seekers have more chance of winning the bid for a property. One of the main reasons that people don't move into the private rented sector is the belief that they will lose their place 'in the queue' for social housing, that is lose their priority-home-seeker status. However, this is not always the case.

For example, Eddie, a caretaker on contract for the local council, was renting privately with his wife and two children when he suddenly received a letter from the landlords' agent to say that he would have to move out. Eddie is on a low income and didn't have any for a deposit to rent new accommodation. He believes that if he moved to the private rented sector he would lose his eligibility for council housing.

'No, no, no, no, no. I won't take it (RDS) like that. Because if I take it like that I will go out of the system for the council. If you are in private then you are in the queue. Although in temporary accommodation, you are in the hand of the council'

4.72 Information about priority status

In fact, if Eddie was to move under the 'rent deposit scheme', he would be able to maintain his priority status (*Choice Based Lettings, 2006, LBN, Housing Needs and Housing Options, 2006*). However if someone moves to the private rented sector out of temporary accommodation and does not go through the rent deposit scheme, then they would lose their priority status. Some people who are housed out of borough and use a rent deposit scheme to move will also lose their priority home-seekers status. These conditions vary from borough to borough. This can be confusing for advice workers who work across different boroughs as well as tenants.

People reported being told different information by council and advice staff about whether they would or would not lose their priority home-seeker status.

The main problem is the lack of clear or written information available to clients or advice staff about the conditions under which priority home seeker status will be maintained and when it will be lost, so that people can make informed decisions about which route they chose.

4.73 Belief in the retention of priority status

There is also a perception that whatever the rules are, they could change, and that they may not translate into reality. So, people believe that if they stay in temporary accommodation they will receive higher priority in terms of being granted a council house, whatever the rules of the system because they believe that the council wish to free up their TA properties, as the following excerpt illustrates.

'They said it would be the same [if I moved into the private rented sector through the rent deposit scheme]. But I think they tend to give priority to people they place in their own accommodation. Because the people they place in their own temporary accommodation tend to be re-housed faster. So this is why people stick there. You know you are in pain but you just stick there hoping you will get out of it soon.'

'Because they are paying the rent, and the rent is so high, so maybe they will give you priority. But if you are paying your own money, or your own bill, I don't think they will bother... Yes, I was told this was the case by the caseworker at the HPU.'

'Personally, they don't offer me private. But even if they offer me private, I think I would take the temporary, because I think it is the best way to get a definitive [permanent]). It maybe takes a shorter time to get a council property.'
(Christian)

4.74 The long wait

Although the information about waiting times is available from the bidding website, and the Choice Based Lettings magazine, the reality concerning the limited supply of social housing in London has not yet reached many residents living in TA. Some residents we spoke to were optimistic they would be able to get their own council house within a year of moving into TA. The reality is that families may have to wait as long as ten years for a council property. Front-line staff are concerned that people are basing their housing decisions on unrealistic expectations.

'I'm seeing this client and she's living in Hackney and she's lived in two different tenements – horrible flats, actually, one of the worst houses and she's saying I'm just wondering when I'm going to get my permanent accommodation...and I had to tell her, I think I'd already told her but you only assimilate what you're ready for really. So I told her that you know she's never going to get that. She has four kids and she's on her own, hardly any family, really lost, really lost...she doesn't realise temporary is actually...it could be five years...'
(Homeless Advice Worker)

Conversely, some tenants are aware of the long waiting lists and feel that TA is the only option to avoid waiting forever for a council property: *'I heard that if you are not homeless, they take 25 years to wait. I don't want to get a council flat when I am an old lady. I want for my children to be (cared for) so I can work'*
(Sanja)

4.75 The non-secure accommodation option

Another option available to those who are in TA and get a job: is that they can be moved into flats and classified as 'non-secure tenants'. While their rents are lower, these tenants are moving into overcrowded situations, as there are a lack of three bedroom properties, with families in small flats, and this may also be a long wait for secure accommodation.

5. Potential Solutions

5.1 Short term solutions

5.11 Smoothing the transition to the private rented sector

Several boroughs have attempted to resolve this issue at a local level by providing a rebate on rent to people in TA who wish to work. These 'worker's rebate schemes' are currently running in Camden and in Haringey for example. This supports people for a few months to begin work and to find alternative accommodation by capping the rents (at £80 in Haringey) payable by those in TA who wish to return to work. In combination with a supported rent deposit scheme this could provide a solution. These will work if and only if appropriate alternative accommodation is available in the private rented sector, and in many areas of London like Newham decent private sector accommodation is in short supply. The cost of and therefore sustainability of this approach could be undermined should many people decide to take up the scheme.

5.12 The rent deposit scheme

A rent deposit scheme is available through the Local Authority Housing Options Service in Newham. However, information about this service is not yet widely advertised. It is unclear whether there are resources available to make this widely accessible. There is also a need for written assurance that if someone moves into private rented accommodation through this scheme they would maintain their priority home-seekers status. While this is verbally assured by managers in Housing Options and Housing, a written document has not yet been provided to advise workers to this effect. There is also a need to assure people who have had negative experiences of poor maintenance or eviction within the private rented sector of the reliability of the landlords on the scheme.

5.13 Availability of registered landlords

Councils play a role in helping to support people find appropriate accommodation in the private sector. Lists of registered landlords are made available; however experience suggests that the availability of adequate accommodation under these schemes may be insufficient to meet the demand for them. There also needs to be extra effort put into publicising these lists as people are not often aware of them, as our research shows. Verbal indications that moving into the private rented sector will not affect priority homeless status need to be written down and communicated effectively to people in order that people will feel comfortable with choosing this option. In addition, it should be remembered that private rented options are not always the preferable solution for people, those who are most vulnerable may prefer to be housed in temporary accommodation. Schemes are in place to encourage landlords to provide registered social lets, and to encourage those letting as TA to transfer tenancies to private rented sector accommodation

5.14 RDS as a short term but not a long-term solution

There is much argument to suggest that while the RDS may cure a problem for some in the short-term it is not the best long-term solution. Money is being leaked from the local authority to the pockets of private landlords. Solutions such as Local Space, which bring the benefit back into the community in the form of affordable housing widely agreed to be a preferable option. This is particularly important in an area like Newham where people are likely to become more and more vulnerable to homelessness as landlords take advantage of rising house prices, and raise rents and cash in for profit.

5.15 Adjusting housing benefits rules

The most obvious solution to the temporary accommodation trap is to reduce the levels of rent payable by tenants wishing to return to work. One way of achieving this would be to adjust the housing-benefits calculations so that those in TA wishing to take up employment would pay the equivalent of a social housing rent and housing-benefits would cover the remainder, effectively capping the rent payment.

5.16 Benefits system efficiency

The housing benefit system should also be improved, so that claims can be processed more quickly, thus encouraging private sector landlords to take on benefit claimants as tenants.

5.2 Long term solutions

Some solutions to this issue are being piloted in Newham, including the Working Futures project and Local Space. There are also plans to introduce a scheme supporting TA landlords to become private sector landlords. However, there is no guarantee that these schemes will be taken up on a permanent basis across London, and if they are they may take a long time to bring about widespread change.

5.21 Working Futures

Working Futures is a joint initiative between East Thames, the Greater London Authority and three London boroughs: Newham, Redbridge and Waltham Forest. This project aims to test the effect of lower rents on tenants in TA. A block grant from central Government is paid to the local authorities to enable them to reduce rent charges to tenants in TA such that they are equivalent to social housing rents. Employment support is also provided to encourage and support tenants into work. The pilot scheme is in its second year and has 158 participants.

5.22 Local Space

Local Space is an organisation set up by Newham Council to acquire properties that are leased to the council as temporary accommodation. This means money that was flowing into the private sector can be retained in the public sector. Some of these properties will be sold in the future, enabling rents of the remaining properties - initially be set at market rates

- to reduce to social housing levels. The organisation expects to have around 2,300 homes within three years.

5.23 Investment in social housing

The London Borough of Newham has a deliberate policy not to build enough social housing, saying that:

'The need (for social housing) is so great that even if all available housing land was used for affordable housing, this would still not be enough. The Council recognises that to devote a predominant proportion of it's housing land to affordable housing is not financially feasible; would hamper regeneration efforts; is likely to lead to a need for increasing amounts of affordable housing in the future as a result of a self perpetuating cycle of poverty.'

(Affordable Housing Consultation Draft, Newham, 2002).

At the same time, they accept that there is a need for more good quality, affordable homes.

'Only investment and planning over a very long time span will make a difference to the housing situation in Newham. We recognise that 'sticking plaster' solutions and short term projects will do nothing to improve the underlying reasons for the lack of affordable housing.' (Sir Robin Wales, 2006)

Local Space is seen as the solution to the affordable housing issue.

6. Recommendations

6.1 Better advice and information

- An urgent review of the advice and information given to people who present themselves to homelessness agencies in the borough, as many clients are not well-informed about their housing, benefit and employment options.
- More effective means of getting information about constant changes to schemes and policy to people on the ground are needed.
- Official information about the bidding system and the reality of the waiting times needs to be publicised widely in the borough in ways in which it will reach people.

6.2 Understanding high rents in TA

- An official investigation should be conducted into the rents charged by private landlords who let their properties to councils as TA. Landlords save costs of maintenance and management, are offered a guaranteed income and yet they receive market rates for these properties.
- An investigation should be conducted which explores why the management costs of TA schemes are so high and how they may be reduced.

6.3 Better conditions in TA

- Temporary housing is often poor quality and inadequate. In London, some families endure these conditions for up to ten years. A limit to the length of time a family may be housed in temporary housing should be imposed.
- All properties offered as temporary accommodation should maintain standards of decency, cleanliness and safety.

6.4 Benefits

- An overhaul of the housing benefits calculation for people in TA who wish to return to work is urgently needed.
- The housing benefit system should also be improved, so that claims can be processed more quickly, thus encouraging private sector landlords to take on benefit claimants as tenants.

6.5 Affordable housing supply

- An open debate is needed about the reality of the affordable housing supply in the borough. The intention is not to provide enough social housing to meet the huge need for it; therefore, alternative options need to be offered.

- Nationally, Shelter proposes that the 2007 Comprehensive Spending Review *'allocates the resources to build an additional 20,000 affordable social rented homes each year, above and beyond existing plans.'*(Shelter, 2006)
- Alternative ways to increase local affordable housing should be considered: for example, more schemes to encourage people in social housing to buy privately, such as co-operatives, or move into smaller properties, projects to revitalise empty properties.
- Local authorities should be given more realistic financing to provide the levels of social housing to meet the need.
- Money should be directed into affordable social housing, supporting sustainable solutions such as Local Space.

Appendix: Research Method

Approach

The research sets out to explore the 'TA trap':

- What is the impact of high rent levels for TA on the individuals living there? In particular, are the high rent levels a barrier to employment?
- Are people trapped in TA? What barriers are there to moving to the private rented sector?

The What If...? team builds on the idea that those who experience an issue understand it best. This belief sits comfortably with a phenomenological approach to research, where the views and experiences of an individual, as they describe them are central to the findings. A qualitative approach was felt to be appropriate to explore and illustrate the human impact of the local system.

A review of available literature and policy documentation on the issue of TA and employment has informed the design of the research. The research has been designed to provide the data for a balanced discussion of the issue, without bias. The study does not aim to measure the extent of the issue, rather to explore the pertinent issues. It may be appropriate to devise appropriate quantitative research, for all people in TA on the basis of this research to add scale to the picture, and determine appropriate policy and system changes.

Sample

A small sample, of around 15 participants was chosen. It was felt that the interviews would reach saturation at this point, as the issue is very specific. The participants are all currently in TA, in order to provide an up to date snap shot for current policy relevance. The principle of maximum variation was applied to this sample, in order to increase the likelihood of capturing a wide range of experiences and viewpoints. All were from the London Borough of Newham, to provide a case study of a borough which pegs TA rents. The research also draws on minutes of the Newham housing and homelessness action group, a collective of professionals who work on the front line with people who are homeless.

We aimed to find a good spread across the sample of people in employment; those on benefits only and those on benefits and also working informally. This provides a spread across the likely employment circumstances that people in TA may experience. It also provides a negative case sample, those in employment, who may challenge the assumption, and illustrate that TA is not necessarily a barrier to employment.

Of those unemployed, an extreme case study will be chosen to show how difficult the situation may become. In the case of those working formally, an extreme case will be chosen illustrating how someone has very easily overcome the high rents as a barrier to work.

In order to ensure maximum variation, the sample was selected to cover a wide a range of ethnic backgrounds as possible; people born in the UK and abroad, broadly reflecting the borough dynamics. And a spread across male and female and different age categories was achieved to reflect any time of life issues arising.

Method

Face to face interviewing was felt to lend itself best to building a rapport for discussion of potentially sensitive issues around employment and housing issues. Interviews were recorded, given permission. Interviews were semi structured, lasted around one hour, and were conducted in a place chosen by the respondent.

Recruitment of research participants used a range of techniques, including using gatekeepers such as advice and development workers, back to work providers and community figures. In addition, snowballing was used to reach more people, in order to have the maximum possible choice for variation within the sample. The research complies with SRA ethical guidelines. All research participants were given full information about the research and their role. All interviews have been confidential and the anonymity of the participants has been protected.

Supplementary research was carried out with local authority staff, front line staff in back to work and support agencies. These interviews were undertaken as needed, to understand issues, establish facts, policy lines and arguments around the issue, and therefore to inform the analysis and discussion within the report, generated by the core interviews.

The Links UK approach: grounded research

LinksUK aims to share local experience from the ground up with local and national policy makers. LinksUK is the national arm of Community Links, an innovative charity running community-based projects in east London. Founded in 1977, we now help over 53,000 vulnerable children, young people and adults every year, with most of our work delivered in Newham, one of the poorest boroughs in Europe. Our successes influence both community-based organisations nationwide and government policy.

Over 2005, research was undertaken as a part of Links UK's programme of work, into employee experiences of the informal economy, and more widely into issues arising around housing for local people. Both of these studies within the local community gave rise to the issue of the high cost of TA.

The issue was felt to merit further investigation, as an area of public service which appeared on the surface to be treating people as unemployable, and trapping them in unemployment. The question arising was why these people were trapped in TA, why they did not move into the private rented sector where rents are lower, and whether this would make any difference to their situation. Links-UK is committed to exploring and highlighting the experience of service users.

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