



CSAN response to the Communities and Local Government (CLG) Committee Homelessness inquiry

CSAN (Caritas Social Action Network) is the domestic social action arm of the Catholic Church in England and Wales. Our network includes 43 charities and dioceses who work with vulnerable people all across England and Wales.

Our response is based on Catholic Social Teaching. Human dignity is the starting point and central concern of Catholic thinking about human rights. Each person is created in the image and likeness of God and so has dignity. Therefore everyone has the right to basic goods such as food and shelter simply as a member of the human family. Homelessness makes it impossible for a person to flourish and leaves them isolated and vulnerable. Catholic teaching argues that societies have strong duties to the poor. Widespread homelessness is a sign of a society which fails to prioritise the common good of all its members.

Catholic teaching puts great importance on marriage and family life. As our analysis shows family breakdown is a common cause of homelessness. We therefore welcome the Government's support for relationship counselling. Catholic teaching also stresses community life and work as pathways out of homelessness. The Emmaus Movement, founded by Abbé Pierre a Catholic priest, provides formerly homeless people with a home and work, usually recycling household goods. It is a successful example of this approach.

The response below is a collection of the frontline experiences of the CSAN network. Respondents include in particular: **Marriage Care, Nugent Care, the Cardinal Hume Centre, Women at the Well** and the **Caritas Archdiocese Birmingham**.

CSAN welcomes this inquiry which recognises the importance of this issue. We are pleased to be able to contribute and would be delighted to provide oral evidence to the Committee.

Differing causes of homelessness for households, couples and single people

Couples: Relationship breakdown

CSAN members cite the enormous impact relationship breakdown has on homelessness; the Caritas Archdiocese of Birmingham state that the biggest cause of homelessness for their clients is relationship breakdown. A recent report on personal relationships and poverty¹ noted that poverty can negatively impact on peoples' couple, parental, family, peer and community relationships. Sometimes the quality of relationships can accentuate poverty and homelessness.

¹ Stock, L, Corlyon, J., Serrano, C. and Gieve M. '*Personal relationships and poverty; An evidence and policy review*' <http://www.tavinstitute.org/projects/personal-relationship-poverty-evidence-policy-review/>

For example if a couple's relationship breaks down, their income has to support the finding of two new homes and if a family do not have adequate financial resources, then this increases the likelihood of one parent or members of the family becoming homelessness.

According to the DCLG homelessness statistics for 2014², 17% became homeless because of relationship breakdown. In addition, if parents re-partner and this is not a positive situation for children in the family, in extreme cases, this can lead to children running away from home and becoming homeless. The Children's Society, one of the leading charities in helping runaway children³, found that rates of running away were significantly higher for young people currently living with lone parents, in stepfamilies or in two homes because of parental relationship separation than those living with both birth parents particularly at time of family change.

Nugent Care and the Cardinal Hume Centre are also supporting a significant number of clients who are experiencing, or at risk of homelessness, as a result of relationship breakdown. At Nugent Care, relationship breakdown is almost double the next cause of homelessness on their current homeless service register.

Private rental sector: rent arrears

The proliferation of the Private Rental Sector (PRS), partly fuelled by the consistent decrease in the number of available affordable homes, has increased people's risk of homelessness. According to Nugent Care, changes in the way Registered Social Landlords (RSLs) operate, such as RSLs being more reluctant to give prospective tenants with 'unfavourable histories' (such as rent arrears) accommodation has led to many households having no choice but to seek housing in the costly PRS. This increases household's risk of homelessness and likelihood of accruing rent arrears. The Cardinal Hume Centre also report an increase in the number of households becoming homeless due to rent arrears as a direct consequence of renting in costly, private rental housing.

The cost of renting privately extends beyond the rent itself, prospective tenants are also expected to find a combination of: rents, deposits, bonds and/or administration fees in advance of moving in. Indeed, Housing Associations and RSLs for example, are increasingly imposing strict conditions on prospective tenants, with many being required to provide a complete financial breakdown of their situation. Frequently, this results in prospective tenants being refused tenancy. As a consequence, many people have been pushed out of social landlord properties and into the private rental sector, which as stated above, is much more insecure and costly. This change has led to increased stress and exposure to homelessness for many clients of CSAN charities, as they struggle to meet the increased rental costs. Many have had to cut back on food and other essentials.

Over the past 12 months, Nugent Care has also increasingly provided clients with money for rental deposits as even RSLs are increasingly demanding money in advance from prospective tenants. Nugent Care report that in 2013 there were no requests for advanced rent. In the

² <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness#live-tables>

³ http://www.childrenssociety.org.uk/sites/default/files/tcs/still_running_3_full_report_final.pdf

period of April 2015 – November 2015 8 out of 13 clients who moved on from their housing service were required to pay advanced rent. Almost all of the clients Nugent Care support in this regard would not be able to find the money on their own; often the only alternative would be to visit a loan shark or a high-interest payday loan, with dire consequences on the long-term financial stability of the family/individual. The sourcing of a deposit often has a detrimental impact, even with assistance from a charity or family and friends, on the affected family's finances.

Client 1 - from Nugent Care - rented via private landlord

Rent £595.00 per month

Housing Benefit amount £450.00

The shortfall of £75.00 was covered by a Discretionary Housing Payment, which has been awarded for over 9 months, although there remains uncertainty regarding how long this payment will continue. Client 1 had a difficult past, she lost the custody of her daughter to an ex-partner and had experienced a number of issues including domestic violence and alcoholism. She was evicted whilst in her 20s from an RSL tenancy due to anti-social behaviour and rent arrears. For a number of years, she has stayed at approximately six services and hostels since being made homeless.

Her difficult history means it has been difficult to be rehoused. She is now settled and has a new baby. Despite a turnaround in her behaviour, she has been refused rehousing by housing associations and is now living in a private tenancy, rented off a friend. She is desperately trying to move into RSL property due to cost of the property, the isolation she feels living away from her maternal family. Although the landlord completes the repairs, the house is not in a good condition.

The RSL she was originally housed with have stated they will not offer her a tenancy until she has paid off her previous rent arrears and rechargeable repairs from a number of years ago including £1369.14 arrears and £794.00 Re-charges. Despite Nugent Care working with the client, sending supporting letters etc. including the clients offer to pay off £550 via funding from charities and money lent from family and setting up a payment plan for the rest - they have still refused until the whole amount has been paid.

Recommendations

- Instead of prospective tenants being refused tenancies in Housing Association or Registered Social Landlord accommodation due to their financial situation (particularly historic), more pro-active support should be offered to help them manage their financial difficulties. This will prevent many families and individuals from having to rent in the insecure and costly private rental sector.
- Possible regulation should be explored to discourage and prevent Registered Social Landlords from demanding upfront deposits from tenants, especially those from low-incomes.

Young, single people

CSAN member charities work extensively with young people affected by homelessness. The Cardinal Hume Centre for example deal with young single homeless and find that a common cause of homelessness for this demographic is due to relationship breakdowns with or between

parents. Caritas Birmingham report similar experiences with young people and cite conflict between the young person and a new partner in the home as a frequent cause of homelessness in their clients.

In the experience of the CSAN charities, young homeless people often find it difficult accessing accommodation under the Housing Act 1996, due to the high threshold test necessary to prove vulnerability. The Cardinal Hume Centre report that young people who have “low-needs” by the definition of the current test, but are still homeless nonetheless, suffer as a consequence of this tight definition. Access to hostel accommodation is also difficult for this demographic; when they do find accommodation it will often lack the support necessary to help them overcome issues which have arisen either in response to, or in fact caused the episode of homelessness.

Young people are also acutely affected by the private rented sector. As mentioned above, finding private rented accommodation is challenging due to high initial costs, this is a barrier young people struggle, even more than other groups, to overcome. The Cardinal Hume Centre also report that if the young person is in receipt of benefits it can be difficult to access accommodation.

Women

CSAN member charity, Women at the Well highlight the acute risk women face should they become homeless. The causes of homelessness for women varies, but a frequent cause is women escaping domestic violence. Women at the Well believe, from their professional insight, the number of women who experience homelessness as a consequence of domestic violence is far higher than recent research suggests⁴.

A significant number of women the charity have supported have been deterred from making homelessness applications by statutory agencies, and without the support and advocacy provided by independent organisations such as Women at the Well, many of these women would still be experiencing homelessness.

Women at the Well also report that many women feel unsafe in mixed hostels, which often have limited support available for those with complex needs. This also leads to the women not feeling comfortable about disclosing abuse and violence, especially to male key workers.

Recommendations:

- Greater investment is needed in specialist shelters for women to ensure appropriate and, as is often needed, long-term intensive support is provided for vulnerable women who have had or are currently experiencing an episode of homelessness.

⁴ Crisis, [Homelessness among different groups](#), [date accessed 8 February 2016]

Steps to tackle homelessness

Preventing relationship breakdown

Supporting interventions that improve adult relationship quality should be considered as part of the solution to tackling homelessness given that some of the most significant drivers to homelessness, particularly amongst children, are family conflict and family breakdown.

Evidence shows that Marriage Care's clients experience a significant change in relationship satisfaction, wellbeing and communication, both in relationship education and relationship counselling. If relationship quality is strengthened then relationships are at less risk of breaking down and causing homelessness. Many of Marriage Care's couples have managed to strengthen and stabilise their relationship and therefore avoid becoming homeless.

In 2012, Marriage Care working with the Roman Catholic Diocese of Westminster, developed a set of guidelines for preparing Traveller couples for marriage. Travellers have a long shared history, value system, language, set of customs and nomadic tradition which makes them a distinct group. Family life is highly valued and marriage, in particular, is a core value within the Traveller community.

As many of the participants may not have completed formal schooling, pictures and cartoons are used to stimulate discussion as well as visual aids, stories and imagery. Trained volunteers from Marriage Care are also made available to support parishes who are asked to perform a Traveller marriage, by seeing couples for this part of their preparation.

Targeted relationship courses, such as the one developed by Marriage Care, are vital in supporting communities where commitment issues and instability is a more regular occurrence. Such courses could have a significant impact on homelessness if rolled-out on a wider and more targeted scale.

Recommendations

- We welcome David Cameron's announcement of putting relationship support on a stable footing in terms of doubling the amount of money in the sector⁵. To ensure the programmes can have their intended effect, it is vital that this funding is ongoing and extends beyond just one parliament.
- Funding options for more targeted relationship support and interventions which are aimed at communities more at risk of instability should be explored and encouraged.

Preventative advice and pathways to employment:

The Cardinal Hume Centre is currently trying to tackle homelessness by offering homeless prevention outreach work. The Centre are working with City West Homes (an organisation that manages property for Westminster Council), offering housing benefit advice for tenants at risk of eviction. The Centre are also working with St Gabriel's Church (Pimlico Hub), offering housing

⁵ PM: Families are the key to ending poverty, 10 January 2016 [accessed: <https://www.gov.uk/government/news/pm-families-are-the-key-to-ending-poverty>]

advice alongside the local Foodbank to prevent possible homelessness for those struggling with essential living costs. Alongside housing advice, Nugent Care report that training schemes (such as literacy, numeracy and ESOL classes) are also vital in preventing homelessness and ensuring people are able to find and sustain meaningful employment.

There is a great need for local authorities to extend their homeless priority need categories in ways that are more inclusive to single homeless people.

Recommendations:

- In preventing homelessness in high risk groups such as those with mental health issues, the provision of proper sign-posting to specialist services by statutory bodies is key.
- Local authorities should extend their homeless priority need categories in ways that are more inclusive to single homeless people.

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