Shelter Scotland: 3-point plan

Never before have we understood how important having a safe home is. **Stay home, save lives** has been the key message during this health crisis, but due to the housing emergency for many people this has not been possible.

The Scottish Government has however acted decisively and swiftly during the coronavirus pandemic to move those who were sleeping rough into safe accommodation and passed emergency legislation to protect most tenants from eviction for 6 months. This has meant we have seen those who are at the very sharp end of homelessness, who have been living on our streets, protected and supported in hotel accommodation. People who are struggling to pay their rent have been thrown a lifeline, as they try and sort out how they can pay their rent, bills and essential living expenses having suddenly lost their incomes.

However, as these emergency provisions come to an end in October, and the impact of the pandemic will be felt for many months to come, similar decisive action must be taken to ensure we do not step backwards. We do not want a return to the "old normal" putting people's lives and homes at risk during these very uncertain times.

In the short term we need to ensure people are not at risk of ending up living on our streets again or losing their home through evictions for rent arrears, due to the impact of the pandemic.

In the longer term building enough affordable homes to reduce housing need must be a top priority, with people empowered to be able to fight for their right to a safe home.

Extend the emergency coronavirus powers to protect people from being evicted

From private rented housing, social housing, and temporary accommodation for any reason other than significant anti-social behaviour until at least April 2021

Prevention of homelessness

We are extremely concerned about the increasing risk of homelessness for those who are currently housed. Unemployment figures have increased, and social security claims have spiked, which indicates that there is the real prospect that when the furlough scheme ends, many thousands more will be unable to pay their rent or their mortgage. The scale of this prospect can be seen in the 8.7m jobs that are currently furloughed and the 1.5m claims to Universal Credit, 6 times more than the same period last year.

The housing emergency has become even more pronounced due to the pandemic, and the increase in people being pushed into homelessness with 13,175 households now in temporary accommodation, an increase of 7.5% on the previous month¹. This indicates very clearly that people are not coping.

Throughout the pandemic period, the proportion of our helpline cases in which the clients needed help with their financial situation has increased by 7% compared to the same period in 2019. Rent arrears are accruing, and clients who already had rent arrears prior to the pandemic are unable to maintain repayments to agreed repayment plans.

¹ Scottish Housing Regulator, 19 June 2020

The harsh reality is that not all clients will manage to repay their missed payments, as a result of their financial circumstances worsening during this pandemic. As of the end of May, **rent arrears in social housing stood at over £156 million, up by more than £8.5 million – or 5.8% – from April².** We expect this to be just the start of such financial difficulty, and anticipate it will go on well into 2021, at the very least.

Prior to the pandemic many households were already struggling to pay their rent with 2,138 social sector evictions due to rent arrears in 2018/19. Our housing advisers are now seeing families who are in significant hardship, choosing between paying their rent or for food. For many people who were struggling to pay their rent prior to the pandemic and had rent repayment plans set up, there is an additional issue as the Department of Work and Pensions (DWP) suspended third party deductions for two weeks at the start of May, with no warning. These direct payments to landlords have now been reinstated, again with no explanation, but unfortunately the impact of this is still ongoing.

Unless we act quickly, we will face a tsunami of homelessness in the coming months. It is therefore imperative that current emergency powers are extended to prevent people from eviction for any reason other than anti-social behaviour until 2021. Supporting people to be able to stay in suitable temporary accommodation or in their own homes is the best way of protecting people during, and in the aftermath of, this pandemic.

No return to rough sleeping – funding must continue to house those at risk

At the start of the coronavirus pandemic, the Scottish Government acted quickly to ensure that those who had been rough sleeping were moved into safe hotel accommodation, and off the streets. However, funding for this accommodation is nearing an end.

We need urgent action to ensure people currently in these hotels are supported into good quality temporary accommodation, or settled homes, <u>before</u> the funding is stopped.

In addition to this support must be provided for people who enter into the homeless system and need to be safely housed. The population in the hotels is not a static one and there will be people struggling to keep their homes, or no longer able to sofa surf or stay with family and we must ensure that as the hotel accommodation is stopped people are supported into safe accommodation as they enter the homelessness system.

Stopping the use of emergency dormitory style night shelters

We do not want to see a return to people living on our streets or a return to using dormitory style emergency night shelters. Many people who use emergency night shelters describe them as unpleasant and intimidating places to be, and report finding themselves stuck in the system because of a lack of move-on options.³

Local authorities must take a proactive approach to assessing and anticipating need and acquiring temporary accommodation accordingly, so no-one is left without safe and suitable accommodation. The Everyone Home collective has also provided a route map on how to support people who do fall through the gaps and require emergency temporary accommodation with support to find and keep a home⁴.

Build 53,000 affordable homes to reduce housing need and housing poverty in Scotland

Prior to the pandemic, we were already in a housing emergency with a significant shortage of socially rented homes for people who cannot afford to buy a home and cannot afford the private rented sector.

² Ibic

³ https://www.everyonehome.scot/pdf/route-map.pdf

Over the three-year period 2015-18, just over 1 million people, or one in five people in Scotland, were in relative poverty after housing costs.

As of March 2019, 132,000 households were on the waiting list for local authority social housing. As of September 2019, there were 11,342 households in temporary accommodation, including 7,252 children. These figures are at an all-time high, and are resulting in a bottleneck situation where households in temporary accommodation are having to wait longer for permanent homes. On average, 178 days were spent in temporary accommodation at the most recent data release, with many having to endure far longer stays: for example, households with children in Midlothian spent, on average, 477 days in temporary accommodation.

Shelter Scotland, together with CIH and SFHA commissioned independent <u>research</u> to assess the number of affordable homes required to reduce housing need in Scotland. The research shows that we urgently need a commitment to ensure that as part of social and economic recovery plans an ambitious target is set to **build 53,000 affordable homes**, of which **37,100 should be socially rented homes over the next 5-year period.**⁵

By committing to this ambitious target Scotland can start reducing housing need, tackle child poverty and kick-start the economic recovery. We are calling on all political parties to commit to a capital investment programme of £3.4 billion over 5 years, ensuring that social housing is at the heart of its social justice and child poverty programmes and Scotland's recovery from Coronavirus.

Empower people to guarantee their right to a safe home

Scotland has some progressive housing and homelessness rights, but we know that too often people either do not know their rights or how to assert them, or when people try to assert their rights, they are turned away.

In the first few weeks of the coronavirus pandemic, we saw instances of gatekeeping⁶ sharply decrease, which was in part as a result of the swift action taken by the government to provide addition funding for hotel accommodation. However, in recent weeks we have unfortunately seen an increase in local authorities failing in their duties to provide temporary accommodating. Our law service has logged at least 30 instances of gatekeeping since April, including in smaller local authorities where we have not previously seen gatekeeping cases. These cases include clients being told they are ineligible for homelessness assistance based on their nationality, before any investigation into eligibility has actually been carried out. When these decisions were challenged it was found that they were entitled to homelessness assistance.

Renters, home owners and all housing consumers should have the power to enforce their legal rights. We are calling for a new human rights bill to be introduced which will include having a safe, decent and affordable home. This must be supported by stronger consumer protection to make sure nobody can be denied their right to a safe home, especially as we move into a period in which many households across the country will be experiencing financial uncertainty.

⁶ The term 'gatekeeping' refers to any instance in which the local authority fails to comply with their legal duty to a homeless household, such as failing to take a homeless application, or failing to provide temporary accommodation where they have a legal duty to do so.



⁵ Shelter Scotland (2020). Affordable housing need in Scotland post-2021