



EXETER SMARTMOVE

Project visit
5 November 2007

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Project Background

Crisis SmartMove provides homeless or vulnerably housed single people with comprehensive housing advice and access to good quality accommodation in the private sector. A major obstacle to homeless or potentially homeless people accessing the private rented sector is the necessity for a cash deposit and rent in advance. Other, though less visible, barriers are landlords' reluctance to accept housing benefit and many people's lack of understanding of their responsibilities as a tenant. Crisis SmartMove was developed as a response to these issues. It offers landlords a guarantee in place of the traditional deposit and a range of benefits and support. It also provides tenants with ongoing support and advice to enable them to sustain their tenancies, as well as befriending support from volunteers for new tenants who may be living independently for the first time. If private rented accommodation is not appropriate, the SmartMove worker will assist the applicant in finding alternatives such as supported accommodation or local authority housing.

Project visits enable Crisis to keep in touch with the SmartMove network by gathering detailed information on each SmartMove project with regards to a whole range of areas. The visit is not an audit, but is rather an opportunity for Crisis to gain feedback on the services supplied by Crisis to the SmartMove project and identify further support needs; produce information and evidence that Crisis needs to develop a national picture of homelessness; and produce the information and evidence that Crisis needs to ensure that performance standards, as set out in the Crisis SmartMove operations manual, are being met.

General Project Information

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Main SmartMove contacts at Exeter Homeless Action Group:

Carrie Eavis – SmartMove Project Worker
Gill Marsden-Fegan – SmartMove Project Worker
Jacqui Gale – Director

Exeter Homeless Action Group (EHAG) has been helping homeless and vulnerably housed people in the City of Exeter for over 15 years. Their mission is to empower individuals in need of housing to find their own solutions by working with them to remove the obstacles that face them. Their core belief is that that everyone has the right to suitable, sustainable, secure and affordable housing. The organisation runs four key projects: Nightstop is an emergency overnight accommodation service for young people aged 16-25 yrs old. Housing and Benefit Advice, which is provided via their telephone helpline or through outreach surgeries. Move On Support Service is an accommodation finding and tenancy support service for people leaving Wonford Hospital and for ex-offenders leaving prison. Exeter Homeless Action Group has operated SmartMove since 2000.

General Project Performance

The project is currently doing really well, and helped house 81 clients last year. Crisis notes that the optimal output for SmartMove projects is 40 clients housed per year per SmartMove Worker. With two project workers in Exeter SmartMove, this means they are more than working at an optimal level.

A strength of the service is the hugely diverse workload that the team undertakes. This includes talking to the media, negotiating with private landlords, supporting tenants, appealing against Housing Benefit decisions and website development. Similarly, there is a need to deal with a diverse range of stakeholders – landlords, clients, referral

agencies, funders – and the team show great willingness and are able to do this effectively. They publicise the scheme with a constant clear message which enabled the scheme to overcome the problems that were faced by EHAG's services following a difficult restructuring in 2005. This has seen the scheme rebuild to the point at which they are offering an effective scheme that is well managed, with numerous examples of best practice in their systems and processes. Their positive local profile is reflected in the fact that local landlords and the South Devon Residential Landlords Association have both raised money for them in recent years. Their success at working with such a variety of stakeholders, including Crisis, is based on a clear understanding of the importance of learning from others and sharing their experiences.

Rent-in-advance (RIA) is a huge challenge to the scheme as many landlords will not consider tenancies without it. Crisis loans are also extremely difficult to access for RIA, with delays and lost forms causing problems for clients. The scheme would like to visit the team responsible for administering Crisis loans locally but have been unable to find relevant contact details. One landlord actually raised some money through their involvement in the Freemasons to go to the scheme for use on RIA, but this is no longer available.

Another challenge for the scheme is managing expectations. This can be extremely difficult as people want accommodation that may not be attainable in their current circumstances, and are unwilling to take something less than ideal and see it as a step in the right direction. "People don't do things in steps anymore." This is something that is widespread and has been brought to Crisis' attention by various sources. Crisis will look to produce guidance on this around highlighting to clients the benefits of getting that first foot on the tenancy ladder, building up their tenancy skills and their tenancy 'CV'. Crisis will certainly involve Exeter SmartMove in any guidance that it develops.

Client services

Exeter SmartMove receives referrals from their own housing advice service as well as self referrals from clients. Landlords will also occasionally refer prospective tenants to the scheme. Although referrals are accepted from supported accommodation providers, the scheme has previously struggled with people's expectations and issues around affordability. In response to this, Exeter SmartMove has run workshops for staff to explain to them the reality of the situation. The scheme does not accept clients from the Drug and Alcohol Team (DAT) as they cannot provide the level of support those clients would need. There is also no general drop-in service for clients to access SmartMove.

SmartMove process

Once the initial enquiry has been accepted, the client will receive an appointment time, a SmartMove leaflet and a Frequently Asked Questions (FAQ) document. Exeter SmartMove staff will meet with clients and carry out assessments on Tuesdays and Wednesdays. At this appointment, staff will clarify again with clients what SmartMove can do for them, as well as the confidentiality policy and full assessment. Project staff are at pains to make sure that clients are clear about what SmartMove can and cannot do for them, and this is done at all stages of client engagement including initial enquiry phone call, appointment letter, and assessment interview. References are taken up, and if the client is accepted onto the scheme, they will receive a full information pack and are booked onto a pre-tenancy workshop. Occasional evening surgeries are also held on Mondays and Wednesdays so that clients who are in work can attend. If they are not accepted onto the scheme, they will be referred to a more suitable form of assistance. Once a client has been taken on by Exeter SmartMove they may occasionally drop-in for assistance.

References

When references are taken up, one may be sufficient if there is a lot of information included and it's from a previous accommodation provider. Otherwise two standard references from other sources would be needed (i.e. key workers, boss, volunteer co-ordinator, someone 'of repute' such as a vicar). Information is the key to the references, even if it is negative, as it helps identify any problem areas. The scheme is finding that many clients have sofa surfed and had temporary jobs for years and because of this period of instability, often have difficulty getting references together.

No clients leave without receiving some help. On the morning of the project visit the SmartMove Worker had proactively taken up the cause of a client who was not eligible for SmartMove. Although the worker had to call her to tell

her she was not eligible for support from SmartMove, this bad news was balanced by the fact that she had been able to source financial assistance for the client from elsewhere.

Supported search

As well as looking at expectations and affordability during the pre-tenancy workshops, the scheme has found that those people coming out of supported accommodation often lack tenancy skills, are disempowered and can become quickly de-motivated. The scheme emphasises empowerment to prospective clients and support workers – SmartMove provides the toolkit – which includes tip sheets on looking for a property and how to approach landlords, along with a postcard explaining SmartMove – but clients need to take responsibility themselves for sourcing properties. Many clients do not have the skills to find a property, so basic advice (i.e. on appearance) can make a big difference. Once accepted onto the scheme clients are supposed to ring in to update staff on how they are progressing in their search for a property, but staff find they are often required to chase up those who don't contact them. Exeter SmartMove encourages people to follow up any leads, and – even if disappointed – to maintain a polite approach as another property may turn up through the same landlord.

Exeter SmartMove tries to view all properties prior to sign up. Moving towards a system of viewing all properties that house SmartMove tenants is something that Crisis recommends and is noted in the action points as something for Exeter SmartMove to take forward. Exeter SmartMove have also refined the sign up procedure so that they actually meet up with the client the day before and make sure all the paperwork is in order. Sign up with the landlord will take place at the property, and the inventory carried out at the same time. The scheme is hoping to soon have access to a digital camera to assist in this process. Staff will also ask for the Gas Safety certificate at this point. A post-tenancy visit is carried out shortly after tenants have moved in and a leaflet is placed on the inside of the front door with details of important local contacts.

Post-move in client services

Exeter SmartMove makes sure that the client's Housing Benefit claim is correct, and will carry out any follow up work required. The identity documents that clients will need are covered in their pre-tenancy workshops. Community Care Grants are applied for on behalf of clients and the scheme has enjoyed some successes with this. Clients are encouraged to contact the scheme if they encounter any problems once in tenancy. Floating support can be set up for those clients that require it and information sharing protocols have been established with floating support providers.

Bonds

Bonds are issued for an initial six months, but can be renewed for a further six months as long as the client has saved towards replacing the bond through the savings scheme. All bonds last a maximum of one year only, and at this point whatever cash the tenant has saved will replace the SmartMove guarantee. The cash goes to the tenant with advice on tenancy deposit scheme (TDS), with Exeter SmartMove actually using the Shelter TDS envelope to send the tenant their savings. A letter also goes to the landlord inviting a claim against the bond if necessary, and to consider extending the tenancy with whatever cash is saved as a deposit. At this stage a new inventory is carried out. No-one has been evicted at this point, which the scheme rightly considers a success as they are effectively recycling the bond fund available to them without endangering tenancies.

Landlord services

Many landlords don't like dealing with anything out of the ordinary and the scheme provides a lot of support to landlords who are 'new to the job'. The team find that many landlords are not aware of their rights and responsibilities as a landlord and often seem to think of SmartMove as a letting agent. Exeter SmartMove will actually assess landlords who approach them and make a decision as to whether the scheme is suitable for them and if not they will refer them to a commercial letting agent.

In cases where the landlord finds it necessary to issue a possession order, the scheme will always refer them to a solicitor rather than getting directly involved themselves.

The team have recognised that Exeter Homeless Action Group's website is not currently very user-friendly for landlords. They are planning on revamping the website to ensure that landlords and potential landlords can access relevant information as quickly and easily as possible.

Post-move in landlord services

Landlords are encouraged to contact the scheme if they think there are any problems with the tenancy. After the bond has expired, staff will still respond to requests for assistance from landlords. They will also advise landlords in relation to non-SmartMove tenancies if the landlord has worked with SmartMove elsewhere. Because of the high level of support that landlords need, Exeter SmartMove are looking into the possibility of a new service specifically offering support to private rented sector (PRS) landlords.

Interview with landlord

As part of the project visit Crisis conducted an interview with John Stone, one of Exeter SmartMove's landlords. John heard about Exeter SmartMove through his previous work as a civil servant. He has been involved with the scheme as a landlord for many years. John has a number of properties and rents a portion of them through SmartMove. John's motivation for being involved with SmartMove is the social aspect of assisting people into private rented sector homes, and his continued support of the scheme can be attributed to the excellent customer service he receives from SmartMove staff. "The support I get from here is 100%." He noted that he had been received training from the scheme, gets regular legislation updates from them and can rely on them to sort out any problems that arise. He said that the tenants through SmartMove are generally more difficult than the tenants renting his other properties, though he is willing to take on very vulnerable SmartMove clients. Because of the excellent support he receives from Exeter SmartMove, he will continue letting through them for the foreseeable future, and has even recommended the scheme to other landlords.

Local Community

Exeter is an affluent city with rent levels that are generally quite high. Gas prices recently went up in Exeter, which led to landlords increasing rent prices further. The traditional landlords from the '80s are not buying any more properties. Rather it is new investor landlords who can't afford anything to go wrong (as their mortgage payments rely on the income) that are buying up properties. The state of the local housing market means that Exeter SmartMove has to use many Houses of Multiple Occupancy (HMOs). There are very few one-bed properties available, though the scheme does have tenants in a block of flats accessed through a local letting agent. Despite a recent incident with a tenant causing a lot of damage in this block of flats they have been able to maintain this relationship to the benefit of many more tenants. This again shows the team's strength in proactively building and then maintaining strong local relationships.

Work with the council

Exeter SmartMove staff meet regularly with the Housing Benefit team and have a very close relationship with them, as well as with the Discretionary Housing Payment (DHP) team. This relationship has borne fruit with regards to the forthcoming Local Housing Allowance (LHA). The scheme has negotiated with the local Housing Benefit office to recognise all SmartMove clients as vulnerable for an initial six-month period, enabling LHA to be paid direct to the landlord for this period. A risk assessment will take place at the five month period to decide whether direct payment will continue, or whether it should be re-routed to the tenant. Exeter SmartMove is also able to get fast track decisions from the DHP team and get payments backdated to the start of the tenancy.

Single Room Rent is a particular problem for the scheme, with the ineligible utility top up making singles room unaffordable. On average the top up per week is £20, though in some cases this can be as high as £46.85. This effectively prevents the scheme from working with clients under the age of 25 in nearly all cases, despite the fact that 18-24 year olds are the second largest age demographic of all those applying to the scheme. (25-34 years olds being the largest demographic.) As these tenancies are higher risk, both in terms of cash and often independent living skills, this group are extremely difficult to work with without risking landlord relations.

There is a mapping exercise underway looking at Supporting People funded services in Exeter. The scheme feel there is a real need for a specialist worker to work with hostels to help people build their skills and access voluntary work.

There are an increasing number of people who are working but can't afford to rent in Exeter. This includes men over the age of 25 years old who often don't want to go into an HMO. SmartMove are often unable to assist them as single bed properties are hard to access.

Networking and cross-organisational liaison

The team were invited to sit on a panel devising the new homelessness strategy. SmartMove is locally recognised as having a unique insight into the PRS and other agencies are keen to tap into this knowledge. Exeter SmartMove has built strong networks, both locally with local authority agencies and independent service providers, and more broadly with deposit schemes. This includes the establishment of a regional group of SmartMoves (Exeter, North Devon and North Cornwall) who meet to provide peer support. They are pro-active members of the SmartMove network more generally, making a valuable contribution.

Networking, liaison and communication are great strengths of the team. As well as being a valued member of the SmartMove network, they have a strong local reputation, which was noted as a strength even by the police when dealing with two difficult incidents over the last 18 months.

Staffing

The SmartMove team is made up of two full-time Project Workers. The team combines Housing Advice and Resettlement backgrounds, which they find a great resource in their day-to-day work. The strong local reputation that Exeter SmartMove has can be directly attributed to the individual work of the Project Workers. This was reiterated by a SmartMove landlord interviewed during the project visit, who was exceptionally complimentary about the standard of the Project Workers' efforts.

Though noted as a strength earlier, the team feel that the amount and diversity of work they have to do stretches them a bit thin. This is highlighted by the fact that the team have been set a goal to recruit five volunteers to mentor clients, but don't think it's feasible within the current staffing structure.

Funding

EHAG has managed to source funding for the SmartMove project from the Big Lottery Fund, Exeter City Council and one-off grants. Exeter City Council provides £15,000 to SmartMove and refers non-priority clients to them, and priority need groups that have been found intentionally homeless.

Relationship with Crisis

As mentioned earlier, Exeter SmartMove is a much valued and participatory member of the SmartMove network. They use Crisis materials extensively alongside their own, and the Director noted that she valued Crisis' online library and research for use as evidence in funding bids.

While the very positive regional SmartMove meetings that Exeter have with North Devon and North Cornwall should certainly continue and be used as a best practice example, it was noted that Worcester SmartMove are the most similar to Exeter in terms of local community and organisational structure, and that it would be useful to have stronger ties with them.

Exeter SmartMove has had difficulties with the SmartMove database, which Crisis will look to address in the forthcoming upgrade. The team also noted that more specific training would be useful, alongside what is currently delivered at conferences. It would also be useful for the network to have a good sense of what each scheme's particular strengths are, in order to facilitate best practice sharing.

Summary

Exeter SmartMove is a very strong scheme that shines at client and landlord support, and in particular at networking. These proactive networking and communication skills have allowed them to build up a strong local profile and solid working relationships.

The team is also very good at systems and processes, which is highlighted in their clear process for assessing and assisting clients. This ensures that all clients get a full and fair service from Exeter SmartMove.

The varied tasks that the Exeter SmartMove team delivers on, and the fact that they are very good at playing to their strengths, helps to provide a positive experience for clients and landlords alike. There is no doubt that the team will continue to deliver an exemplary SmartMove scheme.

Actions

- Exeter SmartMove, if possible, to obtain a digital camera to assist with inventories
- Exeter SmartMove to view all properties where SmartMove clients are or will be housed
- Exeter SmartMove to revamp the EHAG website to make it more user friendly for landlords
- Crisis to try and find relevant contact details for the team responsible for administering Social Fund loans in Exeter
- Crisis to supply Exeter SmartMove with monitoring return dates (15th January, 15th April, 15th July, 15th October)
- Crisis to send EHAG Crisis' promotional DVD to assist in their production of a fundraising promotional DVD
- Crisis to look into including tutorials on forthcoming SmartMove extranet that shows how schemes deal with particular problems
- Crisis to involve Exeter SmartMove in any discussions on monitoring systems and database upgrades
- Crisis to look to produce guidance on this around highlighting to clients the benefits of getting that first foot on the tenancy ladder, building up their tenancy skills and their tenancy 'CV'



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