

# Couples and Families in B&Bs: Potential for AHU Referrals

**Access Housing Unit**  
for the Homeless Agency

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# Foreword

I am very pleased to welcome this report on the examination of *Couples and Families in B&B's: Potential for Access Housing Unit Referrals*. The Access Housing Unit on behalf of the Homeless Agency has prepared the report.

The Homeless Agency is a partnership body that was established as part of the Government strategy on homelessness in May 2001. It is responsible for the planning and co-ordination of the delivery of quality services to people who are experiencing homelessness in Dublin. The Homeless Agency co-ordinates homeless services in Dublin, provides training and other supports, monitors and evaluates the effectiveness of services, carries out research and administers statutory funding to homeless services.

The Homeless Agency is comprised of voluntary and statutory agencies, who are working in partnership to implement agreed plans for the delivery of services people who are homeless, assisting them to move rapidly to appropriate long term housing and independence. A Consultative Forum advises the Board of Management.

In 2002, the Homeless Agency commissioned and established the Access Housing Unit through which tenancies in the private rented sector are made available to people referred by homeless services in Dublin. The Access Housing Unit works as a specialised accommodation agency to assist homeless people living in temporary or emergency accommodation to find and sustain private rented housing.

The report assesses the potential for increased referrals of couples and families living in private emergency accommodation to Threshold's Access Housing Unit for setting up tenancies in the Private Rented Sector.

The report outlines the environment in which referrals to the Access Housing Unit are made. The survey examines the number of potential candidates for private tenancies, followed by a probing for conditions or situations that would support such moves. It also highlights a number of recommendations as to measures that would enhance referrals to the Access Housing Unit.

The report involved fifty-three face-to-face interviews to complete a questionnaire. The respondents were members of lone and dual parent families and couple households living in private emergency accommodation. The survey questions focused on the residents experience and views of the Private Rented Sector to facilitate identification of who amongst the respondents was positively disposed to moving.

The research also sought to provide details about the intentions and willingness of Private Emergency Accommodation households to move into private tenancies. The research aimed to determine whether there are obstacles in the way of moves to renting privately that stem not from family preferences but rather from lack of information or supports.

**Dr Derval Howley**

Director · Homeless Agency

The logo for the Homeless Agency, featuring the words "HOME", "LESS", and "agency" stacked vertically. "HOME" and "LESS" are in a bold, black, sans-serif font, while "agency" is in a smaller, white, lowercase, sans-serif font. The text is set against a light blue square background.

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*The Homeless Agency has commissioned and funded this report. Responsibility for it (including any errors or omissions) remains with the Consultants. The views and opinions contained in any reports arising from this contract are those of the authors and do not necessarily reflect the views or opinions of the Homeless Agency*

## Abbreviations

AHU	Access Housing Unit
CWO	Community Welfare Officer
PEA	Private Emergency Accommodation
PRS	Private Rented Sector
RAS	Rental Accommodation Scheme

## i Terms of Reference

The terms of reference of this research are to assess the potential for increased referrals of couples and families living in private emergency accommodation (PEA) to Threshold's Access Housing Unit (AHU) for setting up tenancies in the private rented sector (PRS). A variety of barriers may impede households moving from PEA to private tenancies including:

- financial disincentives especially where the household does not pay a charge for the PEA provided and where full-time employment is likely in the near future<sup>1</sup>
- fear of losing priority for social housing placement and/or perception that PRS is very insecure
- lack of support by service providers to facilitate the shift or personal issues still unresolved that would compromise the sustainment of a private tenancy
- lack of information from service providers about the PRS option i.e. information about availability, quality etc. of the accommodation and the settlement supports at hand.

To achieve the abovementioned objective, the research aimed to learn about the intentions and willingness of PEA households to move into private tenancies by asking the following:

- Would renting privately be regarded as the best or even second best housing situation for their household?
- Would they consider a private rented tenancy of appropriate size, quality and location and given help in getting settled?
- Had they looked for a place in PRS while living in emergency accommodation?
- Is the household paying an accommodation charge?

<sup>1</sup> Persons working more than 30 hours per week are ineligible for rent supplement.

Another aim of the research was to determine whether there are obstacles in the way of moves to renting privately that stem not from family preferences but rather from lack of information or supports:

- What do PEA residents say impedes them from moving into private tenancies?
- What would make moving on more feasible?
- Is access to information about housing issues adequate?
- Do they have a key worker who might assist the household contemplating a move?

## ii Methodology

The research was undertaken in two stages. The first stage examined available data on the trends in homelessness and in PEA usage for families and couples, and also on the characteristics of families who have been referred to AHU in the past. The views were gathered from a number of Community Welfare Officers (CWOs) and service providers working in the PEA sector about the potential for more referrals. The results of this stage were described in an interim research report presented to the project's advisory committee.

The second stage of the research involved a survey of a sample of households living in private emergency accommodation. There were 184 families and couples living in PEA in February 2005 when the survey was undertaken. The survey took place over three nights during February 2005.<sup>2</sup> It involved 53 face-to-face interviews to complete a questionnaire comprising some 32 queries. The respondents were members of lone and dual parent family and couple households living in private emergency accommodation. The survey questionnaire focused on the resident's experience and views of PRS to facilitate identifying who amongst the respondents was positively disposed to moving, to ascertain their knowledge of the PRS and under what circumstances they would consider moving into private rented accommodation.

## iii Structure of the Report

The structure of the report is as follows: Firstly, the environment in which referrals to AHU are made is described briefly as is the role of the AHU. Secondly, the survey of PEA households is outlined and then the main findings are summarised, initially from the perspective of the number of potential candidates for private tenancies, followed by a probing for conditions or situations that would support such moves. Thirdly, the main conclusions of the report are outlined, and finally, the closing section provides recommendations as to measures that could enhance referrals to the AHU. Appendix 1 of the main report gives details about the survey method and includes a copy of the questionnaire.

<sup>2</sup> A plan to survey Irish non-nationals in PEA did not take place. According to the Asylum Seekers Unit number of families in PEA who have an entitlement to source private rented accommodation declined over the winter months from over twenty to six.

## iv Background

During the late 1990s when rents were rising steeply in Dublin and social housing was not expanding, increasing resort was made to private bed and breakfasts emergency accommodation to house homeless families. In response PEA 'capitation' arrangements were developed by Dublin City Council (DCC) in co-operation with the Health Boards. DCC contracts with property owners to supply properties for a length of time which DCC pays for irrespective of occupancy rates.

Almost all the properties are located in the central Dublin area. The accommodation varies, with the 'D' type of PEA providing traditional B&B accommodation where residents have no access to a kitchen. Type 'A' contains apartments each with its own bathroom and kitchen, while the B and C types of properties provide space and facilities intermediate between these two. Allocation is said to be based primarily on availability at the time a household presents but sometimes information about suitability is influential.<sup>3</sup>

While the properties resemble those at the lower-priced end in the private rented sector (PRS), the responsibilities and rights of residents are rather different from those of PRS tenants. The PEA owner employs a property manager who typically lives on the premises and enforces the rules by which residents must conduct themselves (e.g., no visitors). Managers can ban residents for misbehaviour, a step which usually involves the household moving to a different property. Each household is visited weekly by their CWO. There are six patch CWOs attached to the Homeless Persons Unit (HPU) who cover the B&Bs, each with a caseload of about 100 households. The homeless person may also see other professionals, sometimes based on referrals by their CWO. Movement around the properties by homeless persons can interfere with the service provision by the social workers and other support workers.

Traditionally PEA residents have not contributed financially towards their housing although any move-on accommodation would involve payments. In 2005 the authorities began the staged introduction of an accommodation charge in PEA, which the resident pays, as it is not deducted at source from their social welfare payment. The charge is set at an amount based on the average differential rents paid by social welfare recipients in local authority housing; an adult is charged €16, a couple €25, plus an additional €3 per child. The payment is greater than the contribution that would be required by a two-adult family rent supplement recipient.<sup>4</sup>

The Public Private Partnership concept inherent in PEA is being extended through the Rental Accommodation Scheme (RAS), which eventually will affect all recipients of rent supplement who are assessed in long term housing need. Indeed, when RAS is implemented some PEA households may be shifted out of PEA properties over to it rather than being offered a local authority or housing association unit. For the foreseeable future however PEA households looking to move can apply for social housing, transitional housing or they can seek a private rental unit either independently or via a referral to the AHU.<sup>5</sup>

<sup>3</sup> For example, there tends to be less supervision of households in apartment, type A accommodation.

<sup>4</sup> A rent supplement recipient would probably have to pay for utilities as well. Also their contribution would increase for earnings above any applicable disregard.

<sup>5</sup> Other possibilities such as moving into permanent supported accommodation are relevant to few households.

The number of families and couples presenting as homeless to the Homeless Persons Unit (HPU) has been declining, as has the number of family and couple referrals to the AHU. Referrals of couples and families to the AHU from B&Bs and other sources amounted to 78 cases in 2003 and 29 cases in 2004, a decline of 63%. Inevitably the downward trend affects the scope for establishing more B&B families in private tenancies. The decline probably reflects easier access generally to the rental market, leaving a greater proportion of the families in B&Bs remaining there not simply because of the scarcity of accommodation.<sup>6</sup> In other words, fewer PEA residents may be obvious candidates for PRS or for social housing.

## V Access Housing Unit

The Access Housing Unit began operation as a pilot scheme in 2003, funded by the Homeless Agency and organised as a small unit within Threshold, the national housing organization. Homeless persons come to the Unit via a settlement or other key worker who completes a detailed referral form based on their knowledge of the household, and judgement of the members' ability to live independently. An AHU staff member meets the home-seeker and carries out an assessment to learn the housing history and motivation to move on. The staff find suitable properties for viewing, proactively supporting the person through the process of getting rent supplement and a deposit; they help sort out other furnishing needs and put the household in touch with local services. Usually the settlement/key worker continues to work with the household concerning non-housing issues.

Now on a permanent basis, the Unit has built up a list of about 50 landlords who are willing to take its clients. Presently, the AHU is setting up an average of seven tenancies per month. An AHU tenancy sustainment worker has been employed who provides continuing support for those tenants who require it. The AHU's database provides information on the households living in private emergency accommodation who were referred in the past and accepted by the Access Housing Unit.

Overall, the AHU settled 103 homeless couples and families (including lone parents) in private tenancies during 2003 and 2004. Very few of these tenancies failed. The AHU could handle considerably more referrals than it receives.<sup>7</sup> Increased activity by the AHU should help to bring stability to more lives, reduce homelessness and reliance on costly PEA. Over the two-year period 2003–2004 only 39 of the total referrals to the AHU involved families or couples in B&Bs, raising questions about the potential for expansion. Of these 39 referrals 14 were described as couples, 20 as one-parent families and 5 as two-adult families.

The number of referrals to the Access Housing Unit depends on the numbers in PEA, the proportion who do not have issues that preclude successful independent living, the availability of support workers and their knowledge of their clients and of

<sup>6</sup> The CSO index of private rents shows a 3.8% drop between September 2002 and September 2003. It dropped a further 4.1% over the following 12 months.

<sup>7</sup> The Unit has the expertise available to deal with more referrals and, in contrast to the situation for single persons, can readily find suitable private rental accommodation within the rent supplement ceilings. However a large increase in referrals would require additional staff

the housing option available through the AHU. Referrals also are determined by the preferences and alternatives perceived to be available by the PEA households. This research focuses on the potential for referrals to the Access Housing Unit from the perspective of households in PEA.

## vi Summary of Findings

### Expected Duration of Stay in PEA

When asked how long they expected to remain in private emergency accommodation, many lone parents and couples in particular predicted that they'd be gone by the time 12 months had passed. But across the household types there were others who could not estimate when they were likely to get alternative accommodation or predicted a very long stay in emergency. The findings of this research are presented under the following headings:

### Children in the Households Surveyed

It was noted that most children living in the households surveyed are of school age.

### Housing Preferences

According to the service providers (including CWOs) who were interviewed in the first stage of the research, people in PEA are apt to consider social housing as their right since they mostly were reared in local authority housing and it is the sector they know best. Most (81%) of the survey respondents considered local authority housing to be their preferred housing situation. Only five households out of 53 considered renting privately to be their preferred housing situation: two lone parents, two two-adult families and one couple. Transitional housing was favoured by four families in total and staying put by one two-adult family. Transitional housing was almost as popular as PRS as a second best housing situation amongst families while ten couples chose it compared with four choosing PRS. Three respondents had no second best after their first choice of local authority housing.

The service providers indicated that families may resist the idea of considering accommodation other than social housing even if the prospect of an offer from the council is remote. They added that putting in time in temporary accommodation was often seen as an investment towards a council house, not to be sacrificed. Given the improved condition of much of the private emergency accommodation, putting in time may well be seen as tolerable by some homeless households. The survey results confirm the importance of the social housing alternative, and they suggest that accurate information about their housing options may not be absorbed in some cases.

### Perception of PRS Housing Option

Across the sample 45% of respondents indicated an open mind to the PRS housing option, an equivalent percentage were not interested in moving to PRS while the remaining 9% were uncertain about the PRS option.

The CWOs who were interviewed suggested that people were most likely to move during the period immediately after their entry into PEA, before they became acclimatised to this type of housing situation. According to the survey it was found

that the time spent in emergency accommodation appears to influence receptiveness to the PRS option. Almost three quarters of respondents who said they had been living in emergency accommodation for 6 months or less appeared receptive to the private rented sector compared to 21% of longer term residents.

Although not necessarily choosing PRS as their number one housing option, 25% of respondents responded positively to a series of questions about moving into PRS. For example, they may have already searched for private rental accommodation and would consider PRS upon receipt of support in getting settled. Therefore, it is estimated that 25% of respondents could be potential candidates for referral to the Access Housing Unit and subsequent access to private rental accommodation.

### Barriers to Moving to PRS

When asked what hampered them finding a home in PRS, a minority of the respondents said nothing prevented such a move. Affordability and competitiveness (e.g., the ability to get financing together in time) were seen as barriers for a proportion of respondents across all the household types. But losing their place on the council list was the barrier to which most lone parent respondents referred. Couples in particular pointed to the difficulties finding places that accept rent supplement and getting the rent and deposit together quickly enough.<sup>8</sup>

### Information and Support

Only two respondents said they had no professional source of information about housing, with only nine respondents saying that the information provided was not what they want. Sixty percent (32) said that they had more than one source of advice about housing issues. CWOs were most often referred to, with 43 respondents relying on them for information. Sixteen mentioned Focus Ireland but seven of these could not name their contact. One respondent referred to Dublin Simon, two named a DCC resettlement worker and another four council workers. Three said Threshold had provided information. The 21 other mentions of sources referred to social workers or workers for organisations such as Faltiu, the Drug Treatment Centre Board (Trinity Court) and Merchants Quay.

Amongst the 31 respondents who indicated that they had a key worker, twelve mentioned Focus Ireland (seven giving names), five DCC settlement (all named), with the remaining 14 were spread amongst several agencies (eight naming workers). Ten of those with key workers mentioned other sources for housing advice in addition to their CWO, typically referring to a 'social worker'. There was no obvious pattern between providers of key workers and supplementary advisors.

### Looking for a Private Tenancy

Life in a PEA is structured by rules enforced by property managers and weekly visits by a CWO while budgeting demands are limited. Finding and sustaining a private tenancy requires skills and commitment not required in PEA. Some service providers felt that this support wasn't always there promptly or consistently and prompted concern about people leaving PEA without access to the supports needed for successful independent living.

<sup>8</sup> *Discrimination against rent supplement recipients has been noted in other research. See Clodagh Memery and Liz Kerrins (2001) Who wants to be a landlord: a profile of landlords in Dublin City Dublin: Threshold page 44.*

Twenty-nine survey respondents said they had been encouraged to search for private rented accommodation, in most cases by the CWO. Eleven respondents said that they had been discouraged from searching, usually by friends. Respondents who had encouragement were more likely to say that they had searched for private rented accommodation. Altogether 30 respondents (57%) said that they had looked for private rented while in emergency accommodation.

Two thirds of respondents who searched for a private tenancy had a settlement worker or key worker. Ten out of 53 respondents either knew what the AHU does or had heard of the AHU. All those aware of the AHU were encouraged to search in the PRS and almost all of them reported that they had in fact searched.

## vi Conclusions

- It is difficult to determine the potential for attracting B&B households to PRS on the basis of the responses obtained from the survey. A range of 66% to 9% can be extracted from the results. However, as explained in the summary of findings, an estimate of about one quarter of the households being likely candidates appears plausible. Given 327 presentations to HPU in 2004 (and assuming these households are allocated to PEA properties), this would imply AHU handling 6 referrals per month.<sup>9</sup> This rate would be considerably larger than experienced to date, given that there were only 39 referrals of couples and families from B&Bs during the first two years of the Unit's existence
- The readiness of interested households for independent living was not a focus of the interviews but comments during the interviews suggest that issues exist for some households
- There appears to be a connection between time in emergency accommodation and interest in PRS with many more short-timers apparently open to moving to a private tenancy than those who have been residing in emergency accommodation for longer periods
- Households typically receptive to PRS are those unable to estimate when they might be get an acceptable housing offer from the local authority. Either they did not anticipate an offer anytime soon or getting an offer was not a priority
- Households with a key worker are more likely than those without to be open to PRS
- Few respondents said they pay an accommodation charge. Because the charge had just begun to be introduced, the survey does not reveal its impact on perceptions about housing options
- The new policy of charging for PEA does not appear to be well established in the mind set of the residents. Amongst households in apartment type properties, many of whom were subject to the charge at the time of the survey, only 43% said that they pay

<sup>9</sup> Using the PEA cases placed monthly average of 50 would imply 12 possible candidates. However it is likely that a substantial portion of the cases placed are simply moves within PEA.

- While some of the support workers who were interviewed objected to B&B households being pressed to look in the PRS, describing it as a useless exercise in paperwork, such stimulus does seem to prompt search efforts
- Some of the support workers also expressed concern about the sustainability of tenancies established by B&B households under their own steam. According to the survey 68% of those who are or have been looking in the PRS have a key or settlement worker
- Most of those who would consider a good offer of private rented said that support and assurances would make that option more attractive. These responses suggest that even households who are receptive to PRS perceive barriers to moving. The challenge will be in convincing the households in B&Bs that the perceived barriers are manageable
- Access to professionals by no means guarantees that information gets through. Many respondents could not give the name of their CWO or their key worker. Fourteen out of the fifty-three respondents could not estimate when they would get an acceptable council house offer. Yet less than one fifth of the survey respondents saw any gaps in the housing information provided
- A considerable number of respondents said that their information about access to council housing did not come from professionals
- Determination to hold out for local authority housing is evident in the sample. Among the 31 respondents who expected to wait more than one more year for an offer, or could not estimate how long they would have to wait, 26% would not consider renting privately even if the place was suitable and they got help with the move.

## vii Recommendations

Any recommendations that seek to promote more referrals of PEA clients to the AHU must take into account the PEA scheme as a whole. Long-term residence in PEA is neither cost effective nor conducive to child rearing and family development. The AHU service is one possible means of reducing reliance on PEA but it cannot work in isolation. Indeed such a narrow, exclusive focus could undermine the PEA programme. A range of preventative actions are needed to ensure PEA is short-term.

**Dublin City Council (and the other Dublin local authorities)** play a key role in facilitating the exit of households from PEA:

- **The accommodation charging scheme in PEA must be made to work.** Housing alternatives to PEA involve regular payments, and residents should become accustomed to living with this financial discipline and no longer face a financial disincentive to moving on
- **Reform the scheme of letting priorities for social housing applicable to PEA residents finding private rented tenancies through AHU referrals.** There are households who stay in PEA to maximise their chances for an offer of social housing. They refuse to consider a move to private rented with the help

of AHU because their housing priority status would be adversely affected. Consideration should be given to amending the scheme to reduce this incentive to stay put. Perhaps the relevant authority could commit to households who successfully manage a private tenancy for one year that they would receive an offer of social accommodation

- **Dun Laoghaire-Rathdown County Council's proactive housing placement role** should be considered by the other local authorities as it appears to yield both private rented and social housing placements. This would involve council staff considering private tenancies for suitable households and looking for places in that sector as well as in the social sector. Such an approach would supplement AHU's main focus on the city centre, thereby providing better coverage across the capital region
- **Investment in social housing must be increased, as this is the main avenue out of PEA.** NESC identified a shortage of social housing in its recent review, identifying a serious imbalance in the Irish housing system. A major recommendation of the NESC report, *Housing in Ireland: Performance and Policy* (2004) is "to create an expanded and more flexible stock of social housing-adding in the order of 73,000 permanent social housing units to bring the stock to 200,000 dwellings by 2012"
- **The integration of the new Rental Accommodation Scheme, PEA and AHU service must be developed to ensure that PEA residents benefit.** For example, the rent supplement rule disqualifying those who work more than 30 hours weekly acts as a disincentive to moving from PEA to private rented, a disincentive that is to be avoided in RAS.

A twin-track approach is needed to respond both to PEA residents who are ready to live independently and those who are not. **The Homeless Agency** should ensure that all residents in PEA are progressing along individually defined exit routes, by bringing together the various service organisations to develop effective, integrated systems.

- **The Agency should co-ordinate effective assessment of PEA residents and their access to appropriate services.** For example DCC settlement services might be made responsible for arranging comprehensive assessments of housing and other needs of households. At present there is no computerised data source on the needs mix of households in PEA properties, much less holdings of comprehensive client histories. (We understand that Dublin City Council recently appointed an officer with responsibility for this area who will work with the Agency. This initiative is most welcome; progress will be followed with interest)
- **PEA residents should be linked to key workers** who can explain their options, help access services and monitor progress
- **PEA residents should be prepared for independent living** even when such a move depends on substantial progress on health and social issues. To illustrate, pre-tenancy training for individuals about to leave institutional care is being developed by AHU that could be adapted to suit PEA residents

- **PEA residents should be tracked after they have moved out of homeless services** to improve programme implementation and evaluation. For example, information is lacking on the number of households who leave PEA to rent privately and the number of those exiting who soon return to homelessness. It would also be useful to know more about those who move on successfully, such as the level of support they received before and immediately after their move.

In conjunction with **the HPU, the AHU** should target new arrivals to PEA since they are more likely to be receptive to moving on. A number of initiatives can be implemented in the short term:

- **The AHU and patch CWOs should liaise more closely** to ensure that potential candidates are identified quickly after presentation at the HPU. The working arrangements would have to take into account the heavy caseloads CWOs currently manage and the detailed assessment the AHU requires for referrals. Steps are already underway to bring this about
- **The AHU should advertise its service and its high success rate** throughout the homeless sector to counter the perception that renting privately is an option of last resort. Improved information on the private rented sector along with estimates of their individual waiting times for social housing would give for PEA households a better picture of their options
- **Continuing health and social issues should not preclude households from the AHU service** if community-based services are possible in lieu of centralised homeless services.

In brief, the research indicates that changes can be made to allow more people in PEA to move out of homelessness through the Access Housing Unit. More comprehensive and integrated changes are required to make PEA a short-term transition to settlement for the majority of those living in PEA.



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