



Integral housing brokerage achieves early successes



Securing suitable housing has long been a key barrier to providing successful independent living support. Now, following strong success in Essex, Dimensions is adding dedicated housing brokers to its referrals offer.

Overview and top tips

It seemed simple enough at first. Having won a referral from a CCG to support a young man with a learning disability, the next job was to find and adapt a property near his parents. The precise specification included distance from shops, lockable kitchen, fixed furniture, recessed lighting, minimal door thresholds, staff bedroom and so on. But then...

- the first landlord refused the let, knowing the property would be lived in by someone with a learning disability
- after months of fruitless searching, a best interests meeting had to be held to expand the property search radius, in the face of initial opposition from mum and dad
- we incurred substantial 'finder's fee' costs through using external housing brokers
- the exempt rent application went to appeal as the proposed rent was considered excessively high for the local area
- the CCG wouldn't guarantee to pay the difference between the local housing allowance rate and the market rate

- the credit rating agent initially failed us because we're not a limited company – notwithstanding our Dun & Bradstreet rating and the fact that as a Housing Association we're not allowed to fail
- the landlord insisted on a multi-year rental term, terms we couldn't match in the tenant's sublet
- shortly before the move-in, the family decided the property was not suitable for their son.

Anyone who has been involved in sourcing housing for people with learning disabilities and autism will be very familiar with the complex and evolving scenario above. Success requires a mix of dogged determination, technical expertise, great salesmanship and a certain amount of luck.

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An innovative response

That is why, in what we believe is unique in the learning disability sector, Dimensions is now employing specialist housing brokers as part of our nationwide offer to respond to referrals of people with support and housing needs.

The brokerage service supports operational teams, searches, mediates and advises on the process of letting, purchasing, developing and accessing the private housing market and social affordable housing.

Housing Broker Mike Green comments, “It is early days but we are seeing considerable success with housing for most individuals being found within four months of referral – some of those timescales would previously have been off the charts.”

“We’re also seeing great success with housing benefits claims; currently just 5 % of our exempt rent applications are declined or in appeal.”

“And with nearly a quarter of the referrals we decline being due to a lack of vacancies, we believe this approach will help unstick many of our most difficult situations by aligning commissioners, providers, families, landlords and benefits officers alike in pursuit of our shared goal.”

Kevin

Kevin* is a 22 year old with a diagnosis of Autism, Severe Learning Disability and Bi Polar disorder. He’s been in an ATU long term as a delayed discharge due to the lack of suitable accommodation and support in the community.

When designing the service for Kevin alongside the CCG and other healthcare professionals, we agreed on a very prescriptive specification. We would be looking to adapt a three bedroom detached bungalow in a particularly expensive London borough away from busy public areas.

Previous approaches had been made to access the housing register. Unfortunately due to the high level of specification required in the accommodation the local authority housing department were unable to help. Kevin could not purchase a property or approach the ‘My Safer Home’ scheme.

Many private landlords rejected us. Although the family really wanted the location, at a best interests meeting our housing broker was able to persuade everyone to expand the search radius to within a 45 minute journey time, and coach the family in managing their own expectations. This brought a wide range of property into consideration and together we quickly identified a preference.

We applied to housing benefit for an Exempt Rent and gained an agreement from the CCG to meet not only the £60k cost of adaptations to the

property but also to the rent top-up should the Exempt Rent agreement be unsuccessful. This meant we were able to proceed with the let without delay, reducing the chance of losing the property on the open market.

Due to the significant adaptations required to the property, we agreed an unusual 36-month lease with the landlord and matched that with Kevin’s tenancy agreement. We worked with the Leasehold Manager, Asset Management, a Behavioural Specialist and external contractors to agree the schedule of works.

We’re delighted that building work is nearly complete. Kevin is due to move out of ATU and into his new place in June 2018.

*Name and picture changed to protect identity.



Maximise your chance of success

Even housing brokers don't have a magic wand. Mike offers the following advice to people in the early stages of considering housing solutions:

- Understand your local market. Too many specifications are simply unrealistic. Finding an adaptable bungalow for a six month let near a tube station at anywhere near local housing allowance (LHA) is a fantasy. Bringing the housing broker in early can help manage expectations on all sides.
- For the same reason, the specification should be clear on what is essential and what is desirable – and minimise the essentials.
- You can claim an exempt rent (above local housing allowance) as a supported housing provision but benefits or commissioning bodies may consider rent excessively high if:
 - the property is larger than the client's needs
 - the rent is above the average rental prices in the area (for an equivalent property)
- Often, CCGs can be persuaded to agree to topping up rent if the exempt rent application fails; an experienced broker will be able to give all parties a steer as to the chances of success. Making this commitment contractual can ease things along as the exempt rent decision can take some time.
- Beware of using a freelance broker unless you have a bombproof specification. Otherwise you'll be charged finder's fees even if the property proves unsuitable.
- Where it is clear that the private rental market is the chosen solution, remember that most letting agents will require:
 - one month's rent in advance
 - six weeks rent (as a deposit)
 - admin fees
 - holding & arrangement fees
 - rent if the property is empty (if it takes time for the tenant to use the property as their principal accommodation due to transition or start of service, the rent will need to be covered during this period)
 - other costs such as a professional inventory of the property
 - you also need to consider rent top ups if housing benefit refuse to meet the full costs of the rent. Unfortunately we are not able to add any of these costs into the rent as housing benefit will deem these costs ineligible charges.
- Where welfare benefits or commissioning are paying the rent on a property, consideration should be given to not only the person's wants but needs. For example if you need sleep in overnight support, a two bedroom property is all that would be allowed unless you have good cause for additional rooms, for example sensory needs or medical equipment.
- You can claim Housing Benefit from the tenancy start date but if there is a delay in moving into the property, Housing Benefit will refuse to pay unless the person is leaving hospital or moving out of residential care (you may be able to claim a maximum of four weeks' rent to allow for this transition period).
- If all the parties are happy with a property and you want to secure it, so as not to lose it on the open market, you will need to consider who will pay for the period the property is not occupied.
- To get the most from your housing broker, the person must be tenancy-ready before referral. This means they must:
 - Be over 18
 - Be able to access welfare payments
 - Have capacity, a court appointed guardian, or similar. Best interests agreement is insufficient.
 - Have completed an application to join the housing register or made a homelessness approach
 - Know where their funding is coming from.



Joining the dots

In joining up conversations between different stakeholders, brokers can unblock systems, take out significant cost and help house more people.

One LA was paying £208k per year to separately house two young people in a relationship but in separate residential homes who wanted to move in together. The broker cut this cost by nearly 90 % by persuading social workers and others to share knowledge and caseloads, negotiating rents to LHA levels, finding a suitable adaptable property through a known private landlord, finding creative ways to agree the upfront fees and working in detail with the families.

Part of the saving was used to pay for a third person, transitioning from living with his family, to being housed with the original provider.

Housing Broker Mike says, "This was a big step and there were risks to be considered. But now, the quality of life of all three people is far higher. This really is person-centred support in action."

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