Landlords Forum 20 September 2012

Discussion group 3

Introductory note
The Landlord Forum focused on the upcoming welfare reform programme and how it would affect landlords and tenants.

Three presentations were given –
• Welfare Reform and Universal Credit – Presentation by Phil Harris, Deputy Director, Community Housing Services
• Housing Benefit to Universal Credit changeover timetable – Presentation by Jim Brady, Benefits & Local Taxation Manager
• Welfare Reform Practical Support Hub – Presentation by Jennifer Gould, Housing Advice and Options Manager

Following the presentations the forum was split into three discussion groups to talk about these changes.

All groups were asked the same questions.

Discussion topics
• Initial thoughts
• What are landlords’ thoughts about the proposal to discharge the Council’s homelessness duty into the private rented sector?
• What are landlords’ thoughts about the proposal to discharge the Council’s homelessness duty into other boroughs by paying a rental deposit and or a rent top up to secure a two year tenancy?
• What are landlords’ thoughts about the proposal to discharge the Council’s homelessness duty by converting temporary accommodation into assured shorthold tenancies?

Content of discussion

• Landlord question - With all the outgoings to pay how will tenants be able to afford the shortfall in the rent? Does this mean there will not be HB within the council and if so who do we approach regarding rent payment queries? What happens when tenants are in arrears who should we contact, will the council still look at how the tenants fell into arrears?
The Chair explained that the council will continue to consider whether families have made themselves intentionally homeless if they are being evicted for rent arrears. Depending on the family’s income after the benefit cap and the cost of the rent, however, it may be that the council will no consider a family to be intentional because it was unreasonable to expect them to be able to afford the cost of the rent as well as essential living costs.

However, we would very much like to hear from landlords and tenants before eviction proceedings because we may be able to negotiate moves in a timely manner avoiding costly possession action for landlords and the upset of homelessness for families if we judge that it is unreasonable to expect a family to continue to reside because the property is unaffordable so landlords should let us know ahead of taking any possessions action.

- **Landlord question** - How much information will be given to landlords about tenants?

The Chair advised that the council will review financial incentives and share as much information that is reasonable with landlords. We can share with you the living allowance that is available. The chair confirmed that we would not want to put forward a family that cannot afford the rent.

- **Landlord question** - Will a list of the tenants affected be given to the landlords? If the rent is no longer affordable we can no longer renew their tenancy?

Chair advised that if families are in TA then you will still get paid. If we do need to move a family then we may be able to backfill your property with a working tenant. Once the affected home finder clients have been identified we will be speaking to the landlords. One of our options is not to renew the tenancy and allow it to run on a periodic and we will see if we can also apply for a DHP for the family until we can move them out if this is what is necessary.

- **Landlord question** - Can we apply in advance for DHP?

Chair advised that a plan is in place which is complex we will be talking to you individually we have to ensure that the DHP is fit for purpose if it delays and prevents homelessness for an agreed period of time.
• **Chair’s question** - What scheme would be good for you? And for those who are not affected what sort of assurances?

Landlord commented that incentives and one off payments of £2/3000 plus a rent guarantee.

• **Chair’s question** - Does anyone use Home finder?

Landlords commented that they did and it works well at the moment.

• **Chair’s question** - What would be most helpful to update you?

Landlords proposed a dedicated phone helpline.

• **Landlord question** - Who should we contact with queries?

Chair advised that at the moment the Private Sector Lettings Team. A welfare reform hub is being set up for tenants and we will be producing many newsletters which will be widely available to landlords.

• **Landlord question** - What about tenants who do not have a bank account?

Chair advised that the hub team will discuss with them issues around managing their money.

• **Landlord question** - Is there any protection in place for people who lose their jobs?

Chair advised that if they have been in work for a year then there is 9 month protection in place where HB is still paid and DHP may be an option until they get another job.

• **Landlord question** - Are there any other options being considered other than moving out of Haringey?

Chair advised that there is a financial line that there is a shortfall that cannot be absorbed. The chair went on to say that the council is looking at possibilities of Credit unions setting up a credit union account useful for helping organise money
Concluding comments and questions

The landlord advice line would be very useful and as much information about tenants who would be affected is very important at this stage.