



Accessing the Private Rented Sector in South East London

housingdelivery

with contributions from LettingFocus

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2 Executive Summary

Housingdelivery and David Lawrenson of Lettingfocus were commissioned by the South East London Housing Partnership (SELHP) to provide options and recommendations for making the best use of the Private Rented Sector (PRS) to meet housing needs.

The context of this work is the increasingly reliance local authorities have of the private rented sector for meeting housing needs, providing temporary accommodation and preventing homelessness. In SE London the sector has also grown significantly in the last 10 years so that it is now a key element of the local housing market.

Local authorities in SE London already experience a shortage of affordable housing and are concerned that the shortage will become more severe. They are also concerned about welfare reforms (particularly relating to Local Housing Allowance and Housing Benefit) that may result in fewer landlords accepting household in receipt of benefits or in displacement of households from higher value parts of London.

In this environment the imperative is to maximise the supply and improve the quality of PRS lettings within the Sub Region for local residents, without generating costs or bureaucracy which discourage landlords from working with the SELHP.

Our review of the available research and discussions with local providers and stakeholders shows that the customer needs of landlords who operate in the relevant section of the market are not addressed in a sufficiently co-ordinated and targeted manner.

The development of a longer term strategic relationship with local landlords and lettings agents is the key recommendation of this report. Evidence suggests many landlords are discouraged from working with boroughs in the Sub Region because of either a lack of knowledge of the benefits of doing so, or, confusion over the products and services on offer. Competition for PRS lettings within the Sub Region can lead to incentive inflation and a potential loss of control over inward movement from higher cost areas.

The key to establishing a strategic relationship with the local PRS is better co-ordination of existing services, sharing best practice and a set of proposals which address the requirements of local landlords and lettings agents. The emphasis on treating landlords as 'customers' is underpinned by extensive research and local knowledge which shows that landlords are driven by more than cost considerations, essential though these are. Areas highlighted include assistance with tenancy and property management, reducing risk and the complexity of letting to benefit claimants.

The report's main recommendations (1 to 15 pp. 25 to 38) fall into three categories; a revised 'Offer' for PRS landlords through the harmonisation and where possible standardisation of products and services; the development of a shared web based Portal as the focal point for Sub Regional engagement with the PRS and, a Sub Regional marketing strategy to capture local PRS supply and direct letting to targeted households.

The recommendations have been split into short and medium term options. Short term recommendations must be addressed before the development of the Portal. It is envisaged that these would be undertaken over a 6 month timeframe with the medium term recommendations undertaken over the following 12 months

A longer term proposal is considered (15 p.38) to develop a Sub Regional Social Lettings Agency (SLA). Work on scoping this option can be undertaken during the development and implementation of the revised 'Offer'. Success in establishing the Portal and related services will to a great extent determine the viability of establishing a Sub-Regional SLA.

Short Term Recommendations (Months 1 - 6)

- **Agreement of common names for schemes to be used across the sub-region**
- **Standardisation of scheme attributes wherever possible.**
- **Shared marketing and materials (i.e. one Landlords Guide to letting your property in South East London).**
- **Joint working with Registered Providers and other partners on access to PRS landlords and properties and development of the Portal.**
- **Centralisation of all PRS procurement for each borough.**

Medium Term Recommendations (Months 7 – 18)

- **A single Portal for Landlords to view all schemes in operation across the sub-region with the facility for landlords to register properties and match their properties to local home seekers.**
- **Employment of a central resource to implement and maintain the portal and to act as a one stop shop for Landlords.**
- **Development and implementation of a joint annual Marketing Plan on behalf of the five boroughs.**
- **Joint procurement of products (i.e. Damage bond/ Damage Insurance, 3 * contracts for gas).**
- **Consistent approach to HB services across the five borough.**
- **Working with potential exporting boroughs and use of HB information to monitor.**
- **Sharing data from Landlords surveys, forums and focus groups.**
- **Develop Landlord Support, Tenant Support and Staff Training arrangements**

Long Term Recommendation (Month 19 onwards)

- **Full Sub Regional Social Lettings Agency / Local Lettings Agency (LLA) – This should be self-financing.**

It is proposed that the project is managed by a Steering Group comprising the SELHP housing directors, supported by an operational group managed by the Sub Regional Co-Ordinator and, the appointment of a Portal project manager, at least in the first year and subject to funding to undertake day to day control of the work programme.

3 Introduction

Housingdelivery and David Lawrenson of Lettingfocus were commissioned by the South East London Housing Partnership (SELHP) to provide options and recommendations for making the best use of the Private Rented Sector (PRS) to meet local housing needs.

The housingdelivery consultancy works with clients to identify solutions to problems which are tailored to local circumstances and local requirements. Our directors Dave Anteh, Gerald Wild and Madeleine Jeffery are experienced managers who specialise in business transformation, policy development and commissioning of housing and care services.

David Lawrenson is the owner of property consultancy, landlord advice and buy to let information website, lettingfocus.com. He is the author of the UK's top selling [property and buy to let book](#) as well as being a landlord, a buy to let expert and media commentator, [freelance property](#) writer, public speaker, corporate property consultant and [landlord blogger](#).

The aim of the work is to identify measures which will generate a sustainable increase in the number of PRS homes that South East London boroughs can access on behalf of local residents, in a way that does not increase costs. This is especially important in view of the current financial constraints. The report makes specific recommendations which aim to deliver these efficiencies through web based solutions, joint working and harmonisation of products and services.

The project has been steered by a Project Board, chaired by the Partnership Coordinator, with representatives from all boroughs in the sub region. An interim report was presented to the South East London Directors Group and stakeholders group.

The report describes the external environment including recent and future changes to Housing Benefit (HB) and Local Housing Allowance (LHA). It explores the current activities of the local authorities and providers within the sub region, summarises research on the use of the PRS and provides examples of internet based service models which support better engagement with PRS landlords and lettings agents.

A number of recommendations are made to the Partnership and, a suggested revised SELHP joint working protocol is also included.

Detailed information is attached in a number of appendices.

4 Context

Lettings to social rented housing stock are continuing to diminish. It is anticipated that the supply of new social rented housing will decline as a result of cuts to the Homes and Communities Agency's capital budget. Many commentators forecast rising homelessness demand, some of it as a consequence of actual and planned changes to the HB/LHA regime.

Use of the private rented sector for meeting demand is therefore more important than ever – yet since early 2010 boroughs and Registered Providers (RPs) report that they have not been able to achieve their PRS procurement targets, i.e. that their access to the Private Rented Sector was actually in decline prior to announcements about welfare reforms

Opinion Research Services (ORS) were commissioned by the SELHP in 2009 to undertake a comprehensive and integrated Strategic Housing Market Assessment (SHMA)¹ for the sub-region.

The SHMA shows that the size of the PRS in SE London grew from 12.1% of all dwellings in 2001 to 19.6% in 2008. All individual boroughs within the sub-region had seen an increase, varying from 4.5% in Bromley to a 15.5% increase in Lewisham. Table 1 below shows the size of the PRS in each borough. Figure 1 shows this as a percentage of all housing stock within the sub-region.

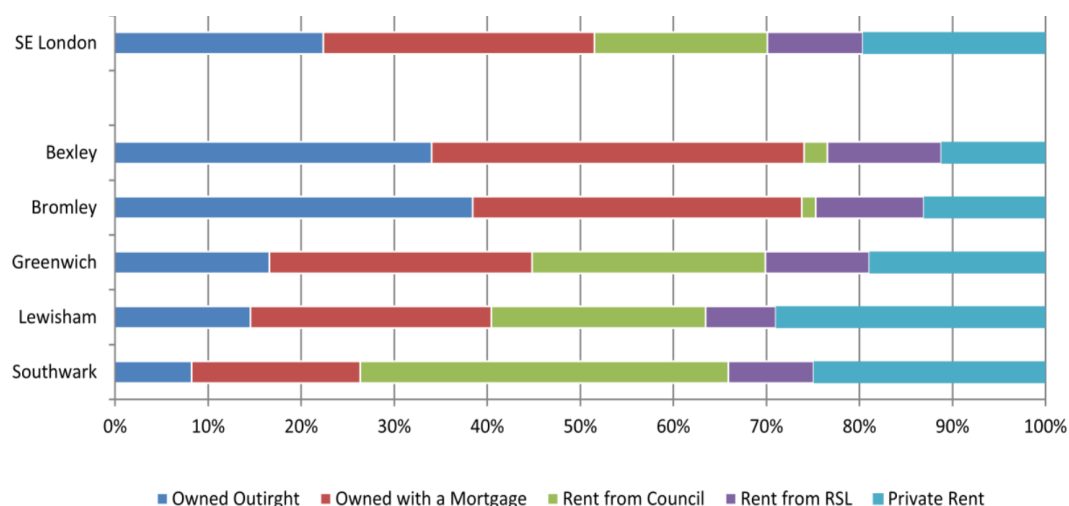
Table 1 Size of Private Rented Sector in SE London

	2001 Census (Dwellings)	2001 Census – 5.5²% uplift to 2010 (Dwellings)	SE London SHMA 2008 (Dwellings)
Bexley	5,748	9,254	9,523
Bromley	10,758	17,320	15,840
Greenwich	9,317	15,000	16,573
Lewisham	14,050	22,620	28,282
Southwark	14,321	23,056	23,062

¹ South East London Strategic Housing Market Assessment 2009: Private Rented Sector. Opinion Research Services – January 2010

² 5.5% is the annual rate of growth of the private rented sector suggested by the English Housing Survey

Figure 1 Tenure by Borough (Source: South East London Household Survey 2007-08)



The SHMA shows that 20% of households in SE London rent from a private landlord¹, although this varies from borough to borough with Southwark and Lewisham having the highest (Lewisham at nearly 30%) and Bexley and Bromley the lowest (Bexley around 12%). The SE London private rented sector has grown by nearly 8% since 2001, mainly at the expense of owner occupation.

Surprisingly, despite this growth, only 18% of households in the private rented sector in SE London are in receipt of HB. This compares with 46% of households in the whole of the SE London rented sector (i.e. private and social rented). Stakeholder engagement with landlords as part of the SHMA indicated that a key reason for this is that in most cases LHA must be paid direct to the claimant and not to the landlord.

Table 2 below shows the breakdown of claimants by borough within the sub-region. Southwark has the smallest % of HB claimants with Bexley having almost 3 times the proportion.

Table 2: HB claimants in PRS in SE London

	HB claimants in private rented sector April 2010 (households)	% households in PRS claiming HB
Bexley	4,360	45%
Bromley	5,230	32%
Greenwich	4,910	27%
Lewisham	9,870	31%
Southwark	4,720	16%

Competition also exists from students of the two universities within the sub-region.

The ORS report also notes that over a third of private rented households had moved within the twelve months before the survey, and a further fifth had moved within the previous two years. Half the household moves within the sub region are between or into PRS homes. However the greater mobility associated with the PRS also

generates demand for Council's housing options and advice service since this is the sector with the least security of tenure. Better engagement with the PRS therefore has the potential to reduce this 'failure' demand and its associated costs.

5 HB and other Government Changes and impact on rents

Detail on the revised LHA rates, HB caps and welfare payment changes are attached at Appendix 1.

In summary, these have introduced a further element of uncertainty into the HB/LHA segment of the PRS market and reduced operating margins for providers, particularly for four bedroom plus properties. However, local data indicates that a significant proportion of the South East London market still operates within the LHA/HB framework – i.e. that caps on Housing Benefit only have negligible direct impact in SE London. The recommendations in this report therefore include measures to tackle perceptions about the local market and incentivise landlords to work with SE London local authorities in a more strategic way. Developing strong local links is also the key mechanism to better manage inward migration from exporting inner London local authorities. The potential displacement of PRS tenants from higher value parts of London as a consequence of the introduction of the caps are of particular concern for the Sub Region. If the expected outward migration to relatively more affordable areas in SE London takes place, this will create increased competition in an already crowded segment of the PRS market.

6 Summary of Landlord Research

Local Research

Opinion Research Services Study of PRS in Lewisham 2010³

Opinion Research Services undertook a study of the Private Rented Sector for Lewisham in 2010 to understand the scale, condition, role and future of the sector.

They undertook a dedicated survey of landlords and lettings agents in Lewisham through a mixed mode of postal, telephone and online surveys.

This study suggests that there are a number of interventions which if applied would improve access to the PRS for local residents in receipt of HB. Among these are:

- Guaranteeing to use the property for LHA tenants for an extended period of time. The current situation whereby tenants moving out leads to a loss of the LHA acts as a disincentive for many landlords who would be more willing to let their property in return for extended occupancy periods.

³ Lewisham Private Rented Sector Study 2010 – Opinion Research Services

- Direct HB/LHA payments to the landlord. This would reduce landlord's risks on rent loss and would provide an incentive for letting to claimants.

The study also notes that landlords and lettings agents may still be unclear about the impact and detail of the changes to LHA and recommends that these are communicated more effectively.

Finally the report shows that landlords and agents strongly support landlord accreditation schemes. From research and work within the sector we are aware that this is an area that would benefit from measures to simplify and unify the various schemes that operate across local authority boundaries.

Extracts from recent National Research reports

AHAS Survey of Landlords from the paper, "Giving Landlords What They Want"⁴

The AHAS report is based on research with local authorities and landlords undertaken in spring 2010. It recommended options for structuring *private rented sector access schemes* and highlighted some current best practice.

The main finding of the AHAS report was summarised thus: **"In private sector schemes, large financial incentives for landlords are less important than the quality of the relationship between landlords and local authorities."**

Based on feedback from landlords, other key findings were as follows:

- There are still frustrations experienced by landlords with regards to LHA administration (though the authors noted that recent changes, introduced after the research was completed, may address some of these concerns).
- Landlords want rent guarantee or direct payment options.
- Landlords find the administration of the HB/LHA regime adversarial and hostile to their interests.
- Landlords have concerns about local authority HB/LHA service standards including poor communication, a lack of accountability and significant variations in performance across borough boundaries. Landlords don't understand what different departments/functions do and would welcome the development of single point of access arrangements.
- Landlords are confused by the duplication and variety of schemes on offer.
- Landlords are concerned that insufficient emphasis is placed by local authorities on the obligations and responsibilities of private tenants.
- Some landlords get frustrated with quality and cost of management provided by letting agents. They would be prepared to purchase an improved service from local authorities.
- Landlords wish to maintain their control over who occupies their properties i.e. their right of refusal of local authority nominations.

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Of the minority that wanted to leave the business, the second highest factor (after age / personal circumstances) was dissatisfaction with Housing Benefit administration and “too much regulation.”

Most landlords who let to tenants on LHA were reluctant to turn all their properties over to this part of the market. It is not clear though why they are “hedging their bets”. The report authors suggest landlords appear to accept the ‘best’ tenant for the property at the time of letting. This is in line with the Rugg/Rhodes’s findings that landlords are “ambivalent” about letting to tenants on Housing Benefits and will simply pick the best tenant or best deal on offer at the time.

Of landlords who prioritised letting to HB/LHA tenants, most cited the fact that rent payments could be made direct to them and the extended tenancy periods as principal reasons. However, some had encountered difficulty in receiving payment.

Of those who did not let to LHA tenants, a perception that they would be unable to get rent paid direct was the key barrier to them entering the HB/LHA market.

Only a quarter of landlords letting to HB/LHA had accessed PRS schemes. This is probably because of the general confusion over what is on offer and duplication of schemes. This applies to private lease schemes and other non-lease based incentive schemes.

Of landlords who had not used PRS schemes, 80% cited rent guarantee as a key incentive that would trigger their interest. The most important determinants though were responsible tenants and the availability of direct payment options.

National Landlord Association Survey of LHA

The NLA survey (for which data was collected from April to October 2009) found that 54% of landlords were still willing to let to “LHA Tenants”, 33% said they would not while 13% were undecided.

In London, a lower figure - 42% - were willing, though in the rest of the South East, the proportion was about the same as nationally. (Note: One third of all respondents to the NLA survey were based in London or the South East.)

For those unwilling to let to this group, the main reason was “worries about arrears” – which accounted for 54% while 11% said it was because they were “unsure how HB/LHA worked.”

Another 19% said that they “did not operate in this part of the market.”

Interestingly, the NLA survey also found that many landlords thought that their mortgage lender and/or their property insurers would not allow them to let to LHA Tenants. Our own research shows this is not true.

Out of the landlords who understand LHA, the most popular recommendations for improvement were:

Automatic payment to landlord after 1 month arrears	38%
Better local authority administration	24%
Better determination of vulnerability	8%

“Private Landlords and the LHA System of Housing Benefit” Rhodes and Bevan 2010

This survey was based on interviews with letting agents and landlords in different geographical areas of the UK. The London part of the research was based on Newham.

Key findings (which relate to the whole of the UK)

- Time taken to process Housing Benefit claims was too long.
- Effective involvement by landlords in the process of helping tenants make LHA claims and helping them fill in forms was essential to reduce delays.
- Improved communication by local authorities would ease problems landlords faced.
- Where tenants in the LHA market did not have a deposit, some landlords requested token (small deposits) as a way of ensuring tenants “had the right attitude.”
- The 4 week Housing Benefit cycle of payment was frustrating.
- More information on safeguards would be useful. The report found very little awareness of the measures designed to address “difficulty paying rents” and “unlikely to pay rents”. Landlords also reported that the “time cost” of applying for such measures was prohibitive.
- Working tenants were perceived to be preferable as they were more able to find a deposit and pay rent in advance and on time.
- Landlords who were happy to let to Housing Benefit tenants tended to focus on particular groups e.g. on families or on tenants whose rent was guaranteed in some way (e.g. by the local authority or another housing agency) or because the landlord had been able to successfully screen them himself.
- Landlords would generally like to expand their business and stay in it for the long term but are currently constrained by a lack of mortgage finance

7 Overview of Landlord research and lessons for SELHP

National, local and anecdotal research summarised above suggests that landlords who operate within LHA/HB caps are concerned that letting to low income tenants leads to higher management and maintenance costs and lower income due to poor performance on arrears and voids. In addition, some landlords don't accept HB claimants because of actual or perceived poor performance by HB departments or more simply because they find the LHA/HB regime too confusing and complex to manage. Less significant are the concerns of those landlords who don't accept HB tenants because they wish to avoid regulation and possibly operate tax avoidance schemes.

These findings suggest that the supply of lettings for homelessness prevention is significantly reduced because landlords won't or don't know how to operate in this market.

The following observations and recommendations are designed to encourage these hard to reach landlords to engage with the SELHP and increase the supply of accommodation for targeted households:-

- Landlords require responsible tenants who understand and comply with the conditions of their tenancy agreement.
 - **Potential Response** – establish a simple cross borough SELHP accredited tenant scheme.
- Many landlords don't understand their responsibilities or the risks associated with letting a property.
 - **Potential Response** - coordinate advice and assistance services for landlords across the sub region.
- Many landlords are either unaware or confused by the various PRS products on offer from boroughs.
 - **Potential Response** – rationalise and simplify the products on offer to local landlords and promote these more effectively through a shared portal. Highlight the service 'offer' e.g. the benefits of bonds / rent in advance and Direct Payments of LHA to landlords.
- Incentives are necessary but it is important to avoid incentive inflation.
 - **Potential Response** – harmonise as far as is practicable the landlord incentives across the sub region and through effective communication eliminate incentive inflation across the sub region.
- Landlords are customers of local authorities as well as providers of goods and services.
 - **Potential Response** - develop a single or better co-ordinated customer focussed relationship with local landlords. If possible recruit from within the PRS sector to resource this service.

- PRS landlords provide essential goods and services to local authorities through the supply and management of homes. These are increasingly vital to meeting local housing needs and to the maintenance of the homelessness prevention and tenancy sustainment service model operated by local authorities.

Potential Response – with this knowledge develop shared approaches to managing landlord data, communication with landlords, engagement with the LHA segment of the local PRS market and the development and marketing of products. Focus this activity on the development of a shared portal (see later).

8 The Role of Letting Agents

Lettings agents play a pivotal role in controlling access to PRS lettings, within the sub region and elsewhere. From the available research and discussions with agents it would appear that they have no incentive for encouraging landlords to operate in the HB/LHA market. Understanding and addressing the financial disincentives which discourage lettings agents from operating in this market is a key element in developing a good working relationship.

A recommendation of the report is therefore to find ways to engage with lettings agents and encourage them to let to residents on low incomes. A broader engagement would also be beneficial in securing a higher proportion of lettings for local residents.

Research is sketchy on the proportion of landlords who use letting agents. Data from a CLG study in 2005 (sourced in the Rugg/Rhodes Review) estimates that about 60% of tenants pay rent to a letting agent, up from 51% in 2001. This could understate the true figure for landlords using letting agents because more landlords than this may find a tenant via a letting agent but arrange for rent to be paid direct to them.

Among landlords with just one property 64% always use a letting agent.

Many letting agents don't accept LHA/HB tenants. The Association of Residential Letting Agents (ARLA) confirms that the majority of their members refuse to accept LHA/HB claimants. Whilst many letting agents advise prospective tenants that this reflects the landlords' position, we understand that the underlying reason is financial. With LHA/HB claimants, lettings agents recharge the landlord for their fee. The administrative costs and risk of non-payment make this less attractive than cash transactions which are paid up front and deducted from the landlord's first payment.

The following actions are proposed to engage lettings agents in any project to increase access to the PRS in SE London: -

- Incorporate a lettings agent dimension to the marketing strategy.

- Establish a dialogue with key lettings agents to understand their business models and set up joint working arrangements that are mutually beneficial.
- Disseminate positive practice e.g. insurance bonds.
- Develop a database of lettings agents.
- Establish a lettings agent's accreditation scheme.

9 Current Activity in SELHP boroughs

Each local authority was asked to complete a questionnaire. The results of this are set out in Appendix 2. Visits were also undertaken to discuss current activities, future plans and to establish the appetite for new ways of working. This identified a number of areas of interest that the project could explore.

From the data provided, it is clear that methods and performance for accessing the PRS vary greatly between the five boroughs. Good practice exists across the sub region, including innovative ways of contacting new landlords (Southwark), joint procurement across borough departments (Greenwich) and the Private Sector Housing Officers Group (Greenwich) which has representation from across the borough. This good practice offers the scope for boroughs to learn from each other and gives some indication of where borough leads for delivery of this project are situated.

SE London boroughs essentially offer the same or similar products; however different names and slight differences between the same schemes for different boroughs can lead to confusion for landlords and agents.

Advertising and promotion is undertaken but this can appear to be on an ad hoc basis rather than targeted. There was no evidence that the impact of these activities was effectively monitored.

The quality of relationships between housing options teams and HB departments varied. This can be illustrated by the fact that administration of Discretionary Housing Payments (DHP) is delegated to the housing team in one borough, whilst in another housing has no role in determining DHP policy with the result that most housing sponsored applications are refused.

10 Registered Provider activity in the Sub Region

Registered Providers (mainly housing associations) and other key stakeholders were asked to complete a questionnaire on their activity in the sub region. This was complemented by telephone conversations with each organisation. Their responses are summarised in Appendix 3. A visit was also made to Hyde-Housing Association.

Registered Providers operate a number of schemes across the sub region, on behalf of the boroughs. In addition to Private Sector Leasing (PSL) and direct lettings

schemes they provide alternative options such as Temporary Social Housing Grant schemes. These utilise grant funding to achieve the letting standard prior to leasing. Some also undertake direct lettings arrangements.

Due to the perception of relatively favourable LHA rates within the sub region, providers who do not currently operate within the sub region are interested in gaining a foothold in the area.

Scheme names and offers to landlords vary in much the same way that they do between boroughs. This competition to attract landlords increases costs and decreases margins on schemes without impacting on the supply, cost or quality of letting made available for borough referrals. This can be managed better if the Registered Providers are encouraged and incentivised to work to the same attributes as their borough counterparts.

Registered Providers are source of good practice, particularly around advertising and landlord relationship management. Based on these findings the report sets out opportunities for improved working arrangements between Registered Providers and the SE London boroughs.

11 Good Practice and options based on Information Technology (IT) solutions

Better use of IT solutions offers opportunities for the delivery of improved services and products to landlords and stakeholders. This includes easier access to existing services and the development of a new SELHP portal through which landlords, lettings agents and others engage with the Sub Region. The following sections report on the existing cross borough arrangements and provide a summary of the main IT based products being marketed in the sector. In the first instance we consider the SELHP website and make the case for building on this resource for development of a SELHP portal.

Existing SELHP website

The London Borough of Southwark hosts the current [SELHP](#) website. The website is predominately aimed at practitioners and holds key partnership publications and strategy documents as well as minutes and other documents from conferences. It has a section for landlords that contains a landlords guide. This is summary information; it requires them to access links for more detailed lettings information and the rates they can achieve. It does not highlight what the current procurement needs are for each of the boroughs. This can be researched via the links or signposting (email and telephone) individual boroughs.

More generally it should be noted that a twelve page Google search for *"I have a property to let in South East London"* does not identify the SELHP website or any of

the local authority sites. In one instance, a search by specified borough accessed details of properties for sale but no information on lettings.

This would suggest that access to the SELHP site and individual borough sites is predominantly limited to existing customers or those referred by partners. In comparison the letting and estate agents [Foxtons](#) site comes top of a search enquiry. Their website contains comprehensive information on landlord services. Landlords letting through the company have secure access to tenancy management tools and downloadable information on, for example, renewal dates for gas safety certificates.

As the host organisation, a meeting was held with Southwark Council's IT department to explore what technology can be utilised to reduce resource requirements and to provide self-service options for landlords, prospective and existing tenants and stakeholders.

The current website is being redesigned using Jadu Galaxies <http://www.jadu.co.uk/galaxies> which allows for easier content management.

We discussed web solutions in the current marketplace and the options for utilising the existing website in preference to replacement. The IT team felt that while they could produce something similar, it would be more costly and take more time to implement than if a solution was sourced from an already well stocked marketplace. It was suggested that the solution sourced could be hosted on Southwark's server and that IT software providers could be approached directly rather than purchasing bundled packages which include other services which could prove cheaper to procure. Utilising Search Engine Optimisation to ensure that the resulting website appears near the top of likely landlord searches was also recommended.

If SELHP opts to source new software, we would recommend utilising the knowledge and experience of the Southwark IT team in the tender and procurement process.

Examples of IT Partnership solutions.

Re-House UK

Re-House UK have developed a system specifically for local authorities which streamlines current processes for finding and letting PRS properties to HB eligible households.

Local authorities pay for the service and in return have access to a website that allows landlords to register, advertise and manage their properties and tenancies. Home seekers have options to search and bid for a property, to view their tenancy record and contact the landlord. Local authorities have flexible options to interact with the process.

The site is currently only used for HB eligible clients. The service includes Re-House UK undertaking background activity such as marketing of the site to landlords and training agencies such as Foyers.

The system has been operating with Hillingdon Council since June 2010.

Landlords are offered a basic package but can also purchase a number of “upgrades” (see Appendix 4).

1. The “Basic” package is free and includes a *“100 character description of your property but allows you to display no photos”*. This package is only applicable until the property is let.
2. The “Gold” package allows the landlord *“1000 Character Description, 6 Photos, Bold Heading, Floor plan SMS, Downloadable Letters”*. This normally costs £18.95 per month until the property is let. Currently this upgrade is being offered free for all properties. Again this only applies until the property is let.
3. The only option for adding property management tools is the “Platinum package which, for £39.95 offers *“2000 Character Description, 6 Photo’s, Bold Heading, Floor plan, SMS, Downloadable Letters, Rent Collection & Arrears Monitoring Service”*

Use of the system is customisable by the LA(s) implementing the system so they can choose if they want to assess landlords and properties before they are uploaded. On the current system, Re-House UK checks the property.

There is a potential for advertising on the website however currently any revenue goes to Re-House UK. They would be willing to negotiate if a borough was providing advertisers.

Once a property is uploaded to the site, home seekers can view and show interest in a property. This list is then sent to the landlord who will arrange viewings and select a tenant. The landlord has right of refusal as has the tenant. This is again a customisable option as the list could be sent to the LA to administer if necessary.

Once a property has been let, landlords with the “Platinum” Package can download letters and manage rent collection on site. Tenants also have access to view key information such as the gas safety certificate and a copy of the lease.

Re-House UK claim the benefits to the Local Authority are cost savings and access to more landlords.

After installation at Hillingdon, which included 8 terminals in the reception areas, Re-House UK report savings around 30 minutes per interview as customers are now required to register on the system before seeing an advisor. In the first three months of the project, this is estimated at .5 of a post with a potential saving of 2 posts over time.

The system is also the predominant tool for single homelessness providers and customers to find move on accommodation. The company have been training the YMCA and Foyer in the system for their operations in the borough.

The current database has 400 registered landlords. Since the launch of Re-House UK™ almost 700 resident registrations and 2600 expressions of interest have been processed. With an initial peak in the first four weeks they have now seen a steadying of the number of registrations. The forecast is around 70 new registrations per week based on the number of residents approaching

Hillingdon's housing options service advise that 176 properties have been advertised on the site and 60 properties let. Through Re-House UK™ contact with local landlords, 58 properties were advertised at the launch. 285 lettings have taken place since up till the end of February 2011, a rate of approximately 31 per month.

The site is used by individual landlords as well as lettings agents.

Implementation of the solution takes on average two months for a single local authority.

Marketing is conducted via:-

- LA doorstep publications.
- Landlord forums.
- Trade shows.
- Local advertising.
- Web based advertising.

Re-House UK are based in Uxbridge and do not have experience of working in the South East London area

Whilst this is a good solution for local authorities, efficiency savings would be required to fund the licence fees⁵. It is recommended that this option warrants further detailed modelling to assess the cost benefits across the Sub Region.

The solution also requires on-going engagement with Re-House UK and their marketing expertise to find new landlords.

As the Re-House UK solution is already operational, it would seem prudent to take up the offer of a pilot 1 year trial and use the time to develop borough working arrangements and site management functions. This would allow the partnership to have developed a comprehensive specification of what its needs are going forward and to determine whether to continue to use Re- House UK or to commission an alternative solution.

⁵ Costs for this and other options are shown in a supplementary report due to commercial confidentiality.

As this report also makes a number of other recommendations, this option is also less onerous on the partnership than having to commission a new software solution through a lengthy procurement and implementation exercise.

Home Connections

Home Connections have produced an alternative outline proposal which essentially produces the software solution along the lines of the Re-House UK. This solution provides a website owned by the partnership and allowing full control over development and income generation options.

Home Connections are already providing choice based lettings solutions in Bromley and Enhanced Housing Options services in Southwark and Greenwich.

The full outline proposal has been provided to the Partnership Coordinator.

Summary of option

Benefits to PRS Landlords and the participating boroughs

- Web system with full administrative control will allow the SELHP selected and accredited landlords to add properties to pre-formatted individual landlord templates and manage access for all the existing partner PRS landlords and new participants in the scheme.
- Website that is a valuable resource for PRS landlords. This includes notification of changes, sharing best practice and document management e.g. tenancy agreements, FAQ's in tenant disputes, landlord and tenant rights and responsibilities.

Functionality and services to be developed and delivered for home seekers

- A well designed website that will be easy to find for customers through search engines (Google etc.). Highly accessible website catering for diversity, vulnerability and disability needs and meeting very high standard of compliance (W3C/WAI double AA conformity).
- A common or harmonised online registration process for the sub region. This can be built using the latest web forms technology and ensure that users can be verified and validated online if required. Local arrangements for enhanced verification arrangements can be signposted through the web based verification screen.

Developing a website directly with the software provider

For the figures quoted it seems sensible to also examine local options for procuring a software solution and managing this in-house. Revenue generated from landlords and advertisers would provide an income stream to maintain a local service

One such provider [Hero Solutions](#) can produce a basic site from around £10k - £50k depending on the expected size and number of users. Other alternative options are listed below.

West London Letstart

West London Letstart offers free advertising and a free lettings service to landlords and agents. The service is provided by the West London Housing Partnership. The website utilises “Private Landlords Manager” software provided by Locata (Housing Services).

This web based system helps local authorities improve the supply of private landlords willing to house HB/LHA residents.

The Private Landlords Manager module offers a professional tenant-finding service for landlords. It can also be used to provide free advertising for landlords and promote their properties on-line.

Accredited private landlords with properties available to rent advertise those properties on the “Letstart” website. Applicants who are at risk of homelessness and registered for housing in the area can search the site for accommodation that meets their requirements.

The Council can carry out accreditation checks to provide a form of reference to landlords and provide tenants deposit assistance through a deposit guarantee or loan, depending on the applicant’s circumstances.

Landlords need to provide good quality properties that meet the Government's Decent Homes Standard and be willing to accept referred applicants who may be in receipt of the LHA.

This is essentially an advertising site and does not have the functionality of Re-House UK or Home Connections options. There are a number of these throughout the UK which use the Locata software.

FastTrak

FastTrak Solutions Limited was established in 2008 in response to the growing demand for Social Housing across England and Wales and more specifically to provide a unique solution that makes tenants with an entitlement to housing benefit an attractive and viable proposition for private landlords. The FastTrak-social scheme offers those tenants access to the mainstream private rented sector as an alternative to council or RP owned property. It provides a comprehensive package of guarantees to reduce risk for the private landlord and their agent.

FastTrak offer a different solution as they pre-assess prospective tenants, only 40% of applicants are successful.

FastTrak-social is a relatively new scheme based around LHA. It attracts professional private landlords by;

- Providing the landlord of any FastTrak tenant a comprehensive rent payment guarantee. This protects the landlord against rent arrears for any reason; including council delays in processing, tenant non-payment and suspension of benefit.
- Negating the need for the tenant to pay advance payments such as rent, dilapidation deposits or excessive administration charges, upfront costs of renting by 75%.
- Provide the landlord insurance against tenant damage, giving greater protection than a traditional dilapidations deposit.
- Operating a tailored referencing process that takes into account tenants' individual circumstances, rather than simply failing them like standard referencing procedures.
- Working with a national network of professional letting agents who would otherwise not accept LHA tenants but who do recognise and accept FastTrak tenants.
- Assisting both landlord and tenant with the often complex administrative relationship with the local authority that occurs when dealing with a means tested benefit
- Properties are advertised on a number of lettings agent's websites as well as on FastTrak.

Examples of Partnership Local Lettings Agency style websites

[First Lets](#)

The screenshot shows the homepage of the First Lets website. At the top left is the logo, a stylized house with '1' and 'LETS' below it. To the right is a login form with fields for 'Username:' and 'Password:', a 'Login' button, and a link for 'forgotten your password?'. Below the logo are two buttons: 'LANDLORDS' (green) and 'TENANTS' (blue). A navigation menu includes 'Home | About Us | Contact Us | News | Links'. The main heading asks: 'Do you have a property to let? Are you looking for a new home to rent? Do you want to find out more about how the First Lets Scheme can help you to do both?'. Below this, it states: 'If you have answered yes to any of these questions then you have come to the right place!'. There are two columns of text: 'Landlords - if you have a property to let in the boroughs of [Broxtowe](#), [Gedling](#) or [Rushcliffe](#), you can register and submit it via this website and it will be advertised free of charge. We aim to let properties to households on a low income and/or claiming benefit and therefore ask landlords to charge a monthly rent that is within the Local Housing Allowance rate for the property type.' and 'Tenants - you can use our property shop service to [search](#) for your ideal home. If you want to find out more about other support services available to help those wanting to rent or let property within the three Boroughs then you can do so by visiting the [landlords](#) and [tenants](#) pages.'. A paragraph follows: 'First Lets is a partnership between the three Borough Councils of Broxtowe, Gedling, and Rushcliffe and has been developed to create stronger links with local landlords and letting agents and to help more people enter into private rented accommodation. For more information please visit our [about us](#) page.'. The bottom section is divided into three columns: 'Property Search:' with a dropdown menu for 'Area:' (listing 'All Areas', 'Arnold', 'Awdsworth', 'Beeston', 'Bestwood Village', 'Bingham') and a 'Property type:' dropdown; 'Latest News:' with a link to 'www.Home-Search.org' and text about moving to a new website and contacting local authorities; and 'Featured Properties' with two listings: 'Kimberley 1 bedroom £425 pcm' and 'Carlton 3 bedrooms £550 pcm', each with a small image and a link to the property page.

First Lets is a partnership scheme between Broxtowe, Gedling and Rushcliffe Borough Councils, which has the aim of creating stronger links with landlords and

letting agents, and assisting more people to enter into private rented accommodation as an alternative to waiting for social housing.

To help achieve this, the three Councils have worked together to create the website which offers help and advice to landlords and potential tenants, as well as providing a 'property shop' service where landlords can advertise their properties free of charge, and tenants can search for a new home. It also contains valuable information about other support services set up to help people wanting to let and rent properties within the three boroughs.

Tenants can apply to be registered as a “Good Tenant”. Their tenancy references and rental history for the past five years are then checked so that the landlord can be informed that the potential tenant has previously been a good tenant.

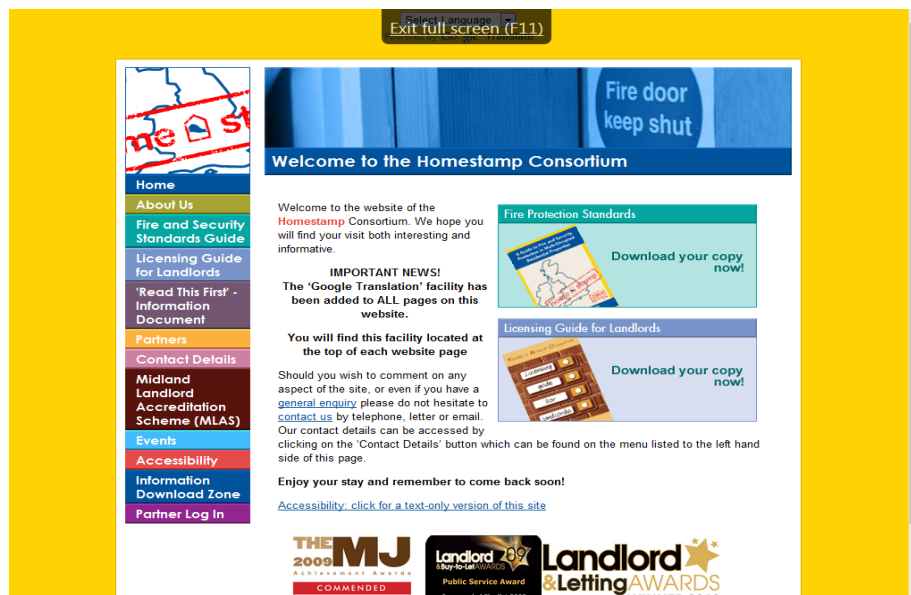
The site employs self-service options for both landlords, once registered, to upload property details and for potential tenants to register and search for properties and save lists of interest. Properties are checked against Environmental Health records for any unresolved issues before advertising goes ahead.

Advice for Landlords and Tenants is also available on

- Landlord accreditation.
- Tenancy support.
- DASH – A project previously funded by the Government Office of the East Midlands to work with landlords, tenants and Councils to raise standards in housing.
- Access to grants.
- Credit Union schemes.

The site does not take advantage of revenue generation opportunities through advertising. However, this model represents good practice from which SELHP can learn in developing a local web solution. It has simple functions and could still offer central advertising of properties throughout the sub region and a one stop shop for landlords.

The Homestamp Consortium



Homestamp is a partnership consortium with an interest in private sector housing comprising of Local Authorities, the Private Rented Sector, Universities, West Midlands Police and West Midlands Fire Service. There are twenty one partners of which thirteen are Councils.

Their aim is to:

- Encourage the supply of good quality private rented homes.
- To provide and facilitate information and training for landlords.
- To consider and respond to regional and national issues affecting the private rented sector.

Information is available on:

- The Midland Landlord Accreditation scheme.
- Fire and safety standards.
- Licensing.

The resources available on this site provide useful tools for landlords. Similar approaches could be incorporated by SELHP.

[DASH](#) – Decent and Safe Homes East Midlands

Decent & Safe Homes
East Midlands

EastMidlandsDASH.org.uk
Raising Rented Housing Standards in the East Midlands

Contact Disclaimer Useful Links

Landlord
Buy-to-Let AWARDS
Public Service Winner

Navigation

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- HMOs & Licensing
- HHSRS
- Fire Safety
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- Accreditation

Home

Welcome to the website of Decent and Safe Homes (DASH) East Midlands

DASH is a project funded by the Regional Housing Group via the East Midlands Regional Assembly (EMRA) and is supported by Government Office for the East Midlands. DASH was originally conceived as a regional facility to support the implementation of the Housing Act 2004, but its remit has since expanded greatly.

DASH's regional scope has allowed the establishment of the East Midlands Landlord Accreditation Scheme (EMLAS). The centralised nature of EMLAS gives every landlord with property in the East Midlands free access to an accreditation scheme that provides them with information, training and events. EMLAS is free at the point of delivery to all East Midlands local authorities, providing considerable efficiency savings when compared to local or sub regional schemes of this type. Working closely with the regions local authorities, the scheme aims to reduce demand on local authority housing officers to enable them to concentrate resources on the worst landlords.

DASH is now well advanced in the provision of a Local Lettings Agency for Derbyshire. This has been strongly supported by Government and is successful in providing housing for tenants from council services using private landlords. Once again, the regional and centralised nature of the DASH project will allow local authorities to have access to the scheme while taking advantage of the considerable efficiency savings afforded by the model.

The planning, organisation and promotion of Landlord and local authority officer training and conference events is a major work area for DASH. There have been 17 local authority conferences since 2005, covering subjects such as Enforcement, Migrant Worker Housing, Accreditation and the links between housing and health. All conferences received excellent feedback and provided delegates with the very latest information from a range of speakers.

Since 2005, DASH has offered in excess of 1000 delegate places to local authority staff on training courses directly related to housing. These courses have been offered free of charge or have been subsidised, with discounts negotiated from suppliers to take advantage of economies of scale and to promote efficiency. At the same time these courses make well organised and relevant training available to all local authorities in the region. Delegates from local authorities in areas such as Manchester, Oxford and Birmingham have also attended DASH

DASH is a project funded by the Regional Housing Group via the East Midlands Regional Assembly. It was supported by Government Office for the East Midlands.

DASH has established the East Midlands Landlords Accreditation scheme, which gives every landlord with a property in the East Midlands free access to information, training and events.

DASH has also developed a Local Lettings Agency for Derbyshire. This was in partnership with Derwentio Property Management Service, Amber Valley Borough Council, Derby City Council, Erewash Borough Council and South Derbyshire District Council.

“The LLA assists landlords by finding suitable referenced tenants which can be referred by the respective local councils housing advice teams. The tenants are then given support to ensure the tenancy is a success. A full management service is provided with additional benefits such as a dedicated housing benefit officer, a professional fast tenant referral, priority access to any landlord incentive or grants which may be available and much more!”

Their aim is to improve access to private rented accommodation for households in housing need whilst providing landlords with a professional and secure means of property management.

Summary of good practise examples

Analysis of the three sites above illustrates the importance of attracting landlords to local schemes, to be the 'first port of call'. They demonstrate that this can be achieved through a strategic partnership which offers essential services in addition to lettings and leasing options. To achieve this, the above examples have utilised partnerships across borough departments including environmental health, private sector renewal and, partners from outside including fire safety. However being practical, first steps will be focused on housing, HB services and EHO. A delivery plan would include measures to engage the wider partnership and other stakeholders when practicable.

If the SELHP wish to proceed to develop the Local Lettings Agency approach, supported by a local web based solution, it is recommended that more learning is sought from existing schemes discussed here. This would include visits and other forms of engagement these organisations. Southwark and Greenwich who are currently investigating this option may wish to undertake this jointly and share the experiences with other sub-regional colleagues.

Links to other PRS schemes

Winchester Council – Inside Housing 19/04/2011 -

<http://www.insidehousing.co.uk/council-tackles-homelessness-with-private-renting-scheme/6514552.article>

Northampton Council – Inside Housing 15/04/2011 -

<http://www.insidehousing.co.uk//6514524.article>

London Borough of Harrow Local Lettings Agency – <http://www.help2let.co.uk/>

12 Recommended Options for SELHP

The current activities of the local authorities, registered providers and lettings agents indicate that although essentially providing similar products for the same client group, the approaches, resources invested and results achieved are not sufficiently co-ordinated. The actions outlined below seek to harness this activity and promote partnerships which will secure an increased supply of PRS lettings for local residents and targeted households. Underpinning this approach are measures to establish a single point of access (portal) acting as a clearing house, harmonisation of the landlord 'offer' including engagement with lettings agents and sub-regional approaches to customer care and matching of clients to homes.

The recommendations are presented as short (1 to 13) and longer (14) term objectives. The SELHP Directors may wish to establish a project board or steering group to drive the programme forward, monitor implementation of the recommendations and establish a performance management framework.

Recommendations

1. Agreement of common names for schemes to be used across the sub region.

Across the sub region, different names are used to describe essentially the same product. Acronyms are also prevalent in marketing materials. Whilst these may be understood by landlords already operating within the sector, new landlords may be confused and effectively excluded from participating in schemes by the plethora of names and duplication of products.

One agreed name for each type of scheme and a detailed description associated with it to be used in marketing materials would ease the confusion for existing and potential new landlords.

Table 3 Current PRS schemes and names

	Bexley	Bromley	Greenwich	Lewisham	Southwark
In-house PSL	Y		Y	Y	
Externally Managed PSL		Y			Y
Rent Incentive Scheme		Y	Y	Y	
HALs or HALD		Y	Y	Y	
Direct Rent	Y	Y			
Bond	Y	Y			
Hyde (PSL Scheme)	Y	Y			
Finder's Fee					Y
Rent Deposit Scheme		Y			Y

Suggested common scheme names

South East London Lease (S.E.L.L.) – This would replace the internally and externally managed PSL. This would be the option for Landlords who do not wish to be involved in the day to day management of their property. The lease can be managed by the LA or a RP.

South East London Direct (S.E.L.D.) – This would replace Rent Incentive Scheme/ Direct Rent/Bond/Finder's Fee/Rent Deposit. This option would be for Landlords who wish to manage the property themselves but wish the source the tenant through the LA/ RP. The Finder's Fee, Bonds and Advance rent payments are all attributes of the scheme and could be marketed as a menu of options for landlords to decide how they wish to let their property.

South East London Housing Association Lease (SELHAL)

South East London Housing Association Lease Direct (SELHALD) – This would replace HAL's and HALD.

COSTS

There will be a cost involved if existing marketing materials need updating. An agreed budget with reporting mechanisms and monitoring of outcomes will need to be established. In the lead up existing stocks of promotional material can be replaced as and when required.

RISKS

Landlords and/or staff do not recognise existing schemes - Marketing the effects of the name changes and having a matrix showing previous and new names should address this. Training, briefings and information will be required for relevant Council staff and stakeholders. Having established where this is to be targeted it is anticipated that this can be co-ordinated by the portal management function (See Recommendation 6). Once the service is established it should be possible to provide this through existing Sub Regional forums and on line.

2. Standardisation of scheme attributes wherever possible.

The current activities of the boroughs, Registered Providers and agents show that the landlord offer again varies across the sub region. This results in many landlords seeking the highest price at the expense of local authorities and their suppliers.

It would be beneficial for the partners to agree where practicable, common scheme attributes e.g. no more than one months' rent in advance. This would ease confusion among landlords and reduce the risk of incentive inflation and abortive procurement costs.

Areas to be considered would include

- Finder's Fee Levels
- Guaranteed Rent
- Rent in Advance
- Housing Benefit Direct
- Named Contacts
- Tenant References
- Rent Deposits
- Rent Bonds
- Landlords Newsletter (could be sub-regional with Borough Specific content included)
- Forum

COSTS

Standardising Scheme attributes should be cost neutral or make savings. There is the potential for costs to increase if a rent deposit fund is standardised and some boroughs are paying more than others. An option is to only offer a rent guarantee

and end cash payments across the Sub Region. An assessment of the possible impact on inward moves would be required if this approach is considered.

3. Shared marketing and materials (i.e. one Landlords Guide to letting your property in South East London).

Table 2 How schemes are marketed and cost of marketing

	Bexley	Bromley	Greenwich	Lewisham	Southwark
Local Papers	Y		Y	Y	Y
Word of Mouth	Y	Y	Y	Y	Y
Borough Website	Y	Y	Y	Y	Y
Agents	Y		Y	Y	Y
Mailshots to HB Landlords					Y
Landlord Forum	Y	Y	Y		Y
Flyers	Y				
Press Releases		Y			
Wall Tax Planner		Y			
Residential Landlords Association		Considering			
Direct			Y		
Mailshots to HB Landlords and Lessees					Y
Focus Group			Y		Y
Cost of Marketing	TBC	<£5000	£2500	TBC	£6k for forum. £30k spent in 2010-11.

Current marketing arrangements vary by local authority. Providers undertake marketing in a number of ways and through various outlets. There are good examples of literature produced by the boroughs and providers within the sub region. However, currently a landlord would have to visit at least 10 websites and undertake numerous searches to identify the full range of schemes on offer. Most would use a search engine and tests have shown that it is unlikely that existing material will be at the fore of these searches.

Joint work on marketing across the sub region and monitoring the most successful methods will have cost benefits and facilitate better planning of future marketing approaches. Existing examples of local good practice includes Southwark's mail out to HB landlords and leaseholders which was cost effective and elicited a good response. Working closer with HB departments to share contact details for marketing purposes is necessary to achieve this. The partnership should also consider new methods of marketing to landlords who have no existing relationship with the sub region. Options to consider are:-

- Landlord shows (as opposed to investor show) – Stands can be obtained for about £5k.

- Landlord associations' mailing lists – This may entail becoming a recognised supplier and have potential cost implication but would give access to a wider base of potential landlords.
- Utilise targeting marketing messaging on commercial lettings sites. – There is the potential to place advertisements that result in a pop message when a landlord places a property advert on the site. This could be something like *“Advertising in South East London? – We offer guaranteed rent for 3 years with no agency fees. Visit www.selondonlettings.org.uk for more details”*
- Institutional Investors – Property companies such as Barretts and Berkeley Homes are developing [Build to Let](#) Products utilising HCA funding.

By way of an example joint marketing could form the basis of a “Landlords Guide to Letting Property in South East London”. This would contain details of all schemes in the sub region and how they are structured. A cost effective approach would be to use the Guide to direct landlords to the portal. The existing guide on the SELHP website can be used as a base document however it should have a glossier commercial look and should be focused on promoting existing schemes and the benefits of working with the SELHP partners.

As an example, the current guide has are six links to find information about empty homes and when the guide is downloaded onto a local computer, a user cannot just click on a link to take them to the site. The link has to be copied and pasted into a web browser which takes more time and can be off putting for the user.

Introduction of a single section on empty homes, which has a clickable link to an empty homes page on the portal, would be a simpler solution.

COSTS

The five sub-regional boroughs cumulatively spend over £15,000 per annum on marketing their schemes. It is difficult to break down other provider marketing costs by borough (see RP matrix) but overall, the six organisations questioned spend over £250k per annum on marketing.

Working together on a marketing plan, materials and advertising could utilise these funds in a more efficient and effective manner.

4. Joint working with Registered Providers and other partners on access to PRS landlords and properties and development of the Portal.

Procurement is a commercial and competitive activity. Local authorities commission schemes which meet local needs and respond to local demands. However, as discussed earlier in the report this can lead to incentive inflation if all providers are working to their own template of incentives and scheme attributes.

It is proposed that a degree of co-operation is established within the procurement function to reduce incentive inflation and failure to procure in line with demand.

This can take the form of a protocol, a provider accreditation scheme or a framework agreement. The development of the portal and associated services will provide an incentive for stakeholders to find ways to improve efficiency within the procurement process.

The SELHP can take the lead in developing a framework which enables this. A revised PRS Protocol will be developed as the last item from this report and this will include reference to joint working with all providers on accessing PRS properties and landlords and use of the Portal.

As a minimum it is recommended that regular planning meetings are held between all providers in the sub region to establish PRS property needs for a designated period.

It is worth noting that all of the providers sampled in this report indicated a willingness to improve co-operation in their procurement activities.

5. Centralisation of all PRS procurement for each borough.

Development of the portal provides the opportunity to tackle incentive inflation and duplication within Council's procurement teams. By offering a single point of access with the facility to gain better access to PRS homes the portal will act as focal point for cross departmental working on joint procurement.

Table 4 Procurement spend and needs

	Bexley	Bromley	Greenwich	Lewisham	Southwark
Procure all Borough properties or department only.	Dept.	Dept.	Discussing joint	Dept.	Discussing joint
Spend on Procurement	£50k pa				Staffing costs for 5 officers around £150k per annum
Properties Procured 2010	185	190	750		494
Properties required 2011	250	300	900	360	750

Local research indicates that there is a lack of co-ordination between departments within individual Council's PRS procurement activities. In some cases this is compounded by a lack of knowledge about how procurement is being managed between services. There is potential for costs savings if procurement is centralised or better co-ordinated within boroughs. Developing a revised, simplified offer to landlords, delivered through a shared portal will encourage participation by other services and providers in the rationalisation of procurement activities. This has the

benefit for local authorities in reducing the scope for incentive inflation and more efficient use of resources. For landlords it will enable engagement with the SELHP scheme and discourage letting to exporting Authorities.

In this context research shows that landlords are confused by the plethora of competing offers by different services within Councils. This experience leads to the perception with some landlords that working with local authorities is not an attractive business proposition.

It is suggested that each borough establish a PRS lead officer and that there should be single or co-ordinated access arrangements for all landlords and agents who wish to let a property through the LA.

Development of the portal would support this approach. It is advisable that all departments sourcing PRS accommodation are engaged as partners in development of the portal and related services.

COSTS

This is an option that should save money for LAs as procurement resources can be shared and competition for properties is reduced within the borough.

RISKS

Not fully understanding the needs of other departments and subsequently procuring inappropriate accommodation – This can be mitigated by ensuring all interested parties are involved in specifying their property needs and, that specialisms are noted and communicated to all involved in the procurement process as well as landlords.

6. A single Portal for Landlords to view all schemes in operation across the sub region with the facility for landlords to register properties and match their properties to local home seekers.

The proposal is for a web based portal open to local landlords and lettings agents with information on the products and services available from SELHP partners. Examples of what this might include are:-

- Details of all schemes in operation across the sub region, the “landlord offer”.
- The option to register properties and upload essential documents such as gas safety certificates.
- FAQ, technical support from an email inbox, contact details of participating boroughs.
- A property matching facility for home seekers, either directly and/or via links to other property matching sites.
- Links with borough CBL schemes if required.
- Marketing and promotions to local landlords and lettings agents.

- Up to date information and links on housing subsidy, private sector housing legislation, landlord & tenant law etc.
- Supporting information for landlords on tenancy conditions and tenants obligations. This can be used by landlords to better manage tenancy relations.
- Property seekers could also be asked to register to use the site so that surveys can be run for residents on LHA in the private rented sector.
- Facilitate discussion forums.
- A platform for other Council services to access landlords, disseminate information or promote initiatives.

The site will benefit from a commercial style with easy navigation and self-service options for both landlords and other users.

It is not our suggestion that this is a “one size fits all” proposal. The portal could provide a menu of services for participating partners.

With this approach it is intended that the portal will ‘capture’ local landlords and lettings agents i.e. be the default advice and assistance service for landlords wishing to let properties in the sub region. If this is achieved the potential to generate income from the services provided will become a viable option. Recommendations 2 to 14 set out the policy and service considerations necessary to establish effective engagement with landlords and lettings agents.

a. Employment of a central resource to implement and maintain the portal and to act as a one stop shop for Landlords.

While the portal is expected to deliver efficiencies in the procurement process and support tenancy sustainment activities, it will not replace existing services. Improvements will be delivered through strategic planning, better use of existing resources and a stronger engagement with landlords and stakeholders.

A resource dedicated to the development and active management of the portal will be required, at least in the first year. Once established it may be possible to transfer this function to an existing service.

It is recommended that recruitment to a central role is undertaken to develop and manage the portal in the first year. A requirement of the role would be to identify a sustainable management structure to maintain the portal beyond the development, start-up period. A key requirement is that this would be resourced from existing services across the Partnership and that agreement is reached on a revised ‘offer’ to landlords which builds on best practice.

At the outset, this role could be set up the “one stop shop” for landlords in South East London, possibly with a dedicated phone line. The service would be working on behalf of all the boroughs and enable landlords to let and manage their properties through local schemes.

This would allow the central working arrangements to be developed in the first year and for landlords to gain confidence in working with a central source.

Reporting directly to a portal project board the central role would also be:-

- A first point of contact for queries about the website.
- Responsible for managing and maintaining the database of landlords and lettings agents.
- Responsible for all outgoing correspondence, surveys etc.
- Prepare and implement a marketing strategy.
- The lead on liaison with portal designers, partners and stakeholders.
- Responsible for the development plans for the portal.

COSTS

A post of this nature, pitched around the level of a temporary accommodation manager would require a staffing budget of around £50,000 per annum. Location and line management of the post, cover arrangements and administrative support will need to be considered.

The potential over time to offset the costs through charges for services to landlords is a possibility. Landlords who use lettings agents are used to charges. Greenwich is already considering charging landlords for their service and believe that landlords are willing to pay as long as they are certain of receiving a good service.

RISKS

- **Portal is not used by landlords** – Marketing can be utilised to make landlords aware of the portal. Commitment from boroughs to ensure all landlords enter their details on the site before a letting can take place will encourage participation in the portal. Landlords who utilise the portal would also gain fast track access to related services such as PRS renewal grants.
- **Portal is not kept updated** – The employment of a central officer will ensure the content of the portal is kept under review. The portal can also be designed to source and update latest property information automatically from a variety of sources. The role of the project board in developing performance monitoring framework will be key in driving performance.
- **Home seekers do not use the site to find properties** – This can be made part of the application process for home seekers to register on the site before seeing a Housing Options Officer, facilitated by making the portal available in borough receptions.

7. Development and implementation of a joint annual Marketing Plan on behalf of the five boroughs.

Marketing is undertaken by all providers. This is a competitive activity and as such it is unlikely that a fully comprehensive single marketing strategy will be possible.

However, opportunities do exist to share costs and better co-ordinate approaches. Through the harmonisation of products and more effective marketing it will be possible to achieve better market penetration for SELHP boroughs.

Joint working on and development of a strategy for marketing will need to include the boroughs, Registered Providers and private sector providers who provide accommodation for the LA schemes. This is to ensure that competition is minimised and all the key players are on board from the outset.

A strategy would address issues such as:

- How to reach new Landlords within and without the sub region.
 - Landlord shows
 - Landlord Associations
 - Online Marketing – Utilising Search Engine Optimisation⁶
 - Pop up adverts on commercial lettings websites
 - Institutional investors – Target companies interested in Build to Let Scheme from the HCA. Berkeley Homes have been most active to date.
- How to retain existing landlords.
- How to share information across boroughs.
- How to utilise information from across all boroughs on e.g. potential future landlords.
- How to ensure schemes meet the needs of landlords and tenants.
- How to exploit existing contacts and databases to contact landlords.
- Where to advertise and how to monitor the effectiveness of advertising.
- The role of lettings agents.
- What marketing needs to be aimed at tenants and home seekers and how this can be achieved.

It is important that any strategy developed is achievable, jointly commissioned and monitored by the steering group that will monitor the Portal.

The existing marketing plan for Low Cost Home Ownership is a useful good practice example.

COSTS

Many organisations within the sub region have developed effective marketing plans. By identifying best practice and through the commitment of the boroughs and partner agencies it is anticipated a marketing plan can be developed from within existing resources i.e. at no extra cost. The existing LCHO marketing plan is an example of good practice which can be considered in developing the new plan.

RISKS

⁶ **Search engine optimization (SEO)** is the process of improving the visibility of a website or a web page in search engines via the "natural" or un-paid search results.

A shared marketing plan is an important element of the revised 'offer' to landlords. To be effective it will require a rationalisation of products and greater clarity of purpose. If this isn't achieved, marketing of the existing services and products would be unlikely to incentivise landlords to work with the Sub Region. A coherent marketing plan reduces the risk of ineffective advertising through better targeting and regular monitoring of outcomes.

Individual organisations do not procure enough properties as a result of inadequate marketing plan – The marketing plan is not intended to replace current activity. Once established, the SELHP steering group can monitor and review its' effectiveness and determine its' role in a future marketing strategy. The initial step is to develop a joint plan based on the revised offer.

8. Joint procurement of products (i.e. Damage bond/ Damage Insurance, 3 * contracts for gas).

Some boroughs utilise third party providers for product and benefits such as insurance. Also most borough PSL schemes require landlords to have in place a number of items such as 3* contracts for gas etc. Currently landlords are expected to be compliant with these requirements prior to letting.

However examples have been identified where once the property is let, landlords have cancelled the policy. This has caused problems when a repair or service has been required. Some of the companies used by landlords have not always produced good quality work. As we know poor repairs and maintenance standards leads to customer dissatisfaction and extended void periods. A lack of compliance with HSE requirements places occupiers and local authorities at risk and monitoring poor performance is costly and time consuming.

To address this and reduce risk and abortive work, the SELHP may wish to consider joint procurement of services through approved contractors including in house services.

Joint procurement offers the opportunity to make savings, potentially provide a revenue stream and reduce risk. For example Greenwich have achieved a 25% reduction on the cost of insurance through central purchasing.

9. Consistent approach to HB services across the five boroughs.

The operation of Housing Benefit payments is critical to the business model operated by many landlords. Good performance in the administration of HB acts as a significant incentive to let to local authority clients. It is also a key determinant for landlords in deciding which local authority work with. Across the sub region there are various levels of relationship between HB and borough housing options teams and providers. Managing outdated perceptions of poor performance by Housing Benefit services is a critical element of any strategy to expand access to the LHA/HB

rental market, as is tackling any actual performance failures which impact on target landlords or lack of responsiveness to the cash flow needs of landlords.

The partnership may consider improving the marketing of HB services across the sub region, targeted specifically at landlords and lettings agents. Examples of activities which might be included in a sub regional promotion of this kind include:-

- Payment targets.
- Direct payment options.
- Use and management of Discretionary Housing Payments.
- Turnaround times for claims.

If a consistent approach is to be achieved across the sub region, it may be prudent for Directors to lead on this recommendation. A realistic objective might be to establish a co-ordinated signposting and advocacy service for landlords with a longer term aim to further engage HB services in the revised offer to landlords. Southwark, Greenwich and possibly other Authorities have examples of good practice in this area which can be used as a baseline for improvement across the sub region

10. Working with potential exporting boroughs and use of HB information to monitor.

Obtaining estimates of inward movement of new LHA claimants has proved difficult. With the changes to LHA across London and the resultant contraction of the central London LHA/HB rental market, many parts of the sub region are attractive to LA's whose rental values exceed the LHA rates and HB caps. This additional pressure on the local market risks further incentive inflation, greater competition for local supply and potentially increased demand for health, care and housing services. Given the service and cost pressures on exporting Authorities and the nature of the private rented market, realistic and pragmatic solutions are required to address this additional pressure.

London Councils has established an Inter- Borough Temporary Accommodation Agreement between London boroughs⁷, effective from 1 April.

The agreement has four key principles:

- All Boroughs agree to comply as fully as possible with best practice principle not to offer a landlord or supplier more than the host borough offers for a property in its area.
- All boroughs placing a household in another borough will inform the host borough of the placement.

⁷ London Councils' Inter-Borough Agreement on Cross Borough Accommodation Placements – 8 March 2011

- Boroughs should avoid placing the most vulnerable households in other boroughs.
- RP's procuring HALS and HALD should offer these properties to the host borough in the first instance.

The agreement also includes a commitment to monitor migration over the initial six months (to October 2011). This period may be extended.

With active monitoring this agreement will hopefully help the Partnership gain more data on household migration. It is recommended that the Sub Region work jointly to ensure that exporting boroughs comply with the agreement.

The LC agreement provides a mechanism to monitor inward movement. The proposal in this report to develop a revised 'offer' to local landlords, through a web based portal supported by effective marketing provides the opportunity to minimise this impact through more effective control of the local lettings market. The SELHP partnership is better placed than exporting Authorities to achieve dominance in the HB/LHA rental market.

It is further recommended that partnership arrangements are developed with 'responsible' exporting boroughs, i.e. those who engage with the SELHP and work to agreed costs and standards. As the portal develops, if there are sufficient properties advertised, it may be prudent to allow approved applicants from partner boroughs outside the sub region to access properties through the portal. External boroughs could be encouraged to invest in the Portal with the savings they would make from paying out higher deposits and other fees or utilise a "Pay as you go" approach.

11. Sharing data from Landlords surveys, forums and focus groups.

It is vital to develop the relationship with current landlords, to understand their needs and to work with them on the development of new products and services.

Building on existing good practice, the portal again offers the opportunity to further engage with landlords by gathering strategic information on their operations, rather than transactions on each individual property they let. Email surveys can be utilised through the site. These have the potential to reach more landlords operating across the SE region, generating relevant data and supporting strategic planning with more reliable local information.

12. Landlord support.

There is some perception that landlords do not need support but as more recent research has shown, many do. Some of the providers do offer a level of support to landlords such as named contacts and help with anti social behaviour by tenants.

This support is not universal, lacks co-ordination and often does not address landlord's most pressing concerns such as the behaviour of the most challenging

tenants. Improved and co-ordinated customer care for landlords is a vital activity which underpins our recommendations.

Consideration of a co-ordinated floating support service which landlords and residents in the private rented sector could access is a possible option. This would draw on existing services. The role of the Partnership would be to advocate for private landlords in the application of these services. From research it is evident that this would act as a positive incentive for landlords to engage in the work of SELHP. It also offers the prospect of income generation through a charging policy for landlords who operate outside the LHA/HB market.

The aim of the service will be to sustain the tenancy and would probably be short term engagement with the client(s) to get things “back on track”. A chargeable menu of additional support services could also be made available as a top up. Options for this could include:

- Landlord and tenant mediation.
- Access to surveyors for commissioning repairs.
- Court action for non-payment of rent, ASB or other.

A regular survey of landlords provides data on services landlords would be interested in accessing. It will enable the Partnership to shape its services around landlords needs in the future.

13. Tenant Support.

If the PRS is to be a viable long term housing solution, tenants will also need to access support services at times during their tenancy. As we know these services improve tenancy sustainment and reduce homelessness. We recommend that in revising the offer to PSL landlords that floating support for HB/LHA PRS tenants is further developed as a service offer and promoted as an incentive to work with the SELHP.

This can be provided in the form of short term floating support, provided by a borough/s or through an external provider such as Thames Reach. Co-ordination and more effective targeting of existing resources may be a more pragmatic approach in the short to medium term.

Lewisham’s Hostel Diversion Project (HDP) provides a good model to base this type of service on.

The project provides for a Project Coordinator (employed by Thames Reach) as the primary source of support for tenants during the moving-in process and for the first three months of the tenancy. The Coordinator is responsible for arranging longer-term support with one of the floating support services in the borough if required. Landlords are paid two months’ rent in advance from the project’s funds; this is then repaid to the project from the first instalments of Housing Benefit. Landlords do not

receive a non-returnable cash payment; instead, the main incentive to participate in the project is the reassurance that:-

- Tenants have been intensively assessed by SHIP – Lewisham’s central access and referral service for single homeless people and HDP staff.
- There is support on hand to help tenants establish their tenancies successfully.
- There is a clear point of contact in the event of problems with the tenancy
- A Housing Benefit claim has been established. The first two months’ rent has been paid.

COST

The Lewisham Pilot started with a £20k 'float' as well as a Project Coordinator. An interim evaluation report after 7 ½ months determined the cost per client housed was £1,138. This would appear to offer good value for money.

14. Staff Training.

There is potential for boroughs and other providers to share training across the sub region on areas such as landlord relationship management, marketing and other areas. Cost savings can certainly be achieved if training sessions are shared between organisations and centred on sharing existing good practice. There may also be opportunities for one of the current boroughs or providers delivering segments of training to other providers. Staff could also be given the chance to "spend a day" with another organisation that has a good service in place to share learning.

Long Term Recommendations

15. Full Sub Regional Social Lettings Agency / Local Lettings Agency (LLA) – This should be self-financing.

Whilst there is appetite to develop a sub-regional LLA, feedback from our discussions indicates that this is viewed as a longer term objective. Development of the revised offer, the portal and a joint marketing strategy are seen as the primary aim of this work. Consideration of a Sub Regional LLA would follow once sufficient progress has been made in these areas.

Greenwich and Southwark are developing the LLA approach. Lessons learnt from this project may be used in consideration of a Sub Regional initiative. In principle an LLA could bring together services from across the Sub Region beyond property procurement and lettings such as:

- Private sector renewal including grants.
- Empty homes services.
- Environmental Health services.

It is important to note that while the above recommendations point to joint working across the sub region with all partners, there will be some activities which naturally lend themselves to bi-lateral arrangements between boroughs and/or other stakeholders.

An example of this would be Greenwich and Southwark working together to establish an LLA or two neighbouring boroughs jointly procuring local services.

13 Revision of SELHP protocol

The existing PRS protocol for SELHP⁸ was published in 2008. The protocol has already established a base for joint working between the boroughs and responses from the boroughs to the questionnaire conducted for this report suggests that the provisions of the protocol are largely adhered to within the sub region.

As a result of this report, SELHP may wish to consider revising the protocol to incorporate some of the recommendations, in particular:-

- The protocol should reference the London Councils Inter-Borough Agreement on Cross Borough Accommodation Placements and set out how this will be managed and monitored within the sub region
- Joint working with Registered Providers and other partners on access to PRS
- Include specific areas of joint working from this report in the protocol:-
about
 - Development and implementation of the Portal
 - Development of joint annual marketing plan, shared marketing and materials
 - Agreement of common scheme names
 - Standardisation of scheme attributes
 - Joint procurement of products
 - Consistent approach to HB services
 - Working with potential exporting boroughs
 - Sharing data from Landlord surveys. Forums and focus groups
 - Landlord and Tenant support
 - Staff Training

⁸ A Protocol for SE London Boroughs about use of the Private Rented Sector for meeting housing needs - 2008

14 Appendix 1: HB and other Government Changes and impact on rents

The current changes from 1 April 2011 are as follows:

- The maximum weekly LHA rates will be
 - £250 per week for a one bedroom property
 - £290 per week for a two bedroom property
 - £340 per week for a three bedroom property
 - £400 per week for four bedrooms or more.
- Local housing allowance rates will be set at the 30th percentile of local rents (previously the 50th percentile)
- Housing benefit claimants with a disability and a non-resident carer will be entitled to funding for an extra bedroom.
- The end of the maximum £15 weekly Housing Benefit excess.

People making new claims from 1 April 2011 will be affected straight away. Existing customers will normally be affected from the anniversary of their claim. They may be affected sooner if

- There is a change in the size of their household that affects the size of the dwelling they are entitled to, or
- If they move.

In effect this means that many customers will not start to be affected by the changes until January 2012 and some will see no change until December 2012.

Other proposed changes are as follows:

- From 2013-14, local housing allowance rates will be uprated in line with CPI
- Deductions for non-dependents will be uprated in April 2011 on the basis of prices. This will reverse the freeze in these rates since 2001-02
- From April 2013, housing entitlements for working age people in the social sector will reflect family size.

The following tables show the LHA rates (at April 2011) and Temporary Accommodation Subsidy rates 2011-2013 (90% of LHA +£40)

LHA rates April 2011

Inner South East London	£ 85.00	£ 178.85	£ 229.62	£ 276.92	£ 357.69
Outer South East London	£ 73.50	£ 150.00	£ 184.62	£ 216.23	£ 276.92
Central London	£ 137.50	£ 250.00	£ 290.00	£ 340.00	£ 400.00

Table 5: New Temporary accommodation subsidy Limits 2011-13 i.e. 90% LHA + £40

£500 Subsidy cap	£375 subsidy cap	over subsidy limit				
	BRMA	LHA for 1 bed	LHA for 2 bed	LHA 3 bed	LHA 4 bed	LHA 5 bed
BEXLEY	Outer SE	£180.19	£211.34	£246.66	£310.00	£393.08
BROMLEY	inner SE	£211.34	£268.47	£310.00	£413.84	£517.69
	Outer SE	£180.19	£211.34	£246.66	£310.00	£393.08
GREENWICH	inner SE	£211.34	£268.47	£310.00	£413.84	£517.69
	Outer SE	£180.19	£211.34	£246.66	£310.00	£393.08
LEWISHAM	inner SE	£211.34	£268.47	£310.00	£413.84	£517.69
	Outer SE	£180.19	£211.34	£246.66	£310.00	£393.08
LEWISHAM	inner SE	£211.34	£268.47	£310.00	£413.84	£517.69
	Outer SE	£180.19	£211.34	£246.66	£310.00	£393.08

15 Appendix 2: Summary of LA Current Activity

See attached matrix

16 Appendix 3: Summary of RP Current Activity

See attached matrix

17 Appendix 4 Re-House UK Landlord Package Options

Package Upgrades

All packages are monthly until let except the Platinum package, which is for the advertising and then for the term of the tenancy.

Basic

100 Character Description, No pictures

Price - FREE

Bold Upgrade

100 Character Description, 1 Photo & Bold Heading

Price - £2.99

Bronze Package

250 Character Description, 3 Photo's, Bold Heading

Price - £4.95

Silver Package

500 Character Description, 5 Photo's, Bold Heading, Floor plan, SMS

Price - £9.95

Gold Package

1000 Character Description, 6 Photo's, Bold Heading, Floor plan SMS, Downloadable Letters

Price - £18.95

Platinum Package

2000 Character Description, 6 Photo's, Bold Heading, Floor plan, SMS, Downloadable Letters, Rent Collection & Arrears Monitoring Service

Price - £39.95

18 Appendix 5 Potential Funding Sources

Homes and Communities Agency Private Rental Sector Initiative (PRSI)

This product was launched in June 2009.

The HCA's PRSI is intended to:

- Establish a viable, robust and attractive financial opportunity for investors and to attract new sources of private sector funding to the housing development sector.
- Help simultaneously stimulate housing supply and meet demand.
- Provide house builders with an opportunity to acquire additional pre-sales of stock
 - Helping to reduce the speculative nature of house building and attract development facilities, thereby helping to kick start stalled schemes and maintain house builder capacity and activity during the downturn and after the market recovers.
- Renew confidence in the housing development market and help stimulate the wider economy.
- Longer-term, help stimulate fundamental change in the housing market, making private rental a tenure of choice and offering a broader range of options to consumers.

The principal focus of the PRSI is on new build, with the potential to consider newly built housing product as “seed assets”. Development risk will remain with the house builder. Housing product is principally for private rental with possibly an element of intermediate rent. The Initiative's investment return profile is primarily income focused, as opposed to capital growth.

Empty Homes Funding

Tackling empty homes is one of the Coalition Government's policy priorities. As part of the Comprehensive Spending Review in October 2010, the Government announced a £100m fund to bring empty homes back into use.

Empty homes are a key part of the HCA's 2011–15 Affordable Homes Programme. The £100m funding is available from April 2012 and will be targeted at long term empty properties which would not come back into use without intervention. The HCA is keen to offer providers as much flexibility as possible to ensure funding goes towards the most effective approaches at a local level. The HCA are seeking expressions of interest from providers who are considering applying for funding to tackle empty homes.

The funding is available for local authorities, house builders and developers, affordable housing providers and local community groups.

The HCA Affordable Homes Framework has more details about this scheme and can be found here. [HCA Affordable Homes Programme](#)

19 Glossary

Rent Deposit – This provides a cash deposit to the landlord at the start of the tenancy. This is refundable at the end of the tenancy subject to no damage to the property

Bond Guarantee - This scheme generally replaces the up-front cash deposit and instead guarantees to the landlord the cost of any damage to the property/rent Arrears (if included) etc. If at the end of the tenancy the landlord finds that they need to make a claim they would do so via the bond bank.

Finder's Fee – This is a payment to the landlord for making a property available. This is non – refundable.

Private Sector Leasing (PSL) – This scheme entails a property being leased for a period usually of 3 years to a Local Authority or Registered Provider. The rent is guaranteed for the period of the lease and the Lessee undertakes all day to day management.

Housing Association Leasing Scheme (HALS) – This offers landlords the opportunity to place their properties into a leasing scheme with a housing association. This scheme is supported by the Council and can offer:

- full management of the property, with the housing association responsible for the day to day management
- replacement or repair of any damage to furniture, fixtures and fittings to the original standards

Local Lettings Agency (LLA) – There are a number of different models of Local Lettings Agency.

An LLA can potentially:

- offer the PRS lettings options alongside – or fully integrated with - Choice Based Lettings and/or Housing Options
- provide guidance and leaflets
- run a drop-in centre and a website
- facilitate tenancies by offering reference checking, a tenancy deposit or bond scheme
- procure PRS on behalf of all other public agencies

- sustain tenancies: making contact with floating support and run an emergency helpline
- Offer a landlord accreditation scheme – or “passport” landlords into a larger one

Potentially, an LLA could operate as:

- an LA-stand alone or group or LA’s.
- via an ALMO.
- with a Third Sector partner.
- with an HA/RP.
- with a commercial partner (*e.g.* a local Letting & Managing Agent).

Initially and/or in the longer term an LLA could assist:

- the statutorily homeless
- vulnerable people - PSA16 groups.
- a wider range depending on local needs.
- the single homeless.
- all those in housing need.
- anyone on the housing list.
- people coming from other LA areas.
- Refugees and Migrants.
- anyone new to the area who comes into the LLAs office or goes onto their website.