THEMESATIC REVIEW

Vulnerable people in general needs housing

July 2008
Introduction

In July 2007, the Housing Corporation published Investing in Independence, which sets out how we will engage with housing providers and support them in responding to the needs of vulnerable people. It outlines the importance of addressing the requirements of individuals with varying support needs, and focuses on the promotion of independence and social inclusion.

As part of this approach, we have undertaken this Thematic Review to assess how well housing associations meet the needs of vulnerable people within the provision of general needs stock. Thematic Reviews are intended to use existing sources of data that we hold on housing associations and examine specific areas of performance, or performance by specific sections of the housing association sector.

The reviews enable our regulators to have an overview of sector performance and identify outliers, and may be used to influence proportionate and targeted regulatory engagement. They also enable associations to use the analysis to benchmark their own performance against their peers. In How We Regulate 4: Our Overall Approach we outlined that the Corporation’s corporate priorities and emerging risks will determine the topics that we select for Thematic Reviews.

This Thematic Review has been carried out by a project team comprising officers from the Corporation’s national and regional offices, and the Centre for Research and Market Intelligence.
Executive summary

In 2006-07, 45% of general needs lettings made by housing associations were made to vulnerable people. This equates to over 57,000 lettings. Indicators of vulnerability were used to identify those who could be considered vulnerable, to try to capture all relevant aspects of vulnerability. Homelessness was found to be the most common indicator of vulnerability, followed by people who are sick or disabled, and those whose previous property was unsuitable because of ill health or disability.

Factors such as location, size of association and group structure have an impact on the proportion of general needs lettings to vulnerable people. The influence of these factors varies. When looking at this information at a high level, the influence is limited, with the proportion of lettings to vulnerable people ranging from 40% to 50%. When looking at the information at a more detailed level, however, this range increases significantly. For example, the proportion of lettings made to vulnerable people when reviewed at local authority level ranges from 10% to 79%.

On average, vulnerable people going into general needs stock were recorded as having 1.4 indicators of vulnerability. This indicates that most people had one primary issue which indicated that they were vulnerable, but many also showed additional indicators of vulnerability. This highlights that it is important to recognise that many vulnerable people have multiple needs.

Housing associations should gather and monitor tenant profile information to develop a better understanding of their tenants’ needs and requirements and to ensure that they are better placed to meet these needs.

This focus on meeting the needs of tenants will continue to be supported, and developed by the Tenant Services Authority, the new social housing regulator to be established during 2008-09.
Investing in Independence sets out our expectations of the sector, and why this is a key policy area for the Housing Corporation. Our aim is to secure the provision of homes within existing and new communities that respond to vulnerable people’s particular requirements for support, care and self-determination, thereby maximising their quality of life. This includes a commitment to promote choice for vulnerable people, so they are offered a maximum degree of independence in the way they live their lives.

We recognise that vulnerability is not necessarily permanent, and that people’s needs have to be met in different ways. These needs can be met in a variety of settings, such as specialist supported housing, hostels, and through floating support in general needs housing.

The Corporation’s Regulatory Code, states that housing associations must “manage good-quality homes that seek to meet people’s needs and preferences now and in the future” and that they “must provide good-quality housing services for residents and prospective residents: by being responsive to the individual characteristics and circumstances of residents”. Our expectation of associations is that this should include being responsive to the needs of vulnerable people.

Additionally, regulatory guidance states that the needs of vulnerable residents should be considered, that services should be shaped around customers’ needs and that “vulnerable and marginalised residents are provided with appropriate responsive housing services. Support and care arrangements (including liaison with other agencies) are in place, where appropriate.”

This Thematic Review set out to examine the extent to which we can assess sector performance against this aspect of the Code – that is, to what extent associations respond to the needs of vulnerable people in their general needs stock.
A central role of Thematic Reviews is to utilise existing data sets to answer specific questions. Assessing how well housing associations are meeting the needs of vulnerable people within their general needs stock ideally requires a comprehensive set of research to explore:

- the context – how many people who identify themselves as vulnerable are living in general needs housing;
- whether their landlord is responsive to their needs in how it delivers services;
- how provision of general needs and supported accommodation work together effectively, and how floating support is promoted and facilitated;
- different approaches to provision of services to vulnerable people across housing associations; and
- best practice examples of innovative schemes and services.

Housing vulnerable people covers a broad area with a wide range of possible avenues for investigation. As such, it was agreed that this Thematic Review would focus on the following:

- the detail – housing association approaches to providing housing for vulnerable people through general needs stock via research with individual housing associations.

Data sources and limitations

The Corporation’s CORE dataset provides information on all new lettings made by housing associations and the tenants who move into general needs and supported housing. In total, data from 572 associations was included in this review.

Supported housing is designated as being for particular client groups, such as ‘people with drug related problems’ or ‘vulnerable women with children’. General needs housing is not designated to any particular group.

In order to draw conclusions on the proportion of general needs lettings made to vulnerable people, a clear statement of the criteria that defines a ‘vulnerable person’ was required. The starting point for this definition was the CORE supported housing client groups. A combination of answers to different questions on the general needs CORE form was used to estimate numbers in each client group. This methodology means that tenants could fall into more than one client group, and enables us to identify tenants with multiple indicators of vulnerability. As a result, it was decided that analysis could only show how many of the general needs tenants in the 2006/07 data
set met the criteria for at least one of the client groups and that the criteria would be considered indicators of vulnerability rather than definitions.

It was not possible to identify every client group using the information provided in the general needs CORE form, as client group information is only captured for lettings to supported housing.

The client groups that could not be identified were: people with AIDS/HIV; people with a degenerative and debilitating illness; and people with learning difficulties.

The indicators of vulnerability are as follows:

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Referral</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeless immediately prior to letting</td>
<td>Referral made by Social Services</td>
</tr>
<tr>
<td>Statutorily homeless</td>
<td>Source of referral: Social Services</td>
</tr>
<tr>
<td>Other homeless</td>
<td></td>
</tr>
<tr>
<td>Previous accommodation: direct access hostel</td>
<td></td>
</tr>
<tr>
<td>Health issues/disability</td>
<td></td>
</tr>
<tr>
<td>Economic status of tenant: long-term sick/disabled</td>
<td>Previous accommodation indicating support needs</td>
</tr>
<tr>
<td>Wheelchair user in household</td>
<td>Previous accommodation: supported housing</td>
</tr>
<tr>
<td>Reason for leaving last settled home: previous accommodation unsuitable</td>
<td>Previous accommodation: housing for older people</td>
</tr>
<tr>
<td>disability</td>
<td>Previous accommodation: residential care home</td>
</tr>
<tr>
<td>Previous accommodation: hospital</td>
<td>Previous accommodation: children’s home or foster care</td>
</tr>
<tr>
<td>Source of referral: health service</td>
<td></td>
</tr>
<tr>
<td>Source of referral: Community Mental Health Team</td>
<td></td>
</tr>
<tr>
<td>Moving to accommodation with support</td>
<td></td>
</tr>
<tr>
<td>Reason for leaving last settled home: to move to accommodation with support</td>
<td></td>
</tr>
<tr>
<td>Domestic violence</td>
<td></td>
</tr>
<tr>
<td>Reason for leaving last settled home: domestic violence</td>
<td></td>
</tr>
<tr>
<td>Referral made by Social Services</td>
<td></td>
</tr>
<tr>
<td>Source of referral: Social Services</td>
<td></td>
</tr>
<tr>
<td>Previous accommodation indicating support needs</td>
<td></td>
</tr>
<tr>
<td>Previous accommodation: supported housing</td>
<td></td>
</tr>
<tr>
<td>Previous accommodation: housing for older people</td>
<td></td>
</tr>
<tr>
<td>Previous accommodation: residential care home</td>
<td></td>
</tr>
<tr>
<td>Previous accommodation: children’s home or foster care</td>
<td></td>
</tr>
<tr>
<td>Refugees</td>
<td></td>
</tr>
<tr>
<td>Reason for leaving last settled home: left home country as refugee</td>
<td></td>
</tr>
<tr>
<td>Prison/probation</td>
<td></td>
</tr>
<tr>
<td>Reason for leaving last settled home: discharged from prison/long stay</td>
<td></td>
</tr>
<tr>
<td>hospital/other institution</td>
<td></td>
</tr>
<tr>
<td>Previous accommodation: prison</td>
<td></td>
</tr>
<tr>
<td>Previous accommodation: approved probation hostel</td>
<td></td>
</tr>
<tr>
<td>Source of referral: Youth Offending Team</td>
<td></td>
</tr>
<tr>
<td>Source of referral: police, probation, prison</td>
<td></td>
</tr>
</tbody>
</table>
Multiple indicators of vulnerability

It is important to recognise that many vulnerable people will have multiple needs and may fall into a number of categories. Analysis showed that vulnerable people going into general needs stock in 2006-07 were recorded as having on average 1.4 indicators of vulnerability. This means that most people had one primary issue which indicated that they were vulnerable, but a number also showed additional indicators of vulnerability.

The most common combinations of vulnerability were as follows:

- unable to work due to being sick or disabled, and previous property being unsuitable because of ill health/disability;
- statutorily homeless, and unable to work due to being sick or disabled;
- statutorily homeless, and domestic violence; and
- wheelchair user in household, and previous property unsuitable because of ill health/disability.

The context: housing vulnerable people in general needs accommodation

In 2006-07, 45% of general needs lettings were made to vulnerable people. This equates to over 57,000 lettings. Those who are statutorily homeless accounted for most of these, followed by people who are sick or disabled and those whose previous property was unsuitable because of ill health or disability. Table 1 shows the proportions of general needs lettings made to the most common vulnerable people categories.

Table 1

<table>
<thead>
<tr>
<th>Indicator of vulnerability</th>
<th>Number of vulnerable people lettings to general needs stock</th>
<th>% of total general needs lettings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statutorily homeless</td>
<td>23,227</td>
<td>40.1%</td>
</tr>
<tr>
<td>Sick or disabled</td>
<td>15,753</td>
<td>27.2%</td>
</tr>
<tr>
<td>Previous property unsuitable because of ill health/disability</td>
<td>11,048</td>
<td>19.1%</td>
</tr>
<tr>
<td>Other homeless</td>
<td>7,542</td>
<td>13.0%</td>
</tr>
<tr>
<td>Wheelchair user in household</td>
<td>4,080</td>
<td>7.0%</td>
</tr>
<tr>
<td>Domestic violence</td>
<td>4,047</td>
<td>7.0%</td>
</tr>
</tbody>
</table>
We analysed the data to assess the variation in numbers of lettings made by associations. Chart 1 below shows the number of general needs lettings by the proportion made to vulnerable people.

This shows the majority of general needs lettings are made by associations that make between 40% and 59% of their general needs lettings to vulnerable people. Comparatively, a small number of general needs lettings are made by associations that make 80% or more of their lettings to vulnerable people. The smallest number of lettings is made by those associations where 19% or less of their general needs lettings are made to vulnerable people.

From the analysis, we found that two thirds of associations made 40% or more of their general needs lettings to vulnerable people. Around a quarter made 60% or more, and one in ten made more than 80%. Just under one in 20 associations made less than 20% of their general needs lettings to vulnerable people. This tells us that there is a clear prevalence of those associations that make around half of their general needs lettings to vulnerable people, with associations in this category accounting for more lettings than all the others combined.

Chart 1: Number of general needs lettings by the proportion made to vulnerable people

Proportion of associations’ general needs lettings made to vulnerable people
Regional variation

Table 2 below sets out an analysis of the average percentage of general needs lettings made to vulnerable people by associations operating in each of the Corporation’s fields. Contextual issues present in each region such as demography and levels of migration will impact on the numbers of vulnerable people in each area, and on the number of lettings to social housing.

<table>
<thead>
<tr>
<th>Housing Corporation Field</th>
<th>Average percentage of GN lettings made to vulnerable people</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central</td>
<td>45%</td>
</tr>
<tr>
<td>London</td>
<td>48%</td>
</tr>
<tr>
<td>North</td>
<td>41%</td>
</tr>
<tr>
<td>South East</td>
<td>49%</td>
</tr>
<tr>
<td>South West</td>
<td>45%</td>
</tr>
<tr>
<td>Total</td>
<td>45%</td>
</tr>
</tbody>
</table>

Local authority area

The map on page 9 shows the percentage of general needs lettings to vulnerable people, by local authority area in 2006-07. This shows the proportion of lettings to vulnerable people, ranging from 10% to 79%. When viewing this map, it must be remembered that only lettings made by housing associations have been included. Local authority data has not been included because local authorities are not required to complete CORE forms (though many do and the number is increasing). As such, a complete picture of lettings made by local authorities is not available from CORE. It is therefore likely that a key explanation for those areas with low proportions of housing association lettings to vulnerable people is that a significant proportion of stock in these areas is owned and managed by other social landlords, such as the local authority.

Analysis by type of association

As part of the review, we looked at a range of characteristics of associations to see what influence this had (if any) on general needs lettings to vulnerable people. For this part of the analysis, data from CORE and the Regulatory and Statistical Return (RSR) for 2006-07 was used.

Size of association

Chart 2, shown on page 10, shows the lettings to vulnerable people as a proportion of all general needs lettings, by size of association.
Percentage of general needs lettings to vulnerable people by local authority, 2006-07

Source: Core 07

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It can be seen that the proportion of general needs lettings made to vulnerable people is reasonably consistent across all sizes of association. Associations with between 5,000 and 10,000 units made the highest proportion of total lettings to vulnerable people, at 47.3%. Associations with less than 1,000 units made the lowest proportion of lettings to vulnerable people at 40.0%.

Chart 2 also shows that associations with between 5,000 and 10,000 units made both the highest number of general needs lettings and the highest number of general needs lettings to vulnerable people. The smallest number of general needs lettings to vulnerable people was made by associations with between 1,000 and 2,500 units.

This is at least partly explained by the proportion of general needs stock provided by associations of different size. Associations with more than 5,000 units manage two thirds of general needs stock, whilst those with less than 2,500 units account for less than 10% of general needs stock.

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Case study

Coastline Housing Ltd is a stock transfer association with properties located in the towns and villages of west Cornwall, primarily in the Kerrier district. Coastline manages approximately 3,500 homes. Its operational focus is on general needs housing, which accounts for approximately 80% of the total stock.

In 2006-07, 78% of new general needs lettings were to tenants with at least one indicator of vulnerability. Coastline accounts for this through:

- the nominations agreement in place with the local authority as part of the homelessness action plan. This ensures that up to 75% of lettings are provided for this purpose;
- the operation of a housing register of need – as opposed to a waiting list. Where allocations are made from the association’s own register, priority goes to the applicant with the most points. As points are allocated on need, vulnerable people have greater success in securing housing; and
- the operation of a downsizing incentive scheme whereby Kerrier District Council provides an incentive for residents to downsize to more appropriately sized accommodation in return for the offer of the new vacant property for local authority nominated applicants.

The New Connection, which joined the association in 2007, is a charity based in Camborne that specialises in working with homeless and vulnerable people. Through its work with New Connection, Coastline is able to offer access to a wider range of housing opportunities and support services to homeless vulnerable people in a dedicated temporary housing unit. Support services are provided to enable residents to move on to permanent housing and independent living arrangements.

In addition, and as and when required, identified needs are also met by a floating support service which is commissioned following a referral made by Coastline’s Tenancy Management team. This service, which is not provided by the association, is funded by Supporting People.
Chart 2 also shows that associations with between 5,000 and 10,000 units made both the highest number of general needs lettings and the highest number of general needs lettings to vulnerable people. The smallest number of general needs lettings to vulnerable people was made by associations with between 1,000 and 2,500 units. This is at least partly explained by the proportion of general needs stock provided by associations of different size. Associations with more than 5,000 units manage two thirds of general needs stock, whilst those with less than 2,500 units account for less than 10% of general needs stock.

**Group structure**

Associations not part of a group structure made on average 47% of their general needs lettings to vulnerable people. This compares to an average of 44% made by associations in a group structure. The chart below shows the lettings to vulnerable people as a proportion of all general needs lettings, by group structure.

It can be seen, however, that associations in group structures made a significantly higher number of general needs lettings, and therefore a higher number of general needs lettings to vulnerable people. Associations in group structures manage around two thirds of general needs stock, so these findings are in line with expectations.

![Chart 3: Number of lettings by group structure](chart.png)
Case study

Impact Housing Association is a community based organisation which operates in Cumbria with a particularly strong presence in the north of the county, on the west coast and within the Lake District National Park. It owns and manages over 2,400 properties.

In 2006-07, 61% of its new lettings were to tenants with at least one indicator of vulnerability. Impact puts this down to its:

- lettings policy – high priority is given to people who are statutorily homeless and people with acute medical need;
- history of working with and housing vulnerable people;
- specific lettings targets set, which includes supported housing move-on;
- range of in-house services to be able to respond to individual needs, such as the tenant support worker service and the domestic violence service;
- running recycled furniture stores – low-cost quality furnishings are available, which have proved particularly useful for young single people setting up their first home, those fleeing domestic violence, and people who were homeless; and
- Impact for Life Group, which provides support for elderly tenants and the wider community.

Stock transfer

On average, stock transfer associations made just under 47% of their general needs lettings to vulnerable people. Forty-three per cent of general needs lettings were made to vulnerable people by associations whose stock has not been transferred from the local authority.

Chart 4, opposite, shows the lettings to vulnerable people as a proportion of all general needs lettings, by stock transfer and non-stock transfer associations.

The graph shows that non-stock transfer associations made a larger number of general needs lettings than stock transfer associations, but a smaller proportion of lettings to vulnerable people.

General needs stock is split almost equally between stock transfer and non-stock transfer associations, with each managing approximately 50% of the stock available. The higher number of lettings made by non-stock transfer associations therefore indicates a higher throughput of tenants by these types of associations.
Chart 4: Number of lettings by type of association

<table>
<thead>
<tr>
<th>Stock transfer</th>
<th>Non stock transfer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other general needs lettings</td>
<td>General needs lettings to vulnerable people</td>
</tr>
</tbody>
</table>

Source: CORE and RSR 2006-07
Case study

West Kent Housing Association, one of the first LSVT associations from Sevenoaks District Council, is a general needs provider with 5,650 homes. In 2006-07, 66% of its lettings were made to people with at least one indicator of vulnerability. West Kent considers this to be due to:

- 100% of its lettings being made through the housing register of the local authority (which it manages via a Service Level Agreement) which aims to house the most vulnerable in society. The overall needs-based allocation coupled with low supply, means that only those with multiple needs and therefore more vulnerable are likely to be housed;
- demographic factors – there are high proportions of elderly people and people with disabilities in the Sevenoaks area;
- economic issues – Sevenoaks is a high demand area, with high sale cost which means increased demand for social housing;
- the association addresses identified needs through a range of additional support;
- via Neighbourhood Housing Officers, providing help around debt management, anti-social behaviour, dealing with garden maintenance and repairs where tenants are unable to or cannot afford to undertake the work;
- West Kent Extra – this is a community development registered charity to which West Kent dedicates 1% of its rent roll in order to support tenant engagement, youth work and training to help individuals and areas provide access opportunities for learning;
- offering discounts to tenants to its furniture recycling warehouse project which serves the general public, facilitating the furnishing of first homes for vulnerable tenants at a low cost; and
- range of specific support services for tenancy sustainment.
Older vulnerable people

We looked at the proportion of vulnerable people that were aged 65 or over to assess the extent to which general needs lettings are being made to older vulnerable people.

Of all the general needs lettings made to vulnerable people, 9% of these were made to older vulnerable people. Looking only at general needs lettings to older people, we found that 56% (5,395) were made to older people with at least one indicator of vulnerability. This compares to 45% of general needs lettings to vulnerable people for all age groups.

For older vulnerable people, the most common indicators of vulnerability are those relating to ill health or disability. The most significant indicator by some margin was previous property being unsuitable due to ill health/disability, with lettings for this reason accounting for a third of all lettings made to older vulnerable people.

Black and minority ethnic vulnerable people

At 43%, the proportion of vulnerable people who were black or minority ethnic (BME) was found to be similar to the overall proportion of 45% of all general needs lettings being made to vulnerable people. Further analysis showed that there was no significant difference in the number of indicators of vulnerability for BME people compared to the total population. This indicates that there is no correlation between ethnicity and vulnerability in terms of the definition used.
Conclusions

From the data available to us, we have been able to assess the extent to which housing associations are making general needs lettings to vulnerable people. On average, almost half of all general needs lettings are being made to people with indicators of vulnerability. Various factors, such as size of association and group structure have an influence on this, but as we have seen, the impact of different types of associations on the proportion of lettings made to vulnerable people is limited.

The most common indicators of vulnerability for those lettings made to general needs stock in 2006-07 provide a useful insight into the most prevalent issues. It is unsurprising that a large proportion of new lettings in 2006-07 were made to statutory homeless households, as associations have a statutory duty to work with local authorities to contribute to tackling homelessness. It is interesting that a significant number of new tenants were sick or disabled, or had to move from their previous accommodation as it was unsuitable because of their ill health/disability, particularly when levels of stock accessibility is considered.

Data from the RSR for 2006-07 shows that 9% of general needs stock is accessible for people with limited mobility, and 1% is accessible for wheelchair users. However, lettings data for the same year shows that 5% of lettings were made to households that included a wheelchair user. With a significant proportion of lettings being made to those considered vulnerable due to ill health or disability, it needs to be ensured that stock meets tenants’ needs.
The data currently available means we have not been able to assess some issues in any depth. There are a number of options for exploring these further. These include revising the information requested from associations in returns such as CORE, the RSR, and the Existing Tenants Survey, and looking at this topic with the Residents Panel. Tenant profiling provides useful data on the needs and characteristics of associations’ tenants. Good practice on tenant profiling could be produced and key summary information from profiling gathered to promote best use of this data in meeting the needs of vulnerable people. The Gold Award scheme could also be used to identify and promote good practice in this area. Issues such as these will be considered within the context of minimising the regulatory burden, making best use of data, and focusing on the needs and aspirations of tenants.

This review has provided an overview of the extent to which associations are making lettings to their general needs stock to vulnerable people.

In doing this, a number of recommendations and other avenues for further investigation have come to light. The primary area is associations’ monitoring of key information about their tenants and the local population to ensure they are best able to meet their housing need. This will ensure associations are best placed to provide appropriate support to vulnerable tenants in general needs housing. In doing this, associations will need to consider the level of support required and the type of support being provided, and how need is identified. Factors such as relationships with other stakeholders, for example local authorities, will play an important part in an association’s ability to house vulnerable people, as will its capacity to cater for specific groups.

Recommendations
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