



Freedom to Work

Project
evaluation
summary
report

**De Montfort
University,
Leicester**



Breaking the cycle of homelessness



74

clients housed
and supported

35

clients in work

30

clients living
independently in the
private rented sector

£7,543

saved by clients

£1,301,144

in savings to society
associated with
housing costs



“Rentstart allowed me to start
retrieving my dignity and
rebuilding a life.”

Forewords

Commonweal Housing

Commonweal Housing works in partnership with organisations seeking solutions for those at the margins, often overlooked, ignored or undervalued by mainstream policy: those that are failed by the system.

When Elmbridge Rentstart first approached us, they told us the stories of the systemic challenges their clients were coming up against. As a long-established homelessness charity specialising in access to the private rented sector scheme, they were good at helping those who needed to access accommodation. As their services developed, Rentstart became equally adept at supporting people to access employment.

Through this work they found that the transition from benefits to employment was a period of great personal and financial stress for too many. The gap between benefit payments ending and any first pay-packet being received caused particular difficulty. Rentstart were seeing too many people either struggling to pay their rent or simply giving up on their employment as the financial transition was too great.

Their desire to test a new project providing stable housing, alongside housing and employment support and a match funded savings programme was a compelling one. Their vision of a system where people had a genuine 'freedom to work' was one that we felt needed to be tried. We also recognised that this was likely to be one of those projects that would develop and change with the reality of people's lives and the wider national and local policy context. This commitment to action learning - seeing how things pan out, reviewing and if necessary amending accordingly - is at the heart of what Commonweal does.

We are delighted with the way Rentstart have engaged with our independent evaluator Prof. Jo Richardson and her colleagues at De Montfort University. The lessons that have been drawn out on how others can address this issue across the country now need to be promoted, adapted and delivered elsewhere.

Running a pilot project and this evaluation report is not the end; Commonweal wants to hear from others who wish to take this learning forward. We will be working with Rentstart and key stakeholders, helping others to deliver yet more housing solutions to this form of social injustice. If you are interested in joining us do get in touch.

Ashley Horsey - Chief Executive, Commonweal Housing
May 2020

Elmbridge Rentstart

When people think of housing injustice in Britain, their minds don't often land on leafy Surrey. But with rent in the Surrey borough of Elmbridge 200% higher than the national average, it is easy to see how local residents can quickly fall into difficulty, lose their homes and even end up on the streets.

Elmbridge Rentstart knows this story all too well and works with over 400 people each year to help them find sustainable housing in and around the borough. With the tag line 'breaking the cycle of homelessness' our aim is to not only house people but close the revolving door of homelessness firmly behind them.

However, over the last decade we noticed that some of the same clients would end up back at our door and we wanted to know why. Ironically, many of these clients cited finding work as the problem and not the solution they believed it would be. How could it be that the one thing that was needed to end their challenges was seemingly the biggest obstacle of all? Over time we realised the complexity of the challenges people face when leaving the benefits system behind and transitioning into work and independence. It was out of this paradox that Freedom to Work was born.

We believe that if people are to successfully transition from homelessness and unemployment back into work and independence, then they need three things:

- access to sustainable, quality accommodation;
- the opportunity to commit to saving financially for their future;
- targeted personal support to help navigate the different issues that they face.

By working closely with each individual, we have been able to support many people back into independence and a much brighter future. Uniquely, the match funded rent credit element of the project has provided the financial firepower for people to move forward when the time was right. As one client put it, Freedom to Work "has made me think, yes, I can."

We are hugely thankful to Commonweal Housing for supporting us in testing this model. After a successful pilot period supporting over 70 adults, we are delighted to share our findings with you, and firmly believe that the principles of Freedom to Work can be successfully applied elsewhere in the UK.



Helen Watson

Chief Executive, Elmbridge Rentstart

May 2020



Breaking the cycle of homelessness

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Introduction

This summary report tells the story of an innovative project: Freedom to Work (F2W) - designed by charity Elmbridge Rentstart in 2016, with the support and grant fund from Commonweal Housing, towards the cost of delivery and learning over the initial three years.

Elmbridge Rentstart (Rentstart) is a charity that helps homeless and vulnerably housed people with a connection to either Elmbridge or Runnymede boroughs in Surrey. Commonweal Housing provides experts and partner organisations the opportunity to trial and test new approaches designed to enhance housing equality and justice. The Commonweal team has been working closely with Rentstart through the development of F2W, providing funding support for the project since 2016, as well as commissioning this independent external evaluation by De Montfort University.

What is Freedom to Work (F2W) and why was this project needed?

Freedom to Work is a project providing stable housing, housing support and wrap-around employment support to people who are homeless or precariously housed and in need of intensive housing management and support. A key principle is that the project is for those who are ready to re-enter the workforce in the Elmbridge area, and who are willing to engage in a match-funded savings programme to help them enter the private rented market at the end of the project.

Freedom 2 Work (F2W) is a simple, person-led response to anyone facing homelessness. F2W enables the person to be part of the solution, to contribute and build resilience. By drawing on clients' talents and encouraging self-reliance, F2W offers a protected way back into the world of work.

The Need for F2W

Elmbridge Rentstart is a charity that helps homeless and vulnerably housed people with a connection to either Elmbridge or Runnymede boroughs in Surrey. The number of people who are homeless, or at threat of homelessness has been rising in recent years, with particularly acute affects in London and the South East. Rentstart have been supporting the community for nearly 20 years, and their wider work provides housing and support solutions for people who have been homeless, or precariously housed. The aim of Rentstart is not only to help people secure quality private rented housing, but also to support clients to move on in life and get back into work, training or education. Rentstart clients face complex issues, 49% have mental health issues and 30% face problems with drugs and /or alcohol, 5% have learning difficulties and 8% have criminal records. Together these issues mean that their clients need support, not only to find a suitable home, but also to establish themselves and start to re-engage with society.

In 2016 Rentstart designed a project with an additional element, specifically for a cohort of people who wanted to be part of a 'saving' scheme, whereby every pound they could put by towards a future rent deposit in the private rented sector, would be matched by Rentstart – to provide a small nest egg to set them up for the next part of their housing journey.

This was a challenging aim, given the wider context of austerity and the impending rollout of Universal Credit – but Rentstart and Commonweal were keen to try this, to see what benefits there might be for participants in F2W. This is an aspirational scheme, building on elements of what Rentstart already succeeds in delivering, with the addition of the savings element. There have been some clients who have 'graduated' from F2W into their own rented property, feeling ready to move on with their lives; but there have also been some challenges – which will be touched upon further in 'lessons learned' and in 'outcomes and impacts'.

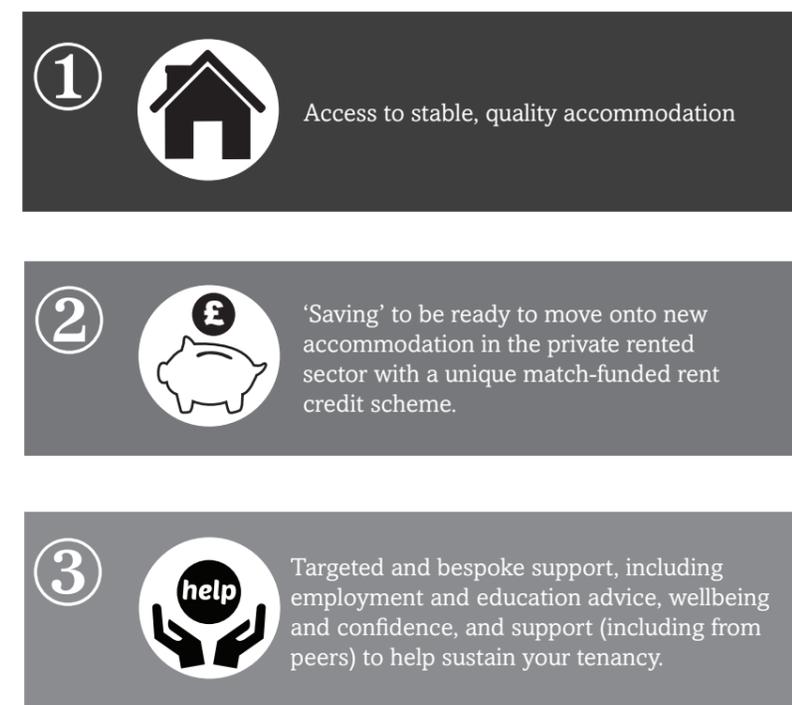
Composition of F2W

The project set out to test a hypothesis that a multi-pronged approach would be suitable to challenge the cycle that keeps already vulnerable adults stuck among a range of no-win situations involving claiming benefits, lack of training and support, and unstable housing. Already significant in their own right individually, these challenges may rapidly escalate in severity, triggering a threshold in the person's ability to cope with other areas, leading to a collapse in social supports and opportunities.

F2W identifies the cycle of homelessness and unemployment as a dynamic interaction among unstable housing/ living arrangements, fluctuating benefits and issues around claiming, and a lack of training and of support. In combinations of two or more, these commonly overwhelm already vulnerable adults. The solution F2W tests is whether a multi-tiered approach addressing stable housing, targeted support, and match-funded savings can break the cycle of homelessness and unemployment.

As a result, the provision of stable housing, targeted support and match-funded savings constitute the 'three-pronged approach' of the F2W model. In practice, these focal points rested upon seven pragmatic 'key ingredients' when the project was initially scoped in year one (see further appendix one):

Three Principles Of The Freedom To Work Model



Seven key ingredients

-  Accessing accommodation
-  Regular saving
-  Creating well-being
-  Building resilience
-  Sustaining accommodation
-  Entering employment
-  Moving on into independence

F2W is for people who are homeless or at risk of becoming homeless, who are in need of some support to access and maintain a tenancy, and to consider how to get back into work and to prepare for attempting to enter into the private rented sector once they have benefitted from the advice and support of the F2W intervention. There are some basic characteristics of a F2W-ready client:

- They are homeless or vulnerably housed and in need of suitable accommodation.
- They agree to save on the rent credit scheme (absolutely essential)
- They are in a place where they want to start their journey back to work.
- They are willing to engage on every level, answer the phone, and come in when asked.
- They are willing and agree to the F2W pledge (which essentially states the above three points as necessary means for the tenancy to continue).

The over-riding theme of the project is 'freedom'. This involves a number of dimensions for staff / service providers and users. In relation to the F2W staff, it includes four interrelated aspects:

- Offering a wide and diverse range of bespoke support to reflect the specific needs of individuals.
- Providing a flexible set of services that respond to the changing needs of the user.
- Offering relevant services i.e. avoidance of a menu of pre-prepared forms of provision.
- Providing an intensity of interventions as and when required.
- Providing a means of investing in their future through the rent credit scheme (a route to financial freedom)

F2W is indeed an innovation in the market. There is nothing quite the same in the UK, but the team did find projects that had a number of the elements of F2W, if not all. The innovation was found in the combination of:

- Bespoke support from F2W
- Shared accommodation with support of peers
- Employment and education advice
- Rent credit match-funded savings scheme
- Access to wider partner networks of Elmbridge Rentstart

Summary

There was a clear need in Elmbridge for support and housing to help people who had been homeless, and this was the basis of the wider work and housing with support offered by Rentstart. However, the complexity of the changing nature of the local housing market and the challenges associated with entering the private rented sector market, created a space for Rentstart to think of an innovative approach to try, with intensive support and match-funded saving scheme, help to support their clients to build up towards a deposit to help them move into the private rented market and secure a home and move into employment. Three years on from that initial idea, the rest of this summary report (and the longer findings report) outlines what worked and the lessons learned along the way.

Evolution of F2W: lessons learned along the way

As with many innovations, it was not as simple as having a clear hypothesis and model and then implementing it. There were a number of questions asked by the Rentstart team of themselves and the hypothesis, and lessons learned along the way. Indeed, there was a point at the end of year one where the hypothesis was examined to see if it really was what wanted to be tested. Once this was agreed, there was a period, in the first part of the second year, of consolidation of the model through clearer articulation with existing and new clients to make sure, particularly, that the element of savings was understood and reinforced. This meant that by the end of the second year, and for the duration of year three – there was a marked increase in savings behaviour for the F2W clients, and also management behaviours to reinforce this – such as text reminders and other nudges to help clients maintain their savings goals.

This approach is something which could be considered and adapted in other areas, by different organisations wishing to set up a similar scheme. To be clear, the learning that happened during year one, and the reinforcement of the savings element, was made possible by Rentstart utilising their access to wider housing stock under their management. This meant that the clients who could not, or did not wish to pledge to save, were able to be moved onto other properties, if appropriate, managed by Rentstart. This inadvertently created a 'move-on' stage to the model. The 'move on' became a wider portfolio of properties – not just for those clients during year two who were not participating fully in the F2W project, but also for those who by the end of their 12-18 months on F2W, where their savings were not sufficient to enable them to enter the PRS completely on their own, were able to remain supported by Rentstart to some degree, upon graduation from F2W. Again, for those organisations seeking to replicate or adapt F2W, this may be an important point to consider from the start.

This section of the report summarises on the evolution of the project, and the lessons that have been learnt. There are five key learning points.

Learning Point One – communication

Communication and information sharing between the F2W team at Rentstart has been excellent. The research evaluation team were able to visit the offices, participate in events and interview clients and staff of F2W. Open communication channels have been vital to this project in a number of ways – to create a learning environment between Rentstart, Commonweal and the evaluation team, to facilitate flexible and responsive ways for Rentstart to meet client's needs, to enable utilisation of wider resources (such as the move on accommodation) in order that clients were still being supported, but that the original hypothesis (including saving) could still be tested in the dedicated properties that were part of the F2W scheme.

Learning Point Two – responding to clients' suggestions

Staff working on the F2W project were receptive and open to suggestions from clients, as well as from the evaluation team. Feedback from clients was that they wanted a way of supporting their social/interaction skills. During year three, the F2W team established the 'Tuesday HUB' with the support of the Chelsea Foundation. This is a regular space where clients get together and cook, share ideas, get fit, sometimes even get haircuts. The skills, ideas and activities are based on the pre-existing skills (cooking, haircutting) from prior careers. Physical get-fit activities are provided by the Chelsea Foundation. This aspect of the project in year three came about because of the ability of the clients to make a suggestion, and the willingness of the F2W team to listen and respond.

Learning Point Three – consistency

During year two there was a need to reconcile quarters, the project itself had been running for one quarter before the evaluation team started. It became apparent that the report from Elmbridge Rentstart to Commonweal was run on a slightly different quarterly endpoint, from the data reported to the evaluation team. An additional quarter was put into the reporting template to Commonweal to ensure that it reconciled with the evaluation reports, and that the final year three was reconciled to start 1st July 2018. For other projects thinking about starting up, it is important to reconcile reporting periods where there are multiple organisations (funder and evaluators, for example) requesting data.

Learning Point Four – savings element

The element of F2W pertaining to savings for rent credit, was not universally taken up, or enforced during year one, and part of year two. During year two there were discussions with Rentstart and Commonweal that if this was such a vital ingredient of the project, then it must be embedded more rigorously. This was done in time for year three; and the following steps were essential components for all participants in F2W.

- Clients must save into the rent credit scheme on a monthly basis. This is set up as a standing order at the start of the scheme.
- Clients have a one-month grace at the start of their tenancy. Saving is reviewed regularly, as it is an integral part of the programme. The idea is that tenants save for either a 'rent credit' when they find work, or cash in the money when they leave into the PRS.
- If clients do not save, they receive notice to leave the programme in line with the client pledge signed at the start of their tenancy, unless they contact the F2W team with their extenuating circumstances.

Each month those clients who save receive an SMS message to tell them how much they have saved so far (before and after match-funding). Those who have not saved also receive an SMS to remind them to make the payment. This operational element was introduced during year two of the project – it was seen as an important behavioural 'nudge' and an important recognition of success in the face of a very challenging financial context for many.

Clients can save up to £40 per month, (which is doubled through the match-funding arrangement when they find work or move on from the programme).

Initially the money saved by clients was intended to bridge the financial gap between finding work and losing benefit payments, but in this too, the F2W team learned lessons on being flexible in their perceptions. They found that some clients had chosen to "struggle through" the initial phase of finding work and losing benefits, by using food banks, for example, to reduce the cost of household food bills, in order to use the money later on as a deposit, rent in advance, or for furnishing/bills when they move on into the PRS. This was a significant shift from the original hypothesis.

It is an important point to note that Rentstart are able to utilise charitable funds, or signpost clients to schemes that enable them to 'struggle through' to be able to still make savings. For example, rather than using their savings to buy a suit or pay for transport when starting work, clients have instead utilised the funding/grants made possible by Rentstart's links within the charitable sector. In terms of replicability, an organisation that did not have the charitable resources or networks available to Rentstart may not see the savings outcomes in year three that were evident in the F2W final year project, clients would need to use 'savings' to bridge payments for everyday living costs and shortfall in benefits.

The impact of Universal Credit is also noteworthy here. Clients are now told in advance how the amount they have earned through work will impact their benefit payment, reducing stress of the unknown and providing time to budget. Previously when work started, benefits stopped, and then clients had to negotiate a myriad of hurdles with the DWP and council in order to establish how working will impact their income, notifying them manually of every change in circumstance along the way. Reduced fear of the unknown may have given further confidence to clients and coupled with the support of Rentstart resulted in less reliance on the rent credit for this period in time. It is also important to note that for clients who have been homeless, the fear and insecurity of returning to homelessness has also made them less willing to withdraw their savings and more willing to get by, using their saved money when they really need it. It was clear that the implementation of Universal Credit had an impact on clients.

At the end of year three, the manager of the F2W project was asked to reflect on the practical learning points which led to better take-up of the savings element. He said there were a number of essential components to the savings scheme:

- Client must sign up to saving and commit to the client pledge before they move in.
- Ensure the client is fully aware of the consequences of not saving.
- Monthly tracking is essential to ensure clients are chased up regularly.
- SMS reinforcement when they do save to tell them how much they have saved and a running tally (positive reinforcement)
- Prioritise saving before anything else for F2W enrolment

Learning Point Five – thinking about sustainable outcomes

Linked to savings, and the reflections of the team around culture and characteristics of clients with a positive savings outcome - another important learning point was not to rush lettings for the sake of filling void properties. The F2W manager reflected that historically the pressure at times to avoid voids has meant that they may not have selected the people with the characteristics which were key to positive outcomes for the scheme. Understanding by year three that the team had the ‘freedom to wait’ and to ensure thorough lettings process and client understanding of the pledge. For F2W to work to its fullest potential, the team felt that there needs to be a system where selection is not constrained by the pressure of rapid turnaround of voids.

Flexing the Model

Flexibility was also needed in terms of outcomes for destination – as the impact of Universal Credit and the shifting local market context for private rented presented dynamic challenges, so Rentstart needed to tailor their expectations for their clients to save sufficiently and be able to enter the private rented sector straight after one year. They were asked to reconsider what the destination pathways were, bearing in mind lessons learned from years one and two of the evaluation. Five pathways were identified:

- 1 Independent PRS (tenant pays all) – now independent of Elmbridge Rentstart
- 2 Elmbridge Rentstart deposit guarantee into PRS (the client saves towards paying this when the guarantee expires)
- 3 Into shared accommodation in the PRS (this provides reduced cost/deposit and may or may not include a deposit guarantee from Elmbridge Rentstart)
- 4 In some cases, clients with support needs find alternative accommodation (e.g. sheltered, social or hostel) they do not enter the PRS and are supported in their move-on by the agency that offers the next tenancy
- 5 Clients move into another Elmbridge Rentstart managed move on property (still attached to the wider organisation running F2W but run more like the PRS with reduced support and without the match-funded savings scheme)

All clients receive follow up support to ensure that their move-on is successful. If necessary Rentstart will work with landlords (guarantees/references etc). Clients who go to Rentstart move-on accommodation do receive additional support and still remain in contact with the F2W team (in some cases becoming volunteers and advocates for F2W). The idea for these clients is that their next step is into independent PRS accommodation, but F2W have, in these cases, identified this interim phase as a necessary step for some clients, often because their rent credit savings will not cover either the deposit or rent in advance, given the high prices, particularly in the Elmbridge area. This was a key lesson learned in the project, and flexibility was available in this F2W project because of the strong partnership with charity and private landlords, to allow sufficient access to housing stock to develop a specific ‘move-on’ pathway.

Key Outcomes and Impact

We now turn to a series of positive outcomes that show F2W clients have felt secure and supported to move on to work, into their own accommodation and with a flexible range of options for their savings. By the end of the final (third) year of the project evaluation, 74 people have benefited from the F2W scheme, there were 77 client records during the three years, although three of these have been repeat clients – i.e., who left the project and then returned. Hence, for the whole project there are 74 unique clients but 77 individual project interactions, most of whom have tended to be at risk of becoming homeless.

F2W clients who spoke to the evaluation team during the last three years were effusive about the support they had received during their time in the project. The bespoke support for and belief in each client was a very key element of the approach taken by Rentstart.

This an amazing scheme which allows users to build themselves up at a pace not pressured but needed. Practical process great for getting back and used to responsible saving and planning. Opportunity to have the backing of experts and such a knowledge team like Rentstart. Guiding you through some difficult process of getting back to full work and confidence in managing and coping.

This turned out to be one of the best decisions I ever made!! As it has been the catalyst to everything that's positive in my life right now.

Supporting you every step of the way. I was very apprehensive to accept help from the charity at first a mixture of pride and fear but (staff member) said to trust him and I did It was not easy but everything said was right, so glad I stayed as almost did not take the help on offer.

Main ingredients for me: - housing (I was homeless) - Investment in the person - Rentstart helped me as an individual to achieve what I wanted. - Support - without the all-round support I have experienced, I would not be where I am now (I now have my family living in a home in Walton on Thames, four years after being separated).

Of the 77 F2W participant clients:

36	are now in work
62	of them successfully joined the savings scheme (with more in the latter years)
53	clients had intensive client support during their F2W time
19	are currently living and working with the F2W project
3	are controls

Moving On:

- Nearly 19% of clients moved on to the private rental sector with Rentstart guarantee
- 15% of clients moved into Rentstart managed 'move on' properties
- Just under 22% of clients moved into the private rental sector without Rentstart support
- Nearly 13% have moved into Council or Housing Association properties
- Slightly under 7% have moved into emergency or hostel accommodation (including medical emergency, e.g., sectioned)
- Nearly 13% returned to live with friends or family
- 5% left unannounced

Employment:

- 47% of clients were in either full time or part time employment at the time of leaving the project (20% and 27%, respectively)
- 25.5% of clients were unemployed at the time of leaving the project
- The outcomes for just over 16% of clients were unknown at the time of leaving the project

Of the 54 F2W 'graduates', the activities they had in place at the time of leaving were:

12	in full time work
17	in part time work
3	were volunteering
3	in training
1	studying
2	were signed off due to sustained illness
16	were unemployed and not in education or training (NEET)

The destinations of the 54 people leaving the programme, over the course of three years, are summarised in Table 1, below.

Table 1: Destination Accommodation of Clients

Destination Accommodation	Count	Percentage
Independent PRS	6	11.3%
Rentstart guarantee into PRS	10	18.7%
Returned to live with parents	4	7.6%
Into emergency accommodation	1	1.9%
Sheltered accommodation (Charity)	4	7.6%
Into Rentstart managed property	8	15.1%
Independent PRS SHARED	5	9.4%
Section under mental health act	1	1.9%
Social housing	3	5.7%
Social housing (Sheltered)	3	5.7%
Hostel	2	3.8%
Moved in with friends	3	5.7%
Left unannounced	3	5.7%

(Source: "Destination spreadsheet final 27.6.19.xlsx")

There is a positive picture emerging in terms of clients moving into individual or shared private rented sector property. In the interests of 'replicability' it should be noted that 10 clients graduated into Rentstart 'move on' accommodation, and eight clients when into ERS managed property. This was possible because of the learning by Rentstart in year one, that some move-on element was required for those who had not saved sufficiently for the private rented sector deposits required. Additionally, the strong partnerships with existing landlords (particularly Walton charity) meant there was housing stock available to Rentstart to deploy for use in this way. This will not be the case for all areas looking to adapt this idea for their own use.

Table 2: Employment/ Education/ Volunteering Destination activity

Destination Activity	Count	Percentage
Full-Time Work	11	20.4%
Part Time Work	15	27.8%
Rentstart external agents/events	0	0
Volunteering	2	3.6%
Not stated	9	16.7%
Unemployed	14	25.9%
Total	54	100%

(Source: "Destination spreadsheet final 27.6.19.xlsx")

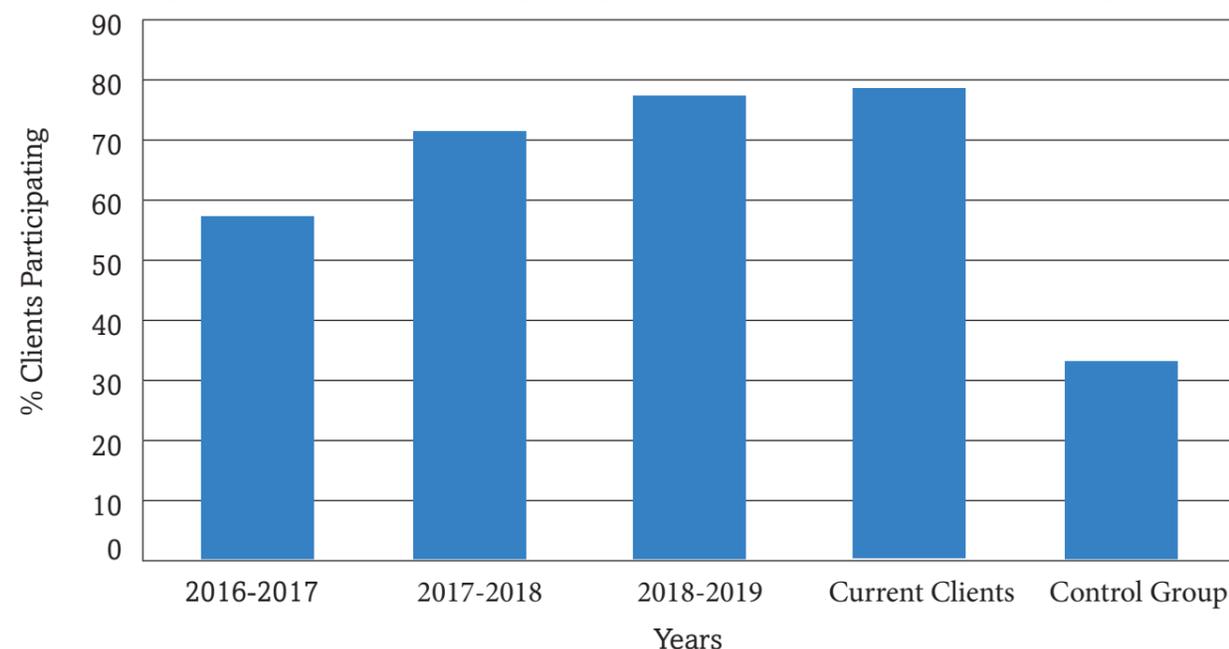
Savings:

Before matched funding, clients saved a total of £7,543.00 over the course of the project. Money was used towards moving on, sometimes towards a deposit or rent in advance, but also for the costs of creating a home – purchasing furniture, for example.

- Around 27% (20 clients) did not undertake any savings at all, with 66% of these clients coming from years 1-2, and around 33% of clients from year three. This reflects the prioritisation of saving in year three leading to more clients saving. However, it is important to note that of this 27% (20 clients) eight engaged well with the support aspect of the programme but were unable to save because they were not financially able (for various reasons such as debt or homelessness).
- Just over 39% of clients saved £100 or under (although some of these clients have since saved more since the final report).
- Just over 32% of clients saved over £100, with the highest registered saving figure at £600.

The figures suggest that between 2017 and 2019, the number of participating clients was increased, although more clients saved less. The important point is not the total amounts saved per year, but rather the number (or percentage) of clients who either currently participate or did participate up to the time of their leaving the project. There is a demonstrable trend indicating an increase in the percentage of clients participating in the savings scheme, as shown in Figure 1, overleaf.

Figure 1: Change in % clients participating in savings scheme by year leaving



It is apparent that the trend is for an increasing percentage of clients to participate in the savings scheme over time, although on the basis of available figures, this trend does appear to be beginning to plateau. A longer series of data would yield a more informed trend line.

Examining how these funds were subsequently applied, as summarised in Table 3, below, suggests that the majority of times, the savings were applied to arrears and to bills associated with new properties.

Variable	Count
Rent Credit/ Arrears Credit	12
Other	3
Client still saving (i.e. savings not yet used)	5
Rent in advance PRS	2
New property furnishing/bills	11
Unknown	7
Clients not saving / unable to save	20
Data not available	2

(Source: "Destination spreadsheet final 27.6.19.xlsx")

The increased engagement with the savings element of F2W really is a key positive outcome. Its flexible use is premised on the headroom available to Rentstart through the grant support from Commonweal and with the subsidised rent, particularly on the charity properties. Not every organisation who might wish to replicate such a scheme will have the grant funding available to them so may not be able to offer their clients such flexibility; but they could still adapt the model to create the support and drive to build a savings habit. This element of F2W, which could be adapted, even without grant funding to some extent, is essentially encouraging people to save so that when they need something (rent deposit, a new suit, oven, bicycle repair) they can tap into their savings knowing they will still be supported to maintain their tenancy and employment. The key, as Rentstart found in their first year or so, is being very purposeful with candidates at the information and sign-up stage – making this an explicit and mandatory part of the project, to save – no matter how small the amount, and to encourage this through match funding towards an end goal.

Summary

The headline of the F2W impact story is of the benefit to the participants in the project in terms of (1) accessing accommodation in the private rented sector, or other move-on options, (2) entering employment / education / volunteering (3) creating a savings habit, to help support future housing options. However, there are a number of ways in which wider societal benefit can be estimated – based on the support Rentstart gave to clients over three years, to get them out of homelessness and working towards employment and tenancy-readiness.

In terms of estimating social benefit, there are two sources of cost savings, housing and non-housing. For the purposes of the F2W project, savings brought about through housing are calculated from the provision of service to clients who are either at risk of becoming homeless or who are already street homeless, while those savings attributed to non-housing sources are those associated with the intensity of support required and whether clients have a criminal history. These savings, while non-cashable, are effectively savings arising from off-set costs to society associated with the provision of institutional or state services to this population. Through the provision of housing, for example, state costs are reduced, and these are classed as savings as per savings to the public purse. The savings to society associated with housing costs¹ amounted to a total of £1,301,144.00 over the three years of operation. The method and details of this estimated savings figure is found in the full findings report.

Conclusions and next steps

Considering costs, savings to society, resources required and outcomes for clients – outlined in this summary and detailed in the full report – it is clear that there are a number of benefits for participants and communities. Such an approach that provides access to housing, individual support, training and support to return to work, and a savings scheme has been shown to provide a number of positive outcomes.

It is recommended that the F2W model should be adapted in other areas. There are multiple benefits for organisations seeking to take a similar approach, for individuals at risk of homelessness, for councils and other organisations tackling the growing issue of homelessness. Elements of the F2W project may not be possible to replicate exactly, but ideas can be adapted to suit context. Not all organisations will be able to utilise wider stock as move-on accommodation, or achieve the same headroom resulting from subsidised rent.

Different contexts may require different elements of the model to be amplified to meet local housing and employment market contexts. For example, there will be rental markets outside of the South East where the private market may be more affordable and that this will alleviate the pressure to have to save as much for future deposits. It is also necessary to tailor elements of the approach for organisations that do not have access to grant funding from an organisation like Commonweal, or without access to wider charitable funds that provide the flexible support for people. However, the savings, as we have seen with F2W do not need to be large, but instead part of a habit of investing in the future – no matter how small the amount.

The benefits to areas that adapt this model (not just to the organisation delivering it, but partner organisations like local councils, employers, and other stakeholders) include:

- Proactive support for clients prevents the potential for ‘revolving door’ use of services, because resilience is enhanced and behaviour changes embedded
- Increased communication between stakeholders can lead to more PRS landlords signing up to a scheme like this, where work on the reputation of clients and provider is amplified
- Private landlords can benefit from having specialist organisation take on management of property, for those with corporate social responsibility / approach – a scheme like F2W can provide financial and social benefit.
- For local authorities, the benefits of a F2W scheme running in the area are enormous, especially where there are long waiting lists and growing homeless numbers in areas where demand far outstrips social housing supply. This is contingent on a close working relationship between the project team and the council, as seen in Elmbridge.

F2W has been a project which captured the imagination of the evaluation team. Over three years we have got to know the project team at Rentstart and spoken with clients, landlords, volunteers and other stakeholders. The benefits of the scheme are summarised in this report, and more detailed in the full report. There is much to commend it to others to try.

¹ There were no saved costs associated with hostels or bed and breakfast accommodation, so these have been excluded.



“ This turned out to be one of the best decisions I ever made! As it has been the catalyst to everything that’s positive in my life right now. ”