A window of opportunity

James Mullaney, August 2024

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Foreword

Scotland has some of the strongest rights in the world for people experiencing homelessness. Yet, as this report shows, opportunities to provide support to someone in housing crisis, to prevent them becoming homeless in the first place, are still being repeatedly missed.

Based on in-depth interviews with 15 people on how they lost their home, all of those who took part in this report had been in contact with at least three public services before becoming homeless, though on average it was five.

Almost all had been in touch with local authority housing services in the six months prior to becoming homeless.

Almost a third had reached out to domestic abuse services or helplines in that period.

In total it found that 80% of the interviewees had contact with health services in the six months before they became homeless.

The report found that, in total, the 15 interviewees had been in touch with at least 80 services combined prior to homelessness.

That's 80 opportunities to prevent homelessness, missed. It's 80 separate moments when a red flag — warning that someone was in a state of housing insecurity and needed help — was ignored.

The cost of these missed opportunities to prevent homelessness is massive. For individuals, it means suffering and stress that could have been avoided. For local authorities, it means ever growing demand — demand which is pushing councils across Scotland beyond the point where they can cope. And for wider public services, it means the knock-on effects of homelessness on the health system, on criminal justice and beyond continue to echo — tying up resources and making the jobs of hard working professionals even harder.

Measures contained in the new Housing Bill (Scotland)[1] contain a route towards a new preventative approach towards homelessness. Changes to the law, to allow people to get help earlier and to widen responsibility for homelessness prevention across public services provide a clear blueprint towards a model where people can get help before they reach a point of crisis.

However, this will only happen if the new duty to prevent homelessness is embedded in practice. Laws are important — but practical and cultural change are just as vital in ensuring that people benefit from earlier and more holistic help to avoid entering a traumatic and increasingly costly homelessness system.

Achieving that means more detail from ministers on how these plans will operate in practice. Widening responsibility for homelessness prevention will take pressure off public services, but as the changes are embedded, they will require staff operating outside of housing-related roles to take on new responsibilities — and it is vital they understand them.

And as this report shows, the move to prevention won't just mean a change in how public services operate, it will also mean widening awareness among the general public of the causes of homelessness and how they could be at risk.

Ultimately, these changes will require a cultural shift in how we, as a society, treat homelessness. Making that shift towards preventing homelessness before it occurs will take work, but the benefits will echo well beyond the housing and homelessness sector.

Matt Downie,
Chief Executive, Crisis

1. https://www.gov.scot/news/housing-bill-published/

Executive summary

Despite Scotland having some of the best protections in the world for people who lose their home, around 1 in 12 people have experienced homelessness[2]

In early 2023, Crisis carried out focus groups with people who had experiences of homelessness to understand more about their experiences of becoming homeless and gather their views on homelessness prevention.

As part of this wider work, the research found there was no single route into homelessness, with a range of events and circumstances serving as triggers. The resulting research report, "Home is the Foundation", concluded that policy and practice around homelessness prevention should be responsive to very specific triggers and interconnected routes into a housing crisis.[3]

Crisis followed this report up with in-depth interviews with people who had experienced homelessness. The aim was to gain a fuller understanding of what their individual journeys into the homelessness system looked like, and in particular, if any of the public services they were in touch with before accessing formal housing support could have taken action that may have prevented their homelessness - or helped to make it briefer, less traumatic, and more unlikely to occur again.

These interviews led to four main findings.

i. **People who become homeless are in touch with public services in the six-month period before a formal homeless application is made.** Frontline staff have an opportunity to identify homelessness risk and provide support.

ii. **People are not always fully aware of when they may be at risk** of losing their home. Even when they are, they may not know where to seek help or feel able to do so.

iii. Co-ordination between local councils, public services, community organisations and other support networks is essential. **There are a number of interlinked factors that contribute to and prevent homeless. Neither challenges nor opportunities can be effectively addressed or harnessed by any one service.**

iv. **Many people who have experienced homelessness will not be able to achieve housing stability unless they are given on-going support** for unmet needs such as mental health care.

Therefore, based on these findings Crisis proposes the following recommendations:

1. Scottish Government must provide **greater clarity around the responsibilities** of housing and non-housing staff to identify housing instability and provide the necessary support. This would help in creating the training, tools and work culture which positively champions proactive working to find suitable, sustainable solutions regardless of location, household, or tenure type.

2. Scottish Government to establish a **national communications strategy** to educate the general public around the triggers for housing instability, and how, when, and where to get help locally and nationally.

3. Improve collaboration by ensuring case management systems between the key public bodies identified are set up to enable (with consent) **data to be shared quickly between relevant partners** to aid effective joint working were multiple contributory factors impact housing stability. This should be supplemented by clear **cooperation arrangements** between all services who can play direct or indirect roles in securing or sustaining homes – and **clear, measurable standards** for cross-sector working to sustain homes.

4. Scottish Government should produce a set of **resources for all persons to assess their own risk of home loss** at any point, similar to the Scottish Financial Health Check, which would allow households to assess their "housing health", quickly identifying risk factors which lead to unstable housing and details of local and national help available.

2. Homelessness Prevention Review Group (2021) Preventing Homelessness in Scotland: Recommendations for legal duties to prevent homelessness: A report from the Prevention Review Group. Available from: Scotland Prevention Review Group (crisis.org.uk)
3. Crisis https://www.crisis.org.uk/media/249096/crisis_home-is-the-foundation-report.pdf

Introduction

The best way to end homelessness is to prevent it from happening in the first place. If key frontline services work together to provide appropriate support as early as possible to help someone sustain a home, or quickly transition them to somewhere more stable and suitable, this can avoid the harmful effects of having to rebuild lives within the homelessness system. It can also minimise the traumatic and unsettling effects of experiencing homelessness, whether sofa-surfing, spending time in temporary accommodation or rough sleeping.

Aim of research

The Scottish Government made a strong commitment to legislation which has the potential to enhance the rights of people who are homeless, with the introduction of the housing bill to parliament in March 2024. This bill contains new homelessness prevention duties for a range of public bodies in Scotland[4] and includes a number of recommendations from the Scotland Homelessness Prevention Review Group (PRG) set up by Crisis at the request of the Scottish Government.[5] In addition, the Scottish Government is also considering including housing to the existing National Performance Framework which sets out the vision for collective wellbeing in Scotland. If included, it would further strengthen cross-sector working with national indicators expected to measure performance

around, "secure, affordable, safe and suitable housing".

Despite Scotland having world-leading rights for those who are homeless, there is currently limited legal provision around homelessness prevention. The PRG, which built on work carried out by the Homelessness and Rough Sleeping Action Group and the subsequent Scottish Government & COSLA Ending Homelessness Together Action Plan, recommended a set of new legal duties on local authorities and other public bodies to better prevent homelessness in Scotland. The PRG group's final report was published in February 2021 with a full set of recommendations, concluding homelessness prevention should not be reliant solely or primarily on homelessness services and that preventive steps should begin as early as possible.[6]

The new bill will expand the legal duty to prevent homelessness to a number of different public bodies, sectors, and services with the aim of ensuring relevant frontline staff ask the right questions and act within their powers to help empower individuals and households to address a housing crisis up to six months before it occurs. If successful, it should mean more households will avoid being drawn into an expensive and stressful homelessness system unnecessarily. This new prevention duty is likely to apply to some frontline staff whose occupations are not traditionally seen as having a focus on homelessness prevention or housing, though in many cases, they have played a part in delivering this type of help in the past.[7]

While placing a legal duty on public sector bodies to prevent homelessness is a positive step forward, the impact of this new policy will depend on how well it is embedded in the culture and practice of public bodies. At a time when most public organisations are under immense financial and staffing pressures, additional duties are unlikely to be universally welcomed, particularly in an area where neither frontline staff nor leaders may understand the need for their involvement.

The aim of this research was to explore in-depth the experiences of people who have previously entered the Scottish homelessness system to find out what help was available before they became legally homeless and what else might have helped during that early "window of opportunity" period. We wanted to know what services people contacted in the lead-up to a housing crisis and at what stage; whether they received help; and whether the help they received was early enough to play a role in preventing homelessness. The research also aimed to identify learning that could be used to improve the journey for others facing similar housing emergencies in the future.

Method

Between June 2022 and May 2023, 15 in-depth qualitative interviews were carried out by the Crisis Best Practice team with people who had recent experience of homelessness, to find out more about their experiences in the lead-up to housing crisis and potential "windows of opportunity" available to provide help when facing the risk of homelessness.

All participants had experienced homeless within Scotland over the previous five years. The applicants were recruited online by local frontline housing advice staff, and each agreed to participate in a one-to-one interview answering questions focused on the services

that they had been in contact with prior to becoming legally homeless.

Each participant was initially asked which of the highlighted services they had been engaged with in the lead-up (defined as approximately six months prior) to their formal homeless application and then asked a short set of questions on each of those services that they interacted with. Interviews were recorded and then transcribed to aid with analysis.

The cost of homelessness

In 2022/23, there were **over 32,000 households assessed by local authorities in Scotland as homeless or at risk of homelessness —increasing from 28,100 in 2021/22**.[8] Over 22,500 households entered temporary accommodation for the first time in the same period with an average stay of 223 days.[9] In September 2023, there were over 9,800 children in Scotland living in Temporary Accommodation which is the highest number on record.[10]

Having no permanent, settled place to call home can cause huge emotional stress and traumatic uncertainty which emerges in some of the following ways.

People who have experienced homelessness are more likely to have **poor physical and mental health** - as both a cause and consequence of homelessness. Data suggests NHS service use is around 24% higher among homeless people in Scotland.[11] Evidence also shows that the longer someone is homeless, the more complex their problems can potentially become – making it even more difficult to resolve their housing situation sustainably and avoid homelessness in the future.[12]

4. https://www.gov.scot/news/housing-bill-published/
5. https://www.crisis.org.uk/media/244558/preventing-homelessness-in-scotland.pdf
6. *Ibid*.
7. https://consult.gov.scot/housing-and-social-justice/prevention-of-homelessness-duties/#:~:text=Introducing%20 new%20duties%20(through%20a,to%20strategic%20and%20joint%20planning

8. https://www.gov.scot/publications/homelessness-in-scotland-2022-23/
9. *Ibid*.
10. https://www.gov.scot/publications/homelessness-in-scotland-update-to-30-september-2023/pages/main-findings-april-to-september-2023/
11. https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/cost-of-homelessness/
12. https://homeless.org/areas-of-expertise/understanding-homelessness/impact-of-homelessness/

Not having a home can also make it **harder to sustain work, education and maintain relationships**. Data from Shelter England shows that 47% of homeless families with school age children had been forced to move schools as a result of temporary accommodation placements and over half (52%) of homeless children of school age missed days of school as a result. 11% of households in the same report said they had to stop working altogether as result of living in temporary accommodation.[13]

Homeless ex-prisoners are significantly more likely to reoffend than those living in housing.[14] More than three quarters of prisoners (79%) who reported being homeless before custody were reconvicted in the first year after release compared with less than half (47%) of those who did not report being homeless before custody. [15]

One report suggested that the **financial costs of homelessness to local authorities in Scotland could be as much as half a billion pounds over a five-year period**.[16] This number is expected to rise over the next few years with more households living in insecure housing. Improved homelessness prevention can therefore save local authorities and public services money in the longer-term by avoiding the higher cost interventions necessary once a home is lost and the wide-ranging impacts of this are felt.[17]

Who is at risk?

There are a number of systemic pressures which can push people into the homelessness system. Poverty is one of the biggest drivers.

The **most common reasons** for making a homelessness application in Scotland are being asked to leave home and household disputes, with these reasons making up around 59% of cases in 2022/23.[18] Around 26% of homelessness applications in this period were as a consequence of being asked to leave a parental or family member's home. This increased to 45% if we add those applicants who were asked to leave by friends or partners.[19]

Domestic abuse is the main cause of women's homelessness in Scotland.[20] Although such abuse is sometimes perpetrated against men, research consistently shows that women are overwhelmingly more likely to be victims and to report loss of accommodation as a result.[21] In some instances, people may not directly apply as homeless following a domestic abuse situation, instead temporarily seeking refuge with friends or family. This may then mean that when this arrangement is no longer tenable and they do apply as homeless, the main reason for application may be recorded as "asked to leave" rather than domestic abuse.[22] Young people can also be the victims of abuse and people that identify as LGBTQ plus have been recognised in particular as groups for whom this is an issue. For example, the LGBT youth commission found that 69% of homeless LGBTQ plus young people had

experienced violence, abuse, or rejection from the family home.[23]

Official statistics show that people from minoritised ethnic communities are disproportionately more likely to experience homelessness, and research shows that structural racism and discrimination plays a role in putting people's housing at risk.[24]

In addition, there is also a significant number of homeless applications from households who have been successfully granted refugee status but have not been able to secure permanent housing before being asked to leave Home Office accommodation. As the Home Office continues to tackle a sizeable backlog of asylum applications by streamlining claims, it is expected that the number of households seeking homelessness assistance will increase further.[25]

Discharge from institutions such as prison, hospitals and care without suitable housing also contributes significantly to the number of homelessness presentations. Despite being at its lowest proportion of the overall homelessness total since 2008-09, homeless applications recorded as having been from people leaving prison, still represents 4% of the total and 1,437 individuals in 2022-23.[26] This only includes those applicants who have revealed this information, and so the actual number may be higher still.

What help is available now?

Several recent **external factors and events have impacted homelessness presentations** in Scotland. The global Covid-19 pandemic and a number of economic shocks led to emergency legislation being enacted to

13. https://england.shelter.org.uk/media/press_release/almost_half_of_children_who_become_homeless_forced_to_move_schools
14. Two-thirds of homeless ex-prisoners reoffend within a year | Prisons and probation | The Guardian
15. https://assets.publishing.service.gov.uk/media/5a757ec340f0b6397f35edf3/homelessness-reoffending-prisoners.pdf
16. https://theferret.scot/councils-half-billion-temporary-accommodation/
17. https://www.crisis.org.uk/ending-homelessness/the-plan-to-end-homelessness-full-version/targets-costs/chapter-15-cost-of-ending-homelessness/
18. https://www.gov.scot/publications/homelessness-in-scotland-2022-23/pages/reasons-for-homelessness-and-prior-circumstances/
19. *Ibid*.
20. https://www.gov.scot/publications/homelessness-in-scotland-2022-23/pages/characteristics-of-the-homeless-population/
21. https://www.womensaid.org.uk/information-support/what-is-domestic-abuse/domestic-abuse-is-a-gendered-crime/
22. https://www.gov.scot/news/protecting-people-from-domestic-abuse/

23. https://lgbtyouth.org.uk/national-programmes/youth-activism/youth-commission-housing-and-homelessness/
24. Bramley, G., Fitzpatrick, S., McIntyre, J., & Johnsen, S. (2022). *Homelessness amongst Black and minoritised ethnic communities in the UK: a statistical report on the state of the nation*. Heriot-Watt University.
25. https://www.bbc.co.uk/news/uk-scotland-67576618
26. https://www.gov.scot/publications/homelessness-in-scotland-2022-23/pages/reasons-for-homelessness-and-prior-circumstances/

provide additional protections for social and private renters against rent increases and many types of eviction. The emergency changes also included additional safety nets for homeowners with mortgage payment deferrals, payment holidays and a temporary ban on home repossessions. Some of this legislation has been extended until March 2025.[27]

All local authorities have a legal duty under the Housing (Scotland) Act 2001 [see also refreshed guidance from 2019] to carry out an assessment of homelessness in their area and a to prepare and submit to Scottish Ministers their strategy on how to prevent and alleviate it.[28] All local authority departments and relevant local agencies are expected to work together to prevent homelessness occurring wherever possible. They are also expected to explore the factors which may cause repeat homelessness so that actions can be taken to prevent homelessness recurring in future.[29]

However, **Scotland is the only nation in Great Britain not to have a clear and comprehensive legal duty requiring local authorities to prevent homelessness**. This means that there is no legal duty on public bodies to cooperate to prevent someone from experiencing homelessness. There are some requirements in place in Scotland in certain cases, such as a duty on landlords to notify a local authority if they intend to take eviction action against a tenant but prevention of homelessness duties are less well developed legally.[30]

If someone is at risk of homelessness within the next 56 days, they are legally entitled to help to stop them losing their home or help to find another as quickly as possible.[31] All local authorities in Scotland have adopted the Housing Options approach to provide information and advice to anyone in their area facing a housing problem with the aim of preventing homelessness wherever possible by taking "reasonable steps" ([See Table 1](#)) to support attempts to sustain existing, or secure alternative, accommodation.[32] Housing Options staff explore the reasons and contributory factors which have led to housing instability and aim to provide support to address any underlying issues such as debt, family breakup or mental health problems. Ideally the service provides help to households before they reach crisis point. There is also guidance that frontline staff should follow when providing this help, but the steps themselves are not currently enshrined in law.[33]

Upon closing a homelessness case, **local authorities are also required** to assess whether any housing support services are required by a household, where it believes that support would be of benefit. It also has a duty to provide that support if needed.[34] Statistics show that in 2022/23, in 77% of cases an assessment was provided when required. This meant that in 22% of cases where a duty to assess existed, no assessment took place. In only 39% of cases, support was provided, and there were 7% of cases where a need was identified but support was not given.[35]

27. https://www.gov.scot/publications/proposed-extension-section-10-cost-living-tenant-protection-scotland-act-2022-statement-reasons/pages/4/
28. https://www.gov.scot/publications/code-guidance-homelessness-2/pages/3/#
29. *Ibid*.
30. Homelessness Prevention Review Group (2021) *Preventing Homelessness in Scotland: Recommendations for legal duties to prevent homelessness: A report from the Prevention Review Group*. Available from: Scotland Prevention Review Group (crisis.org.uk)
31. *Ibid*.
32. *Ibid*.
33. https://www.gov.scot/binaries/content/documents/govscot/publications/advice-and-guidance/2019/11/code-guidance-homelessness-2/documents/code-guidance-homelessness-guidance-legislation-policies-practices-prevent-resolve-homelessness/code-guidance-homelessness-guidance-legislation-policies-practices-prevent-resolve-homelessness/govscot%3Adocument/code-guidance-homelessness-guidance-legislation-policies-practices-prevent-resolve-homelessness.pdf [accessed 10/8/23]
34. *Ibid*.
35. https://www.gov.scot/publications/homelessness-in-scotland-2022-23/pages/outcomes/

Findings

Finding 1: There are services that can and do make a difference. However, this "window of opportunity" is not always explored to its full potential.

There are **a number of services that households come into contact with on a regular basis** which may provide one-off or ongoing help around healthcare, financial help, counselling, and other assistance. These services can **all potentially play a part in identifying the triggers** that may lead to someone losing a home. In many cases, staff in these services have the experience, knowledge, and expertise to be able to identify these issues before the situation is irrecoverable. Research also shows some services may see increased presentations or contacts in the lead up to a home loss.[36]

1a) What services do people contact?

Each participant completed a checklist with a list of potential frontline services they may have had engagement with in the six months prior to becoming legally homeless.

- The 15 interviewees had been in touch with at least 80 services combined prior to making a homelessness application.

- All had been in contact with at least three services and on average had been in contact with five.

- Almost all had been in touch with local authority housing services in the six months prior to becoming homeless.

- Almost a third had reached out to domestic abuse services/helplines (4 out of 15)

- 80% had contact with health services during that period.

- Almost one third had some level of interaction with the justice system, mainly as victim/survivors rather than perpetrators.

- Over half (8 of 15) had received help from money advice services in that period before homelessness.

- Two thirds were in touch with jobcentre work coaches.

- Almost half (7 of 15) were in touch with local authority social work or education services.

- Two had been in touch with drugs or alcohol services in the preceding six months but neither felt that their substance usage impacted their housing situation, though one did suggest that it could have made it more difficult to move on from homelessness.

- Almost two thirds had contacted their landlord or mortgage provider in the months prior to becoming homeless. At least a third hadn't felt able to do so.

In answer to the question – "Do you believe that there was enough support before you were made formally homeless" only 3 people agreed. 1 person was unsure and 11 said they did not.

36. Waugh A, Clarke A, Knowles J and Rowley D 2018. *Health and homelessness in Scotland- external site opens in new window*. Edinburgh: The Scottish Government.

1b) What happened when interviewees had contact with frontline services and did housing come up in those conversations?

In many cases, as per Table 2 the person at risk reached out to or was **already in regular or semi-regular contact with a range of frontline services** in the preceding six-month period before they became homeless.

Of the ten services the interview respondents were asked specifically about in this report, there were 81 service contacts in total. In many instances this **involved multiple engagements via telephone, in person and online**. 59 of the total service contacts included some conversation or questions around housing, leaving only 22 service contacts where there was no discussion around housing.

Table 3 highlights that in 11 out of 81 service contacts cases, the **service made the initial contact** - such as alerting a tenant to unpaid rent, a notice to end a tenancy, or to discuss something indirectly related such as schools contacting parents or court services reaching out to domestic abuse victim/survivors regarding potential prisoner releases.

In the majority of cases, it was the **interviewee who had made the initial contact** with the service, and this made up 58 of the 81 service engagements recorded.

This shows there are **clear opportunities for public bodies to ask about housing** – as it already happens to an extent in many cases.

However, a **discussion of housing did not** in many of these cases, **prevent households going on to apply as homeless.** Although it's worth noting that a **homelessness application is not necessarily a negative outcome** as it can be a sign that the system is working effectively but with risks identified at an earlier stage.

From the total interactions recorded there were 12 identified cases where the person was **referred into a service**, with the majority referring into third sector housing advice

and support services. 7 out of 15 interview respondents were referred into these types of services in advance of the homelessness date – but as the additional narrative information highlights, **sometimes this was too late to effectively prevent homelessness**.

Very few of those interviewed were referred into the Local Authority Homelessness & Housing Options services when they found themselves in housing difficulty, though in many cases they did contact those local authority services at some stage before or after.

Information around these interactions identifies a mixture of good practice and potential gaps that could strengthen the homelessness prevention support available. All respondents identified at least one or more services that they were in touch with during the period prior to becoming homeless. This meant that there was **at least one service potentially aware of early signs** around a pending housing crisis that could either provide advice or signpost to further help and therefore act as an early warning system.

1c) Where are the missed opportunities to do more to improve the housing situation or outcome?

While there was evidence of good practice, **every interview participant highlighted several areas where they felt more could have been done to assist them** to avoid entering into the homelessness system – or to make that journey better. The combined list of all the potential opportunities to do more or act earlier has been included in Table 4 themed by service or sector.

Some examples included interactions where a **risk of housing loss was acknowledged but little action** taken to explore options to address this.

Respondent B. "I did contact [named local authority homelessness department] quite late on, but even then, I was told just to come back on the day of eviction. There was little preparatory work to explore options, financial assistance, or schemes in the meantime".

Sometimes it took **several engagements** to get the help needed, with some interviewees having as many as six separate conversations around housing options before they felt they were given useful or supportive help.

For those with experience of private renting there was a feeling that **pro-active help was limited** when tenancies were at risk, such as signposting, mediation or advice provided by landlords, letting agents or other sources, with one interviewee stating that:

Respondent O. "there were texts back and forth but mediation with support might have worked better. The only in-person contact I had was to take the keys back."

Another respondent talked about how **despite their landlord being nice**, and offering to provide a good reference, they offered **little advice or support** beyond agreeing to call if any properties became available prior to the eviction date. This is a clear opportunity to ensure that tenants have information around how to contact local housing options services or similar, to ensure that they can get early advice on all potential move-on options. This can be beneficial and less stressful for both parties – as a well-informed tenant may be less likely to stay in a property beyond a required move out date if they have a clear route into alternative, suitable and stable accommodation.

There was also some feedback from the interviews around the potential role that schools can play in homelessness prevention. One respondent highlighted that the **school** had been in contact regarding **her child's health, attendance, and timekeeping** which

were linked to their precarious housing situation but despite the parents explaining *what was happening with regards to their housing situation*, the school did not refer the family for housing help or suggest any housing assistance that might help improve the situation.

Another interviewee talked about how she also approached a school to get **advice around enrolment** but was told that no help could be given until the household had physically moved into the area. This may have been an opportunity to **ask where the family intended to stay** when they did arrive, and to link them in with housing options advice if needed.

Arguably, **secondary school education** could be the **ultimate early warning system**, whereby pupils can learn practical information around how to identify risks relating to homelessness and get help when needed. On experiences of early housing education provision in school, one relatively young respondent stated:

Respondent M. "there was nothing really about housing, so basically when it came to moving out [from family home I didn't know."

Written information and online service referral forms also present an opportunity to identify where someone may have an unstable housing situation and could benefit from help. Some people highlighted instances where they had provided or written their address as **"No Fixed Abode"** on forms or **during appointments** with services – which would seem like a clear signal to ask about housing – but in the cases highlighted it did not lead to follow-up questions. There was evidence of this happening in several services, including at **foodbanks, jobcentres** and during completion of **online money advice referral forms**. Similarly, some respondents felt that other changes of circumstances such as **job loss, employment opportunities** or **financial changes** were not picked up on with regards to how it might impact on housing stability.

Some of those interviewed highlighted particular instances where they were informed by related services such as court advice that **they should** also have been provided with **co-ordinated help at a much earlier stage**, for example, **domestic abuse support** – with the implication that had this support been available earlier, the situation may have led to a more positive outcome for the respondent.

In a few cases, **services did not get back in touch at all**, leaving those affected feeling *"abandoned."*

There were also examples given **around clearly known events**, such as communication around prisoner releases with victim/survivors who felt that if they had been informed earlier, then they could have, *"secured alternative accommodation and avoided the homeless system entirely."*

In one case, the feeling was that information was provided that would materially impact on housing stability, but that the **message was not delivered timely enough** to allow the interviewee to find a suitable and safe alternative housing solution.

In the case of another interview participant, whose partner at the time was sentenced to imprisonment, there was little help or advice provided to **explore how the remaining tenant could either sustainably move or remain** in the private rental property. Again, an early conversation with the prisoner's partner may have highlighted the difficulties in holding onto the current property and positing potential solutions or alternatives.

Others pointed to **specific events which may have indicated quite clearly** the need to ask about future housing stability, such as a domestic abuse situation involving police and fire service response, but which left the interviewee reflecting,

Respondent F. "I was left to my own devices. I didn't really get any help. I was pretty damaged mentally and had to find a place to stay. I had a to try and find another flat and this was done on my own. I can't believe that I wasn't given support. I really struggled at the time"

This life-threatening event provided **clear evidence of a housing need**, but on reflection, the interviewee felt that the opportunity was not taken by the services and bodies who attended to ask about the combination of factors which led to the event, what stable housing would look like in future, and the help available to find it.

1d) How important is the timing of the help and support options offered?

The experiences shared by interview participants highlighted how essential it was to get **timely and impactful help and support once they had reached out** to services.

In some instances, households felt that help was provided at a stage that was **too late to make a difference** or were advised that help would be **conditional** on having to reach a later, crisis point.

Agencies and services seemed to **prioritize immediate and acute cases**, potentially overlooking individuals in precarious housing situations who could have benefited from earlier intervention – and possibly avoided becoming part of that acute caseload at a later point. In one example, the person at risk of losing their home was advised that, "until your [tenancy eviction] notice expires, we [named local authority homelessness team] are limited in what help we can provide."

Another common challenge highlighted was the **significant waiting times** for various forms of assistance which could have alleviated or improved their housing outcomes. Whether it was accessing financial advice, housing advocacy, or mental health support, individuals faced delays that they felt **exacerbated their housing instability**. These waiting periods **added stress and uncertainty** to their already precarious situations, potentially hindering their ability to regain stability.

Respondent L. "On occasions I tried to get advice [employment benefits and welfare] and I was advised 6-8 weeks. A lot can change in that time..."

Conclusion 1: There are services that people are in contact with in the lead-up to a housing crisis that can play a crucial role in identifying risks early and ensuring they find the right support.

There are a number of services that people are engaged with in the lead-up to a housing crisis that can and do play a crucial role in providing an early warning system. In some cases, they may have the expertise to pick up on needs or identify risks early and have the local knowledge to ensure that someone is quickly linked in with the services and help they need.

In most cases, a household will be in touch with one or several of these services in the six-month period before a formal homeless application is made and these services have an ideal opportunity to identify unmet needs and suitable support which can help prevent homelessness.

Practice recommendation/s 1: Services need to be equipped to ask the right questions at the right times.

If people find themselves with an issue that might jeopardise their housing situation, ensure all relevant services are:

1. Equipped to understand the causes of housing instability particularly those which may be expected to occur most often in their role.

2. Act early by asking the right questions at the right time supported by diagnostic tools where needed to identify housing and non-housing challenges.

3. Adequately resourced to support people at the first sign of housing instability with the ability to refer on for consistent and timely support where needed – to ensure that proactive working is not undermined by costly waiting times for essential help.

4. Positively incentivised to "go beyond" what may be seen as their traditional role to help avert a housing crisis.

5. Linked up via a lead single point of contact, in more complex cases where several public bodies and services are involved to ensure coordination and communication on steps required to resolve sustainably.

Policy recommendation/s 1:

1. Scottish Government to lead on the development of diagnostic tools to identify unstable housing and any related personal support needs in consultation with local authorities and other key partners.

2. Strategic leadership to ensure there is clarity around the role of housing and non-housing staff in acting to support housing stability and getting it right first time for everyone in need.

3. Ensure that in cases where there are multiple and complex factors impacting on housing stability that there is a single point of contact to lead and coordinate action.

4. Review of local service level agreements for key services that can impact on housing stability in particular such as debt advice or health treatment to ensure timely and suitable help available.

Finding 2: People are not always aware of housing risk (or the help available)

2a) Awareness of risk

Homelessness can only be prevented if the services trying to prevent it become aware of the housing issue before the person actually becomes homeless. Therefore, it's important that people are aware of when their housing is at risk to enable them to assess their options and quickly seek help, whether this involves finding a new property or support to sustain their existing house.

One of the first questions respondents were asked was around their own understanding of homelessness risks. When did they first realise that they were at risk of losing their home and what were those initial warning signs?

Each participant illustrated **the key trigger event** that they identified as impacting on their housing stability and how long before they became homeless this event occurred.

As shown in Table 5, it **was not always one single, clear, and obvious event** such as a legal notice with a clear end date which alerts someone to the risk of losing their home. More often, the process was more gradual. For some, the point at which they acted to get help was **not when they became homeless**, but when they felt there was a **real risk of becoming roofless** (eg. sofa-surfing arrangements coming to an end or a relationship breakdown). There were also households who did not know that they were at risk until a relatively late stage — but came into contact with services during that period who did or could have provided advice or help.

The early warning signs and triggers identified by individuals **in many cases were linked to relationship breakdown and decisions taken by others** (eg. landlord seeking to sell property) but interviewees also highlighted other factors Table 6 which played a role either before, during or after the key trigger event identified in making the ability to secure a positive housing outcome more difficult.

Window of opportunity

In all of the examples highlighted there was a clear **window of opportunity** to explore assistance to either sustain the home or find alternative accommodation.

2b) Awareness of help

The next question respondents were asked was around what happened after they identified a risk of losing their home. In some cases, **identification or understanding around risk was not enough on its own to elicit action**. For example, receiving a notice around mortgage default was not always enough on its own to encourage action to resolve the situation. Instead, **the driver of change** was in some instances, the support network the respondent had around them who encouraged them to "act," by getting advice and contacting their mortgage provider to explore options.

Likewise, other interviewees explained that **the process was far from linear**. For example, with a relationship breakdown, it's not always clear when the relationship has reached an irreparable endpoint, and this can make it difficult to seek out help until in some cases, a critical moment is reached. It is also the case that financial, health and employment statuses are not static and so it may be difficult for a person to decide the point at which they wish to invite external assistance. This is **even true of tenancy notices where a landlord has declared a clear intention** e.g., the sale of the property. The tenant may not immediately seek out external help, preferring instead to wait for a suitable alternative housing option to become available, but this could mean delaying on or losing out on other housing options. In several cases highlighted, **respondents waited as long as possible** before contacting local authorities and external agencies for direct housing advice. Even where people knew they were at risk, identifying **who** could help, **when** to get in touch and **where** to find them was often complex.

Who to contact for help?

Many individuals faced **difficulties in understanding the housing system** and knowing where to seek help. They were unfamiliar with the services and resources available. This lack of knowledge contributed to their challenges and delayed their efforts to address their housing crisis.

> **Respondent F added: "I had no idea what to do — so tried to do what had worked before — find another flat — and I was optimistic at first. I looked online for information. I also contacted the letting agency… The contact with the local council was as a last resort."**

> **Respondent N said: "I didn't really know where to go first and who to speak to as I wasn't homeless, just in a bad situation with my rent and things… but wouldn't have thought they [local authority housing services] would have helped… I did contact the council when I received the eviction notice from my landlord— but had never done anything like this before."**

Many individuals expressed a **lack of awareness of the type of support available,** including their eligibility for different housing types, available grants, and housing access schemes. Respondents commonly talked about facing barriers to accessing information about locating suitable properties, navigating online systems, and obtaining necessary documents and details.

> **Respondent B said: "I had no idea what to do or where to go. The first thing I thought was that I should find another private flat as I had always privately rented. I was optimistic but this quickly changed once I had been to a few viewings".**

These examples highlight that **households may delay seeking advice or exploring full housing advice,** in the hope that their preferred or most familiar option, becomes available. This may mean that they are not aware of all housing options that may be available to them at an early stage.

Individuals also expressed a lack of awareness regarding the availability of services and support options. This included housing eligibility criteria, available grants and local housing access schemes. Although not all options are open to everyone, **skilled housing advice staff may be able to enforce rights or identify options that may not seem immediately clear** to a lay person. Even if there is certainty around needing to move home, it is still important to know what help is available and who to speak to for assistance in navigating complex areas such as social security benefits, relationships, and housing. However, people didn't always know how to access that type of information to enforce their rights and get help - particularly those who were renting privately.

Many **individuals did try to research options, contact agencies, and seek out advice**. However, some felt getting help depended quite heavily on their own knowledge, life experience, support networks and research abilities in finding suitable help.

Several individuals mentioned barriers to **accessing information about available resources**. They found it challenging to locate suitable properties, navigate online systems, or obtain necessary documents and details.

> **Respondent H said. "I thought I could explain my housing situation better if I attended the [local authority homelessness services] office, however I was turned away and told to apply online or phone a number instead."**

When to contact?

Some individuals hesitated to ask for help because they **felt "compromised" or were uncertain about the "right time" to act** on their housing situation, hoping that relationships could be mended or improved.

Respondent L said: "Eventually I did contact the local council, but I was initially reluctant. I had no paperwork, it felt like the landlord had done me a favour, and so I had held off making contact. I felt compromised because my stay in the property had felt flexible and insecure."

Others were **scared to ask for help,** particularly from private landlords, for fear of eviction or jeopardizing their current living arrangements. This fear potentially hindered proactive steps to address their housing situations.

This highlights that **households may delay seeking advice or exploring full housing advice,** in the hope that their preferred or most familiar option, becomes available – and so, this may mean that they are not aware of all housing options that may be available to them at an early stage.

2c) The approach to delivering help and support

Respondents consistently highlighted the **powerful impact of good communication** and **genuine interest** in ensuring positive experiences when seeking assistance or support during a critical and stressful period. This included instances where staff members made a positive first impression by being welcoming, supportive, and knowledgeable.

Respondent D. " I was a wreck and couldn't manage simple forms. The [local authority] housing officer was sympathetic, she listened. Didn't feel like she was on the clock – and she asked questions – and she asked about how I got in the situation. How far do you want to move? How far is far enough away? Just laid the groundwork... I trusted her at every single point."

Positive experiences were often characterized by staff members **who actively listened, understood, addressed the individuals needs** and then provided relevant information. Individuals appreciated staff members who showed empathy, compassion and cared about their well-being, providing support beyond the immediate issue at hand.

Respondent F. "I was referred by a [community link worker] to a housing advice agency. This was a life saver. They genuinely saved my life. Good communication. Frequent contact and when the [housing advice agency] caseworker said [they] would phone it was regular and reliable. Gave me information without being overwhelming. But then provided firm direction for me when needed. Really positive with me – "don't worry", "you won't end up sleeping on the street..." keeping up my spirits and accompanying me to appointments."

By contrast other **experiences left the respondent feeling more stressed,**

"I spoke to a woman and felt like she was "going through the motions" and was a set of questions. I felt embarrassed and the person made it feel like an interrogation – not a series of events and made me feel useless. Especially during lockdown when I was worried about mum."

In some cases, people were advised that services would get in touch with them but they did not. The **impact of not gaining access to speak to someone or a failure to get back in touch** was felt particularly by respondents who had talked about related struggles with mental health around the time of housing crisis. The decision to reach out for help was in some cases **a major decision taking real effort and drive,** particularly when struggling with health issues. If obstacles are placed in the way of that journey of seeking help, then it may deter someone from reaching out again, with potentially disastrous consequences.

Despite the barriers mentioned above, some respondents reported **positive experiences in accessing help.** They talked about staff who were aware of their available options and who provided holistic, outcomes-driven support. These interactions facilitated their access to necessary services and helped them explore various avenues to address their housing challenges.

Individuals appreciated services that were **readily available and responsive,** allowing them to access assistance quickly and without unnecessary delays or obstacles.

A common factor in those approaches regarded as positive was the **questions that staff members asked them which focused on what was important to them** as an individual, the outcomes they sought around location and type of housing, and what help they themselves felt they required.

Conclusion 2: There are many trigger events which can indicate a risk of losing your home.

There are many trigger events which can indicate a risk of losing your home. Some may be clear and obvious such as an eviction notice, but others may be less concrete and time-specific – making it difficult to know who to contact, when to ask for help, and where that help can be found.

In some cases, even where someone wants to get help to resolve their housing situation there may be other factors, such as mental health difficulties, limited housing knowledge or the fear of potential consequences which makes it more difficult to reach out.

Friends, family, and other support networks can play a critical role in assisting someone who is at risk of homelessness but where this help is limited or unavailable, it is important that the services people do access are alert to a change indicating someone's house may be at risk.

Practice recommendation/s 2: People at risk and the staff who support them must be equipped to understand and act on these triggers at the right time.

It is therefore crucial that frontline staff in those services have:

1. Up to date local knowledge of housing-related help and support to ensure that no suitable options are missed which could allow someone to keep their home.

2. The capacity and skills to be able to build strong positive relationships with their customers to enable them to identify housing needs and work cooperatively and pro-actively to find suitable and sustainable solutions.

3. A work culture which positively champions and reinforces early intervention approaches using all data and resources available to do so.

4. The tools and ability to support the diverse range of households who may be in unstable housing - such as private renters – who may not be aware that they are entitled to earlier help.

It is also essential that people themselves have greater awareness of:

1. When they might be at risk of a housing crisis

2. The range of services that can help and how to access them.

Policy recommendation/s 2:

1. Creation of a Scottish Government communications strategy to educate the general public around the triggers for housing instability and how to access the national and local help available.

2. Improve the package of support for private renters to ensure that they are aware of their rights and responsibilities and

adequately supported to sustain tenancies. Scottish Government delivery of a national awareness raising campaign explaining tenants' rights under the revised housing legislation and a national programme of tenancy sustainment support in the private sector via localised help to rent schemes.

3. Develop guidance and practice on making best use of existing and new data across relevant housing and non-housing services to ensure a focus on preventative approach – and to identify trends around those who may be most at risk.

4. Improve commissioning of services to ensure that service commissioning is focused on stable housing aligned with the new national outcomes on homes to ensure that services are incentivised to deliver early intervention and promote positive homelessness prevention outcomes for service-users.

Finding 3: Public bodies could do more on "ask" and "act"

Coordination of support and services is vital in ensuring a **consistent and effective response which addresses all the related issues** impacting on someone's risk of becoming (Table 8) homeless. Individual accounts highlighted the range of challenges that households face which can contribute to, or impact on, their housing stability in areas such as health, employment, and relationships.

Building bridges between health and housing needs

In many cases, individuals' physical and mental health issues were closely linked to their housing situations.

Some respondents needed **help and assistance to access healthcare,** to coordinate medication for themselves and family members, without which, they may have experienced poorer outcomes in health, income, and housing.

One example which highlighted this relationship was an interviewee who had to **take time off work due to health problems.** The interviewee was supported to access healthcare after the health need was identified by an advice service based at her son's school. This was triggered by her son's sickness record at school which indicated that he had health difficulties too. Not only did this intervention benefit her in ensuring she had **medication** to stabilise her health and **ensure she could continue working.** It also meant that her child was able to get the support needed to ensure he was healthy enough to attend and benefit from school. The advice service was also able to support the family to navigate other housing-related areas such as in-work benefits advice and housing repairs.

Several interview responses highlighted how an **unstable housing situation can have a direct impact on health outcomes,** with particular types of **health issues, making it enormously difficult to act** and address housing problems without well-coordinated help.

These examples highlight why it is a critical to have a coordinated response which can ensure that all needs are addressed effectively, rather than being limited to a "sticking plaster" response which **limits immediate damage and focuses on one area but does not effectively address** the core issues holistically.

For some, the combined impact of the health and housing difficulties that they were dealing with could have had even **more severe outcomes.**

> **Respondent G. "12 years in happy tenancy, good tenant and then going from that not knowing where the hell I'm going… I felt like a failure but the depression meant in some ways I didn't care. I had suicidal ideations too….going up into the hills and doing something stupid"**

Thankfully, in this specific case, there was **coordinated and consistent health support** and a **community link worker** to provide a bridge between services and help, but other respondents felt that they **could have benefited from similar help,**

> **Respondent N. "(My) GP didn't refer on for help or advice, though I did say had spoken to local council at that point. It wasn't something that had come up before though and can't remember any advice services or link workers being offered."**

Some respondents talked about the **communication with health professionals in the lead-up** to their homelessness application which highlighted that there are sometimes clear opportunities to talk about housing. However, it was also seen as important that **staff have clear options available once the questions have been asked,** even if it is just to signpost on to a link worker or another service – to **ensure that these conversations lead to action.**

On views of whether health staff asked questions about housing, **some participants weren't convinced it was relevant to ask or to expect staff in health settings to have knowledge** around housing issues. However, most respondents felt that with the impact that housing instability can have on mental health, there **should be visible and clear options to refer on** for help to address housing drivers of health issues.

Others shared recollections of **housing advice accessed during stays in hospital** prior to their experiences of homelessness, which highlighted the **benefits of having multiple options available.** Some people may respond best to a **trusted professional** such as a doctor or nurse, but equally others can benefit from someone who has **been through the course** before and can perhaps relate more closely to what they are going through. For other patients at risk of homelessness, the **visible presence of advice staff** within a ward on a regular basis may be enough for them to access the help they need at a point where they feel ready to do so.

One concern was around **being asked for information repeatedly** or having to share over and over again within health settings suggesting that improved data recording and sharing between key health and housing partners could make a real difference too.

Some also discussed the difficulties and **impacts of having to switch to new health professionals,** for example re-registering with a new GP. In some cases, **the change may be unavoidable,** but it is **worth exploring whether the change is absolutely necessary,** particularly if it is likely to have a detrimental impact on future engagement or health outcomes. Equally, it may be that the patient did not feel assured that they would receive the same service once re-registered or that the new service would not have a full picture of the health and housing situation. **Better data-sharing and good record keeping may be able to remedy** some of this.

Coordination around employment and housing stability

Changing work hours, job insecurity, and difficulties in finding employment also hindered the ability of some respondents **to find new tenancies or to sustain existing homes,** particularly where the **work required flexibility around hours and location.**

> **Respondent H. "Started to struggle to pay rent and accruing debt. For the first three years of my tenancy, it was manageable. I paid rent on time. Thing started to change post-financial crisis, when getting work became more difficult. Zero-hours contracts really led to a deterioration in my well-being. The relationship with [the] landlord then started to become more difficult."**

> **Respondent L. "In employment I had different skills but without fixed hours and the location varied. I moved semi-regularly."**

Again, there were views that with **employment changes and flexibility so commonplace,** it can be difficult to keep on top of the situation, understand entitlements to benefits, and to **know when to contact money advice or jobcentre work coaches about it.**

Some **employers built good relationships with their staff** who then felt more willing to talk about housing instability when it occurred. In some cases, employers even assisted with time off work for viewings, appointments and in one case, even assisted in applying for top-up benefits. This was not always the case, with some respondents highlighting poor practice around declaration of wages by employers leading to underpayments of benefits such as Universal Credit when households were already operating on very tight budgets.

There were mixed experiences around **help from jobcentres** and understanding how employment can impact on housing.

> **Respondent F. "I attended the local jobcentre for appointments when I was on zero-hour contracts, and they wanted me to work more. I had a job — it was just really flexible and unpredictable hours as it was based on business demand. I liked my job though. They [Jobcentre work coach] wanted me to take anything regardless of location, or even prior experience. They didn't ask questions or care about affordability — even though the limit of Local Housing Allowance (LHA) didn't make up the rent. At one point there was a £200 shortfall between LHA and rent that was due"**

Others felt **pressured to work more** at a time when **not physically able to do so.**

> **Respondent N. "asking me to work additional hours when I was limited due to health circumstances — but not really advising me on health benefits or other things which might have improved my ability to get or sustain a tenancy."**

In some cases, respondents felt they were **given little help at all.**

> **Respondent H. "I had a really poor experience with the jobcentre in two separate offices that I attended. I remember just after made redundant I contacted them to seek out help and they gave me no help at all... just said I was not entitled to anything".**

If someone is fit to work, they will usually have either a place of employment or regularly attend a jobcentre. These offer another window of opportunity to ensure that people are aware of housing support available if needed, and also to ensure that decisions taken which impact on household income will not also develop into a housing crisis.

Coordination around domestic abuse and housing stability

Another **common theme impacting on housing stability** for interview participants was around relationship breakdowns and domestic abuse.

Victim/survivors of domestic abuse highlighted the **need to be close to support.**

> **Respondent D. "I realised that I needed to move and move quickly. I also didn't want to live in a high rise or an area that was unfamiliar or away from family — particularly under the circumstances"**

There was also feedback which illustrated the **need for clear, coordinated help, particularly after a traumatic incident** which impacts a number of areas not just housing.

"The court referred me to a domestic abuse service as my partner had set fire to a flat. I had got out, but he was arrested. I was homeless after the fire. I was left to my own devices. I was passed to police and fire departments. I didn't get any help from the women's service. I was pretty damaged mentally and had to find a place to stay. I had to get another private rental and this was done on my own. I couldn't believe that I wasn't given support. Domestic abuse service was there but more for counselling. It was a wee bit helpful, but the advice was very lackadaisical. They were nice enough but not supportive and I had to do a lot of it myself — while dealing with the stress about court case. I had to find it [private rented flat] and my mum was more help than they were to be honest. I really struggled at the time. I knew I couldn't afford the new [private rental] flat but I had to get something quick and so I needed to try and do something."

In general, the respondent replies suggested a **lack of coordinated and ongoing help for women facing domestic abuse or other forms of gender-based violence.** Even where gaps were identified such as emotional wellbeing, the support provided was piecemeal and irregular. Examples included, being turned away from services, confusion over who was taking the lead on the support being delivered, or women being informed that they should have been provided with help but weren't.

Another theme highlighted was the **impact of relationship breakdown on finances** and **ability to afford to move quickly** and/or access transitional financial support to help with potential "bill shocks" and income changes. In each of the cases highlighted in the report, there was no co-ordinated, consistent plan to address the financial impacts that generally arise as a result of a relationship ending.

Other interviewees questioned whether the assistance they were offered was **the right type of support at that critical point** in helping address their immediate housing needs.

Although some viewed it positively that there was a wide range of help and options explored, it was also felt that it **didn't address the most pressing issue.**

Respondent E. **"It was a phone call with [thirdd sector support service] and I didn't feel that type of support was what I needed at time. I needed my housing situation fixed."**

Some male respondents also discussed the **lack of resource around domestic abuse when perpetrated by a female partner** with those who sought out help stating that they had to find this support themselves as **services tailored specifically for men were not widely promoted or known.**

There were a number of **common themes** that interviewees highlighted which would have improved experiences.

A need for effective communication, data sharing, and record keeping between departments was highlighted by participants, as individuals shared several experiences of having to repeat information or difficulties encountered due to **outdated or incorrect records.** Some also talked about experiences where actions were duplicated or a delayed due to confusion over which service was expected to provide help.

A number of people advised that they would prefer it if **records could be shared** between key services providing help for this very reason.

A number of people highlighted a **lack of coordinated working** particularly when **experiencing or leaving a domestic abuse situation** behind.

Overall, the examples shared by participants demonstrated that most issues — whether housing, health, employment, or relationship based — will require a coordinated approach, with an understanding that these factors are **interconnected and can impact each other.** As such, any response will require a joined-up approach with awareness of what the **impacts of intervening in one area may have on wider outcomes.**

Conclusion 3: Public bodies could do more on "ask" & "act"

There are a **number of related factors that can act as both barriers and positive drivers in achieving housing stability.** Many of these factors are strongly interlinked and addressing them will require coordinated efforts amongst local councils, health services, community organisations and other support networks. The importance of strong coordination and collaboration between services is therefore critical to ensuring housing stability.

Practice recommendation/s 3: Design out barriers to co-ordinated and collaborative action

In order to prevent homelessness, it's important to ensure that any barriers to being able to coordinate action should be monitored regularly and designed out by:

1. Ensuring that case management systems between key public bodies are set up to ensure that with consent, data can be shared quickly between relevant partners to enable effective understanding and resolution of situations where multiple factors may be pivotal to resolution. This should also reduce the retelling of traumatic events and reduce duplication of support.

2. Providing clear joint-working and cooperation arrangements so that people in need of help are assisted to access all services which may play a part directly or indirectly in securing or sustaining housing.

3. Make sure that non-housing staff are equipped and trained to pick up on clear verbal and non-verbal signs that someone may be at risk of losing or has no home.

Policy recommendation/s 3:

1. Scottish Government to work with COSLA and other key partners to identify how data may be best shared and used to support people who may be at risk of homelessness to ensure a coordinated approach which seeks to address all factors impacting on housing stability.

2. Development of clear, measurable standards for coordinated working (similar to SHORE standards for prison-leavers) applicable to other key settings where risk of home loss present (eg. health)

3. Delivery of a set of resources by Scottish Government, supported by third sector bodies, to create a Scottish Housing Health Check similar to the government backed Scottish Financial Health Check to act as single point of information for all persons at risk of home loss.

Final conclusion and recommendations

The purpose of this research was to **find out more about the services people access before they enter the homeless system.** The good news is that most people interviewed were at least aware of the possibility of losing their home in advance of the date they made their formal homeless application meaning that **there is a window of opportunity to do more.** In most cases, they were also accessing **at least one service or sector that has the ability to help, signpost or coordinate an effective response.** This early warning system of relevant services is **most effective when everyone is trained to be aware of the early signs** of housing risk and the steps that they need to take to ensure that the person is supported quickly and effectively.

Interview respondents highlighted some **good practice already happening in this area , sometimes in sectors where it has not been a traditional focus.** However, they also identified some areas where **improvements could be made too if barriers to action are removed.**

Some of those who took part did not feel that it was clear **who** they needed to talk to, and **where** to find them when they were in need. It wasn't always clear **when to contact** them either, particularly in situations such as relationship breakdown or domestic abuse, where the process can be gradual. Help is **not always well-known, easily accessible, or readily available.** This can provide a real barrier to getting the help needed - if people do not know where to find it - or that such help even exists.

In some instances, **people were told to just stay at home until the day of eviction** and then present for temporary accommodation. There is a clear and obvious opportunity here

– in a truly preventative system – if a person has four months before their tenancy ends, then that is potentially four months to explore income maximisation, unmet health needs, employability, housing options and a variety of other areas where they may be helped.

People are more likely to share and engage with those whom they **trust,** who have a **clear focus** on what they can do to help, and who can **positively take ownership** to ensure someone gets the help they need. There are some challenges which can make this more difficult in the current financial climate but there are clear opportunities too. One of the themes that was mentioned consistently was around how much difference it made when someone took a **genuine interest.** Someone who listened and understood the traumatic and stressful circumstances that people were facing around their housing situation and showed **willingness to find solutions,** and **keep that person informed** was really important. But for all participants, the key was that **they were at a critical point in their life** – not just around housing but, for some, around whether they even wanted to continue living at all – making the help they received at this juncture all the more important.

There were many instances of people **retelling stories and going back and forth between different services.** There were also examples where people had a number of distinct but related issues that could have benefited from a closer joint working approach. **Personalised housing plans** could at least ensure that staff know what has and has not been provided so far and pick up exactly where the last engagement ended within local council services. This should also be far less stressful for frontline staff too.

Most journeys aren't linear and straight forward, but this is even less so when information is lost or not shared across teams and services. Data-sharing was highlighted as a particular barrier in action to prevent homelessness and so any **steps that can be taken to improve cross-sector working** can only be positive for staff and clients alike. There are many examples and approaches which have been adopted already that can provide good examples here.

The private rental sector has seen steady growth over the past decade and much work has been done to **professionalise the sector.** We have more security for tenants with the new Private Residential Tenancy agreements, we have a Housing and Property chamber which can hold landlords (and tenants) to account as well as a Code of Practice for Letting Agents setting out what service should be expected from agencies operating in Scotland. However, there is **still a huge gap between the services and safety nets available to social rented tenants and that which is available to private renters.** There is, therefore, a significant opportunity to provide far more support for both landlords and tenants to ensure that where there is risk to tenancy that there are services which can step into support, mediate, or resolve such issues in a positive manner.

The responses also highlighted the clear and well evidenced **links between housing instability** and **health, employment, poverty, and relationships.** There are many existing practice examples which seek to step into those areas to ensure that people can get help, which is holistic, accessible, and effective. It's also key that where people do suffer health issues that are impacting on their housing situation, that they are able to access timely help.

Existing research shows that **people access a number of services prior to becoming homeless,** such as health services, with **increased frequency in the lead-up to housing crisis.** If **frontline staff are alert to the signs and symptoms,** then it may mean the difference between someone keeping or losing their home. If someone has **no fixed abode or is concerned about entering**

someone else's address on a form, this may indicate that their housing situation is unstable and may serve as a clear trigger to ask the person if they need further help. Likewise, there are also clear instances where someone's housing is at risk such as a drop in hours or changes in household membership which would create an opportunity for follow-up.

There was also a number of respondents who highlighted their experiences around a **lack of coordinated support** particularly as **victim/survivors of domestic abuse.** Several highlighted feelings of being abandoned or left to struggle on. It seems clear that in these situations there must be an **assigned single point of contact** to assist, until housing has been secured – with this support available if needed again in future.

Finally, in those cases where someone does have to enter the homelessness system, the **aim should always be that it is brief and doesn't happen again.** Therefore, it is **hugely important that any time spent in the formal homelessness system is used as a further "window of opportunity"** to provide support to address any unmet needs, so that entry into the homelessness system does not intensify existing issues or create new ones.

Table 1: Summary of reasonable steps suggested within COSLA/SG Code of Guidance on Homelessness (2019) for local authority staff and partners by reason for homelessness

	Reasonable steps (as suggested by homelessness code of guidance)				
Discharged from an institution	**Entry/ Exit from prison**	• Entry–Review of housing at sentence start • Exit–Pre-discharge discussion early as possible • Exit–Multi-agency discharge protocols	**Change in circumstances**	**Relationship breakdown**	• Young person–Is there allegations of abuse? If not, are there services who can help rebuild relationship? • Adult–Is there assistance needed eg. counselling, mediation, housing support
	Leaving care	• Provision of aftercare as per care leavers housing options protocol • Duty to make welfare of child the core consideration		**Anti-Social Behaviour**	• Has ASB policy been followed by landlord/s? • Is multi-agency working required to help prevent escalation?
	Entry/ Exit from hospital	• Safeguarding protocols & processes if lack caapcity to act • Joint protocols between health boards and LAs around admission, transfer and discharge		**Closure notices**	• As per ASB Act 2004 police have power to close premises if significant & persistent disorder - so ensure that police work with LA to alert potential loss of home
	Leaving armed forces	• If service accommodation due to expire then treat as threatened with homelessness with housing advice & support • LA should have links with local veterans services and fund providers to faciliate support		**Landlord eviction and court orders**	• Section 11 Requirement to alert LA if landlord or mortgage holder raises possession proceedings • Clear LA programme of support if threatened with eviction eg. independent advocacy where needed • Pre-Action Requirements must be fulfilled by landlord and notices service correctly

	Reasonable steps (as suggested by homelessness code of guidance)				
			Change in circumstances	**Owner occupiers**	• If financial, provide support to sustain such as signposting/ referral to money advice • If not possible to prevent home loss via homeowner support schemes then full housing options advice as early as possible
				Rent arrears	• LA should use all powers they have to prevent arrears arising and recover when they do. Clear process for early intervention eg budgeting/money advice • LA should have robust monitoring arrangement in place to identify arrears at an early stage and to engage with tenants where needed

In all scenarios there should be a full housing options discussion focusing on people's personal circumstances, helping them to explore all options

Table 2: Services accessed by respondents in preceding 6 months before homeless application
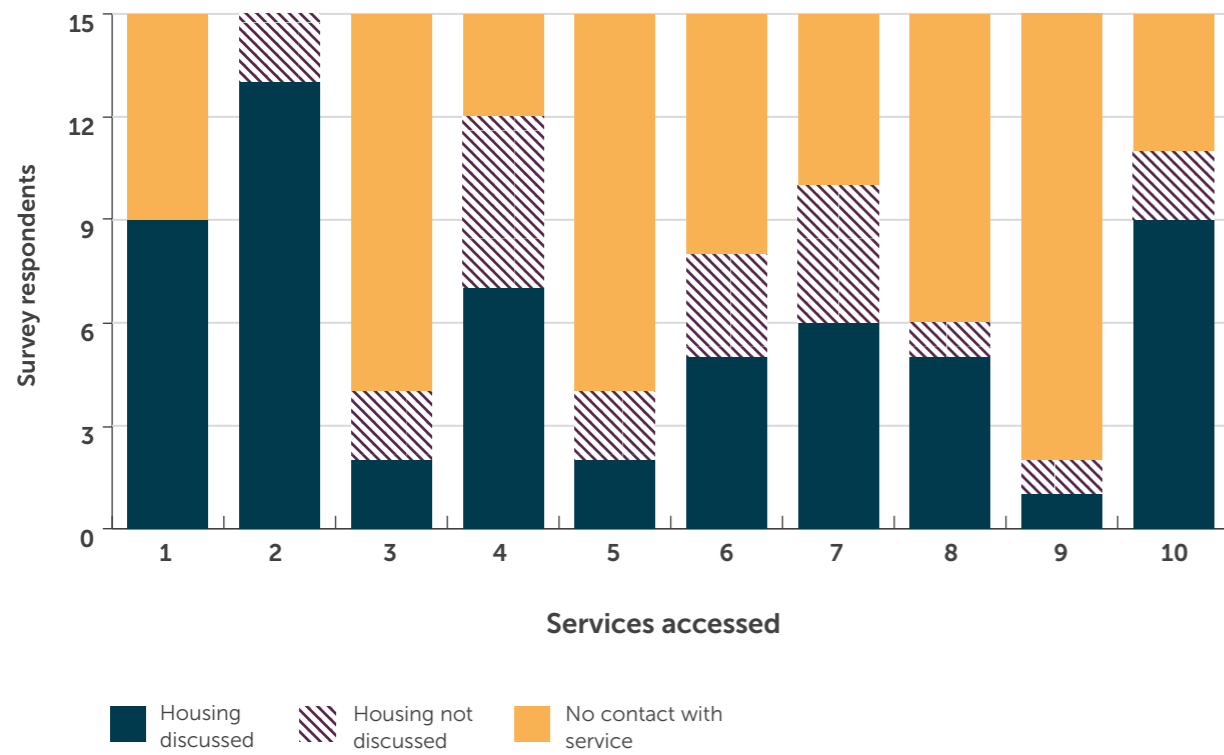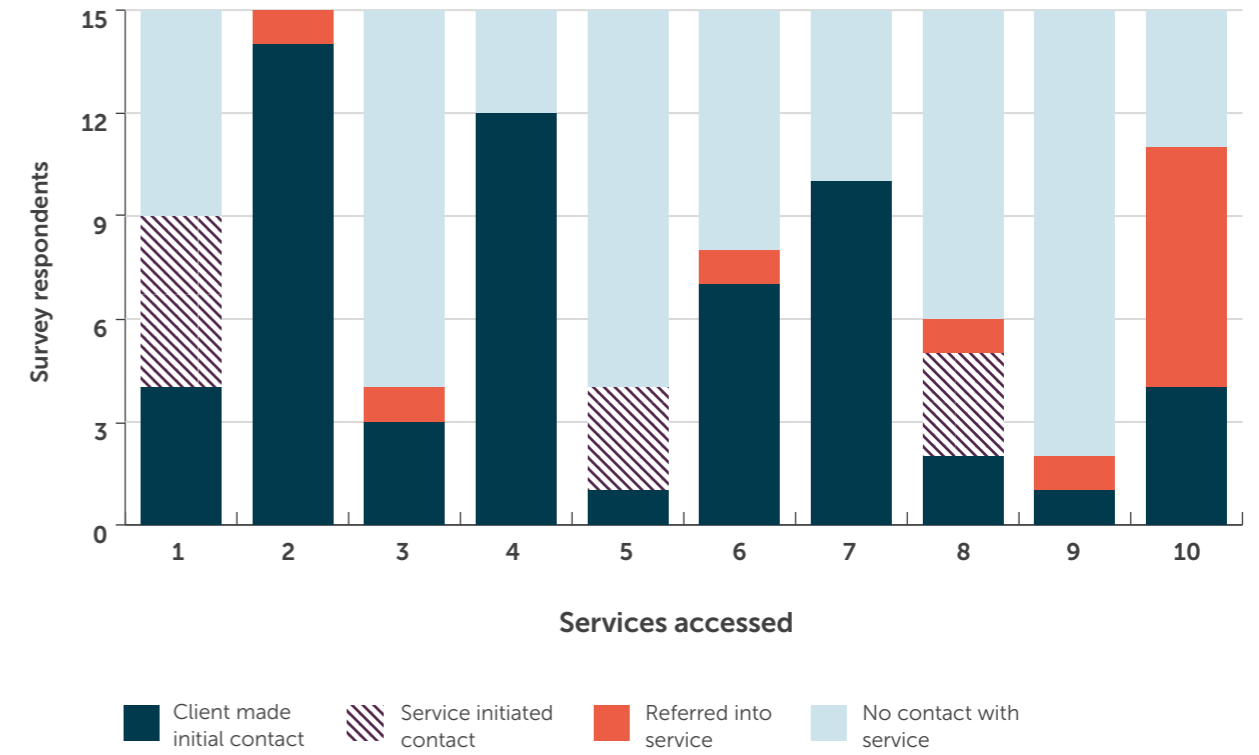

Legend: Housing discussed | Housing not discussed | No contact with service

X-axis: Services accessed
Y-axis: Survey respondents

Table 3: Services accessed by respondents and who initiated the contact

Legend: Client made initial contact | Service initiated contact | Referred into service | No contact with service

X-axis: Services accessed
Y-axis: Survey respondents

Service accessed	Main reason/s for accessing
1. Landlord or Mortgage Providers	Housing Advice/Homelessness Advice
2. LA Housing Options/Homelessness Services	Tenancy Advice (eg. rent, repairs, inspections, notices)
3. Domestic Abuse Services	Information and support around domestic abuse
4. Health Services	Health-related advice
5. Justice Services	Advice and support relating to criminal cases
6. Money Advice Services	Financial advocacy and advice
7. Jobcentre Service	Benefits and Employment advice
8. Social Work/Education Services	Support around vulnerabilities and independent living. Support children in education
9. Drugs or Alcohol Services	Advice and support around substance use
10. 3rd Sector Housing or Homelessness Advice Services	Independent housing advocacy and support

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Table 4: Potential opportunities to identify or assist further with housing instability

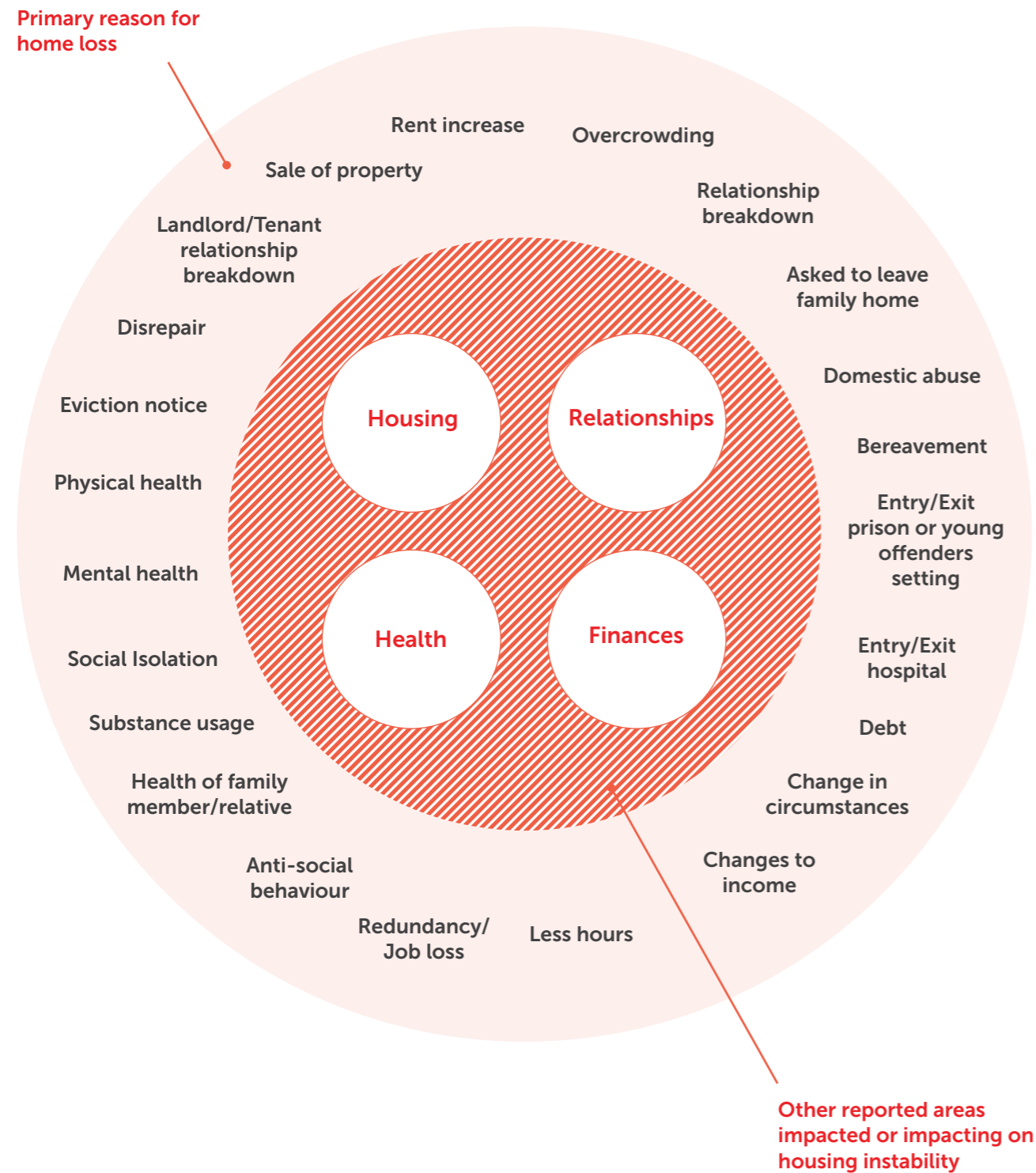| Theme/ service/sector	Opportunity gap	Practice area
Local Authority Housing/ Homelessness	No **clear & accessible information available on housing options,** and what requirements there are around **private renting, social housing, and other options**	Reasonable Steps and Maximal Housing Options (<6 months)
	Local council asked respondent to present to homelessness services on day of eviction - with **little preparatory work to explore housing options,** financial assistance, or unmet needs in intervening period	Reasonable steps/Maximal Housing Options and earlier presentations (<6 months)
	Following housing options contact by respondent, the Local Authority made several **referrals to other services but only one responded**	Data & Coordination (Relevant Bodies "ask" & "act")
	High number of separate contacts to the local council housing options service seeking help before given supportive advice, help and options.	Data & Coordination
	Unable to obtain **financial help and support** via Local Authority housing service contacted and not referred/signposted	Funding of Maximal Housing Options/Reasonable Steps
	Turned away from local council physical building and **redirected to online and phone channels** when preference was face to face - leading to period of disengagement	Accessibility of homelessness services
	Limited help provided by local authority to negotiate or mediate a solution **in private tenancy** including help to remain in tenancy at least long enough to secure more affordable option	Reasonable Steps and Maximal Housing Options (<6 months)
	Case information notes lost by local authority requiring that customer repeat traumatic events	Data & Coordination
	Help provided by local council homelessness/ housing option service **did not feel solution-focused** - given a phone service that provided coping advice when person wanted to "get out"	Reasonable steps that are solution-focused and person-centred
	Despite a number of reported complexities including health problems, housing and employment instability – there did not appear to be a **clear and co-ordinated approach** taken to assisting/resolving	Coordination around multiple complex issues
	Very **little contact from local authority** after homelessness decision made – and once in temporary accommodation, received little support on benefits or housing rights	Homelesness duties
	Local Authority advised **no legal homelessness assistance** available **due to rent arrears** as contributory factor in tenancy ending. This decision made despite **no formal application decision provided** to allow for customer to appeal/discuss further	Homelesness duties

Theme/ service/sector	Opportunity gap	Practice area
	Some **disengagement** from local authority housing help and advice by customer due to mental health and this may have made it difficult to provide ongoing assistance once customer ready to reengage	Service non-engagement
Private Rental Sector Specific	**Limited help made available to access** private rented sector **until** had been made **statutorily homeless**	Reasonable Steps and Maximal Housing Options (<6 months)
	Limited information provided verbally by **letting agency** around getting further housing help after notice served.	Awareness-Raising & Letting Agent Code of Practice
	Private renter could not see **advice information** around help in legal **papers/eviction notices**	Awareness-Raising
	Private renters' difficulty finding **adequate help when facing multiple issues** including relationship breakdown, unemployment, and precarious relationship with private landlord	Reasonable Steps and Maximal Housing Options (<6 months)
	Landlord sent texts around rent but other **options such as mediation** not considered	Reasonable Steps and Maximal Housing Options (<6 months)
Education	**School did not refer** on for housing help despite identifying timekeeping & attendance **issues related to housing**	"ask"& "act" relevant bodies
	Initial contact made with school before arrived in area and was advised no help available until physically in the area	"ask"& "act" relevant bodies
	No housing education or practical advice given in school and so dependent on family members knowledge when left school and required a housing solution	"ask"& "act" relevant bodies
	Undiagnosed health condition impacting communication not diagnosed when younger with potential adulthood impacts on confidence, employability, housing.	"ask" & "act" relevant bodies
DWP/Jobcentre Plus	Completed form and marked address as **No Fixed Abode** with a Work Coach but no follow-on housing referral or assistance	Spotting the Signs of housing instability
	Security guard at DWP office who **advised that no help available –** which was confirmed to be incomplete and incorrect	Spotting the Signs of housing instability
	Work coach **did not ask/consider housing** whilst **exploring employment options** and locations. Some options were **flexible and unpredictable** and did not really consider individual situation or **impact on support network, housing and other factors**	Pro-active help to sustain housing
	Work coach **did not consider rent affordability & housing risk.** Beyond highlighting what financial assistance was available - which person argued would still not address unaffordability	Pro-active help to sustain housing

Theme/ service/sector	Opportunity gap	Practice area
	Little help provided after job loss to improve work prospects and supportively address health, and housing needs	Coordinated help to sustain housing/health
	Work Coach provided **limited help** and advice around housing despite information that would indicate **tenancy fragility and instability**	Spotting the signs of housing instability
Community/3rd Sector	Made foodbank presentation but **wasn't asked about housing or signposted** when attended despite clear signs of housing instability	Spotting the signs of housing instability
	Gave address as **"No fixed abode"** on a form for online money advice and did not create red flag or invite a follow-up housing and homelessness conversation	Spotting the signs of housing instability
Domestic Abuse	Poor experience with domestic abuse service where **did not feel listened to** and did not feel helped.	Coordinated Help
	Informed at a late stage by court service & local authority that should have been provided with support from much earlier stage around practicalities of domestic abuse situation	Coordinated/Early Help
	Domestic Abuse Service **did not get back in touch** so had to search online for help	Coordinated Help
	Domestic Abuse Service **referral not made** despite reason for housing crisis relating to actions of an ex-partner	Spotting the signs of housing instability
Justice Partners	No visit from police around release of perpetrator and only found out a few months before the release after contact from court service - with **no plan or options discussed around safety and protection**	Coordinated/Early Help
	Partner went into **prison and major affordability issue** as a result - but no assistance offered	Spotting the signs/Coordinated Help
	Made homeless after an incident at home but **little help given** despite **police & fire services attendance** and had to depend on assistance from family member	Spotting the signs/Coordinated Help
	Communication with police not helpful as did not **adequately explore housing situation to ensure had safe place to stay**	Spotting the signs/Coordinated Help
	Police **asked about health but didn't ask about housing** or refer to domestic abuse support service	Spotting the signs/Coordinated Help

Table 5: Identifiable events/triggers of housing instability by respondent

Approximate timeframe (before statutory homeless application)	Identified sign/ trigger	Change	One-off event with clear date
2/3 months prior	Savings/Funds to pay rent starting to run out	Financial	No
6 months prior	Receipt of Mortgage Default Letter	Financial	Yes
3 or 4 months prior	Breakdown in relationship with landlord.	Landlord/Tenant	No
6 months prior	Notice of rented property sale	Landlord/Tenant	Yes
3 months prior	Short-term living arrangement with family member becoming more difficult and identified increase in substance usage	Relationship	No
3 months prior	Phone-call to advise that ex-partner to be released from prison	Relationship/ Safety	Yes
6 months prior	Moved in with family member to escape domestic abuse situation as a short-term option	Relationship/ Safety	No
6 months prior	Partner left home due to custodial sentence and property unaffordable	Relationship	No
6 months prior	Notice from landlord on intention to sell property	Landlord/Tenant	Yes
6 months prior	Employment changes	Employment/ Financial	No
6 months prior	Withdrawal of financial support (housing costs) by ex-partner	Relationship/ Financial	No
6 months prior	Notice from landlord on intention to sell property	Landlord/Tenant	Yes
6 months prior	Rent Increase	Financial	No
6 months prior	Landlord letters re unpaid rent	Financial	No

Table 6a: Contributory reason/s for home loss highlighted during interviews

Primary reason for home loss

Rent increase

Overcrowding

Sale of property

Relationship breakdown

Landlord/Tenant relationship breakdown

Asked to leave family home

Disrepair

Domestic abuse

Eviction notice

Housing

Relationships

Bereavement

Physical health

Entry/Exit prison or young offenders setting

Mental health

Health

Finances

Entry/Exit hospital

Social Isolation

Substance usage

Debt

Health of family member/relative

Change in circumstances

Anti-social behaviour

Changes to income

Redundancy/ Job loss

Less hours

Other reported areas impacted or impacting on housing instability

Most respondents identified the primary reason/s which led to their experiencing home loss. In almost all cases they also shared how it impacted on other interconnected areas such as health, relationships, employment and finances - aspects which can be critical not only in sustaining a current home - but also in being able to find and sustain a new home if necessary.

Table 6b. Examples of some potential triggers which can further impact or be impacted by housing instability

Potential triggers which can impact on housing stability	
Housing	• Landlord & tenant relations • Anti-social behaviour • Disrepair • Overcrowding • Entering/Leaving an institution such as prison, young offenders' institution, hospital, or care setting
Relationships	• Domestic abuse • Relationship breakdown • Young Person leaving family home • Bereavement • Social Isolation
Health	• Mental health • Physical health • Substance useage
Finances	• Debt • Job Loss/reduced hours of employment • Welfare benefits changes • No recourse to public funds

Table 7: The approach to delivering help and support (which mattered most to Crisis members interviewed)

	Person-centred support to keep a secure home
Listened to	Listened to what I said and asked the right questions
Respected	Did not judge me and treated me as an equal
Informed	Gave me enough information to understand all of my options and timescales
Trust	Gave confidence that they would do what they agreed to do
Empathy	Showed understanding and seemed to genuinely care

Table 8: Highlighted aspects of coordinated working which could help someone keep or secure a home

	Coordinated support to keep a secure home
Health	• Staff training to "ask" about housing stability • Housing and other specialisms available within health settings to ensure all support gaps addressed holistically • Ability to assist and link patients in with housing and non-housing services where needed • Ability to record and share consensual data around health issues which may impact housing stability • Clear timescales for provision of assistance or evidence which may be needed to sustain existing or find a new home
Employment	• Open and positive relationships with staff to ensure that they feel comfortable disclosing information. (This could include signing up to a homeless covenant) • Clear policies, training and guidance for staff to ensure they are aware of help available internally and externally if their home is at risk • Holistic approach to work coach employability practice to ensure that people get right advice and right support to prevent homelessness where possible using tools such as easements if needed. • Jobcentre staff training to identify triggers of housing instability such as relationship breakdown, job loss or health changes • Jobcentre staff awareness sessions to improve understanding of the signs of housing instability (eg. advance payment requests, no housing costs etc._)
Domestic Abuse	• Ensure that lead worker is available in all cases with expertise in domestic abuse specifically as a clear point of contact at any stage in housing journey • Staff training around spotting the signs of domestic abuse for all who may come into contact with such situations (eg. gas safety engineers, fire and rescue, police) • Coordinated case-management to ensure it is clear what agencies are supporting and why and to allow data to be consenually shared to improve clarity and communication • Ensure there is clear, dedicated financial support to allow those at risk to find a timely sustainable housing solution • Improved awareness of main domestic abuse support services available and clear timescales around expected support/assistance