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# **Elmbridge Rentstart**

Case study: Small charities and social change Field: Homelessness

# At a glance

Elmbridge Rentstart ('Elmbridge'), based in Surrey, helps people in need to gain work, training or education. It operates a rent guarantee scheme for tenants in the private rented sector alongside personalised advice and support. In 2018, Elmbridge had a team of eight staff and many volunteers. Its annual income of just over £600,000 came mainly from rental properties, supplemented by charitable trusts, donations and some statutory funding.

## Focus of the case study

The focus of the case study is the rent guarantee scheme, and how it is embedded in Elmbridge's wider support practice.



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### What does advocacy mean for them?

For disadvantaged and vulnerable people, where they struggle to meet the cost of renting, finding appropriate accommodation is difficult enough, but *'housing is only half the issue'*. Elmbridge manages just under 50 beds directly, but in the last 18 months they have begun to act as a broker between private landlord and tenant – supporting the tenant with the transition to accommodation and ensuring the landlord gets the rent and the property is kept in good condition (while also pursuing bad landlords). They also work with relatively well off or older people who may have a spare space in a property but not have the capacity, experience or confidence to engage in renting.

Their key method of support for vulnerable homeless people is the rent guarantee scheme, which has been operating for 17 years. It can lead to tenants gaining a credit record for their regular payments. Elmbridge work with clients on their 'potential', not just financial criteria. This way, disadvantaged people can gain financial inclusion, while *'landlords get their money and a guarantee that any dangers can be dealt with'*.

Their personal support service – which includes helping people into work, training or education – is tailored to individuals, many of whom are shy about asking for help. They may have mental health problems, criminal records or learning difficulties – and nearly a third of them have problems with drugs or alcohol. Staff are hands-on, and provide support over a long period of time if necessary. Their skills in working with disadvantaged clients range from counselling to financial management.

Elmbridge uses a 'show and tell' approach to advocacy. Their engagement as practitioners in day-to-day work with disadvantaged people is used to inform others about how the scheme operates. This is undertaken through talking about their work at conferences, sin interviews, and through linkage with funders, national organisations, and local and national media.

#### What's worked?

When Elmbridge started their rent guarantee scheme, they 'made it up as we went along', but they benefited from a mixture of skills and experiences at board level. Board members included an expert from St Mungo's, a corporate lawyer, a property developer, a former CAB staff member, and a housing association worker. They were also helped by opportunities to talk to others about financial inclusion issues with support from Lloyds Foundation and at the School for Social Entrepreneurs.

They feel that the Elmbridge model is 'a good idea – it will solve problems'. Interest in such schemes has become more widespread – there is even attention from government. The understanding they have built up through the close-up and detailed work they do with clients has put them in a good position to inform and influence both the sector and the general public.



Elmbridge works very closely with clients at an individual level, getting to understand them and working at their pace (while not colluding). They work with beneficiaries to break down issues of discrimination and operate as an intermediary between landlords and renters to meet the needs of both.

Good relations with the Job Centre and partnership work with local authorities have helped them influence local practice. For Elmbridge, that work reaches out beyond the local. A charismatic and energetic Chief Executive plays a role in creating spaces where users and those with direct experience of homelessness can have a wider influence.

A key target of the CEO, who has spearheaded this work, was 'to influence the private sector ... influence by action rather than aim to change policy'. She is experienced at drawing key people together, explaining what happens at Elmbridge using examples from practice, and seeking wider solutions to how systems and processes adversely affect vulnerably housed or homeless people. Her technique is to get people round the table to hammer out solutions or actions rather than, say, conduct extensive research leading to policy change or a standardised replication model.

Elmbridge has engaged productively with other organisations, such as Crisis, and has been able to make use of high media attention: 'We're fortunate – homelessness has become fashionable. So recently we get a lot of exposure'. The Head of Housing at Crisis pointed out, 'without the fantastic media work the [Elmbridge] Rentstart team did before last year's [2018 government] budget we would have been far less confident about the £20m the chancellor committed to Help to Rent projects'.

#### Challenges/what we've learnt?

Elmbridge offers a scheme which is individually tailored, innovative and locally developed. It's a sensitive but action-orientated approach for clients who are at the right stage: 'At Elmbridge we do empathy not sympathy' and they work 'non-judgementally'. Further, 'we do what it says on the can. It's a bespoke housing service'. And it works. This is how, in the year 2017-18 they provided advice to 440 people, housed 150 people, intervened to prevent evictions in 100 cases and supported 56 rough sleepers.

They have always had strong motivation to improve the lives of disadvantaged people and to develop good practices. This people-led approach over a long period means that they are trusted by other agencies, and it puts them in a good position to contribute to widening take-up. The influence that Elmbridge can have with the wider public and with policy makers depends on this close-up and detailed understanding of the clients they work with.

The good links they have developed with public bodies over the years are an important part of complementing or extending public services. However, red tape and difficulties with information sharing across agencies do not make things easy. One staff member pointed out 'everyone goes round two or three times asking for all the info [from the client] again'.

Creative and disruptive (but not necessarily conflictual) approaches to getting change are important, and that means working with decision makers and a wide range of people to find solutions. The CEO sees possible wider links with private companies who work in adjacent fields (who may at times have a bad name, she pointed out), such as Wonga.

Key people involved in trying to change existing practices or provision – or those seeking to spread new approaches – may need some sites where they can exchange, challenge or build ideas with a diverse group of people.

In terms of spreading the service there is some interest in a franchise model or other ways to replicate the model over the next three years, but Elmbridge recognises the challenge this brings. One of their key issues is how to replicate the model. It would, of course, require investment of a lump sum initially. But Elmbridge sees a second challenge in adapting their local model to different situations elsewhere. Schemes run as a 'standard model' might not replicate the passion or innovation that has arisen at Elmbridge under a charismatic leader and a stable staff team willing to 'run the extra mile'.

This is the case study of one of 11 organisations we spoke to from four fields: criminal justice; homelessness; migration; and violence against women and girls. These case study organisations had annual incomes between £50k

and just over  $\pounds$ 1m. We are incredibly grateful for the rich and open insights that were shared with us.

The case studies are part of IVAR's study *Small Charities and Social Change*, which builds on existing research, drawing on the experience of 11 organisations, to explore the role and contribution of small charities in more depth. It asks how and why small charities are challenging, shaping and changing policy, practice and attitudes. It discusses the challenges and opportunities that they face in doing so.

The report and case studies can be found here <u>www.ivar.org.uk/social-change</u>.