#### **PRS Scheme Overview**

### **Clients:**

- > We will offer all clients 3 suitable properties
- > The rent will not be above the LHA level.
- Clients unwilling to view properties outside of Camden will not be authorised
- If the client rejects three offers or is unsuitable for the scheme they will be referred back to HOOT for further advice
- It is up to the adviser to manage client's expectations realistically.
- PRS is only an option where we are unable to prevent homelessness through mediation and negotiation
- Clients to be encouraged to look for their own accommodation through self-help (where applicable)
- Clear advice needs to be given on property location, how PRS works and how they will need to work with us
- ➤ All clients must complete a PRS application form. The adviser should run through the conditions with them and explain this to them. It is not enough just to expect them to read the form
- Allocations scheme and points clear advice on implications of different options
- Advisers need to give full advice about welfare benefits and an income/expenditure sheet
- All clients must provide a character reference.
- Advisers cannot guarantee access to the scheme case notes must reflect all advice given to facilitate authorisation.

## **Existing private tenants**

- Generally PRS is not available for existing private tenants
- Our aim is to either prevent homelessness or help the tenant to find their own home with our help
- Discuss with TM whether the tenancy is unsustainable or if further sustainment work is required
- Advisers should explain
  - We will try to sustain the current tenancy by negotiation
  - The need to establish why the tenancy is breaking down
  - we will require a landlord's reference and will also need to complete Experian checks
  - How we can help the tenant to find their own tenancy if they have to move
- Advisers should consider
  - Is there a legal or financial problem to resolve?
  - Negotiation tactics
  - HPF payment to assist a move
  - A support referral
  - If sustainment or a move is not possible as a last resort discuss PRS with a team manager. At no time up to this point will the adviser discuss PRS with the tenant.

#### Former private tenants

We would expect this client group to focus on getting their own tenancy with the advisers help and support. We will only consider this client group for PRS after we have gathered information about their previous tenancy:

- Why are they no longer renting?
- Were there any issues in relation to harassment, rent arrears, disrepair etc that led to the breakdown of the tenancy?
- Advise the client that we will need to contact their previous landlord and we may ask the previous landlord to provide a reference.
- Confirm that we will need to complete and Experian and a Tracemart request

#### Former home owners

 We will only assist with an incentive if they do not have sufficient equity from the sale

- Were there were any issues with arrears other than affordability issues?
- Confirm that we will need to complete and Experian and a Tracemart request
- State that we will need to speak to the lender

#### Non settled accommodation and never rented privately

We will only consider PRS for this client group where we are unable to mediate a solution for them to remain in their current accommodation:

- Our initial focus is on mediation so they can remain where they are. They need to have a mediation appointment.
- Advisers should not use language or phrases such as "confirming homelessness" but refer to "mediation" & preventing homelessness
- Make it clear that moving is not the first option and that it is generally best to remain at home
- Clients will be expected to engage with the mediation process. Where they do not we will not authorise prevention points.
- Where a client is overcrowded and is unwilling to remain in order to receive prevention points we should still negotiate to secure time for them to move.
- Advice about budgeting and rights and responsibilities as a private tenant..

# Clients in fear of violence or harassment

This group should not initially be offered PRS. Instead the advice should focus on other options:

- Using SafeHome to support the client in their home
- Refer to solicitor to obtain an injunction.
- Place in a refuge. This is generally the best option.
- Support client to approach another borough where they are safe.

# **Clients with debts:**

This group will only be considered where:

- They have sought debit advice and can demonstrate this.
- They are making regular repayments.

• They will be able to continue to pay the rent whilst making repayments.

# **Landlords:**

- 1. Landlords are offered a choice of an incentive of £1000 or a guarantee against damage or arrears up to this level.
- 2. The Lettings Team are authorised to negotiate above this level if there is a particular need to procure a certain type of property.
- 3. Any additional payment must be with the PSIT Team Manager's approval.

## **PSIT Role:**

## Team Manager:

- 1. Retains ultimate responsibility for access to the scheme.
- 2. Refers back to HOOT where a client is not ready or suitable for the scheme.
- 3. Makes decisions in relation to the strategic interests of the scheme with the Service Manager and/or Head of Group.

# Lettings Team: The lettings team functions are as follows:

- 1. Procure properties in relation to demand from authorised cases.
- 2. Co-ordinate and arrange all viewings directly with clients.
- 3. Where a client has had 3 offers or is unsuitable for the scheme refer back to HOOT.
- 4. Ensure housing benefit form has been completed and submitted within 24 hours of the tenancy being signed.
- 5. Refer to floating support once client has accepted a property.

# Tenancy Management Team: The Tenancy Management team functions are as follows:

- 1. To co-ordinate our response to problems in existing PRS tenancies.
- 2. To take regular proactive tenancy checks with landlords and tenants.
- 3. To monitor and report on tenancy sustainment in our PRS tenancies.
- 4. To refer to HOOT where a problems requires landlord tenant casework.
- 5. To guide HOOT in their response to these problems and to feedback to the landlord.
- 6. To refer to a HOOT team manager where the adviser does not provide regular updates at least every 5 working days (in line with casework standards.)
- 7. To manage and monitor the Tenancy Relations Service.