

# Surge in homelessness underway with ending of the evictions ban for renters

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4 July 2021

Following the lifting of the ban on bailiff-led evictions by the UK Conservative government on May 31, a surge in the numbers of homeless is a certainty.

Prime Minister Boris Johnson brought in the ban on evictions at the beginning of the pandemic, seeking to placate the growing anger of workers facing the threat of losing their homes as a result of being laid off or on reduced pay after being furloughed.

Homelessness has been on the increase year on year in England for years. Just before the pandemic, the numbers of homeless households increased again, with the annual report by homeless charity Crisis noting that it had shot up from 207,600 in 2018 to over 219,000 at the end of 2019.

The lifting of the eviction ban, delayed several times, was central to the government's determination to have no further lockdowns and reopen the economy in two weeks' time on July 19—regardless of the resurgence of the pandemic through the Delta variant.

The Joseph Rowntree Foundation released a survey the same day as the lifting of the ban, which showed around 400,000 renting households (representing five percent of renters) had already been served an eviction notice, or been told they may be evicted. The survey revealed that, in addition, around 450,000 households were currently in rent arrears, of which 18 percent had arrears of more than four months. Landlords have to give only four weeks' notice of eviction to tenants more than four months in arrears of rent. Around one million renters (11 percent of the total), half being families with children, were worried about being evicted in the coming three months, the survey found.

Workers face other pressures which will intensify an already precarious situation. The government furlough job retention scheme, which provided 80 percent of the wages (up to a maximum of £2,500) of workers laid off

during the pandemic, is due to finish September 30. From July 1, the state will pay just 70 percent of wages up to £2,187.50 per month, with employers being asked to pay the rest, adding to workers insecurity, with employers no doubt considering further layoffs as a result.

In addition, the £20 a week upgrading of the Universal Credit welfare payment paid in the course of the pandemic will also end in September.

Despite the ban on evictions during the period of the COVID-19 pandemic lockdown, staggering numbers of people were still made homeless. An *Observer* newspaper analysis published June 13 found that around 130,000 households became homeless over that period. The newspaper analysed government data, from around 70 percent of local authorities, obtained under the Freedom of Information Act. It showed 132,362 households were owed "relief duty", meaning they were assessed as already homeless. A further 106,000 were assessed as being owed "prevention duty" meaning while not legally homeless they were at risk of being so.

Housing charity Shelter chief executive Polly Neate said of the figure, "The ban didn't stop tens of thousands from facing homelessness. During the pandemic, the most common triggers for homelessness were no longer being able to stay with friends or family, losing a private tenancy, and domestic abuse."

A spokesperson from the Acorn tenants' union told the newspaper, "The government's commitment to tackling the crisis of homelessness has repeatedly been shown to exist only in word and not in action... Homelessness isn't an unavoidable natural phenomenon: it can be solved if the political will exists to do so."

Even worse levels of homelessness are on the

horizon. Earlier this year a survey by housing charity Shelter revealed over six million adults, one in seven, feared becoming homeless. Adults renting in the private sector predominated with over a quarter fearing loss of their home. In addition, half of private renters experienced mental stress about their housing situation.

Shelter found that “24% of private renters have had to borrow money to pay their rent, 18% have cut back on food or skipped meals to pay their rent, 12% have cut back on heating their home to pay their rent.”

According to debt counselling charity StepChange, a black hole of rent arrears to the tune of £360 million has been built up during the COVID-19 pandemic lockdown. It has called on the government to provide grants and interest free loans to tenants to avoid a tsunami of evictions.

Writing just prior to the lifting of the eviction ban, StepChange CEO Phil Andrew stated, 'The rental eviction suspension was the last lifeline for many renters, who have been among the groups worst hit by the pandemic. The number of private renters in arrears has doubled since the start of the pandemic to 460,000 people. With evictions now resuming, many will be facing an uncertain future without additional financial support.

“Support from Government, like furlough and benefit uplifts, has been important in helping people through the pandemic, but not sufficient to keep many renters out of arrears. There are clear gaps in support which have seen a £360m black hole of rent debt build up over the course of the pandemic.”

As a result of the financial hit, landlords are concerned over the level of rent arrears built up over the course of the pandemic. The National Residential Landlords Association is calling on the government to establish a £200 million fund to help tenants in rent arrears. The chief executive of the landlords' association, Ben Beadle, spoke out on the scale of tenants in arrears in comments to the parliamentary Work and Pensions Committee on June 9. He said, “Research shows 82 percent of renters are in arrears who were not in arrears before the pandemic. Many of these [people] are ineligible for housing allowance or discretionary payments.

“There is nothing really there [in funding terms] for people who haven't been in arrears before but need a short, sharp injection of funds to help them sustain their

tenancy, which is in the interests of everyone frankly.”

With the virus in no way under control—new infections were above 20,000 in six out of seven days last week—Scotland's tenants' union Living Rent raised the health implications of forcing vast numbers of people out of their homes. The organisation told *Scottish Housing News* last month, “Throughout the past fifteen months, our homes have been our frontline defence against the virus. Preventing eviction therefore remains of the utmost importance to ensure that tenants are not forced from their homes both in the context of a public health emergency, and the uncertain long-term economic consequences we face in recovery.”

The Socialist Equality Party opposes all evictions of tenants in rent arrears and demands the restoration of the evictions ban and the cancellation of arrears accrued during the pandemic through no fault of tenants. The billions handed to the corporations throughout the pandemic must be reclaimed and used to fund an immense programme of public works, including the provision of decent and secure homes for all who need them. Only on the basis of a workers' government and a socialist programme can the social right of access to affordable, quality housing be secured.



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Socialist Equality Party visit:

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