

WMCA Homelessness Taskforce: Understanding the Private Rented Sector in the West Midlands Combined Authority Region

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Acronyms

DWP- The Department for Work and Pensions

GLA- Greater London Authority

HA- Housing associations

LA- Local authority

LHA- Local Housing Allowance

MHCLG- Ministry of Housing, Communities & Local Government

PRS- Private rented sector

SRS- Social rented sector

TA- Temporary accommodation

UC- Universal Credit

WMCA- The West Midlands Combined Authority

1. Introduction

The Private rented sector (PRS) has grown significantly over the past decade and now accounts for approximately 19%¹ of all households across the West Midlands Combined Authority (WMCA) region. While it plays an increasingly important role in meeting housing need, it also presents considerable challenges - particularly in relation to affordability, security of tenure, housing quality, and its impact on homelessness.

We are clear that the current operation of the PRS plays a critical role in causing homelessness and, at the same time, is often the only option available to local authorities (LAs) as they seek to prevent or relieve homelessness. This paradox lies at the heart of the challenge: while the PRS contributes to housing instability through affordability issues, insecurity of tenure, and variable quality, it is also one of the few levers LAs can use to meet their statutory duties under the Homelessness Reduction Act. Given the scale of the PRS - both nationally and regionally - this is unlikely to change in the foreseeable future.

As such, it is essential to support LAs to make the best possible use of the sector, identifying the policies, partnerships and practices that can reshape how it functions - particularly for those experiencing or at risk of homelessness.

This review directly supports the WMCA Homelessness Taskforce's mission to design out homelessness by building a robust and data-informed understanding of the PRS, how it currently operates, and how it could be transformed. Specifically, the review aims to:

- Map how the PRS currently functions across the region.
- Identify the extent to which the PRS contributes to or mitigates homelessness.
- Understand the incentives and behaviours of landlords and other housing actors.
- Identify practical, evidence-based policy and practice options that can improve outcomes for vulnerable tenants.
- Support the WMCA Homelessness Taskforce and its partners to make the PRS a more affordable, secure, and high-quality option for tenants - particularly those at risk of homelessness.

By generating these insights, the review will inform the Taskforce's future strategy and delivery interventions, helping to optimise the PRS's role in homelessness prevention and ensure it is embedded in wider housing and devolution plans.

¹ English Private Landlord Survey 2024: main report (Gov UK, 2024) Accessible at: <https://www.gov.uk/government/statistics/english-private-landlord-survey-2024-main-report/english-private-landlord-survey-2024-main-report>

2. Methodology

2.1. Aims

The overarching objective of this review is to develop an evidence-based understanding of the PRS across LAs in the WMCA region and surface opportunities for policy and practice reform.

This objective was guided by the following research questions:

- **Market characteristics:** What are the current characteristics and dynamics of the PRS market across the region?
- **Landlord profiles:** What types of landlords are operating in the different LAs within WMCA, and what are their motivations, behaviours, and constraints?
- **Tenant experience:** What are the lived experiences of tenants in the PRS, particularly those at risk of homelessness or experiencing housing precarity?
- **Policy impact:** How might upcoming changes such as the Renters' Rights Bill or adjustments to Local Housing Allowance (LHA) rates affect landlord behaviour, property supply, and tenant security?
- **Reform opportunities:** What options exist at local, regional, or national levels to shape policy and delivery models that enable the PRS to better prevent and relieve homelessness?

Our research methodology comprised three parts:

- a quantitative analysis of homelessness in the region and the role of the PRS.
- a review of policy landscapes and best practices.
- mixed method user research to gain insight into the motivations of landlords and tenants.

2.2 Quantitative analysis

We conducted quantitative analysis using both government and market data to understand housing pressures and homelessness trends across the region and the primary drivers affecting the PRS.

- We carried out in-depth analysis of statutory homelessness data published by the Ministry of Housing, Communities & Local Government (MHCLG), which enabled us to identify historical and emerging trends in homelessness at LA level.
- We used a custom data analytics tool to extract rental market data from Zoopla, enabling granular analysis of affordability and property availability trends across sub-LA areas.
- We supplemented this by extracting additional data from Open Rent, allowing us to gain a deeper understanding of landlord behaviours and dynamics within the PRS.

2.3 Policy analysis

- We conducted analysis of policy interventions, focusing on landlord incentives and support for vulnerable tenants. This included a review of strategic documents from the constituent LAs- such as homelessness strategies.
- To understand implementation in practice, we interviewed LA representatives, gaining insights into delivery challenges, landlord engagement, and tenancy sustainment.

2.4 Mixed methods user research

We conducted quantitative and qualitative user research to develop a deep understanding of the motivations, behaviours, and challenges faced by landlords and tenants within the PRS, identifying opportunities to enhance landlord engagement and support tenant needs.

Tenant engagement

- **Survey:** The tenant survey received 43 responses. It aimed to build understanding of tenant experiences, tenant perceptions of the PRS, and gather views on different types of LA support.
- **Focus group:** One focus group was conducted with eight individuals, some accompanied by their small children, who were currently living in temporary accommodation (TA) in Birmingham.

Landlord engagement

- **Survey:** The landlord survey received 86 responses. The survey aimed to build understanding of landlord demographics, motivations, experiences, and preferences for support.
- **Focus groups:** Three focus groups were conducted with 21 landlords across the LAs in the WMCA region.
- **Landlord forum:** We attended a landlord forum in Birmingham, where we conducted informal interviews with landlords and gained further insight into LA approaches to landlord engagement.

3. System view of the PRS

Intervening in the PRS means engaging with a complex and interdependent housing system that overlaps significantly with the social rented sector (SRS) and other critical housing pathways. These interconnected systems often compete for a limited and diminishing supply of affordable, decent-quality homes. In the PRS, this competition is particularly acute. TA providers, supported housing schemes, asylum accommodation services, and routes for prison leavers are all drawing on the same housing stock. These tenures are frequently backed by government obligations and funding streams, enabling them to offer higher rent levels or more secure income flows to landlords than LAs can provide when using the PRS to provide settled homes to help prevent or relieve homelessness.

As a result, LAs find themselves at a structural disadvantage when attempting to secure suitable PRS homes for residents at risk of or experiencing homelessness. This dynamic not only limits access to housing but also inflates rental prices and reduces stability in the sector.

Understanding and addressing this competitive imbalance is essential to enabling the PRS to play a more effective and sustainable role in homelessness prevention. For the WMCA Homelessness Taskforce and its partners, this means designing interventions that not only respond to current market conditions but that also reshape the housing system in favour of long-term affordability, stability, and fairness.

Figure 3.1 below provides an overview of how tenants link to the social regulated and private housing markets.

At the top, the blue boxes illustrate the statutory obligations of various government departments to provide housing for specific cohorts. This includes responsibilities held by the Home Office (e.g. for asylum seekers), His Majesty's Prison and Probation Service (HMPPS) (e.g. for prison leavers), and LAs (e.g. for those owed duties under the Homelessness Reduction Act or Children's Act).

Beneath that, the grey box represents the different housing access routes used by these agencies. These include direct placements into social housing, market-based rentals in the PRS, and the use of intermediaries such as supported housing providers.

Fig 3.1 Public sector schemes

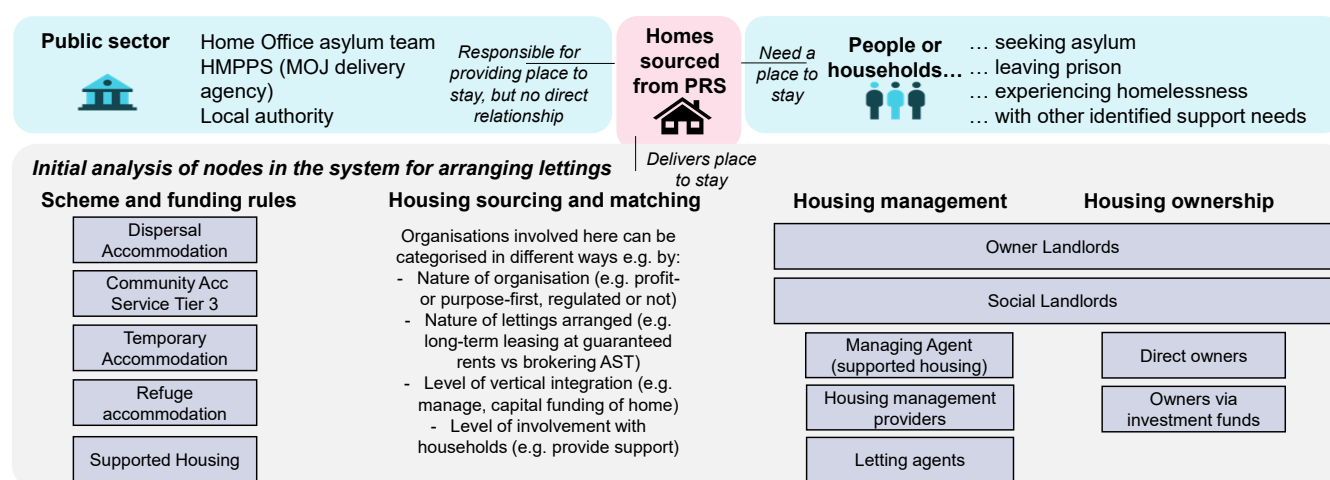


Figure 3.2 illustrates the overlapping dynamics between different types of housing provision, with a specific focus on how the PRS intersects with ownership models, regulatory frameworks, and tenant support needs.

The diagram below includes three overlapping circles, each representing a key lens:

1. **Ownership** – This circle includes all homes owned by private individuals or companies, rather than those owned or managed by housing associations (HAs) or LAs. It defines the core of the PRS by asset control
2. **Regulation** – This area captures all housing regulated by the Regulator of Social Housing, typically including HA properties, supported housing, and other forms of social or affordable housing provision. Some PRS properties may fall under this category if leased to regulated providers.
3. **Tenant Needs** – This circle represents housing provided to tenants with additional or complex needs, such as those experiencing homelessness, fleeing domestic abuse, or exiting institutions like prison. This type of housing often includes supported housing, exempt accommodation, and other specialist provision.

Each housing type in the diagram is colour-coded to indicate the rent level typically charged:

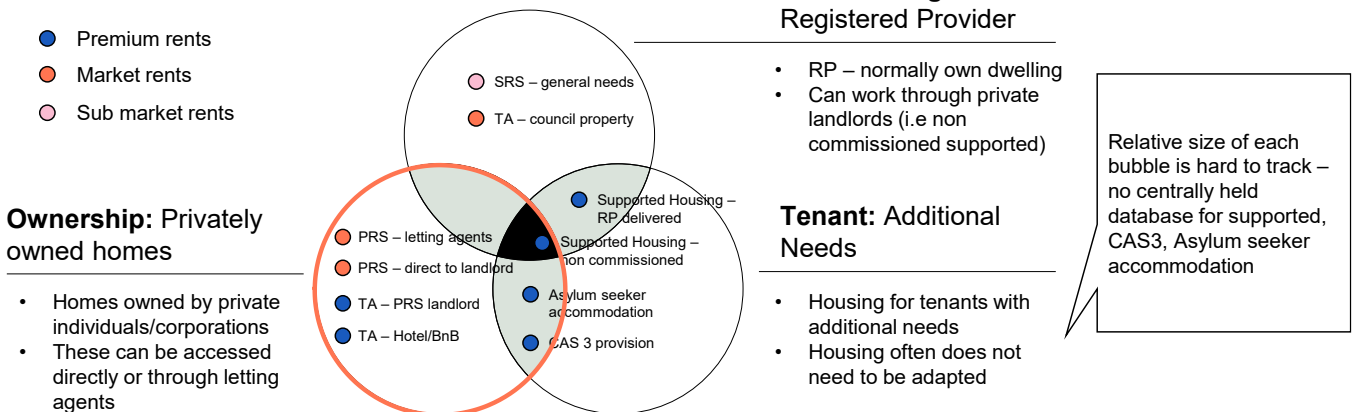
- Sub-market rents (e.g. social rent or LHA-aligned)
- Market rents
- Premium rents (above market, often enabled through exempt status or institutional funding)

This visualisation shows:

1. Competition for the same stock – Multiple different parts of the housing system are offering premium or enhanced rent levels. Households in TA, supported housing, CAS-3 housing and dispersed asylum seeker accommodation are targeting the same pool of privately owned homes. This intensifies competition and drives up prices, particularly disadvantaging LAs trying to secure properties at LHA levels.
2. Interconnected pathways – There are fluid boundaries between the SRS and the PRS. For example, TA spans both sectors. Increasing the supply of genuinely affordable SRS housing could alleviate pressure on the PRS, particularly for households on the housing register.
3. Blurring boundaries of the PRS – The PRS is not a clearly defined category. It includes a spectrum of arrangements - from direct landlord-tenant lettings to properties leased by supported housing providers, some of which operate with different regulatory and financial mechanisms.

Fig 3.2

Housing system overview



4. How is the PRS market working in the region?

4.1. Picture of the PRS market

Section overview

Data highlights the significant challenge in finding affordable rental properties across the region, with notable variation not only between LAs but also within them. Live data from rent aggregators, extracted using bespoke data tools, could play a critical role in helping LAs identify local rent hotspots, monitor affordability trends, and map clusters of supported housing, enabling more targeted interventions.

Key Points

- **Listings** – Birmingham and Coventry are overrepresented in listings data relative to smaller LAs– suggesting a more active rental market with shorter tenancies.
- **Size** – The relative share of property sizes changes inside and outside of Coventry and Birmingham, with a larger share of 1-bedroom properties inside Coventry and Birmingham and more family homes in the other LAs.
- **LHA rate** - Our analysis of Zoopla rental listings across LAs in the WMCA shows that just 4% of properties are priced at or below the LHA rate, and this should be considered a maximum estimate.
- Rent relative to income was least affordable in Birmingham and Solihull. Rent was least affordable for 1 bed and 4 bed properties across the WMCA region.
- **Willingness to rent to household on benefits** – Only 30% of landlords were willing to let to individuals receiving benefits, though there was some variation in the region.
- **30th percentile vs LHA** – LHA was typically 30-45% below the 30th percentile of rent in our data. This highlights the challenges for households to find homes at affordable rents – though also suggests that Zoopla data may skew towards more expensive properties.
- Affordability is not consistent within LAs and should be viewed at Ward level where possible.

This section uses multiple datasets to provide an overview of the PRS market in the WMCA region. It provides information on:

- **Types of properties available on the rental market**
- **Affordability of rental properties compared to income**
- **Affordability of rental properties compared to LHA rate**
- **Listings explicitly available to people in receipt of Universal Credit (UC) or Housing benefits²**

² Field on Open Rent asks whether DSS/LHA covers rent.

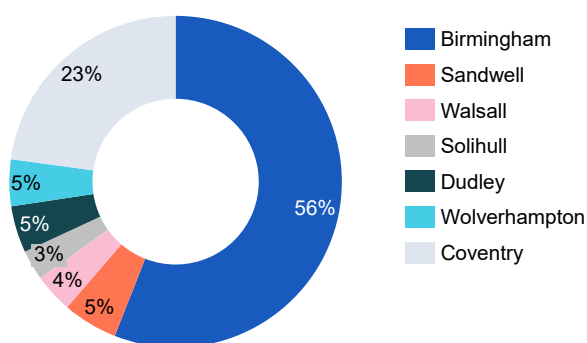
Overview of the private rental market across the LAs in WMCA

Analysis of Zoopla rental listings suggest a more active and fast-paced rental market in Birmingham and Coventry.

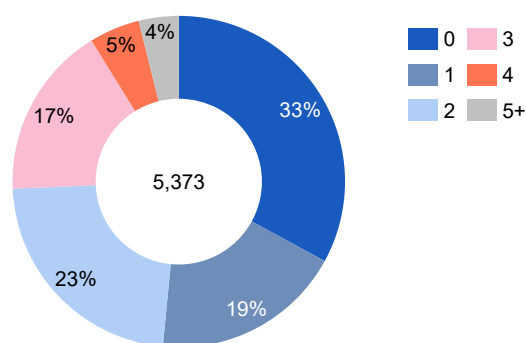
Our analysis of Zoopla listings covered a snapshot of 5,382 properties listed in April on the platform. Over half of the properties were located in Birmingham and a further 23% in Coventry. These figures exceed the respective shares of PRS stock in each area, where Birmingham accounts for 44% and Coventry 16% of the total. Each of the remaining LAs contributed less than 5% of the total listings. There are a few possible explanations of Birmingham and Coventry's over representation in the data. This could suggest a more active rental market in Birmingham and Coventry, characterised by shorter tenancies and a higher frequency of tenant turnover compared to other areas in the region. Alternatively, a higher proportion of landlords could be using Zoopla (whether directly or through third parties) to let their properties in Birmingham and Coventry than in other LAs in the WMCA region. Further analysis is required to confirm the underlying cause.

Fig 4.1

Total Properties listed on Zoopla (April 22nd), LA
N = 5,382



Total Properties listed on Zoopla (April 22nd), Bedrooms
N = 5,382



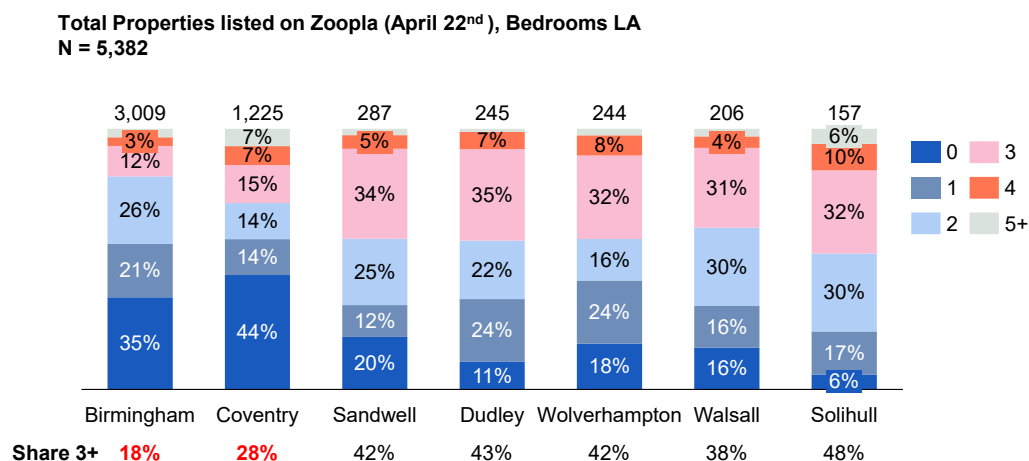
Three-quarters of the rental market consists of shared accommodation and 1-2 bedroom listings.

One third of the properties listed are shared accommodation (classified in the data as "0"). Approximately 40% of the properties were 1 and 2 bed properties, and 26% had 3 bedrooms or more. This varies by LA.

There is a shortage of private rental listings suitable for large families in Birmingham.

Birmingham and Coventry have the largest share of shared accommodation properties - but only 18% of properties in Birmingham had 3 bedrooms or more. In contrast just 6% of Solihull properties were shared accommodation whilst almost half had 3 or more bedrooms. Note that shared accommodation includes properties marketed towards students - which would partially explain the higher share of shared properties in Birmingham.

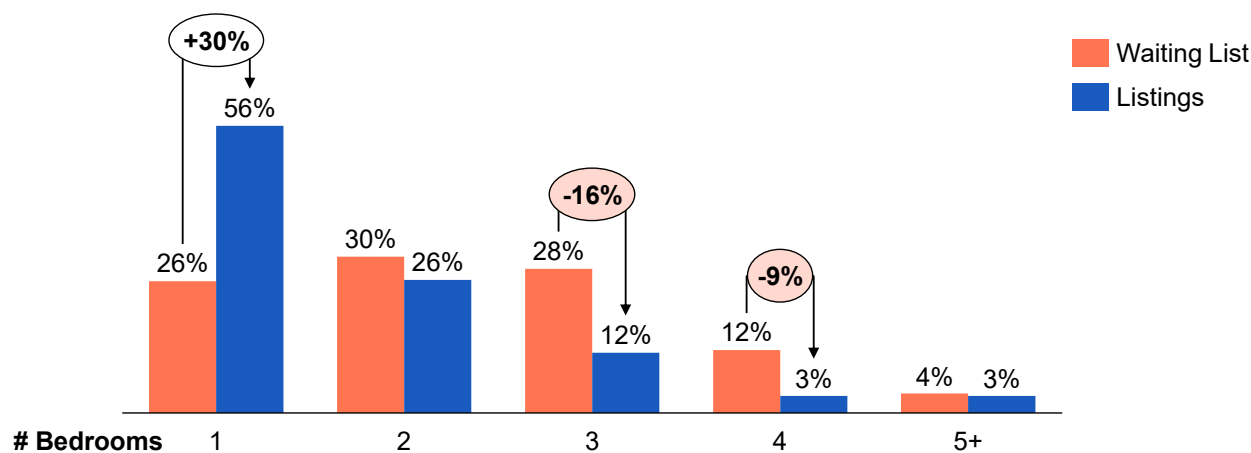
Fig 4.2



This contrasts to the Birmingham social housing waiting list where 28% of households are looking for a 3 bed, and 12% for a 4-bed property – significantly above the share of larger properties in the listings data.

Fig 4.3³

Total Properties listed on Zoopla (April 22nd) vs waiting list (Birmingham)
N = 3,012

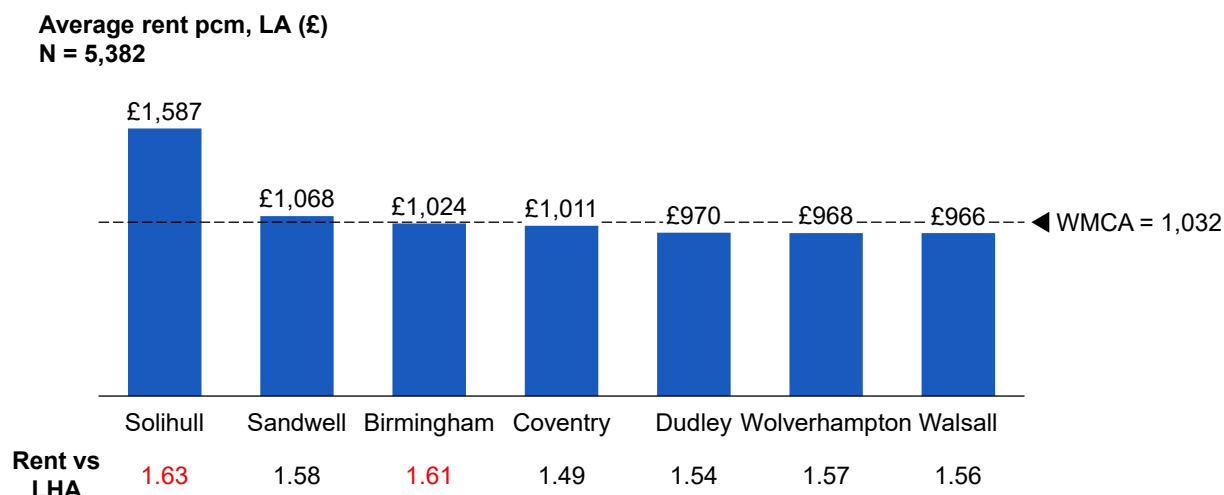


Rent

Rents across all property sizes are highest in Solihull, Birmingham, and Coventry. Rents are significantly higher in Solihull than in the rest of the Combined Authority.

³ Shared accommodation and 1 bedroom properties combined to align with social housing waiting list data

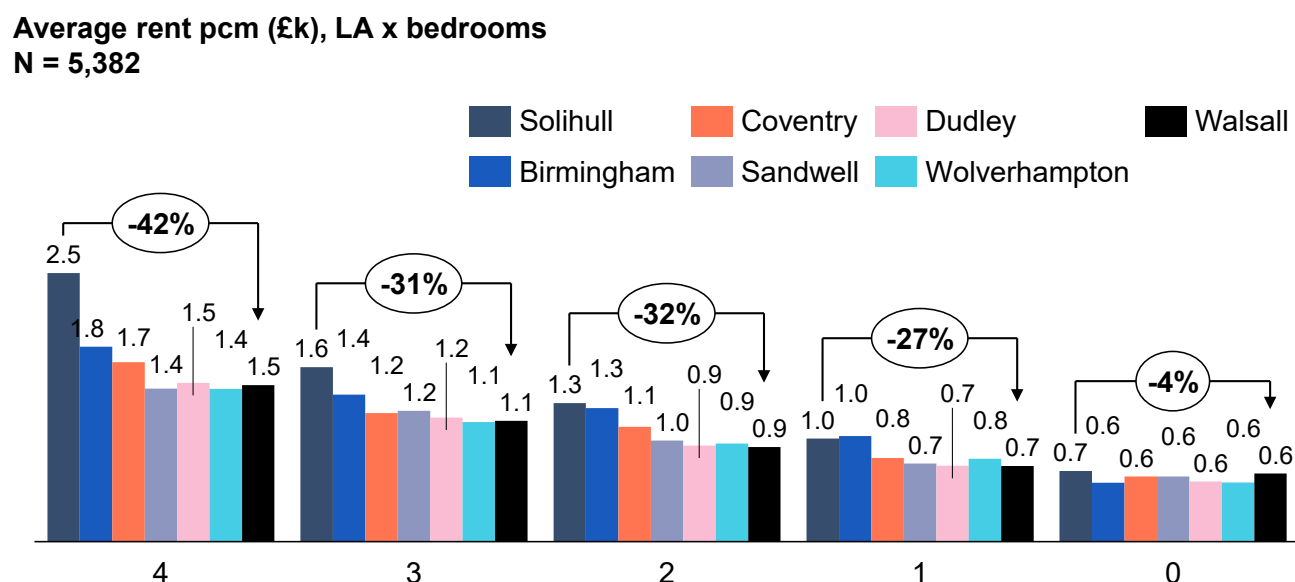
Fig 4.4



This is partially due to Birmingham and Coventry's higher share of smaller properties however, this still holds when split by bedroom. Birmingham and Coventry have the highest rents after Solihull across all property sizes - with the exception of 1-bedroom properties where Birmingham has the highest average rent. This could be driven by a higher share of young professionals in the LA. Additional research is needed to confirm this.

The difference in rent level between LAs is driven by the higher cost of larger properties in certain areas. The difference in rents between different LAs in the WMCA region for 4-bedroom properties is 42% compared to just 4% in shared accommodation.

Fig 4.5



1 bedroom rental properties are most affordable in Dudley and least affordable in Birmingham, whilst large family homes (4 bedrooms) are most affordable in Dudley and least affordable in Solihull.

Rent payments as a percentage of income was highest in Birmingham and Solihull. Each of which had shares of greater than 30% of gross income. Dudley was relatively more affordable at 27%. This was predominantly driven by 1 and 4-bed properties.

Figure 4.6 below shows the proportion of median household income spent on rent in each area. The analysis assumes one household income for 0-1 bedroom properties, and two household incomes for properties with more than 2 bedrooms.

Fig 4.6

% Gross income spent on rent*, LA
N = 5,382

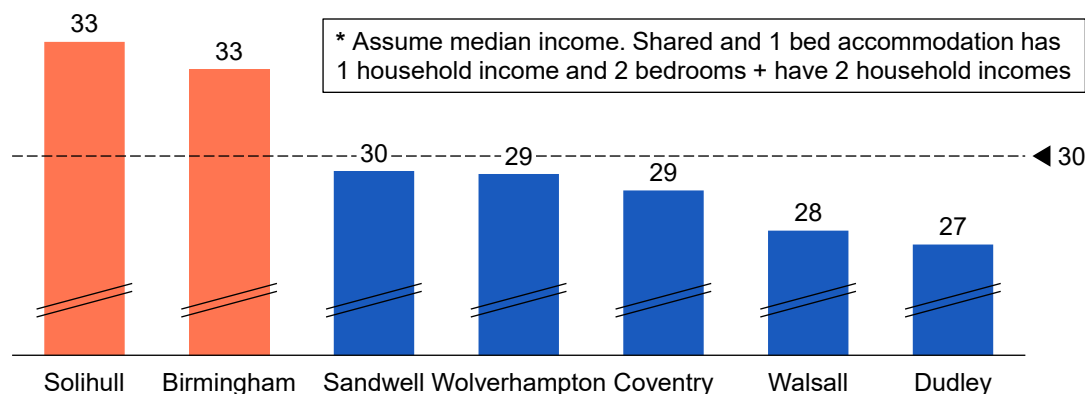


Fig 4.7

% Gross income spent on rent, LA, # rooms

	<>	0	1	2	3	4
Birmingham	33%	25.8%	46.4%	29.4%	32.3%	42.9%
Sandwell	30%	30.2%	36.3%	23.5%	30.4%	35.5%
Walsall	28%	31.1%	34.6%	21.6%	27.6%	35.8%
Solihull	33%	26.6%	38.8%	26.1%	32.9%	50.6%
Dudley	27%	26.1%	32.9%	20.9%	27.0%	34.5%
Wolverhampton	29%	26.8%	37.6%	22.2%	27.1%	34.6%
Coventry	29%	27.6%	35.4%	24.3%	27.2%	38.0%

Local Housing Allowance rate compared to 30th percentile

Data indicates that LHA would need to increase by c.30-45% to be in line with the 30th percentile of rental listings – but this could indicate a distinction between Zoopla and the full market.

LHA is capped at the 30th percentile of local market rents in Broad Rental Market Areas (BRMAs)⁴. Having been frozen for 4 years the rate was revised upwards in 2024 before being frozen again. This freeze means that LHA is lagging behind listed rents in the PRS.

Our analysis shows that LHA is typically between 30% and 45% below the 30th percentile in the Zoopla data. 1 bed properties listing prices are more closely in line with the LHA than larger properties. There is no clear trend by Broad Rental Market Areas.

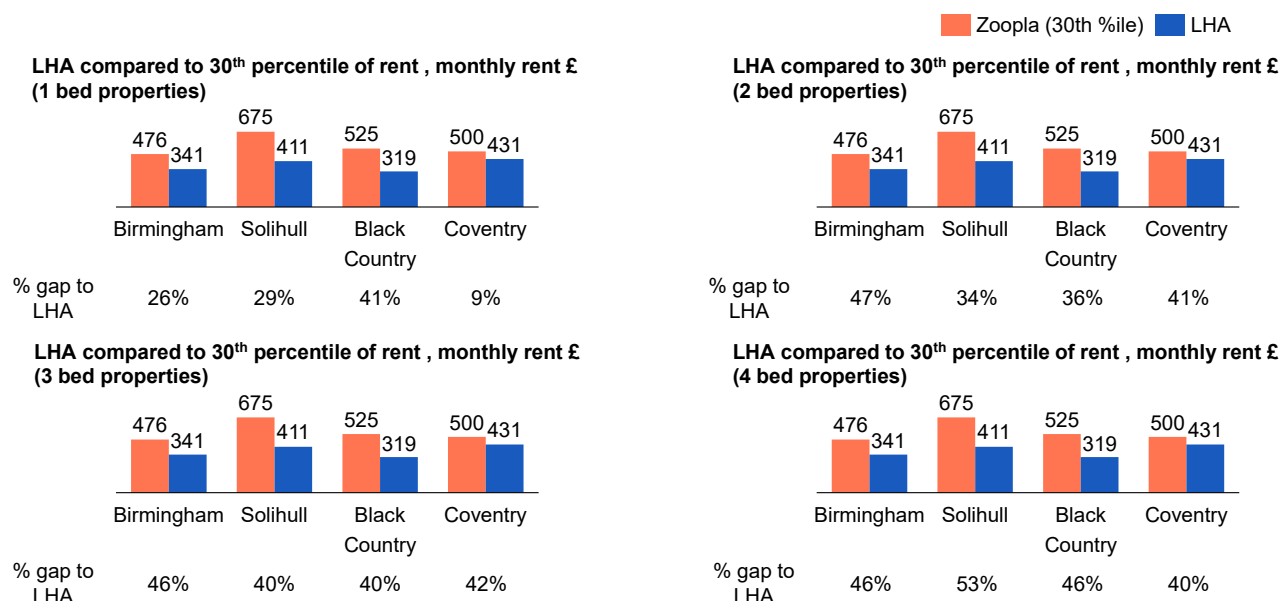
This gap is larger than expected given the freeze has only been in place for a single year. Rents in Birmingham grew by 7% from 2024-2025⁵ – and so we should expect a similar gap between the rent at the 30th percentile in the Zoopla data and the LHA. An alternative explanation of the gap could be that Zoopla listings skew towards properties with higher rents. This highlights the challenges of households finding affordable properties in the PRS – as household would have to use less formal and more disperse routes to find and secure accommodation. Further analysis is needed to confirm this.

⁴ The area where a person might be expected to live. This determines the LHA

⁵ <https://www.ons.gov.uk/visualisations/housingpriceslocal/E08000025/>

The analysis below should be taken as indicative. However, it shows the relative trends of affordability between different areas.

Fig 4.8

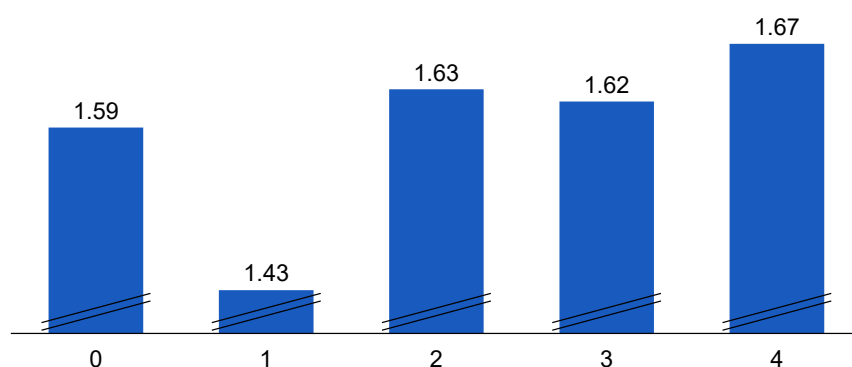


Local Housing Allowance - affordability

Rents relative to LHA rates are similar across bedroom sizes - though the gap between LHA and average rent for 1-bed properties is slightly smaller – and the gap for 4-bed property is slightly higher.

Fig 4.9

Average rent vs LHA, Bedroom Size
N = 5,382



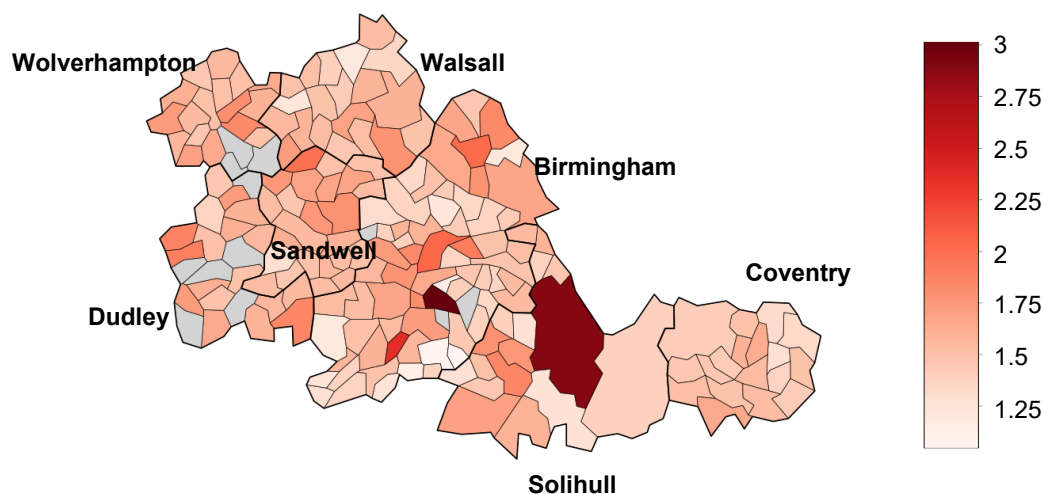
Affordability compared to LHA is very different depending on the ward, suggesting that some wards may be more suitable targets for PRS schemes than others.

On average, rent relative to LHA was highest in Solihull, Birmingham, and Dudley. However, this varies significantly within each LA.

The graph below splits this out by ward. Bickenhill in Solihull and Stirchley in Birmingham have the highest ratio of rent relative to the LHA. The map shows the diversity within each LA – showing that affordability should be assessed in specific areas rather than at LA level.

Fig 4.10⁶

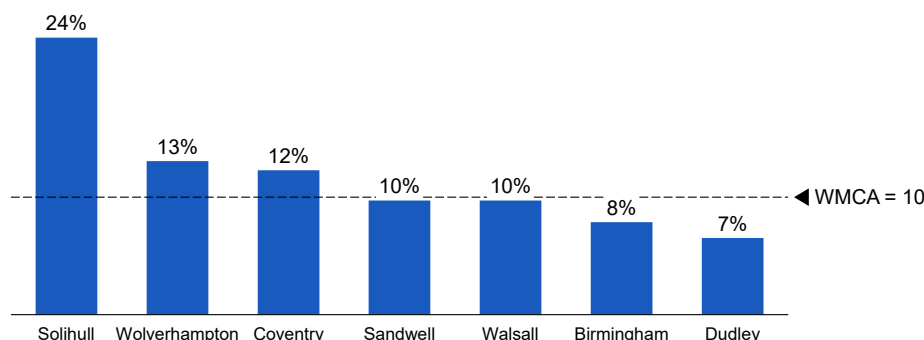
Rent relative to LHA, Ward N = 5,382



Only 4% of properties across the LAs in the WMCA region listed had rents at or less than the LHA. This amounted to just 200 properties out of our extract of over 5,000 properties. This finding is in line with findings from other areas, although should be considered a maximum estimate since a proportion of these is likely to include non-commissioned exempt housing, as expanded in the following sub-section. A report by London Councils⁷ in October 2024 found that 5% of properties listed had rents less than the LHA in London. Coventry and Birmingham had the highest share of properties with rent less than the LHA at 8% and 3%, respectively. Only 0.5% of properties in Solihull and Dudley were listed at levels below the LHA.

Fig 4.11

Share properties listed Open Rent (April 22nd), LA N = 5,382



Shared accommodation and 1-bed properties had the highest share of affordable properties - 6.5% of properties for both shared rooms and 1 beds were listed at prices below the LHA. However, it is possible this is driven by supported housing rather than genuine affordability (see section below).

The share of properties with rents below LHA quickly decreases to 0.2% for 2 beds, c.1% for 3 beds and 0.4% for 4 beds. This corresponds to the qualitative evidence from LAs which stated that there were limited properties for large families that are affordable in the PRS.

⁶ N.B – Greyed out areas are unmatched in the data

⁷ [London councils report](#) (2024)

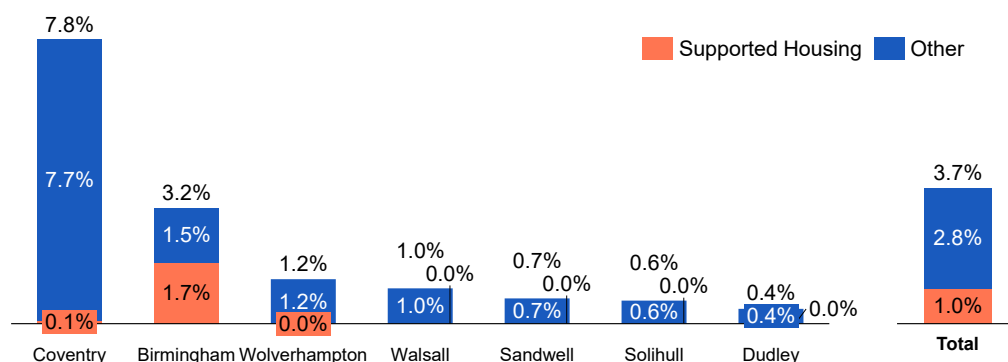
Non-commissioned exempt housing

Our research identified a lack of publicly available data on the non-commissioned exempt housing market. However, indicative evidence shows that areas such as Sparkhill and Edgbaston have high concentrations of non-commissioned exempt housing. Low rents in the data may reflect either lower private rental market rates or non-commissioned exempt housing. In non-commissioned exempt housing, tenants often pay a small personal contribution (sometimes as little as £60 per month), which typically covers the service charge. The bulk of the rent, however, is met through Housing Benefit administered by LAs, which can exceed LHA levels for exempt accommodation. As a result, the “rents” visible in the data are artificially low and do not reflect the total cost or affordability of housing within the system.

We estimate that approximately a quarter of all properties listed at or below the LHA rate are in fact non-commissioned exempt accommodation – with additional rent costs typically covered through Housing Benefit administered by the LA.

Fig 4.12

Proportion of properties with rent below LHA, LA
N = 5,382



It is not possible to identify landlords providing non-commissioned exempt housing in our data directly. However, we can estimate the share of properties listed which are exempt by removing all those which have set rent as less than 50% of the LHA rate as a proxy. Using this method 1.0% of all properties listed in the LAs within the WMCA region (c.27% of all properties listed below LHA) were exempt housing of some kind.

We suspect that this is an under-estimate, as using LA data we can estimate that c.4% of units in LAs within WMCA are non-commissioned exempt housing⁸. Qualitative evidence shows that many non-commissioned exempt housing providers choose to find tenants directly through word of mouth and informal rental pages on gumtree - and so are underrepresented on aggregators like Zoopla. Additional analysis is needed across multiple platforms to identify how non-commissioned exempt housing providers advertise their properties.

However, there are still important trends that can be observed in the data. Figure 4.13 highlights specific wards with a high proportion of rental listings priced below the LHA rate. In many cases, an unusually high share of sub-LHA listings can indicate the likely presence of supported housing providers, particularly those operating under the non-commissioned exempt accommodation model.

For example, Sparkhill in Birmingham has the highest share of below-LHA listings at 64%, which aligns with external reporting highlighting significant increases in exempt housing in both Sparkhill and Edgbaston⁹. These findings suggest that market data can serve as a proxy for identifying concentrations of supported housing - especially in the absence of more transparent datasets on non-commissioned

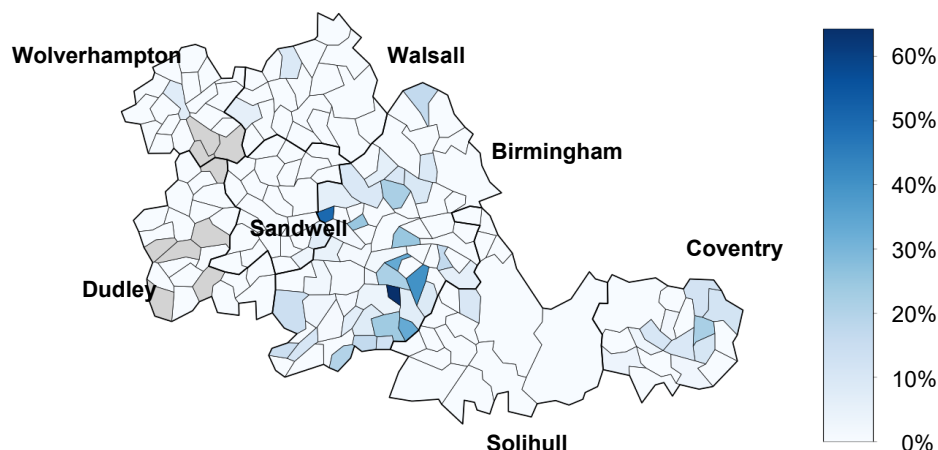
⁸ [Birmingham supported housing strategy](#)

⁹ <https://www.birminghammail.co.uk/news/midlands-news/500-more-hostels-open-birmingham-28014071>

exempt accommodation¹⁰, whilst the implementation implications of The Supported Housing (Regulatory Oversight) Act (SHROA) become clearer.

Fig 4.13¹¹

% properties with rent < LHA, Ward
N = 5,382



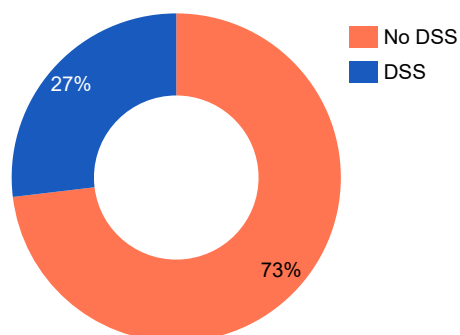
Willingness to rent to tenants on benefits (No DSS)

Data indicates that around 30% of all landlords in the dataset are open to renting to people on benefits and this is likely to be driven by attitudes, as opposed to rent rates.

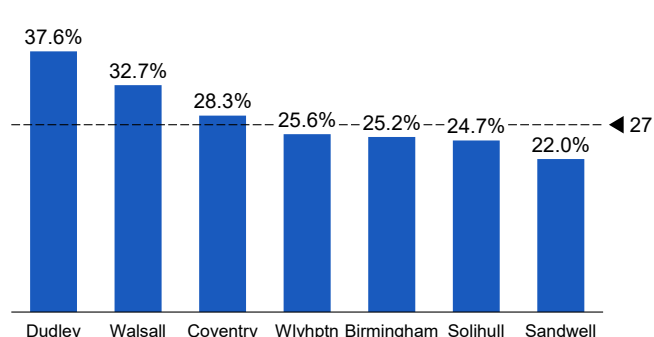
Using Open Rent data, we assessed whether landlords were willing to rent to individuals on benefits. On the Open Rent website landlords can select whether they think their property is appropriate for households on benefits (some continuing to use the outdated term 'DSS' (Department of Social Security)). This is phrased around affordability of the property and so it is possible that landlords are not reluctant to rent to individuals on benefits but just think their property is out of reach to them. However, the analysis found that average rent was similar whether the landlord stated the property was appropriate for households on benefits. We therefore think this reflects a preference over type of tenant rather than affordability.

Fig 4.14

Proportion of properties rent to DSS
N = 2342 (open rent)



Proportion of properties rent to DSS, LA
N = 2342 (open rent)



¹⁰

¹¹ N.B – Greyed out areas are unmatched in the data

Whilst 30% of landlords were willing to let to individuals on benefits, 27% of properties were available to rent to individuals on benefits. This is approximately in line with National Residential Landlords Association (NRLA) data which found that 30% of NRLA landlords rent to tenants on UC.¹²

There is no clear pattern between the size of landlord portfolio and their openness to rent to individuals on benefits. The share of properties open to individuals on benefits was highest in Dudley and lowest in Sandwell. In general, landlords who were open to benefits were open across all their properties - again suggesting that it is likely a preference over individuals rather than driven by the rent itself.

This contrasts with our dataset on landlords which found that around 75% of landlord respondents were willing to rent to tenants on benefits. However, our sample of landlords was skewed towards landlords who had an existing relationship with the LA - and so are more likely to be renting to tenants on benefits already.

4.2. Policy landscape

Policy priorities of LAs

We conducted semi-structured interviews with housing and homelessness leads in each constituent LA in WMCA. This aimed to build contextual understanding of the priorities, needs, policy and practice approaches of each LA. Interviews focused on understanding journeys into and out of prevention and relief duty, challenges and enablers and areas of priority for each LA.

The following themes emerged:

- **Strong cultural preference for social housing:** LAs reported a commonly held negative perception of the PRS as poor quality and unaffordable and highlighted the need to win over 'hearts and minds', to ensure people hear positive stories of the PRS and avoid spending long periods of time in TA.
- **Private companies 'mopping up' accommodation:** LAs spoke of the challenges of competing with private companies for long term leases and the need to improve the LA approach to this.
- **Lack of clarity around the supported accommodation sector:** There is a lack of data and regulation of the supported accommodation sector, as one LA representative spoke of the sector being 'out of control.'¹³
- **Challenge of incentivising landlords:** High demand for rental properties means that landlords have greater choice of tenants. Some LA representatives suggested national policies to provide tax incentives for landlords to support LAs with housing needs.
- **Issue of letting agents:** Some LAs mentioned that certain letting agent practices present barriers to renting in the PRS, including driving up market prices for PRS properties.
- **Encouraging fluidity:** Supporting people to move into smaller homes is a solution being prioritised by some LAs.
- **Renter Rights Bill:** Views were shared that the Bill will positively impact renters, their rights to remain in properties and support LAs, however some concerns were that tenants that are taken to court may have to pay back rent from day of tribunal - leaving them vulnerable to high debt. They may also be found intentionally homeless reducing their access to additional support from the LA.

These discussions provided useful contextual information about the placed-based and shared challenges and priorities of LAs within WMCA.

¹² [NRLA research](#)

¹³ [We recognise this is in the context of the Supported Housing \(Regulatory Oversight\) Act which will be implemented shortly](#)

4.3 Landlord profiles

Section overview

Engagements with landlords focused on building understanding of the motivations, experiences and common challenges faced by landlords in the region, as well as focusing on potential solutions and support options that respond to their needs. We also gathered landlord views on prospective policy changes such as the Renters' Rights Bill.

Findings reveal both general insights about landlord narratives, motivations, and needs, as well as specific insights that have contributed towards the design of landlord personas.

Key Points

- **Diverse landlord profiles require tailored approaches:** We identified three landlord personas - Accidental, Small-Medium Portfolio, and Large Portfolio. Each group has distinct motivations, risk tolerances, and operational challenges that influence their openness to housing low-income tenants. These demonstrate the need for differentiated engagement strategies and support mechanisms.
- **Support needs are practical and pragmatic:** Landlords across personas cited a need for: help with regulatory compliance; financial certainty (e.g., rent guarantees); better communication with the LA; and clearer end-of-tenancy processes in LA schemes.
- **Perception and reputation matter:** Landlords expressed frustration with negative public and policy narratives. Many stated they were motivated by more than profit. However, they feel misunderstood and poorly represented, which may hinder cooperation with public sector initiatives.
- **Relationship management is a key lever:** Positive experiences with LAs were noted where there was proactive, consistent communication and financial problem-solving (e.g. clearing arrears). Conversely, poor responsiveness and unclear processes deter landlords from participating in LA schemes. In addition, many landlords felt they were treated inconsistently by LAs – with different branches of the LA either supporting, scrutinising, or working in opposition to the landlord.

4.3.1 Personas

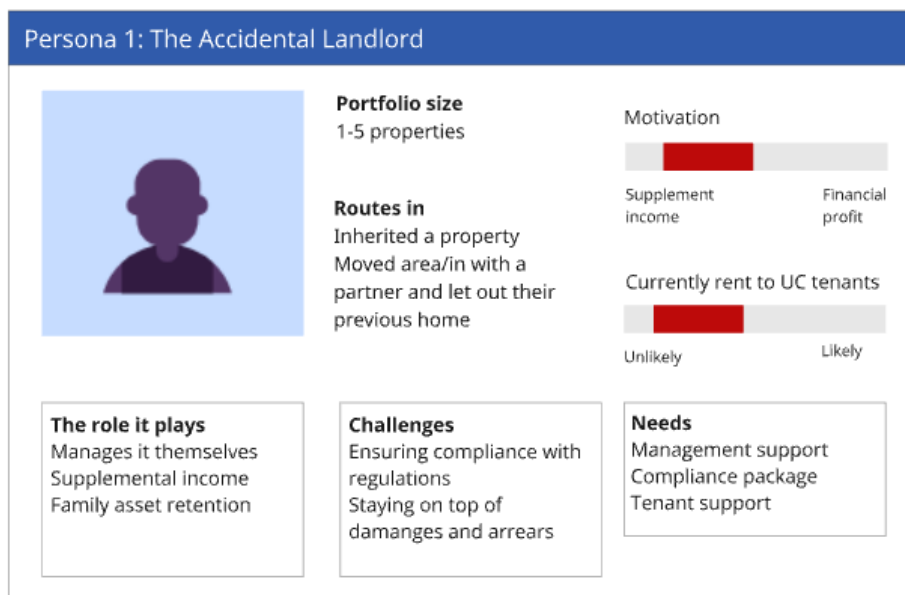
Data from the landlord survey as well as qualitative insights from focus groups contributed to the design of landlord personas. Personas are representations based on research which help build empathy and holistic understanding of the different types of actors.

Our research revealed three main landlord personas, recognising the variation in routes in, motivations, challenges faced, and needs:

- Persona 1: The Accidental Landlord
- Persona 2: Small-Medium Sized Portfolio Landlord
- Persona 3: Large Portfolio Landlord

Persona 1: The Accidental landlord

These landlords have 1-5 properties and did not originally intend to enter the private sector as a part or full-time business. For Persona 1 landlords, properties often serve to supplement full time income and financial security, rather than being a deliberate business venture.



“I kind of accidentally fell into being a landlord. My first property which I bought is in Coventry... I moved out of Coventry mainly for job reasons and my partner. So basically, ever since I bought that property it became a buy to let soon afterwards. And then soon after, I did buy another one too.”

Juggling landlord duties with their full-time employment may present challenges. They tend to manage the property themselves, and face challenges related to staying compliant with changing regulations and keeping on top of maintenance and rent arrears. Their needs are likely to centre around:

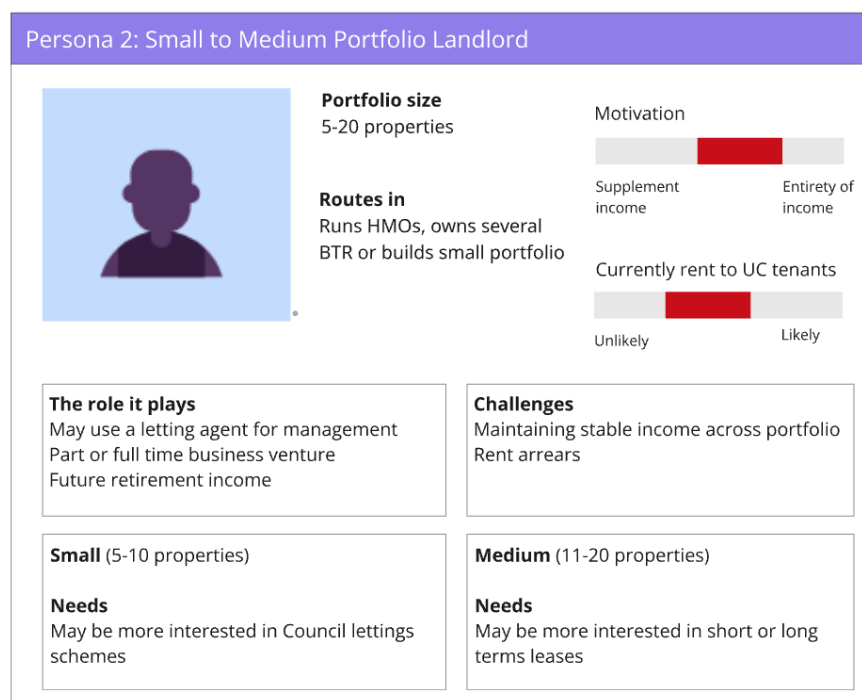
- management assistance
- compliance advice
- access to tenant support services to help them navigate the complexities of renting to more vulnerable households

Accidental landlords may be less likely to actively let to tenants on UC without additional support. Although they are less profit-driven than other landlord personas, they may be also less able to take on financial risk associated with letting to tenants on UC and lack the housing sector experience to feel confident doing so.

- According to our survey data, 63% (n=27) of landlords with under 5 properties let to tenants on UC or Housing Benefit, compared to 81% (n= 58) of those with over 5 properties.

Persona 2: Small-Medium Portfolio Landlords

These landlords typically manage between 5 and 20 properties and often approach letting as either a part-time or full-time business venture. Persona 2 landlords may use letting agents, depending on the size and complexity of their portfolio.



Their primary motivation leans more towards financial profit, although supplementing income remains important. They may run HMOs full time, have a small buy to rent portfolio, or be deliberately investing to generate long-term income.

Maintaining a stable income across multiple properties, managing rent arrears, and staying on top of taxation and finance are common challenges faced by this group.

“Certainly because of having a sizable portfolio is the taxation that's been introduced. So obviously that's putting pressure, interest rates, refinancing, keeping the business model going, compliance...”

Compared to Persona 1 landlords, they may be more likely to rent to tenants receiving UC, especially where there are partnerships with LAs or attractive leasing schemes.

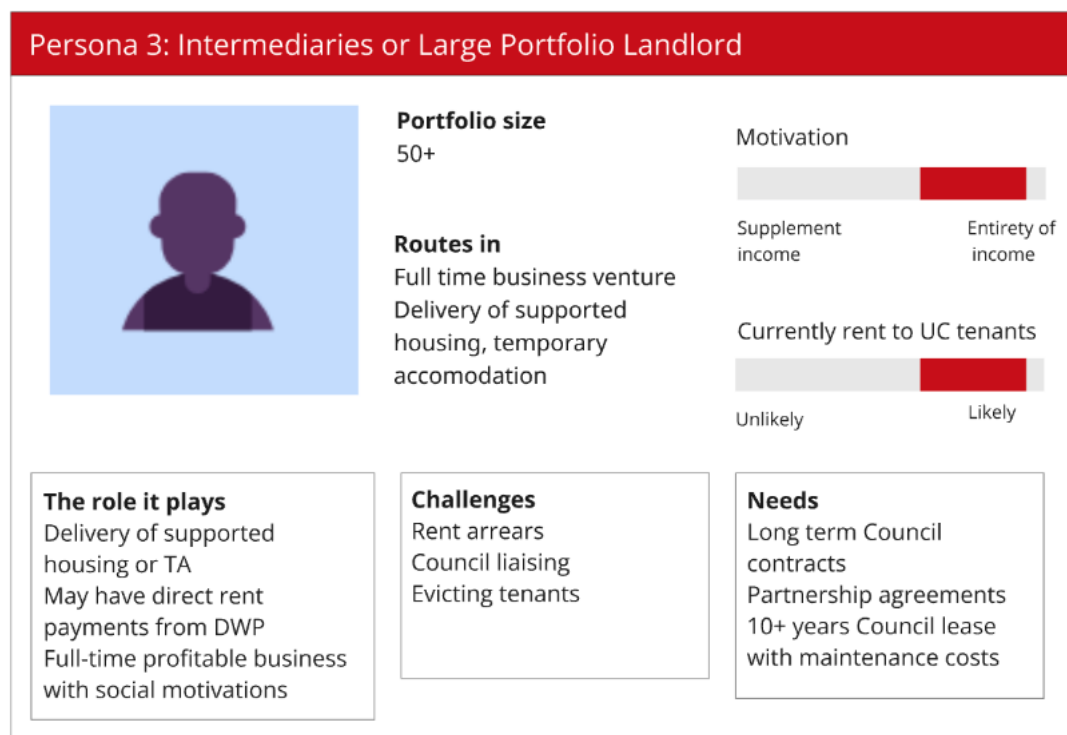
Portfolio size may affect their needs, and landlords with 5-10 properties may seek support through LA-led lettings schemes, while those with 11-20 properties might prefer options offering flexibility around short or long-term leases to maximise returns and reduce void periods.

Persona 3: The Intermediaries or Large Portfolio Landlords¹⁴

These landlords operate at a larger scale, enter the sector through full-time business and may be involved in the delivery of supported housing and TA. Their primary motivation is the generation of

¹⁴ We recognise that the profiles do not cover landlords with 20-50 properties. This is due to a limited number of responses from that cohort in the landlord survey

stable, full-time income, with much less focus on supplementing other revenue streams. For these landlords, property management is-a full time and profit-generating business, occasionally underpinned by social motivations.



Their portfolios often support vulnerable groups, and they may receive rent payments directly from the DWP or through LA arrangements. They are likely to rent to tenants on UC, particularly where long-term partnership arrangements or guaranteed payment mechanisms are in place. According to our survey data, landlords with larger portfolios are more likely to rent to people on UC. 100% of landlord respondents with over 50 properties (n=19) rent to people on UC, compared to 65% of landlord respondents with under 10 properties (n=56).

Challenges for Persona 3 landlords include managing rent arrears, maintaining relationships with LAs, and handling tenant evictions.

“I think for us that the main pressure is rent and actually getting the rent paid. We at times carry a substantial loss. So, it's kind of built into the model.”

In terms of support or services that would interest them, their interests may be centred around securing long-term LA contracts, establishing partnership agreements, and negotiating leases of 10 years or more that include maintenance cost considerations to ensure sustainability.

4.3.2 General findings

4.3.2.1 Motivations

Landlord motivations can be broadly understood though three interrelated factors:

- routes into becoming a landlord
- the role property plays in their lives
- their intended outcome for letting property

The combination of these factors influences landlord behaviours, attitude, and experiences of letting to tenants, including their interest and capacity to provide homes to those at risk of homelessness.

Landlords have diverse motivations, ranging from accidental landlords who couldn't sell their properties, to those pursuing full-time business ventures. Common motivations commonly include:

- supplementing income
- diversification of investments away from stocks and shares
- planning for retirement
- building equity for children
- developing a full-time property business

Given the financial and administrative demands of letting, landlords agreed that the primary motivation is often capital growth. However, several focus group participants expressed a sense of personal fulfilment knowing that providing a home to a tenant is actively contributing towards addressing a housing need.

“There's a big spread in landlords in terms of why they do it and which parts of it gives them some satisfaction, whether it's a happy tenant or housing a single mother. You know, there's nothing wrong with getting some level of satisfaction from that as well as getting a good return.”

Motivations often shift over time towards more socially orientated goals or intentional property ventures. Focus group discussions reflected on how their motivations evolved from building financial security towards more socially oriented goals, such as providing good quality homes to vulnerable people. Some felt that as their portfolios grew, the initial appeal and excitement of property acquisition often gave way to a stronger focus on providing quality housing for their community.

“I started investing in property to let them out as an additional form of income to my household income, you know. However, over the years that has changed a hell of a lot. And why I'm still in property and why I still do property is because it is about providing really good quality homes for people who need a roof over their head.”

4.3.2.2 Challenges

General pressures: Although the pressures and challenges faced by landlords depend on their motivations and portfolio size, there are common challenges faced by all types of landlords. These include:

- maintenance costs and unexpected repairs
- complex tax and regulations
- compliance with property requirements
- collecting rent

Changing tide: Focus group discussions revealed a shared sense that letting properties is becoming more challenging and less financially rewarding. Participants spoke of rising interest rates, increasing regulation and upcoming legal changes in the Renters' Rights Bill as sources of stress.

“You're going to go to try to get market rate for your property, you know, which makes logical sense because now your mortgage is double.”

Some felt this would likely affect number of tenants on UC who are offered a PRS tenancy:

“It's definitely becoming harder and harder. There seems to be more barriers to entry with growth and adding more properties to the portfolio.”

Perception of landlords: Focus groups also revealed that landlords care about how they are perceived, and dislike being portrayed as greedy in public discourse and the media.

“That's the part, I think, of the tenant versus landlord ideal and I think, you know, publicity in the media, it's all essentially castigated landlords at the moment.”

Some participants felt this also impacted how LAs interacted with them:

“There's a general culture of local authorities against landlords and actually, and that's kind of, it's a peak of that, isn't it? But actually if they took the time, I suppose to speak to landlords properly and understand.”

They discussed their experiences of renting to people on UC, a few reporting positive experiences and long-term tenancies, and told us that they are unlikely to evict tenants who pay on time. Some felt that the portrayal of greedy and profit-driven landlord behaviours didn't reflect their nuanced motivations.

Data gathered showed no evidence of challenges with finding tenants or maintaining tenant relations. Landlords are aware of the acute need for affordable housing and said they often receive many applications for tenancies.

Interestingly, when asked about how they find their tenants, survey data reveals there is a large section of landlords who use word of mouth (42%) and/or existing tenants (39%) to find tenants, where no intermediary is needed.

4.3.2.3 Experiences of working with LAs

Some landlords reported positive experiences with LAs, such as Birmingham City Council, in helping to clear tenant arrears and sustain tenancies. However, landlords also noted inconsistencies in how different LAs handle tenant complaints and disputes. Participants discussed the challenges of working with social housing providers and LAs, including the complexities of the referral process and managing properties for vulnerable tenants.

Landlords who let to tenants in receipt of UC or Housing Benefit highlighted several challenges that influence their willingness to engage with this group.

A common concern related to delays in UC processing, particularly when tenants are unable to meet the administrative requirements. This can result in significant gaps in rent payments:

“Another thing that is challenging is working with Universal Credit. Sometimes the tenant doesn't comply with what's asked of them, and a month or two can pass before any payment is made. You're left out of pocket.”

Some landlords shared instances where rent issues led to difficult decisions, including incentivising tenants to leave in order to avoid further financial loss:

“I've recently had an issue where I had to pay a tenant to leave because she was having issues with UC. The UC got cut, and she had no means of paying rent. That's the reality for many people - they're just not able to meet the payments.”

Despite these challenges, there remains a level of openness among some landlords to renting to benefit claimants, provided clear communication and payment reliability are in place:

“As long as tenants pay their rent on time and look after the premises, I have no problem with tenants who are on benefits.”

These comments reflect the importance of timely payments, responsive LA support, and accessible tenant-facing guidance in building landlord confidence when housing people on low incomes.

LAs with many heads: Landlords expressed frustration with inconsistent and unclear communication from LAs, particularly regarding licensing requirements, property inspections and how to handle evictions.

One focus group participant who provides TA shared her story of challenges with mixed messaging and processes when interacting with the LA about an eviction due to unpaid rent:

Case Study

A TA provider described a recent case involving a family for whom **English was not their first language**. The tenant, despite having access to a translator, misunderstood the implications of refusing a permanent housing offer - a 3 bedroom flat - due to a preference for a house.

As a result, the LA deemed that their **housing duty had been discharged**, classifying the family as **intentionally homeless**. The TA provider was subsequently instructed to begin eviction proceedings, expressing deep concern over the human and practical implications:

“Am I supposed to physically drag a mother and her son out of their home? It doesn't make sense.”

The provider highlighted the systemic flaw: the likely outcome would be the family presenting again to the same LA office, being placed once more in emergency accommodation - potentially back into the very same property they had just been evicted from.

Experiences of schemes:

Landlords reported mixed experiences with LA-referred tenants and schemes with some facing significant challenges in rent collection and property damage. One participant tried to reach out to the LA to offer their home, but found the process 'confusing', and LAs took too long to get back to them.

One participant was interested but was worried about the process at the end of the tenancy.

"I think the expectation was that they would just become a sort of 'normal tenant' by the end of it, which is fine, but it didn't really show what would happen at the end if not."

This problem was shared by a landlord who took part in a LA scheme:

Case Study

18 months into the tenancy, the tenant - a single parent with five children - began paying only partial rent (50–60%), with the LA topping up the remainder. Despite repeated efforts to engage with the LA and flag concerns about the impending end of the guarantee, no action was taken to address the situation or support the tenant's understanding of her financial responsibilities.

"We were emailing council and saying, this is, you know, it's a two year guarantee. What's going to happen when the two year guarantee runs out? This is a single parent with five children. What are you going to do? She's vulnerable. You need to put somebody in there, you need to explain to her that she has to pay the rent because when you stop topping up her rent, what are we going to do?"

At the end of the scheme, the landlord issued notice, but the homelessness team advised the tenant not to vacate, resulting in the landlord having to pursue formal eviction proceedings. The court ruled in the landlord's favour, awarding costs against the tenant - a situation that left both parties distressed and the tenant in further financial difficulty.

The landlord reflected on the lack of coordination between LA departments, noting:

"What's the point when you've got the Let's Rent team working against the homelessness team, working against the landlords?"

The experience has left the landlord disillusioned and planning to sell the property, illustrating how breakdowns in communication and support mechanisms can lead to negative outcomes for both tenants and landlords.

4.4 Views on Renters' Rights Bill

At the time of writing this paper the Renters' Rights Bill was undergoing its Committee Stage in the House of Lords. Therefore, although the Bill's clauses were yet to become law, the primary measures of the Bill are known to the public. This includes plans for the Abolition of Section 21 evictions, ensuring possession grounds are fair to both parties, and the introduction of a PRS database and Landlord Ombudsman, amongst others.

We gathered evidence on landlords' views on the Renters' Rights Bill and proposed changes in the Bill through the survey and focus group discussions.

In general, landlords shared mixed views on the Renters' Rights Bill, with some concerned about its potential impact on their ability to manage properties effectively, whilst others felt unsure about its impact.

The following themes emerged from the data:

- **The Abolition of Section 21, combined with delays within the courts, appears to be the most pressing concern for landlords**

Some focus group participants argued that, in their view, few Section 21s occur without rent arrears and that the long waits for court cases to be settled could incur huge costs on landlords. One participant explained that she decided to administer a Section 21 instead of Section 8 because she felt this would give the tenants more time to leave the property.

This is supported by survey data which found that of the 18 respondents that said they wouldn't rent to people on UC:

- 78% cited the main reasons as 'concerned about late or unpaid rent' and 'concerned of lack of support or delays from UC'
- and 72% reported feeling 'worried about the removal of Section 21'.

Participants explained that due to court delays Section 21 was sometimes used instead of Section 8, as it was felt that it was in the interest of both tenants and landlords to avoid going to court.

"I did an eviction a couple of years back and that took me 15 months...so it takes forever and it's a very expensive thing to go through. And all the Renters' Rights Bill is doing, from my perspective, is probably giving even more leeway to the tenants and nobody's improving the courts or any of those sorts of things."

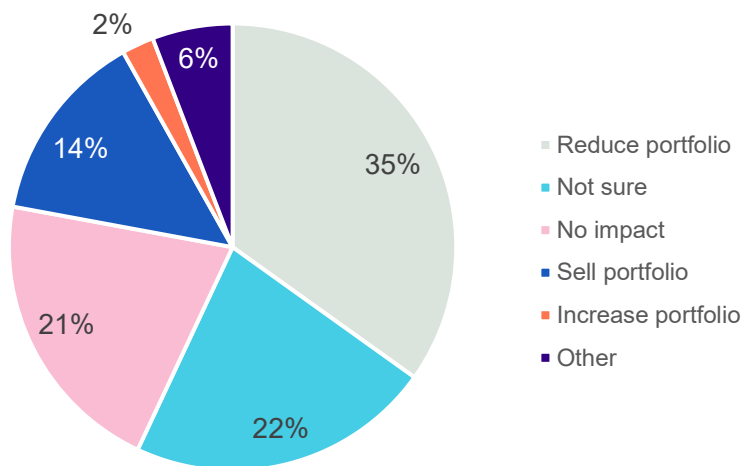
- **Around half say they will reduce or sell their portfolio**

Some focus group participants indicated that due to their perceived risk of increased costs caused by proposed changes as part of the Renters' Rights Bill, they may re-consider letting property and/or selling their portfolios:

"Have I come to the point where I start to say, well, actually this is getting too much now? I'm kind of on the fence at the minute and I'll see how they play out."

Fig 4.23

Impact of the Renters' Rights Bill



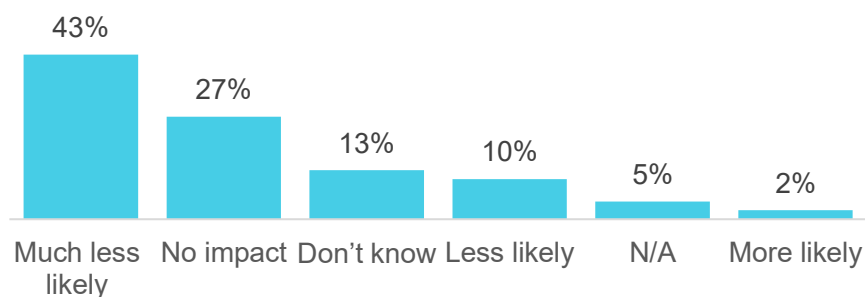
- **Evidence that the Bill may impact likelihood of renting to tenants on UC or Housing Benefit.**

There is some evidence from focus groups and the landlord survey that consequences of the Renters' Rights Bill may impact how likely landlords are to rent to tenants on UC. Landlords spoke about feeling concerned about additional financial risk of accepting tenants who may go into arrears, combined with the removal of Section 21 and backlogged courts. Since there is such high demand for rented properties, landlords explained that they might be more inclined to accept tenants with high incomes to avoid financial risk.

"Landlords are going to come back with just kind of trying to eliminate their risk wherever they can, and the tenant is the one who will have to suffer."

Fig 4.24

Expected impact of the Bill on likelihood of renting to tenants on UC/Housing benefits



- **This impact of the Bill may depend on the role which property plays in your income and financial security**

Our Personas indicate that certain types of landlords are more likely to be impacted by this than others, depending on their appetite for risk and the role that properties play in their overall household income.

“I'm in a kind of different position that I'm recently early retired and I've got a good pension. So, you know, the property income is [helpful, but] if I don't get it, I can find other ways to invest it. So it does depend on where you are in your journey...If you're growing a portfolio, then you have to adapt and cope with it, which people will, I'm sure.”

4.5 Tenant survey

We conducted a survey with tenants which received 43 responses. The survey was distributed via LAs and partner organisations, including Generation Rent.

We recognise that a sample of 43 responses is not representative; however, the data provides a starting point for identifying emerging trends and exploring differences between groups. Due to the small sample size, it is not possible to conduct robust subgroup analysis with a high degree of confidence. As such, any observed patterns should be treated as indicative rather than definitive.

Key Points:

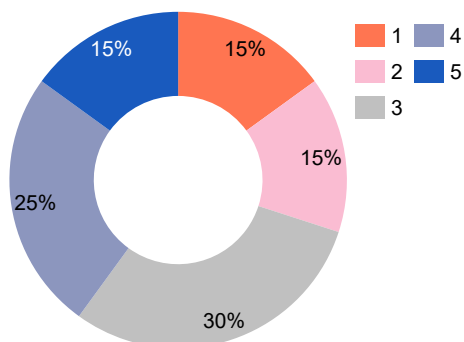
- **Satisfaction with the PRS:** Satisfaction with PRS is reasonable – lower than SRS but higher than temporary accommodation.
- **Satisfaction and employment:** Employment status is a key driver of happiness – with employed households reporting high satisfaction – including in the PRS. This indicates that the PRS can support households if in the right economic circumstances.
- **Drivers of satisfaction:** The most important driver of experience, whether positive or negative, was the affordability of rent. Respondents who had a low satisfaction were likely to cite a poor relationship with landlord as a key driver.
- **Willingness to look in the PRS:** Employed individuals were more likely to consider the PRS than unemployed respondents and respondents from white ethnic groups were more likely to look in the PRS than respondents from non-white groups.
- **Drivers of willingness to look:** The largest factor determining whether households would look in the PRS was the SRS. Those willing to look in the PRS did so due to a lack of availability of the SRS. Those unwilling to look in the PRS in contrast were willing to wait for an SRS property.
- **Support:** Among those not actively searching in the PRS, the most requested support is financial - e.g. help with deposits or initial home costs. Overall satisfaction with LA support was high across all types of support. Satisfaction was higher for financial support than for non-financial support, such as tenant mediation.

4.5.1 Tenant experience and satisfaction with their housing

We asked tenants how satisfied they are with their housing and found that 40% rated their accommodation 4 or 5 out of 5. The overall average tenant satisfaction score across the survey was 3.1 out of 5. While the sample size limits more granular interpretation, initial analysis provides insight into how tenure, employment, and ethnicity affect tenant experience.

Fig 4.25

How satisfied are you with your accommodation?
(All respondents)

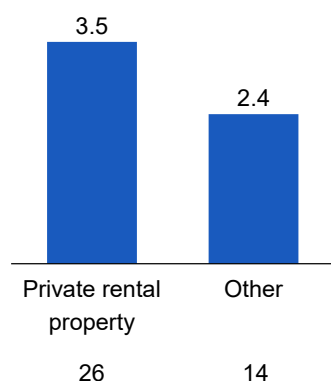


While PRS is not as highly rated as SRS, indicative evidence suggests it may provide better outcomes than TA for certain households.

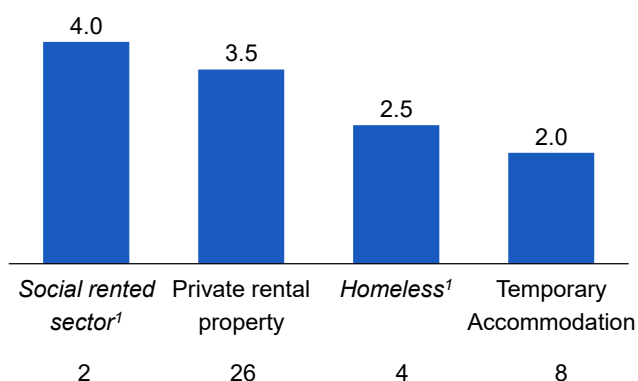
Households in the PRS reported higher satisfaction compared to those in other forms of housing, with an average score of 3.5 compared to 2.4 in other tenures- which include TA, living with family/friends and those with no fixed address. When disaggregated, satisfaction was highest in the SRS at an average of 4.0, compared to just 2.0 among those in TA. Still, data limitations on less common tenures call for cautious interpretation and further exploration.

Fig 4.26

How satisfied are you with your accommodation?
(Average Score, PRS vs Other)



How satisfied are you with your accommodation?
(Average Score by tenure)



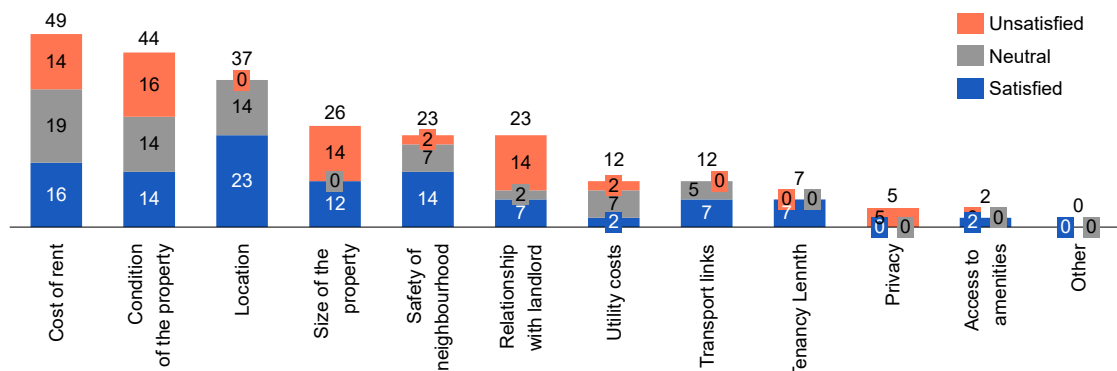
We found that employment was a driver of satisfaction with housing, as employed households reported an average satisfaction of 3.6, compared to 2.7 among those not in work. This trend held true across different housing types. This indicates that the PRS may be more suitable to support households in the right economic circumstances.

Ethnicity may also correlate with tenant satisfaction. Respondents identifying as white reported an average satisfaction score of 3.5, compared to 2.8 among non-white respondents. Given small sample sizes, more data is needed to confirm these trends.

The cost of rent is the highest factor driving satisfaction with housing. Respondents were asked to identify the key drivers of their satisfaction, split by whether they were satisfied or unsatisfied with their housing. The most cited factor influencing experience - both positively and negatively - was the cost of rent, with 49% of respondents identifying it as a key determinant. A poor relationship with landlords was a leading factor in negative experiences, underscoring the importance of landlord behaviour in shaping tenant wellbeing.

Fig 4.27

Why did you give this satisfaction rating, n=43
(All tenures), % respondents

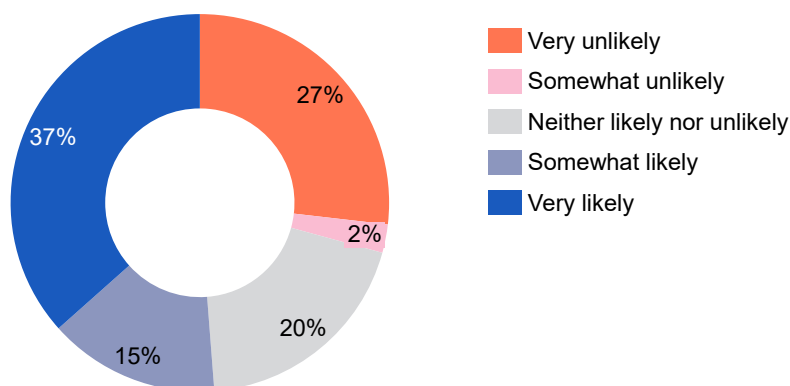


4.5.2 How likely are you to look for property in the PRS

When asked about their likelihood of seeking housing in the PRS in future, respondents were divided: 50% said they would consider it, 30% said they would not, and 20% were unsure.

Fig 4.28

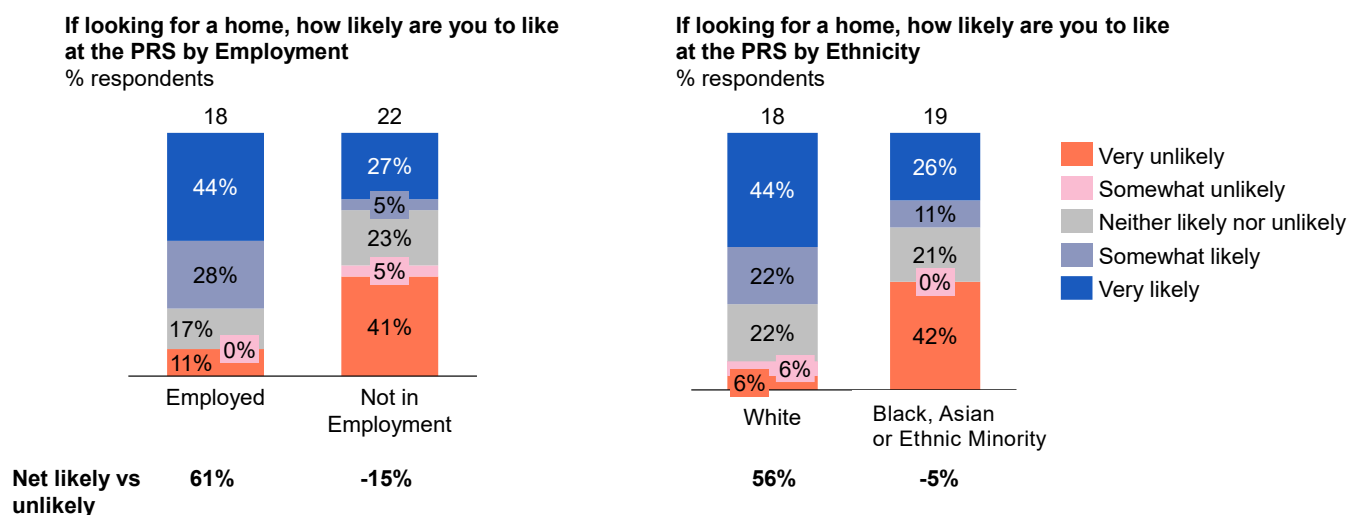
If looking for a home, how likely are you to like at the PRS , n =40
% respondents



We have split the likelihood to look in the PRS by characteristics – but note that a small sample size means that these are exploratory.

Employed respondents were more likely to consider the PRS compared to unemployed. Ethnicity was also an important driver. Non white ethnic groups were less likely to consider the PRS. Given the limited sample size, further research is needed to make definite conclusions.

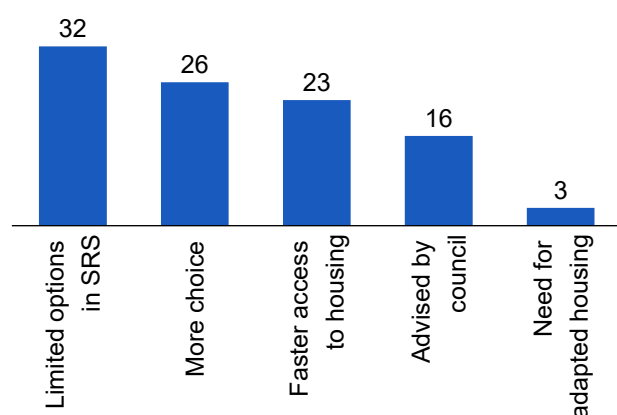
Fig 4.29



Motivations for considering the PRS included both "push" and "pull" factors. The most common reason was limited availability in the SRS, cited by 32% of respondents. Additionally, 16% reported that they were encouraged by the LA to look into PRS options. However, around 50% mentioned the benefits of PRS, such as more choice and quicker access to housing, suggesting it can be attractive when functioning well.

Fig 4.30

Why would you be likely to look in the PRS? , n =21
(All tenures), % responses

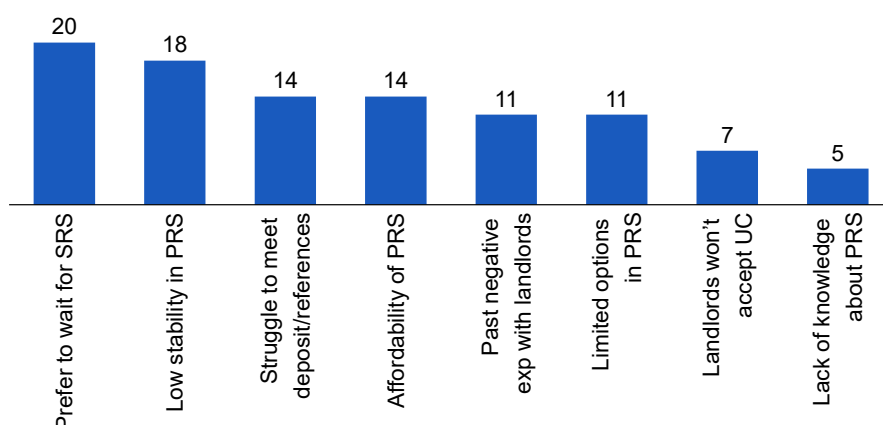


Among those unwilling to consider the PRS, the most common reason given was a preference to wait for a property in the SRS, with 20% of respondents citing this as their primary motivation. Other significant barriers included concerns about affordability and negative past experiences in the PRS, both of which emerged strongly in the qualitative feedback and appear to shape perceptions and choices.

Most respondents reported feeling well-informed about the PRS, suggesting that lack of information may not be the primary barrier to engagement. This perception was further reinforced by responses to a related question about expected waiting times for SRS housing, where the average anticipated wait was approximately three years. This long wait time highlights that tenants did understand the barriers to accessing the SRS – though may be underestimating their wait depending on their characteristics.

Fig 4.31

Why would you be unlikely to look in the PRS?, n =10
(All tenures), % responses



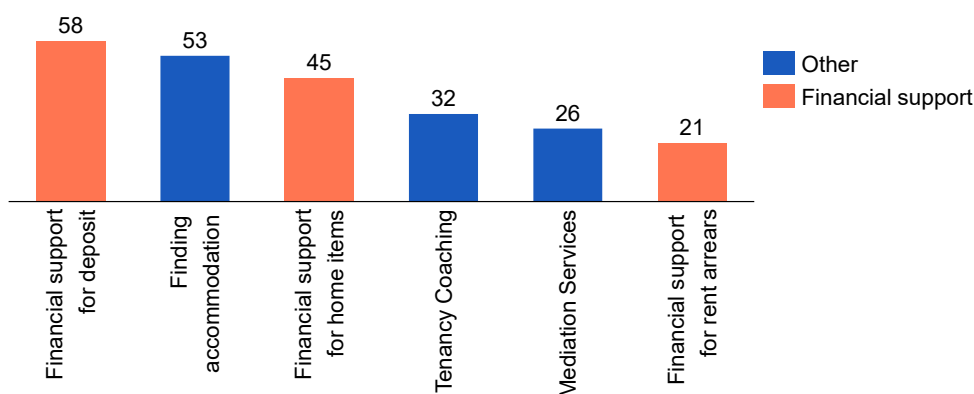
4.5.3 Support from LA

We asked respondents not willing to look in the PRS what support they would need to do so. Among those not seeking housing in the PRS, the most commonly desired form of support was help with deposits. Financial support for household items was also seen as crucial, with nearly half of respondents highlighting its importance. Although clearing rent arrears was less frequently mentioned (around 20%),

Outside of financial support almost half of respondents did express a desire for support in finding accommodation. This was in contrast with landlords who could easily find their tenants.

Fig 4.32

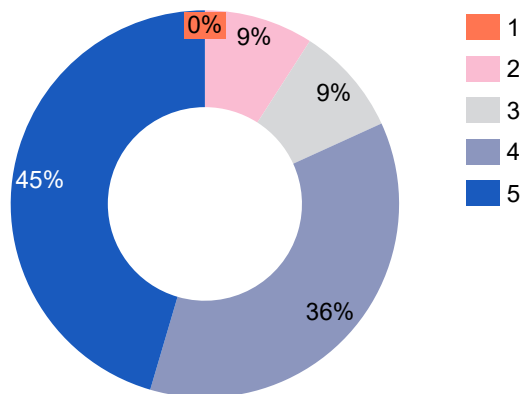
What support would help you look in the PRS? n=38
(All tenures), % responses



For those who did receive support from the LA, overall satisfaction was high. On average, respondents rated their experience at 4.2 out of 5. When broken down by type of support received, all forms of support were viewed as helpful, though the specific type of support appeared to influence satisfaction levels. Financial support - such as help with deposits or essential household items - received the highest satisfaction rating, averaging 4.4, compared to a score of 4.0 for non-financial assistance, such as help finding accommodation. However, these findings should be treated with caution, as small sample sizes may have influenced the results.

Fig 4.33

How satisfied were you with the support you received, given support received, n=22
Score



4.6 Tenant experiences of homelessness

The following findings are based on interviews with individuals who have recent lived experience of homelessness and time spent in TA. Their insights offer an important perspective on the barriers and challenges faced by some of the most vulnerable households in accessing and sustaining housing in the PRS. While not representative of all tenant experiences, these reflections provide valuable evidence about the priorities, perceptions, and support needs of families at heightened risk of homelessness.

Priorities needs in terms of housing:

When discussing their housing priorities, participants consistently highlighted three key needs.

1. First was the importance of providing a **safe environment** for their children. Families stressed the need for homes in good condition, free from hazards that could affect their children's health, and ideally located near schools and community amenities.
2. **Long-term stability** also emerged as a critical priority. Many participants reflected on the value of secure, permanent housing, contrasting the short-term nature of two- or five-year private tenancies with the lifetime security traditionally offered by social housing. For many, the aspiration was not simply to find a place to live, but to find a "home for life."
3. **Affordability** was another major concern. Participants expressed anxiety about the pace of rental increases in the private market, worrying that even if they secured an affordable tenancy initially, future rent rises could quickly make their home unaffordable.

Perceptions of the PRS

Four out of five participants who shared their experiences of the PRS, had previously lived in privately rented properties, and all four had experienced eviction. For two individuals, the experience was described as deeply traumatic and left a lasting impact that made them unwilling to consider returning to the PRS. One recalled living in a property with severe disrepair issues, including rats and mould, and spoke about being treated poorly by the landlord throughout their tenancy. Another participant shared a harrowing experience of being given just 24 hours to leave her home, ultimately ending up in a McDonald's car park with her children, unsure where to go next.

The sense of panic, humiliation, and instability associated with being evicted - particularly while raising children - was described as something they would never want to go through again. These experiences have shaped a broader mistrust of landlords. Participants expressed concerns about the unpredictability of the sector: fears of sudden eviction, unexpected rent increases, being taken to court, or having to push for essential repairs themselves.

Several also noted the challenge of affordability, particularly as single parents. They felt that the demands of parenting limited their ability to work full-time, which in turn made covering market rents difficult or impossible.

LA support

A few participants expressed a strong feeling of being “pushed” into the PRS, despite believing it to be a poorer long-term option for their families. There was a shared view that the PRS lacked the security and affordability needed to build a stable home, particularly for those with children. This led to broader reflections on the shortage of social housing, with several participants expressing frustration that the government appeared to be “running the country as a business,” rather than prioritising housing as a basic right for those in need.

When asked what kind of support would make engaging with the PRS more viable, participants identified several key elements. These included dedicated support to liaise with landlords, longer-term tenancies to provide stability, and a clear guarantee that if things didn’t work out, the LA would help them secure alternative accommodation. Without these safeguards, many felt the risks of instability were too high.

There was also a prevailing sense that, for many, their personal circumstances were unlikely to change in the short term - particularly in terms of employment and income - and that waiting in TA for access to social housing, however long it might take, remained the preferable route. One participant described this view, saying her life would “start” only once she secured social housing - so that she could finally provide the safe, stable future she wants for her children.

Other key takeaways

Participants reflected on how negative experiences within the PRS are widely shared within their communities, reinforcing a collective perception of the PRS as an unstable and unsuitable option for families. Stories of poor treatment, sudden evictions, and unaffordable rent increases circulate quickly, shaping expectations and deepening mistrust. Similarly, landlords were also seen to share concerns and negative experiences, contributing to an environment where mutual suspicion often defines the relationship between tenants and landlords.

Although the PRS may work better for some tenants than others, it is recognised that given long waiting lists LAs will still need to support households who are further away from being tenancy-ready into the PRS. Where this is the case LAs should consider the appropriate support required and how accepting a PRS property impacts a household’s position on the housing waiting list. This is explored in greater detail in the recommendations below.

4.7 Homelessness data analysis

Section overview

This section analyses published statutory homelessness data to identify overall trends across the LAs within the WMCA. It compares the experience in the combined authority against the national average for England and other comparable regions, while also exploring variations within the combined authority itself, highlighting how trends differ between constituent and non-constituent authorities. These findings highlight several key insights into the drivers, outcomes, and financial pressures shaping homelessness across the region.

Key Points

- **Prevention:** The LAs within the WMCA identify fewer households at the prevention stage

before they require relief compared to similar regions¹⁵ and the national average, indicating scope to strengthen early intervention.

- **Prevalence:** LAs in the WMCA in general have higher rates of homelessness than other similar regions – this is consistent across relief duty, main duty, and TA.
- **Drivers of relief duty:** Rates and drivers of relief duty vary significantly across WMCA LAs - there is no single regional narrative. Birmingham faces challenges with the termination of Assured Shorthold Tenancies by landlords, while Coventry is impacted by the households leaving asylum seeker accommodation. Both areas also experience pressures related to the termination of supported housing^{16 17} tenancies.
- **Securing accommodation:** LAs within the WMCA secure accommodation approximately in line with the average in England.
- **Use of the SRS:** The high share of households entering supported housing masks the limited role of the mainstream SRS in relieving homelessness. The LAs' use of SRS is notably lower than in other regions outside London, highlighting potential to strengthen partnerships with Registered Providers.
- **Temporary Accommodation:** There are significant differences in LA use of TA, with Birmingham making greater use of LA and HA stock than other areas—resulting in lower reliance on B&Bs and nightly paid options.
- **Expenditure:** High expenditure across LAs is driven by Birmingham and Coventry, largely due to their expenditure on TA. With new funding rules requiring a shift toward prevention, the proportion of spend on TA will need to reduce.

Prevention

The WMCA identifies fewer households at the prevention stage before they require relief compared to similar regions and the national average, indicating scope to strengthen early intervention.

Figure 4.15 compares the rate of homelessness prevention across LAs within WMCA against other regions, using the number of households owed a prevention duty relative to the total population. The analysis shows that the region's rate of prevention is broadly in line with the national average for England. However, it falls below that of Greater Manchester Combined Authority (GMCA), while outperforming comparable regions such as the East Midlands Combined County Authority (EMCCA).

In contrast, non-constituent WMCA LAs demonstrate significantly lower prevention rates.

The rate of prevention per thousand households combines both the underlying level of need in an area and the effectiveness of LAs in identifying and intervening early with at-risk households. Alternatively, we can look at the ratio of households receiving prevention support relative to those receiving relief. This serves as a proxy for how successful LAs are at intervening before a household reaches crisis point.

In WMCA LAs, 16.5% of households owed a homelessness duty moved from prevention to relief, compared to a national average of 20.5%. This suggests there may be further opportunity for LAs to strengthen early intervention and improve prevention outcomes. Note there is variation between the LAs

¹⁵ This includes the EMCCA, GMCA, LCR and London

¹⁶ Statutory Homelessness data splits social rented sector into council tenant, registered provider tenant and supported housing/hostel

¹⁷ Supported housing/hostel defined as – “the applicant is living in accommodation provided by a Local Authority, Registered Provider or Charity the purpose of which is to provide them with care or support services, as well as accommodation” and includes commissioned and non-commissioned housing.

within the WMCA region. In Dudley, we estimate 2% of households owed a homelessness duty previously had a prevention duty, compared to 21% in Birmingham and 45% in Solihull.

Fig 4.15

Prevention, #/1000

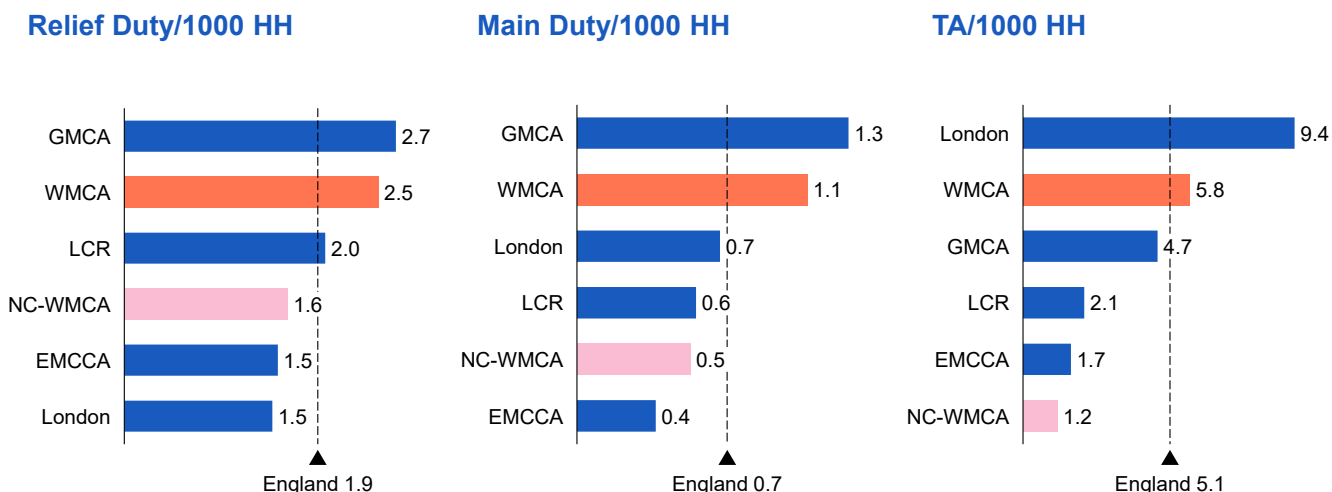


Prevalence of Homelessness

The LAs in the WMCA in general have higher rates of homelessness than other similar regions – this is consistent across relief duty, main duty and TA.

The graph below illustrates the overall prevalence of homelessness across key stages, from households owed a relief duty through to those placed in TA. The region consistently reports higher rates than the national average across all measures, with only GMCA showing higher levels. In contrast, non-constituent LAs within the region exhibit significantly lower rates.

Fig 4.16



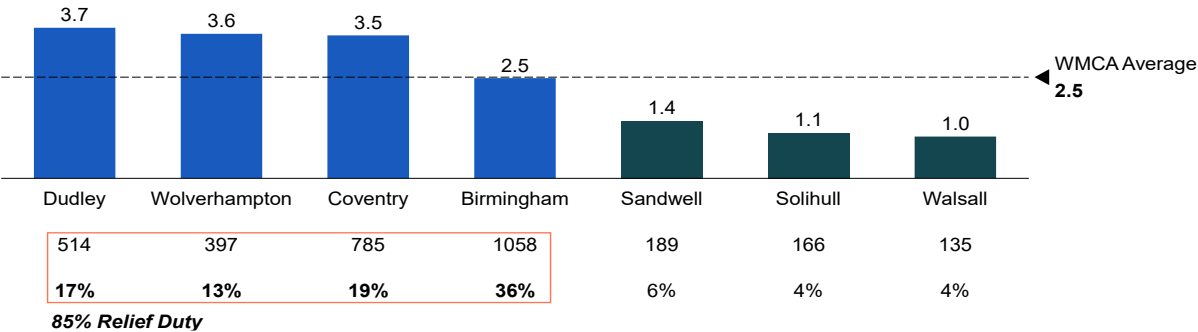
Relief duty

Rates and drivers of relief duty vary significantly across WMCA LAs - there is no single regional narrative. Birmingham faces challenges with the end of Assured Shorthold Tenancies, while Coventry is impacted by the households leaving asylum seeker accommodation. Both areas also experience pressures related to supported housing.

When broken down by LA, the data reveals significant variation in homelessness experiences across LAs in the WMCA. Rates of homelessness, as indicated by households owed a relief duty, are notably low in Sandwell, Solihull, and Walsall. In contrast, Dudley, Wolverhampton, Coventry, and

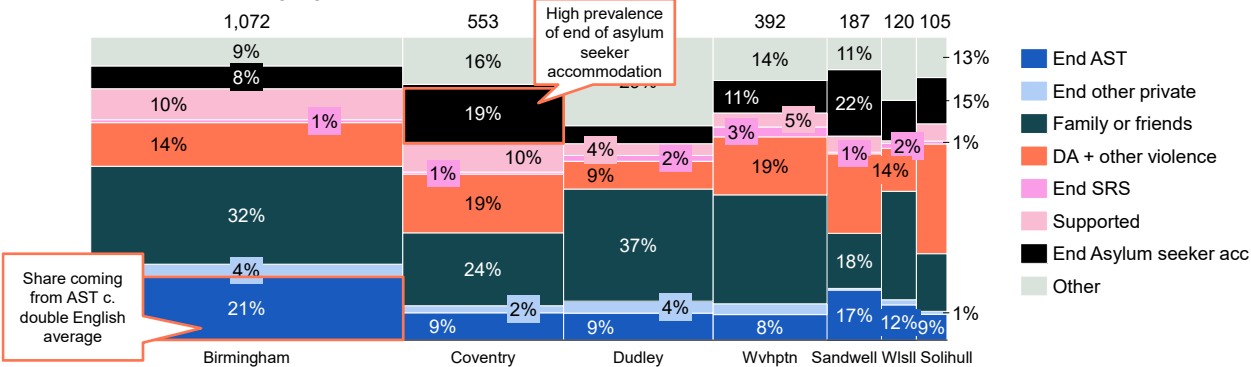
Birmingham show considerably higher rates and together account for approximately 85% of all homelessness cases in the region.

Fig 4.17
Relief Duty/1000 HH, LA



There are distinct drivers of homelessness across each LA within the WMCA. The graph below (Fig 4.18) illustrates the primary reasons households enter relief duty in each area. The width of each bar represents the number of households owed a relief duty, while the vertical axis indicates the different drivers contributing to homelessness. In Birmingham, the ending of Assured Shorthold Tenancies (ASTs) is a particularly prominent issue, suggesting a need for stronger tenancy protection measures. In Coventry, the loss of asylum seeker accommodation is a key factor, highlighting the importance of improved connectivity between homelessness services and refugee/asylum support systems. Both authorities also face ongoing challenges related to the availability and suitability of supported housing.

Fig 4.18
% share of relief duty by reason



LAs within the WMCA perform reasonably well in securing accommodation, which is broadly in line with expectations given the region's relatively high levels of homelessness.

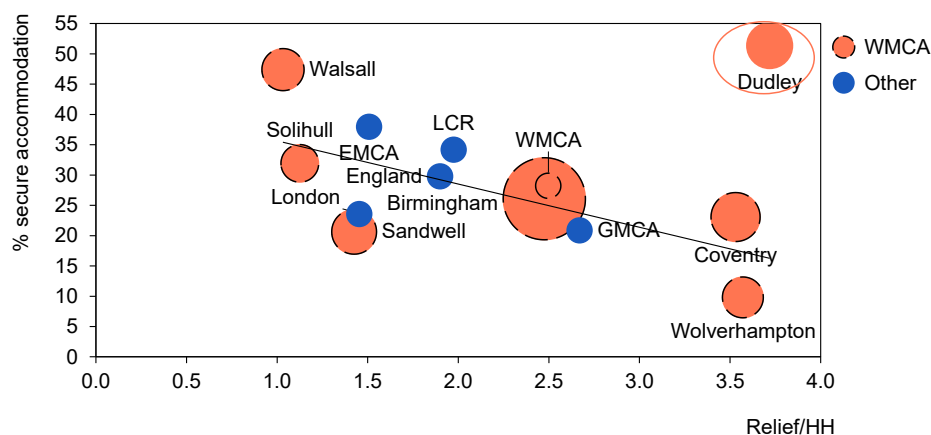
The graph in figure 4.19 plots the rate of relief duty on the x-axis against the proportion of households successfully securing accommodation after relief duty on the y-axis. Overall, it reveals a negative correlation - areas with higher rates of relief duty tend to have lower success in resolving homelessness.

Notably, Dudley appears to be an outlier with high effectiveness in resolving cases. This aligns with insights from discussions with the LA, which highlighted a specific practice of offering households a limited selection of properties before discharging their duty. However, broader data suggests

potential drawbacks to this approach, as households who do not secure housing may fall out of the main duty system and receive limited ongoing support.

Fig 4.19

Relief /HH vs % secure accommodation, LA



The high share of households entering supported housing masks the limited role of the mainstream SRS in relieving homelessness. Use of SRS in the region is notably lower than in other regions outside London, highlighting potential to strengthen partnerships with Registered Providers.

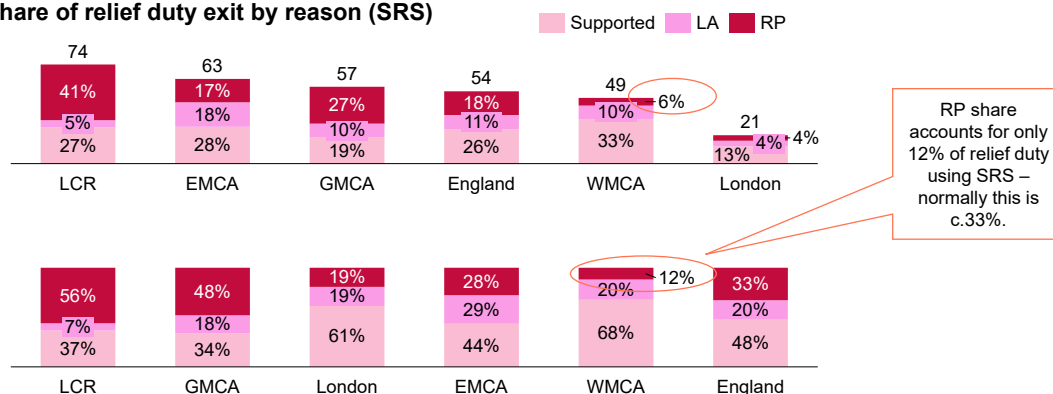
Fig 4.20 shows the proportion of relief duty cases resolved through placements into the SRS. While slightly outside the core scope of this paper, this is closely linked to broader market dynamics - fewer households entering the SRS places additional pressure on the PRS to absorb demand.

LAs' share of households moving into the SRS¹⁸ is roughly in line with the national average, but this is largely driven by a higher proportion entering supported housing. When supported housing is excluded, the data shows that fewer households in LAs in WMCA move into mainstream SRS.

In particular, only 6% of households are rehoused through RPs (as opposed to LA-owned stock), compared to 18% nationally - a disparity that persists even when controlling for available RP stock. This suggests a clear opportunity to improve outcomes by strengthening collaboration with the RP sector.

Fig 4.20

% share of relief duty exit by reason (SRS)



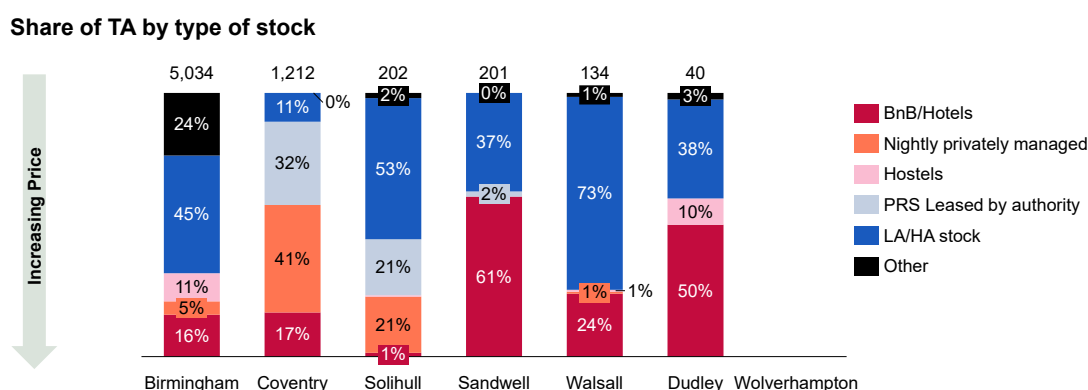
¹⁸ Statutory Homelessness data splits social rented sector into council tenant, registered provider tenant and supported housing/hostel

Temporary accommodation

There are significant differences in LA use of TA, with Birmingham making greater use of LA and HA stock than other areas—resulting in lower reliance on B&Bs and nightly paid options.

Fig 4.21 illustrates the types of accommodation used for households in TA, revealing significant variation across LAs. In Coventry, around 60% of placements are in B&Bs or nightly paid accommodation, compared to Birmingham, where 45% of households are housed in LA or HA stock. This likely reflects Coventry's limited access to LA-owned housing¹⁹. Birmingham's greater use of LA-owned or HA stock may contribute to lower TA costs per household, though up-to-date cost data for Birmingham is not currently available to confirm this.

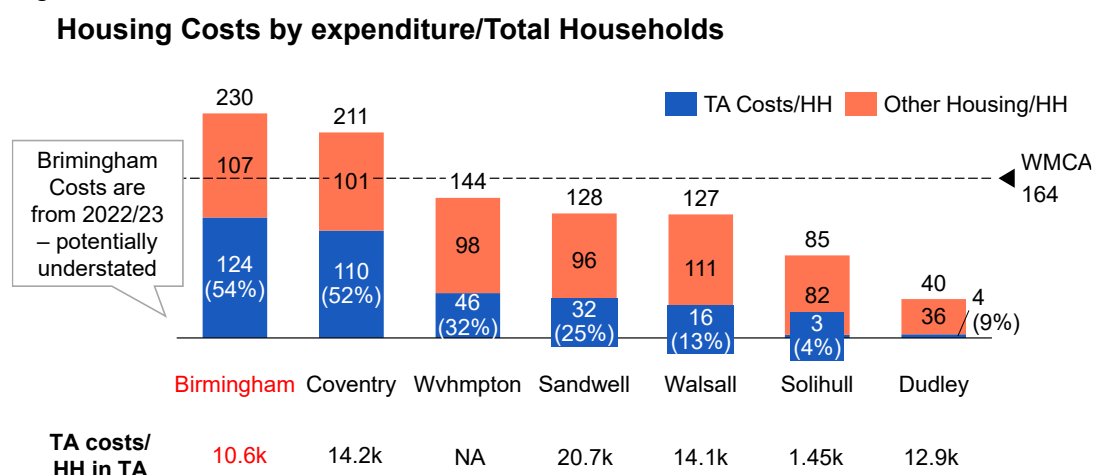
Fig 4.21



High expenditure across LAs in the WMCA is driven by Birmingham and Coventry, largely due to their expenditure on TA. With new funding rules requiring a shift toward prevention, the proportion of spend on TA will need to reduce.

The graph shows housing expenditure per household across LAs in the WMCA, with Birmingham and Coventry emerging as the main contributors to overall costs. Both LAs currently allocate more than 50% of their housing budgets to TA, a significantly high share. However, under new government conditions attached to the Homelessness Prevention Grant, LAs will be required to reduce this proportion to below 49%. This presents a financial imperative to shift investment upstream toward earlier prevention interventions and sustainable housing solutions. Note that data from Birmingham is based on 2022/23 figures and so expenditure, including the relative expenditure on TA, may have changed since then.

Fig 4.22



¹⁹ Coventry owns a limited amount stock off their Housing Register to use for TA

5. What are the opportunities for policy and practice reform?

This section uses evidence gathered through data analysis, LA policy reviews and primary research to shed light on potential areas of opportunity for the PRS to meet housing needs.

This included interviews and engagement with constituent LAs conducted earlier this year. Due to the limited budget and timeframe, we were not able to undertake deep engagement with all stakeholders, and it is possible that some existing activities by LAs may not have been captured.

More broadly, we recognise that many of the recommendations reflect initiatives that LAs are already delivering or progressing, and their input has been instrumental in shaping these proposals. Furthermore, since the research was undertaken, LAs have continued to innovate and adapt, meaning some recommendations may already align with or support ongoing activity.

The recommendations are presented in this context - not as prescriptive solutions but as contributions to a broader conversation. They are intended to support and complement continuing efforts across the region and to demonstrate to the wider sector our learnings from the WMCA region.

The table below outlines our key findings relating to local, regional, and national policy and practice changes.

5.1 Local opportunities

Our review of LA housing and homelessness policy and practice interventions identified a multitude of interventions and approaches, aimed at both tenants and at landlords.

Each LA housing and homelessness strategy responds to local landscapes and populations, addressing need at both prevention and relief through strategies, policies, and systemic solutions.

We have identified the following local opportunities, based on evidence gathered:

- Local Authority Landlord Schemes
- Local Authority leasing

L1. Local Authority Landlord Schemes – targeting

A common feature across several LA Housing and Homelessness Strategies are landlord schemes through which LAs connect landlords with suitable tenants facing a housing need, offering certain incentives to participating landlords. These differ according to local contexts and available resources.

This section sets out ideas on how LAs could improve landlord-LA schemes and use evidence to tailor the design of schemes to the needs of different landlords and tenants. Given limited resources, the design of the schemes should be strategic about targeting:

- the right landlords
- the right tenants - in terms of circumstances, household size, and geography
- the right incentives

It should be noted that the suggested targeted approach outlined below provides a strategic direction for LAs to consider when designing PRS schemes which we believe may provide the greatest results

for LAs, but it should not be considered exhaustive. Other groups of landlords, tenants and incentive packages should still be considered by LAs, if local evidence or conditions support such decisions.

Which landlords to target?

Recommendation: Target Landlord Persona 2: According to our user research, Persona 2 landlords occupy a 'sweet spot' between smaller landlords who are less likely to take on tenants on UC due to financial risk, and larger landlords who are more likely to expect market rent.

Rationale

To design the most effective public-private partnership, schemes require two core commitments from landlords:

- Willingness to rent to people on UC
- Willingness to accept less than market rent

Our research suggests that landlords are willing to rent to people on UC, as long as tenants pay on time. Of those landlords who told us they rent to people on UC, (n=63), 41% said their motivation was 'just need to fill the property: it doesn't make a difference to me, as long as they pay on time.'

However, the Personas provide the potential for a more targeted approach. Survey data shows that smaller landlords (Persona 1) are less likely to rent to people on UC. This aligns to focus group data which indicated that landlords shift motivations towards socially oriented goals as portfolios grow – as they have the capacity to take on additional risk.

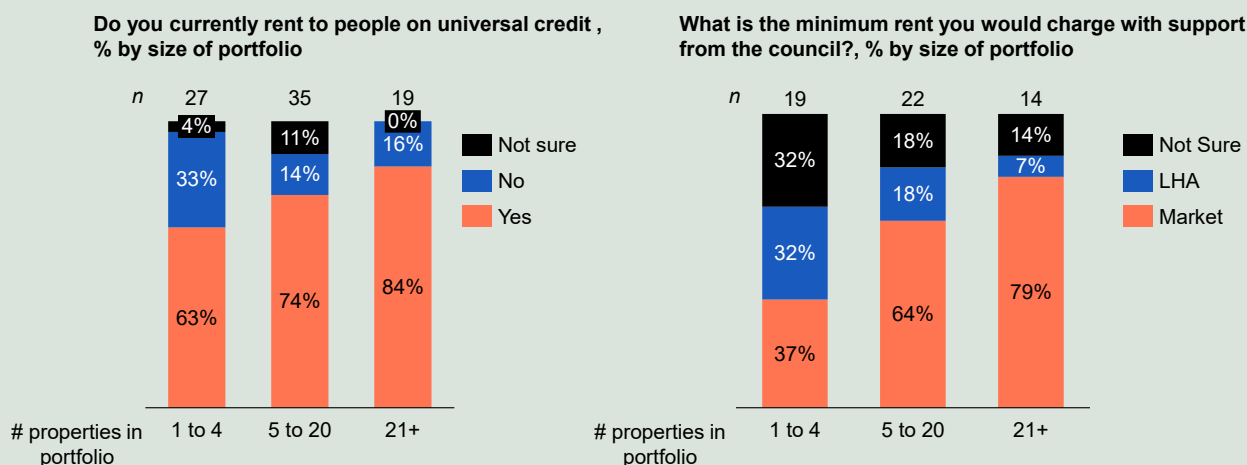
Survey data shows that large portfolio landlords (Persona 3) are most likely to rent to people on UC, but more likely to ask for market rent, making them less suitable for LA schemes.

The graph below (Figure 5.1) shows the minimum rent landlords would charge to people on UC with support from the LA, by portfolio size.

As portfolio size grows, the minimum rent landlords would charge also grows.

37% of landlords with fewer than 5 properties would require market rent, compared to 79% of landlords with more than 21 properties.

Fig 5.1



This suggests that Persona 2 landlords balance these two effects - they can accept more financial risk than Persona 1 landlords, but also more likely to accept LHA rate than larger institutional landlords.

In addition, working with larger scale Persona 2 landlords reduces the number of relationships with different landlords relative to working with small landlords.

Which tenants to target?

Recommendation: We recommend that LA PRS Schemes where possible could focus on identifying and supporting tenants who are in employment, or close to employment, and who have no previous negative experiences of the PRS. This is more likely to result in sustained tenancies as households out of employment are often unable to sustain PRS rents in the long run.

Rationale

Our engagement with tenants found that tenants in part-time or full-time employment with no negative previous experiences of the PRS may be more likely to be successfully housed through schemes.

Suitable tenants for schemes should be:

- Willing to accept a PRS property
- Able to sustain it longer term

User research found that some groups, like single parent families with no/low income and with previous traumatic experiences of evictions are unlikely to accept a PRS as they feel the risk to their families' safety is too high. They are likely to prioritise the stability of the SRS.

Households out of employment may be unable to pay for PRS in the long run, and indicative qualitative data illustrates that lack of social mobility creates challenges at the end of rent guarantee periods. Tenant survey data shows lower rating of experience in PRS if outside of

full-time employment and not on PIP/DLA benefits. In addition, poor end of tenancy experiences can damage relationships between the LA and the landlords, which in turn can end further tenancies with that landlord for household on UC or benefits.

Schemes could successfully focus on supporting individuals with previous experience of employment, currently working or receiving support into employment. Families can benefit from PRS schemes but will need extended financial support (see recommendation L2b below)

TIP ! Tenants who are less likely to sustain a PRS tenancy should still be considered for local PRS schemes as a shorter-term solution while they wait for social housing to become available. Some LAs reported that they did not have to discharge their duty if the property in the PRS was not suitable for households. LAs could leave these households on the social housing waiting list whilst the LA looks for a permanent housing solution. Tenants in this case should receive clear explanation around how accepting PRS accommodation impacts their position on the list.

Recommendation LA PRS Schemes could support, **tenancies in 2-bedroom properties more easily**, due to their affordability. We recommend that LAs also allow for additional resources to support larger households

Rationale

Our data analysis identified greater opportunities to work with the PRS for smaller properties. Rents relative to LHA are lower for smaller properties and more properties are listed below the LHA rate:

- 2 bedrooms are most affordable relative to incomes.

However, this reflects broader difficulties in the market and larger households still need support to get housing in the PRS and may need additional support. Data analysis found that there are fewer listings of larger houses relative to the number of houses on the LA waiting list:

- rents relative to LHA are highest for houses with 4 bedrooms or more.

LAs face a challenging balancing act when identifying properties that are both affordable and aligned with the needs of local tenants. Given the time and resources constraints of LAs, we recommend reviewing latest rental listings data to guide decision making.

Other tenures may be better placed to support larger households. However, we note there is a significant waiting list for larger SRS properties. Additional research is needed to explore ideas that could free up larger SRS properties such as financial incentives to downsize or reduced length of tenancies for larger properties.

Which geographic areas to target?

Recommendation: LAs could use ward level data and maps to identify rent hotspots and potentially look to move households to nearby areas with lower rents relative to LHA rates.

Rationale

Ward level data shows significant rent variations within LAs. Some wards have significantly lower rent relative to the LHA and so may be better suited to place households into the PRS. LA teams could identify nearby wards with low rent levels to accommodate families in unaffordable hotspots. There may be connections to specific wards which mean that this should be done on a case-by-case basis.

L2. Local Authority Landlord Schemes – Support offer

• What to include in the incentive package for landlords?

Incentives packages offered to landlords often include a combination of incentives, including:

- Cash incentives
- Rent and deposit agreements
- Rent guarantee
- Longer term leases
- Property management services
- Repairs

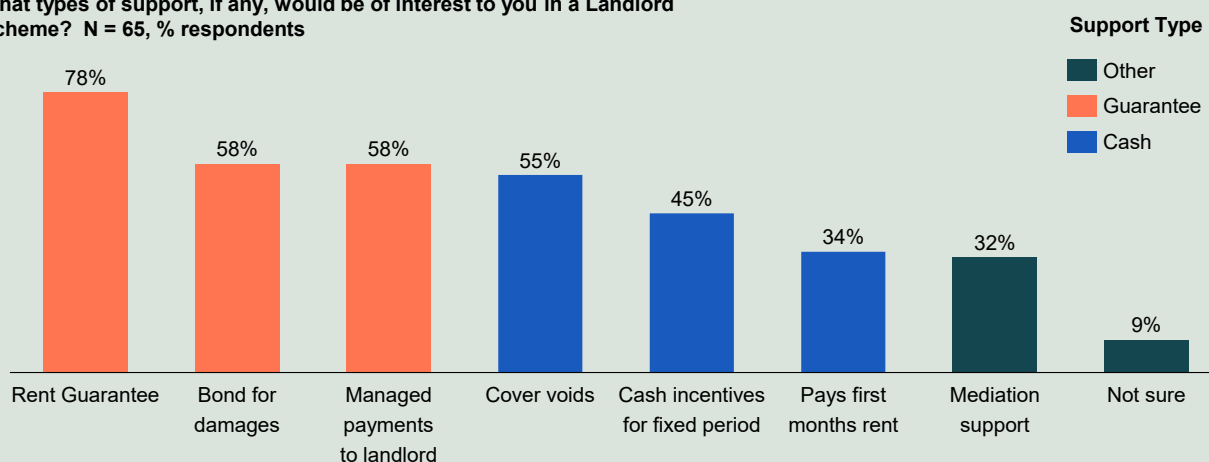
Our engagement with landlords tested their appetite for various types of support, through discussion and participatory activities.

- a) **Recommendation:** LA Landlord PRS Schemes could promote rent guarantees, managed payment to landlords, and offers that respond directly to landlord concerns relating to changes brought in through the Renters' Rights Bill.

Rationale

Fig 5.2

What types of support, if any, would be of interest to you in a Landlord Scheme? N = 65, % respondents



- Survey data shows that landlords would value rent guarantees to support them to rent to tenants on UC.
- Alongside this they would value other types of support which are related to guaranteeing payments – such as managed payment to landlord – rather than direct financial incentives, such as paying the first month's rent.
- Interviews found this was particularly important for Persona 2 landlords.
- It is essential that managed payments to landlord is with the tenant's consent. Tenant survey found that only 22% of tenants would not want their benefits to be paid directly to landlord.

b) Recommendation: LAs designing Landlord PRS Schemes could link guarantees to outcomes for PRS tenants, as opposed to linking rent guarantees to fixed timeframes.

Rationale

Current approach: Often current schemes provide rent guarantees for a fixed period, typically one or two years.

Identified issue: Evidence from focus groups and case studies highlight a key challenge with this model. In many instances, tenants – particularly vulnerable households such as single parents – are unprepared for the transition at the end of the guarantee period. Without sustained income or appropriate support, they are frequently unable to afford full rent, resulting in arrears and, in some cases, eviction. One landlord described how a tenant, after an 18-month partially subsidised tenancy, could not meet rent payments when the guarantee ended. The LA failed to intervene in time, leading to formal eviction and financial hardship for both tenant and landlord.

Proposed change: We recommend that rent guarantees provided by the LA to landlords could be linked to specific tenant outcomes, such as entering and sustaining employment, rather than

fixed timeframes. To do this housing teams would have to work closely with LA employment teams to ensure that tenants got the required support that they needed and that the financial support for the tenant would eventually end. This would create a more supportive, flexible pathway for tenants and better align guarantees with long-term housing stability.

Strategic opportunity: Linking guarantees to employment or similar milestones would incentivise closer collaboration between housing and employment services – a key ambition of WMCA Homelessness Taskforce’s strategy to tackle welfare-related poverty and support access to good employment.

Learning from past policy: This approach draws on lessons from the [Supporting People programme](#), which was designed to provide housing-related support linked to broader outcomes, including employment, health, and tenancy sustainment. Independent analysis by Capgemini found that the programme delivered net financial benefits of £3.41 billion, with significant cost savings in areas such as health services, homelessness, tenancy failure, and crime. These findings underscore the value of outcome-linked support models in delivering both social and economic benefits.²⁰

Risk consideration: There is a risk that conditional guarantees could penalise tenants who face complex barriers to work. To mitigate this, guarantees should be conditional on active engagement with employment support, rather than job attainment, and should include safeguards for those with caring responsibilities, disabilities, or other structural disadvantages.

Recommended next step: We propose an additional design phase to co-develop this approach with stakeholders – including tenant representatives, landlords, and employment advisers – to ensure the model is fair, deliverable and aligned with local support services.

Local approaches to consider reviewing

Recommendation: We recommend reviewing the use of LA-run online portals that list PRS properties, as they are resource intensive and there is currently limited evidence of their efficacy.

Rationale

While many LAs currently use their own online portals to list private rented properties, this approach has proven to be a significant barrier to landlord engagement. Landlords typically have multiple well-established routes to market their properties – including platforms such as Open Rent, Zoopla and Spareroom – which are familiar, widely used and offer greater exposure to prospective tenants.

Persuading landlords to divert listings to a LA-run platform requires substantial effort and often provides little perceived benefit in return. LA housing leads suggested that the administrative burden and reduced visibility compared to mainstream platforms deter participation.

LAs should instead leverage tenants’ existing efforts to secure housing via mainstream platforms. When tenants identify properties themselves, the LA could intervene at the point of enquiry – offering landlords a package of incentives (such as rent guarantees, deposit support, or tenancy sustainment services) to encourage acceptance of households who may otherwise struggle to secure accommodation independently.

²⁰ <https://researchbriefings.files.parliament.uk/documents/RP12-40/RP12-40.pdf>

This approach aligns with models already in place in Birmingham and the Let's Rent Coventry+ scheme. In Coventry, the LA extended the Let's Rent scheme beyond its own portal, focusing instead on identifying and supporting tenancies brokered through mainstream platforms. This has significantly increased reach and effectiveness in engaging landlords across the market.

Shifting away from proprietary portals and towards a more flexible, tenant-led model, can reduce friction in landlord engagement, expand access to PRS stock, and ensure support is targeted where it is most likely to result in a successful tenancy.

L3 Landlord-LA Relationship approach

Recommendation: LAs could review and adopt a common approach for LA engagement with private landlords. This should aim to reduce fragmentation and enable positive and long-lasting partnerships based on consistency, mutual respect, clear and timely communication.

Rationale

Landlords repeatedly called for a more collaborative, consistent approach from LAs. While some reported helpful interventions, such as assistance with rent arrears, many shared frustration at the fragmented and sometimes contradictory advice received across different LA departments. This risks ruining the relationship with landlords who would otherwise rent to tenants on UC.

Conflicting messages: The existing model often results in a “many-headed” relationship between LAs and landlords. Landlords engage with multiple teams – including housing options, homelessness support, and enforcement – each with their own priorities, policies, and processes. This has resulted in:

- i) Mixed or contradictory advice, particularly around tenancy enforcement. One landlord described a case where they had to issue notice after a two-year rent guarantee ended. The homelessness team then advised the tenant to remain in the property, exacerbating arrears and forcing the landlord to seek eviction through the courts. The landlord described the experience as “the PRS team working against the homelessness team, working against the landlords”.
- ii) Delays and confusion about who to contact. Several landlords described reaching out to LAs to offer properties but encountering slow or unclear responses. One landlord said the process felt “confusing,” while others struggled to understand how LA responsibility continued or transitioned after the initial guarantee period.

Supported housing comparison: By contrast, supported housing and TA providers often benefit from a single point of contact within LAs. This has led to better coordination, quicker decision-making, and more stable landlord relationships. These models offer valuable lessons for wider PRS engagement.

Proposed Change:

- Introduce a single point of contact for landlords participating in LA schemes.
- Shift enforcement from a punitive stance to a compliance-support model.
- Develop service standards for landlord communication and provide accessible routes for

escalation or resolution.

- Coordinate messaging across teams – ensuring, for instance, that tenancy sustainment staff and enforcement officers are aligned in how they approach arrears or tenancy breaches. In particular enforcement could be structured to support PRS landlord engagement in homelessness prevention.

More broadly the WMCA Homelessness Taskforce should link with other WMCA Directorates and work streams to explore how the work of the WMCA can add value to the work of local partners with the PRS. This could include exploring how the WMCA Retrofitting Programme could be used to lever positive change in the PRS.

A joined-up approach could build trust, encourage broader landlord participation in housing schemes, reduce evictions, and support sustained tenancies for vulnerable tenants.

L4. Local Authority leasing

Recommendation: Consider the increased use of longer-term leasing arrangements between 5 and 10 years between the LA and private landlords. Long-term leases of 5-10 years can provide benefits to landlords irrespective of tenure. In addition, 10-year leases provide specific financial benefits to the LA if used for TA.

Who to target? Persona 2

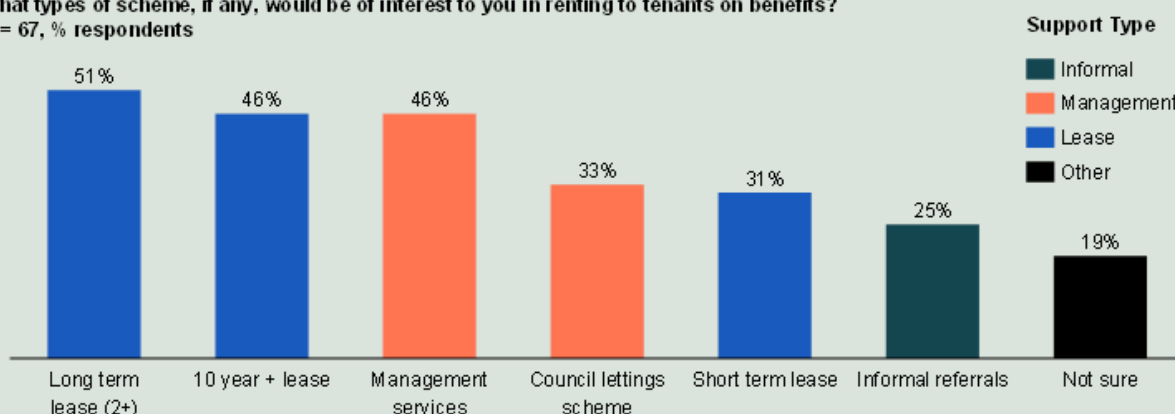
Rationale

Supported housing and TA providers are often able to secure properties at below-market rates by offering extended leases to landlords. These leasing arrangements, typically of five to ten years, reduce void risk and simplify management responsibilities for landlords. This model is especially attractive to medium portfolio landlords (Persona 2), many of whom are not full-time professionals and find the hands-off approach particularly appealing.

Landlord motivations: Persona 2 landlords (small to medium portfolio investors) reported challenges around rent collection, arrears, and compliance with regulations. For these landlords, guaranteed rent and reduced administrative burden were seen as key benefits. The offer of a stable, long-term lease was seen as a significant incentive, particularly when coupled with reduced tenant turnover and proactive maintenance.

Fig 5.3

What types of scheme, if any, would be of interest to you in renting to tenants on benefits?
N = 67, % respondents



- **Improve LAs income from central government:** Long-term leasing is not only attractive to landlords – but also has specific benefits for properties used for TA. LAs may claim up to 100% Housing Benefit subsidy on accommodation leased for periods exceeding 10 years²¹. This includes both rent and eligible service charges such as property maintenance. This compares to standard rates which only allow the LA to reclaim 90% of 2011 LHA.
- **Birmingham case study:** Birmingham City Council is actively expanding its portfolio of 10+ year leased properties model, leveraging long-term agreements to reduce its reliance on nightly paid TA and improve value for money. This includes the use of LA or LA-managed stock, which has proven more stable and cost-effective compared to B&B or nightly options.

Recommended Action:

- Target leasing offers to Persona 2 landlords, who are most responsive to long-term security and less demanding on rent levels than Persona 3 landlords who have larger portfolios.
- Offer full repairs and insurance leases where appropriate and consider LA-backed property management to alleviate landlord workload.
- Have a portfolio across tenures – but focus on using these properties for TA - as these properties have the largest potential to create savings for LAs.
- Establish dedicated teams to manage leased units and maintain landlord relationships, drawing on the supported housing model as a blueprint.
- Explore opportunities to pool procurement across authorities to increase scale and leverage, particularly for family-sized homes.

L5. Early identification tools

Recommendation: Explore investment in preventative support for tenants at risk of homelessness. This should include:

- exploring early intervention technology to identify households at risk of homelessness, such as targeting tenants with LA tax arrears or tenants who have recently become unemployed or reach out to Job Centres for the first time.
- Surfacing best practice examples of LAs strengthening 'Duty to Refer' from health services, DWP and community partners.

Rationale

Data from across LAs shows a lower-than-average rate of successful prevention interventions. Just 16.5% of households in relief duty previously had a prevention duty, compared to 20.5% nationally. Interviews with LA staff suggest that by the time a household presents under a formal prevention duty, arrears are often unmanageable, relationships with landlords may have broken down, and the window to act has closed. Earlier identification is essential if LAs are to reduce inflow into TA and enable successful tenancy sustainment.

Shift upstream to reduce TA costs: Birmingham and Coventry currently both spend more than 50% of their total homeless expenditure on TA²², leaving limited resource for upstream prevention. New government requirements to spend less than half of housing expenditure on TA creates an impetus to shift this expenditure forwards.

Improving the use of duty to refer: LAs could share best practice on effectively supporting local partners to engage with the duty to refer, surfacing strong examples of proactive engagement with health services, DWP, and community partners to generate early referrals.

Predictive analytics beyond WMCA: Several LAs within the WMCA region and beyond are piloting predictive analytics tools that integrate multiple data sources to flag households at risk before they present to services. These tools draw on datasets such as LA tax arrears, rent or service charge debt - but also include softer indicators like caseworker notes and engagement patterns. Such holistic data views allow teams to anticipate need and reach out early. Some promising examples are **Policy and Practice Low-Income Family Tracker (LIFT)** and the **Xantura OneView system**- deployed in several boroughs to enable early triage and connect residents to appropriate support. We suggest that LAs across the WMCA share preliminary insights into their usefulness thus far.

5.2 Regional

R1. Evaluating what works

Recommendation: WMCA Homelessness Taskforce could explore options to commission the design of an assessment framework to evaluate homelessness LA interventions in the PRS with LAs. This could identify which interventions are most effective in different contexts and help target resources to those schemes.

²² Data for Birmingham is based on FY 22//23 expenditure due to availability – and may change in FY 23/24

Rationale

Many interventions, yet limited visibility on what works: Our policy review identified a broad range of housing and homelessness interventions in the PRS across the seven constituent LAs in the West Midlands. These include tenant-focused support such as furnishing grants and tenancy coaching, and landlord-facing tools such as rent guarantees, deposit bonds, and void payment schemes. However, there is currently no shared framework for assessing the effectiveness of these varied interventions across the region.

This variation in approaches likely reflects differences in local strategy and stock availability, but also suggests that some delivery models may offer more value or better outcomes than others.

Similarly, LAs employ different mixes of landlord incentives, tenant support models, and commissioning arrangements.

Key metrics within the assessment framework might include:

- Internal cost of delivery (e.g., staff time, external provider fees).
- Number of matches found and sustained over 6/12/18 months.
- Type of accommodation secured (e.g., general needs, PRS, TA).
- Rent levels and subsidy requirements, particularly for TA placements.
- Time to placement, giving insight into speed of response.
- Impact on prevention/relief duty outcomes, including TA avoidance.

Recommendations for Implementation

- Co-design the framework with LAs, incorporating the metrics they already track.
- Pilot the framework in 2–3 areas with different delivery models to test usability and value.
- Use results to inform a regional dashboard of homelessness response performance.
- Identify interventions for scale-up, refinement, or decommissioning based on evidence.

R2. Facilitate decentralised Temporary Accommodation coordination

Recommendation: LAs could consider collaborating on TA procurement to reduce competition, minimise duplicate efforts and prevent hiking up prices.

Rising costs and internal competition: TA represents a growing cost pressure for WMCA authorities. Birmingham and Coventry account for the majority of TA expenditure across the region, with both spending over 50% of their housing budgets on TA. Under updated conditions attached to the Homelessness Prevention Grant, these LAs will be required to reduce this to below 49%.

LAs frequently compete with one another for the same PRS units for use as TA. Interviews with housing leads confirmed that this competition drives up rents and undermines collective

bargaining power. This is problematic for smaller LAs, which often lack the scale and market presence to secure favourable terms – though effects all LAs in the WMCA - leading them to discharge duties out of area. Smaller LAs are more likely to discharge their duties outside of their areas than larger LAs.

Learning from Capital Letters: Previous efforts to centralise procurement - such as the Capital Letters initiative in London - demonstrate the potential benefits of pooled demand, but they also reveal the operational risks. Capital Letters struggled to gain sufficient scale to fully replace local arrangements, leading to its eventual withdrawal from the market. This suggests that formal consolidation may be too ambitious for the WMCA without strong pre-existing alignment and shared delivery infrastructure.

Informal Coordination: Despite the risks of full integration, there remains significant potential for informal collaboration across WMCA LAs to improve value for money and reduce duplication. A shared understanding of rent expectations, tenancy types, and procurement pipelines could help LAs avoid inadvertently bidding against one another. We propose:

- **Consistent Rate-Setting:** Establishing indicative rent rates (or percentage of market rent) across the region to reduce “race to the top” dynamics.
- **Bidding Coordination:** Developing a shared system- either digital or protocol-based- to notify neighbouring authorities of intended bids or to pool interest in high-demand properties.

Recommendations for Implementation

- **LAs within the WMCA could convene a LA led TA Procurement Working Group:** Establish a group of procurement and housing leads from each LA to share current approaches, identify overlap, and explore standardisation opportunities.
- **Develop a Memorandum of Understanding:** Use the working group to develop a light-touch, non-binding MoU setting out shared commitments to consistent rent offers and information-sharing on planned bids.
- **Pilot Regional Rate Benchmarks:** Begin by benchmarking current rates paid for TA across LAs and test regionally agreed caps or ranges for similar property types.
- **Build Shared Visibility of Market Offers:** Explore development of a simple coordination tool (e.g., a regional calendar or notification platform) to share landlord or agent offers and avoid cross-bidding.

R3. Supported Housing (data)

Recommendation: Ahead of the implementation of the Supported Housing (Regulatory Oversight) Act the LAs within the WMCA could consider developing and expanding supported housing data, to support with identifying gaps in provision, assess future demand and inform strategic planning.

Rationale

The LAs in the West Midlands Combined Authority (WMCA) have already undertaken important work to improve information on exempt accommodation, including Birmingham’s 2021 report

“Exempt Accommodation”, Since then, awareness of the sector’s scale and impact has grown, but comprehensive, up-to-date data remains fragmented and difficult to access. There is still no region-wide dataset that tracks supported housing provision, providers, rent levels, and support quality, limiting the ability of LAs to intervene early or plan strategically.

This was in line with experience in London, as highlighted in the London Assembly’s 2023 report²³ on Exempt and Supported Housing.

The GLA has been encouraged to create a pan-London database of supported housing stock. This approach is intended to improve transparency, inform commissioning, and help identify gaps in provision across borough boundaries.

The WMCA Homelessness Taskforce and the constituent authorities, working in partnership with the DWP, and Homes England, is well placed to lead a similar approach to:

- Consolidate data on supported and exempt housing across the region.
- Track unit volumes, rent levels, provider identity, and support types.
- Break down supply and demand by client group, to identify unmet need.
- Map provision geographically, enabling clearer identification of hotspots, over-concentration, or under-provision.

This intelligence would help the LAs within the WMCA and local partners to:

- Monitor emerging market entrants and potential risks.
- Target improvement efforts and enforcement more effectively.
- Support strategic planning and commissioning of new supported housing aligned with actual need.

R4. Supported Housing (Regulatory Oversight response)

Recommendation: The WMCA Homelessness Taskforce working alongside LAs could develop a comprehensive strategy in response to the Supported Housing Regulatory Oversight Act (2023). This could include the use of up-to-date data, plans for provider exits and plans to scale up good quality provision.

Rationale

The Supported Housing (Regulatory Oversight) Act aims to improve the quality, transparency, and accountability of supported housing by introducing minimum standards and giving LAs enhanced powers to oversee and, where necessary, regulate providers. This could result in non-compliant providers exiting the market – causing a sudden loss of accommodation for tenants and a rise in homelessness.

This risk is especially acute in areas like the West Midlands, where exempt accommodation has grown rapidly and a significant share of provision remains non-commissioned and lightly

²³ [London Assembly Exempt Housing](#)

regulated.

The WMCA Homelessness Taskforce working alongside LAs could explore the following:

- Plan for provider exit: Prepare contingency plans for sudden market withdrawal by non-compliant providers. Coventry's approach offers a strong precedent, where the LA worked with trusted, compliant providers to take over schemes at short notice, maintaining continuity of care and tenancy.
- Support and scale up quality provision: LAs, with the guidance and facilitation of the WMCA Homelessness Taskforce, should work with Registered Providers (RPs) to expand their supported housing footprint, offering technical and financial support where needed to absorb demand from decommissioned or failing providers.
- Engage with MHCLG and funders: Lobby for transitional funding to support LAs during the shift to a regulated environment, and advocate for ring-fenced revenue support to sustain quality services, echoing recommendations from both the LUHC Select Committee and GLA.

This would be supported by the previous recommendation. A live, cross-authority dataset of exempt and supported housing providers, properties, client groups, and support levels will help identify both quality providers and as well as newer lower quality providers.

R5. Housing Associations partnerships

Recommendation: LAs may want to consider increasing the use of HAs to relieve homelessness duties and expand access to suitable, long-term accommodation.

Rationale

The transfer of housing stock from LAs to HAs means that LAs require effective partnerships to deliver their homelessness duties. Many HAs that acquired this stock have moved away from TA. A recent survey by the National Housing Federation found that although 77 per cent of housing associations reported some form of engagement with LA homelessness strategies, fewer than 20 per cent did so regularly²⁴.

In the region, the flow of households into HA-provided TA is notably lower than in comparable city-regions, placing disproportionate pressure on LAs to source accommodation in an already stretched and increasingly expensive PRS. Without the partnership of HAs, LAs are left with fewer options and higher costs when fulfilling their statutory duties.

To address this, LAs - supported by the WMCA Homelessness Taskforce - could develop a regional strategy to increase HA involvement in TA delivery. This can build on local examples – such as Citizen's partnership with Coventry²⁵ as well as frameworks developed by the CIH²⁶.

²⁴ https://www.crisis.org.uk/ending-homelessness/the-plan-to-end-homelessness-full-version/next-steps/a-housing-association-commitment-to-ending-homelessness/?utm_source=chatgpt.com

²⁵ https://frigroup.co.uk/FRC-Living/casestudy/temporary-accommodation-coventry-city-council/?utm_source=chatgpt.com

²⁶ https://www.cih.org/media/n4vjyrfw/building-bridges-summary-250917.pdf?utm_source=chatgpt.com

Alongside this we recommend engaging with LAs with higher referrals into HAs.

5.3 National

N1. LHA rate increase

Recommendation: WMCA Homelessness Taskforce continue to advocate for an increase in LHA rates to at least the 30th percentile of local market rents, using evidence that **just 4% of properties listed on online portals were listed at or below LHA rate.**

Rationale

The freeze of the LHA rate has created a gap in tenants' ability to pay for housing. This has undermined LAs' ability to use the PRS to relieve homelessness.

Our analysis of Zoopla rental listings across LAs in the WMCA shows that just 4% of properties are priced at or below the LHA rate. This share was lower for larger properties - 0.4% of four-bed homes fall below the LHA threshold. Institute for Public Policy Research (IPPR) estimates that almost one million children in private rented housing could face rent shortfalls by 2026 if LHA remains frozen.²⁷

Average rents exceed LHA levels by 30-45%, pricing out low-income households and limiting LA options for move-on or duty discharge. Whilst this is likely an overestimate it indicates the challenges households face in finding affordable property.

As a result, LAs must use TA.

Policy Opportunity: Aligning LHA with Market Conditions

Both Citizens Advice and the IPPR have called for urgent reform of LHA to ensure it supports housing affordability and prevents homelessness.

- Citizens Advice²⁸ recommends returning the LHA to the 30th percentile of local market rents in each Broad Rental Market Area. Based on current market conditions, this would require an average uplift of 8.24% nationally, which would bring a far larger share of properties within reach for benefit-eligible households.
- IPPR goes further, calling for an immediate restoration of the 30th percentile benchmark from April 2025, removal of the household benefit cap, and a long-term ambition to increase LHA to the 50th percentile.

We recommend that the LHA is restored to the 30th percentile - and tracks the 30th percentile on an ongoing basis.

²⁷ <https://www.ippr.org/media-office/revealed-almost-one-million-children-in-private-housing-face-rent-shortfall-by-2026>

²⁸ <https://www.citizensadvice.org.uk/policy/publications/uprating-local-housing-allowance-briefing-note/>

N2. Increase in discretionary housing payments

Recommendation: WMCA Homelessness Taskforce could advocate for an increase in funding towards discretionary housing payments across the region.

Rationale

In discussions with landlords across the region, some have suggested that targeted tax incentives could encourage greater willingness to let to households receiving housing support, particularly those on UC. While this may appear an attractive route to increase engagement, such an approach comes with several critical drawbacks.

- Introducing landlord-specific tax reliefs would add further complexity to the tax system, particularly if they had to be tied to tenancy conditions, income thresholds, or compliance with housing standards.
- Incentives would carry a high level of deadweight - providing financial benefits to landlords who are already accommodating tenants on LHA without necessarily changing behaviour or increasing supply.

Given these limitations, we recommend retaining the current approach of using LAs to directly facilitate and mediate LHA-based tenancies. DHPs are a flexible and targeted tool to prevent homelessness, sustain tenancies, and avoid expensive placements in TA.

This model ensures that public funds are targeted based on need and outcomes, and that LAs retain some level of control over the quality and sustainability of tenancies.

However, as highlighted in the Citizens Advice briefing²⁹, this approach is currently being challenged by a reduction in investment into DHPs: funding for DHPs in England and Wales fell from £140 million in 2021/22 to £100 million in 2022/23, and has since been frozen at this reduced level until 2024/25.

WMCA Homelessness Taskforce should advocate for a sustained increase in DHP funding, with allocation formulas reflecting local rent inflation and homelessness pressures.

N3: Increase the HRA limit

Recommendation: WMCA Homelessness Taskforce could advocate for an increase in Housing Revenue Account (HRA) borrowing limit, from 199 to 999 units.

The HRA threshold, places a barrier on the stock LAs can hold outside the HRA at 199 homes. In the WMCA region this affects Coventry's ability to own stock. In addition, it places a barrier to scaling up models like the proposed 10-year PRS leasing approach. Taking on more than 199 units through such schemes would trigger complex HRA accounting requirements- adding cost, legal complexity, and operational overhead that many authorities are not resourced to manage.

²⁹ <https://www.citizensadvice.org.uk/policy/publications/uprating-local-housing-allowance-briefing-note/>

The District Councils' Network (DCN)³⁰ has recently proposed increasing the HRA threshold from 199 to 999 homes, arguing that this change could unlock up to 88,000 new LA homes nationally by allowing smaller LAs to deliver housing at scale without being caught in unnecessary bureaucracy. In the context of the WMCA, this reform would directly enable a more ambitious use of long-term leasing and acquisition models, including for use as TA or affordable move-on housing.

N4: Renters' Rights Bill repercussions

Recommendation: The WMCA Homelessness Taskforce could advocate for key mitigations to address the potential negative impacts of the Renters' Rights Bill. Anticipated consequences such as increased landlord risk aversion following the abolition of Section 21 evictions and a potential rise in tenants deemed 'intentionally homeless' could exacerbate housing instability. To counter these effects, central government should consider strategic investments in court capacity, streamlined eviction processes, and enhanced support for tenants facing eviction.

Rationale

The upcoming Renters Rights Bill, particularly the abolition of Section 21 'no-fault' evictions, has prompted concern among landlords in the West Midlands and beyond. While the Bill aims to rebalance tenant protections and professionalise the PRS, evidence from landlord surveys and focus groups suggests that it may have unintended effects - particularly in a context of ongoing court delays, reduced financial protections for landlords, and narrow definitions of housing entitlement.

Key Risks Identified by Landlords:

- Eviction delays create risk aversion: Many landlords rely on Section 21 as a quicker alternative to Section 8 evictions, especially given current court backlogs which average at 3-6 months³¹ but can stretch possession claims over 12–15 months. Without reforms to accelerate eviction proceedings, landlords state they may avoid tenants perceived as higher risk, including those receiving UC or with a history of arrears.
- Deposit caps reduce financial buffer: Reduced deposit limits mean landlords have less financial protection in the event of property damage or unpaid rent. Landlords reported that this would further discourage letting to households perceived as less stable, especially if they are unable to afford additional guarantees or rent upfront.
- "Intentionally Homeless" classifications undermine prevention: Tenants who are evicted for arrears or non-compliance risk being classified as intentionally homeless, disqualifying them from support under the Homelessness Reduction Act. Providers shared concerns that this creates circular homelessness, where families are evicted only to return to emergency accommodation - sometimes in the same property.

Recommended National Actions:

To address these risks and sustain access to the PRS for low-income and vulnerable tenants,

³⁰ [DCN network](#)

³¹ <https://lawhive.co.uk/knowledge-hub/landlord-tenant/how-long-does-it-take-to-evict-a-tenant/>

the government should pair the abolition of Section 21 with investment in court capacity and simplified eviction procedures for serious arrears or anti-social behaviour. Without this, landlords will remain reluctant to re-let to tenants seen as potentially difficult.

In addition, reform should ensure that tenants evicted are not automatically excluded from support by being categorised as intentionally homeless.

LAs should engage with the **MHCLG** to advocate for more nuanced eviction categorisations to avoid automatic “intentionally homeless” classifications and support for tenancy sustainment interventions.

Partnership with the Ministry of Justice (**MoJ**) is also critical to address court delays and promote more efficient possession proceedings.

Coordination with the DWP can help improve the administration of UC, including mechanisms like direct landlord payments and more timely dispute resolution.

N5: Supported Housing Improvement Pilot & regulatory oversight

Recommendation: The WMCA Homelessness Taskforce could advocate for increased national funding for supported housing improvement, ensuring LAs are able to assess quality early, set expectations and block poor providers. Sustained funding will support LAs in the WMCA to carry out inspections, revoke licences, and improve oversight of the market.

Rationale

Across the WMCA, LAs report mixed results from engagement with the Supported Housing Improvement Programme (SHIP). While some LAs have made progress, others struggle to translate limited oversight tools into meaningful control over the growing and often opaque exempt accommodation market.

However, the case of Coventry demonstrates what is possible with early intervention and strong local partnerships. **Coventry successfully implemented a system to identify new providers as they entered the local market, using data-sharing, benefit claim tracking, and housing management intelligence.** This allowed them to assess support quality early, set expectations, and in some cases block providers who did not meet standards. This proactive approach protected residents and supported the development of relationships with compliant providers, many of whom were better positioned to deliver adequate support and safeguard vulnerable tenants.

This local innovation will become even more important with the roll-out of the Supported Housing (Regulatory Oversight) Act- expected to come into force in 2024/25 and implementation is now delayed until 2026. The Act is designed to:

- Require licensing of supported housing providers;
- Mandate minimum support and accommodation standards; and
- Strengthen LA enforcement powers to challenge poor-quality or exploitative provision.

However, as the London Assembly report (2023) emphasised, effective implementation will require sustained funding. LAs in the WMCA voiced concerns that while the Bill increases

responsibility, it does not yet guarantee the resources needed to carry out inspections, process licenses, or pursue enforcement action. The GLA and other regional actors are calling for ringfenced funding to accompany new regulatory duties - a principle equally relevant for WMCA LAs.

In addition, the scope of enforcement must be sharpened. Currently, LAs can challenge individual Housing Benefit claims but have limited powers to act against repeat-offender providers who consistently submit inflated claims or fail to deliver adequate support. The new regulatory framework should empower LAs to act against providers directly, including:

- Revoking licenses for persistent non-compliance,
- Imposing financial penalties, and
- Coordinating with the DWP to block benefit claims tied to unlicensed providers.

A national consultation on the Act's implementation has concluded and formal feedback is expected from the MHCLG later in 2025.

N6: New Homes focused on larger properties

Recommendation: The WMCA Homelessness Taskforce could advocate for national housing programmes to focus delivery on 3/4 bedroom properties, directly responding to the needs of tenants for whom the PRS is least affordable and available.

Rationale

There is a shortage of large affordable homes in the WMCA, particularly those with three or more bedrooms. This shortage significantly undermines LA efforts to relieve homelessness for families.

Key Evidence:

- Only 18% of properties in Birmingham were 3 beds or larger – far below demand. 28% of households on Birmingham's social housing register are seeking three-bedroom homes, and 12% are seeking four-bedroom homes.
- Large homes are the least affordable segment of the PRS - with rent often exceeding LHA by 30–45%.

Local plans and Homes England funded schemes within WMCA should prioritise the development of larger family homes in both social rent and intermediate tenures.

Support delivery through clearer national policy expectations that incentivise large-unit construction - especially for social rent - and remove viability test loopholes that allow developers to downsize schemes without consequence.

As the WMCA takes on additional responsibility from Homes England this should become a regional priority.

Recommendations Summary Table

Type	Local	Regional	National
Landlord schemes/ incentives	L1. Local Authority Landlord Schemes targeting	R1. Evaluating what works	N1. LHA rate increase
	L2. Local Authority Landlord Schemes – support offer		N2. Increase in discretionary housing payments
	L3 Landlord-Local Authority Relationship approach		
General	L4. Local Authority leasing	R2. Facilitate decentralised TA coordination	N3: Increase the HRA limit
	L5. Early identification tools		
Renters' Rights		R6: Renters' rights repercussion	N4: Renters' rights repercussion
Supported housing		R3. Supported housing (data)	N5: Supported Housing Improvement Pilot & regulatory oversight
		R4. Supported Housing (Regulatory Oversight) response	
Social Housing		R5. Housing Associations partnerships	N6: New Homes focused on larger properties

6. Recommendations for future PRS work

Recommendation: Coordinate and host a WMCA-wide workshop to collaboratively interpret evidence and design a strategic plan for LAs in WMCA.

Why?

LA housing, homelessness, and PRS teams hold deep contextual knowledge of their communities and are best placed to interpret the data, user research, and policy analysis presented in this review. Co-developing strategy with those responsible for implementation will lead to **more realistic, locally grounded, and sustainable solutions**.

Collaborative engagement also creates an opportunity to:

- Uncover further insights or potential solutions not captured in this report.
- Identify areas of duplication or fragmentation across the region.
- Promote alignment and reduce unintended competition between local approaches.

What's proposed:

A facilitated, in-person, two-part workshop involving all seven WMCA LAs including representatives from housing, homelessness, PRS, and accommodation placement teams from each of the seven WMCA LAs.

Morning Session - Part 1: Interpreting the Evidence

Participants rotate between three thematic stations:

1. **Data insights.**
2. **Policy and systems review.**
3. **Landlord and tenant engagement findings.**

Each team analyses the findings, identifies gaps or blind spots, and begins synthesising cross-cutting insights through facilitated discussion.

Afternoon Session - Part 2: Strategic Design Activities

Using collaborative design tools, participants:

- Translate findings into **local and regional priorities**.
- Co-create **tailored strategic action plans** for each LA.
- Assess and refine the **opportunities and recommendations from the report**.
- Identify **shared regional interventions** that WMCA can coordinate or support.

This would result in a jointly owned set of actionable recommendations with strong local buy-in, aligned to both local priorities and regional ambitions - ensuring strategies are realistic, coherent, and rooted in local experience.

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