at home in
Guernsey

Service design to respond to homelessness and housing insecurity in Guernsey

Final Report January 2024

GUERNSEY COMMUNITY FOUNDATION

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Executive Summary

Homelessness in all geographical contexts is a highly emotive subject and has the power to create a compelling 'call to action.' Delivering the right response is key.

Yet, there is no shortage of both voluntary and public sector services, new and old, which have the appearance of innovation and impact yet do little to change the trajectory of homelessness. Some initiatives even inadvertently keep people stuck in homelessness services, preventing them from exiting what could have been a short episode of homelessness. The most basic responses like soup kitchens and night shelters are still repeated today, with little evidence of their effectiveness or to the impact that this loss of dignity and choice has on the person using the service.

In developing a new response to homelessness, Guernsey has the opportunity to learn from other places and focus its energies on action that has most impact and is backed by evidence and contemporary methods.

Poverty and inequality are the key drivers of homelessness. The *Homelessness in Guernsey* research[1] identified eight groups particularly at risk of homelessness: those who are low paid or unemployed; single parents; domestic abuse survivors; young people leaving care; households with a person who is sick or disabled; people with prior involvement in the justice system; people with an addiction; and young people not in education, training or employment who are estranged from their families.

Seven connected factors have been identified that further exacerbate the risk of becoming homeless in Guernsey:

1. Not having a legally recognised and adopted definition of homelessness

A definition enables access to housing, services and support and ensures homelessness is monitored and measured.

2. Lack of legislation on homelessness

Legislation can provide housing rights and can also lever the tools and resources to resolve homelessness.

3. Housing market

The housing market in Guernsey is not meeting needs and there is a lack of affordable housing.

4. Rent and household income

In 2021 rent accounted for a significantly high 56.2% of median earnings in Guernsey.

5. Guernsey's labour market

The strength of labour markets will always impact on ability to pay rent or cover mortgage payments, particularly if, as is the case in Guernsey, benefits are not always sufficient to cover accommodation costs in full.

6. Hidden homelessness

In Guernsey visible rough sleeping is rare, which has kept it out of the public consciousness and made it harder to raise both awareness and funds, and to influence government decision-making.

7. Disconnected service pathways

In Guernsey there is no single homeless focused service and no clear pathway that leads to secure, affordable and decent accommodation. This leaves people needing to negotiate their way through an array of services, as well as a complex benefits system.

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1   Alex, L. (*2022*). *Homelessness in Guernsey.* Guernsey Community Foundation.
https://foundation.gg/wp-content/uploads/2022/07/GCF-Homelessness-in-Guernsey-Report-optimized1.pdf

While housing is a key priority for the States of Guernsey, homelessness is less centred in the government's plans and policies. The Guernsey Housing Plan was published in the autumn of 2023. Homelessness comes under the "market niches" section of the plan. This includes the aim of providing a homelessness definition by 2024, quantifying the scale of homelessness in Guernsey and supporting the Guernsey Community Foundation to develop proposals to support those who are homeless or at risk of homelessness.

There is a severe lack of emergency accommodation on the island. It currently consists of St Julian's House (primarily a dry house for those in recovery), the Women's Refuge (which is for domestic abuse survivors) and Sarnia Housing (a small number of units that are largely restricted to older people and single parents).

The States of Guernsey has recently appointed its first Commissioning Lead and it will be important that they focus on the need for a coherent pathway of services for people at risk of homelessness.

The major levers to prevent homelessness and alleviate its impact are held by government. However, charitable responses emerge to fill the gaps between policy and practice – or where there is no public policy in place. Currently there is no charity in Guernsey that focuses solely and primarily on homelessness – we believe that there ought to be.

A charity set up to focus on homelessness should be structured around three pillars: responding to need and closing the identified gaps in services, adopting trauma informed and 'no wrong door' approaches; raising awareness about homelessness and the drivers of it, challenging stereotypes and helping communities to respond; and seeking to influence The States of Guernsey to improve the outcomes of the eight groups of people identified as being most at risk of homelessness on the island.

An optimum charity model would be one that combines specialist knowledge of homelessness with a deep understanding of Guernsey, including its benefits system, charitable sector, and social and political make-up. There are several models that could be adopted and after careful consideration the Project Team believe that there are two models that would work for Guernsey:

- **Constituting a new charity:** a brand-new charity would have a specific and carefully considered mandate and would be able to focus solely on homelessness. It would have its own brand identity (important to attract funding) and its creation would generate some interest and publicity. Creating a new charity is the most resource intensive of the available options as it would not have access to pre-existing resources such as IT, payroll, premises etc.

- **Incubating a new charity:** This model would see an existing charity grow and incubate a new one from within. This would happen over a defined period until the new charity detaches itself and stands alone as its own independent entity. This would allow the new charity to have access to all the parent charity's infrastructure. We recommend that the Guernsey Community Foundation is the best candidate to be the incubator.

It is important to note that any new charity (however it is conceived) cannot assume sole responsibility for delivering the charitable response to homelessness in Guernsey. The charity will need to assume responsibility, however, for connecting and developing a strong network with other services such as mental health, debt counselling, legal advice, and addiction support in Guernsey.

The new charity should take the opportunity to learn about best practice in tackling homelessness and use evidence-based approaches, such as rapid rehousing which incorporates Housing First, which aims to provide people who are homeless with a settled mainstream housing outcome as quickly as possible.

It is recommended that a dedicated homelessness charity in Guernsey provides, or supports others to provide, as a minimum, the following four services which are known to help prevent and respond to homelessness: housing advice and advocacy, housing support (including outreach), a case management approach that includes personal housing plans, and mediation for couples and families.

Ten people with first-hand experience of homelessness in Guernsey were consulted as part of this report. People who have experience of homelessness have a unique insight that can help charities and government make better policies and practices. It is important to do 'what works' to resolve homelessness and 'what matters' to those people impacted by it.

We recommend that a platform is created to help those who are affected by housing insecurity and homelessness so that partner organisations can co-design and deliver priorities that are realistic and have investment from the local community. The most effective way to do that is to create a charity as a structure for participation.

1.0 **Introduction**

1.1   In February 2023, the Guernsey Community Foundation commissioned Homeless Network Scotland to facilitate a collaborative process that would co-design a service response to housing insecurity and homelessness in Guernsey.

1.2   **The Guernsey Community Foundation** is a charitable organisation dedicated to improving the quality of life in the Bailiwick, especially for those most in need.

The Foundation wants to help create an inclusive and caring community in which a strong and committed charitable sector works effectively with government and business. They give grants, conduct research, propose changes to social policy, and more.

1.3   **Homeless Network Scotland** is a membership organisation that helps advance the system and policy changes needed to resolve homelessness in Scotland.

We do this through our links to a wider network of sectors and services and our connections with people with lived experience of homelessness, for whom we create opportunities to connect, learn and act on homelessness together.

About this Service Design Report

1.4   This report is the outcome of Homeless Network Scotland's At Home in Guernsey project and describes the drivers of homelessness and the current statutory response to it in Guernsey. It builds from recent research that identified service gaps and sets out the scope of a charitable response alongside potential charity models. The report focuses on two preferred options to develop further, drawing from best practice in homelessness services internationally.

1.5   The final conclusions and recommendations are influenced by the Appreciative Inquiry approach and the insights of people with first-hand experience of homelessness and housing insecurity in Guernsey.

1.6   A Project Team steered the service design process and final report through a regular set of project meetings. The membership of the Project Team is at Appendix 1.

About the Method Adopted

1.7   As an independent outside body, Homeless Network Scotland was selected to bring suitable, proven methodologies to deliver a collaborative process that would deliver options for the consideration of the Guernsey Community Foundation.

1.8   Homeless Network Scotland proposed a deliberative method that centres local people and professionals at the heart of the programme. Appreciative Inquiry [2] facilitates local insights and aspirations, providing a framework for purposeful change that identifies the best of 'what is' to pursue the possibilities and practicalities of 'what could be'. It embraces the following principles:

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2   Appreciative Inquiry (AI) is a strengths-based, positive approach to development and organisational change. Sharp, C., Dewar, B. and Barrie, K. (2016). *Forming new futures through appreciative inquiry.* IRISS. https://www.iriss.org.uk/resources/insights/forming-new-futures-through-appreciative-inquiry?gclid=EAIaIQobChMiu--nxaPk_wIVggeLCh3Teg1CEAAYASAAEgJMZ_D_BwE

- Focusing on what is working and what is valued achieves more and does it faster, and more sustainably, than solving deficits or problems.

- Our behaviour in the present is influenced by the future we anticipate – the more positive and hopeful the image of the future, the more positive the present-day action.

- Positive emotions improve our capabilities – when we feel good, we can think more strategically, absorb information more quickly, are more creative, can reach better decisions and even recover more quickly from setbacks.

1.9 Homeless Network Scotland travelled to Guernsey in May 2023, spending three days on the island to engage with stakeholders in group settings, to hold 1-1 meetings, and to visit charities to gain a first-hand account of their work and connection with homelessness.

1.10 We conducted the appreciative inquiry session as a group of stakeholders and visited a number of stakeholders for 1-1 sessions to gather a deeper understanding of the challenges from their perspective. Further 1-1 sessions were conducted online with statutory services and additional stakeholders.

1.11 Evidence tells us that people experiencing or at risk of homelessness may often connect with a range of services for additional support. So, we worked to bring together a broad range of stakeholders from a variety of service backgrounds to engage with what a charitable response could be.

1.12 Each organisation, while primarily focused on issues such as addiction, justice, young people etc, will often also be a touch point for people experiencing homelessness. The event in May brought together 19 stakeholders from across the island from both the third and statutory sectors.

1.13 A core objective in using the Appreciative Inquiry approach and for bringing this particular group of stakeholders together was to identify the resources and services already available, and to draw together a shared vision of how maximising the current resources would play a significant role in shaping any future charitable solution. As well as preventing duplication, it starts to establish what a route map through services for individuals should look like.

1.14 The appreciative inquiry was able to share service touch points that people experiencing homelessness engaged with. Furthermore, the session identified strengths of the charitable sector, aspirations of what the service could look like and actions to take forward in the process.

1.15 Homeless Network Scotland returned to Guernsey in June 2023, where we engaged with people with lived experience of homelessness in Guernsey. We captured their experiences and perspectives which, along with all stakeholder engagement, has influenced and shaped this report.

1.16 A detailed overview of this engagement is in Section 8.0, 'What Matters to People'.

Research on *Homelessness in Guernsey* Report

1.17 This service design report builds from research in 2021 and 2022 commissioned by homelessness charity Maison St Pierre, which included interviews with dozens of third sector professionals and civil servants, many of whom deliver services to people experiencing homelessness. Led by researcher Alex Lemon, *Homelessness in Guernsey* ("the report") was published by the Guernsey Community Foundation in July 2022.

1.18 The research highlighted that there is no statutory definition of homelessness in Guernsey and proposed a definition that worked backwards from the concept of being 'properly housed'. The report argues that if you are living somewhere that you can afford, that meets your reasonable needs (in terms of property size, condition, and accessibility), and that you are not at risk of losing at short notice, then you are properly housed. If your accommodation lacks at least two of those characteristics – affordability, adequacy, and security of tenure – you can be said to be homeless.

1.19 The report goes on to conclude that Guernsey has a significant and hidden homelessness problem, and makes a series of recommendations for the States of Guernsey, local charities and the Guernsey Housing Association.

1.20 The report also makes a recommendation that the Guernsey Community Foundation investigates the need for a dedicated housing charity, and launches and coordinates a housing support forum.

2.0 About Homelessness

> *"The most significant driver of homelessness in all its forms is poverty."*

2.1 The risk of homelessness is not distributed equally. It affects people and places differently. Some groups of people are more at risk, particularly groups with characteristics protected, to various extents, in local equality legislation.[3] People living in poverty are more likely to experience homelessness than affluent households. 'The most significant driver of homelessness in all its forms is poverty.'[4]

2.2 Definitions of homelessness vary across different countries and are borne of unique social, cultural, legal and economic contexts. Some jurisdictions, like Guernsey, have no formal or legal definition at all.

2.3 Notably, however, the fundamental solutions to homelessness are universal. The Institute of Global Homelessness notes that 'in broad terms, the processes and interventions required to end homelessness are known, though there are adaptations required across cultural, political, and geographical contexts.'[5]

Who can end homelessness?

2.4 Understanding the structural and systemic causes of homelessness reinforces the fact that homelessness is not generally caused by the choices or behaviours of the individuals and families who experience it. Housing insecurity is experienced by the people at the sharpest end of the economy: it is those households at the greatest mercy of fluctuating labour and housing markets who are least protected from periodic bouts of market failure, and who suffer the most when demand for accommodation exceeds supply.

2.5 This means that the major levers to prevent homelessness and alleviate its impact are controlled by governments: poverty reduction, redressing inequality, the health of housing and labour markets, and the delivery of an effective welfare system.

2.6 But all homelessness starts in a community. And therefore, communities also have levers to prevent homelessness earlier, and closer to home. Connecting knowledge about what causes and prevents homelessness with the local services which are already delivering information, advice and support to local people, can help to protect people's homes and avoid homelessness.

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3   *The Prevention of Discrimination (Guernsey) Ordinance*, 2022.
    https://www.guernseylegalresources.gg/ordinances/guernsey-bailiwick/d/discrimination/prevention-of-discrimination-guernsey-ordinance-2022

4   Bramley, G. (2017) Homelessness projections: Core homelessness in Great Britain, Crisis: London

5   Institue of Global Homelessness, *(2018), An Overview of Global Homelessness and Strategies for Systemic Change.* p2.
    https://vfhomelessalliance.org/wp-content/uploads/2018/10/Briefing-IGH-Overview-of-Global-Homelessness-ENG.pdf

Experiences of Homelessness

2.7 Homelessness is experienced differently depending on age, gender, number of dependants and so on. For example, men are more likely to sleep rough than women, while women are more likely to experience hidden homelessness (as defined below). Experiences of homelessness include:

a) **Rough sleeping** (also known as being 'roofless'). This is the most visible form of homelessness and the most damaging to health and life expectancy. It is often associated with severe and multiple disadvantages. While rough sleeping dominates the public's perception of homelessness, it represents only a small proportion of homelessness circumstances.

b) **Hidden homelessness** has already been identified by the Guernsey Community Foundation as likely to be the most common type of homelessness on the island. Hidden homelessness describes people who are 'sofa surfing' or staying with friends, but who have no security in their accommodation and who may be asked to move on at any time. Their homelessness, being difficult to measure, is not recorded in any official statistics.

c) **Statutory homelessness** describes tenants who are threatened with eviction and people living with family or friends who are forced to leave because of threats, disputes or antagonism within the household.

d) **At Risk of Homelessness** includes people who are vulnerably housed, where there are serious disputes in the household or neighbourhood, and people with rent arrears or who are threatened with eviction.

e) **Temporary Accommodation** is unsettled and ostensibly short-term accommodation used to prevent rough sleeping and hidden homelessness. Outside of Guernsey, local authorities will often move people on social housing waiting lists into this type of accommodation – usually B&Bs, hostels or hotels. People in Guernsey rely on temporary accommodation, but – with the exception of individuals supported by a social worker – must find it themselves.

Household reasons for homelessness

2.8 In Guernsey, as elsewhere, there are misconceptions about why people become homeless. External factors largely beyond the day-to-day influence of ordinary households can create or contribute to stresses within the household. In Scotland, for example, the primary reason for someone making a homeless application is that they were simply asked to leave by a partner or parent.

2.9 Despite this, the societal view of homelessness tends to focus on and blame stresses within the household and ignores external stress bearing down on the household due to low income or inadequate housing.

2.10 As the *Homelessness in Guernsey* report explains, people often become vulnerable to homelessness during periods of transition – significant life events that have a detrimental impact on people's wellbeing and create household stress, such as the loss of a job, bereavement, and the breakup of a relationship.

2.11 Points of life transition leading to homelessness is a risk which disproportionately affects people leaving care, prison, hospital and – perhaps less of an issue for Guernsey – the armed forces.

2.12 The *Homelessness in Guernsey* report identified that 'eight groups of people are at particularly high risk of homelessness: the low paid/unemployed, single parents, domestic abuse survivors, care leavers, NEETs, households containing a sick or disabled person, ex-offenders, and people struggling with addiction.'[6]

Factors that exacerbate the risk of homelessness in Guernsey

2.13 We have identified seven interconnected factors that create homelessness challenges unique to Guernsey. These are as follows:

a. The lack of a widely adopted definition of homelessness

Not having a legally recognised and adopted definition creates an additional challenge. A definition enables access to services and clarifies what to monitor and measure. Without an agreed definition it is hard to identify and trace the drivers of homelessness that are unique to Guernsey. The Guernsey Community Foundation have taken the lead by proposing a definition.[7]

We also note that in the States' Guernsey Housing Plan 2023-2025 there are plans to 'define "homelessness", quantify the scale of homelessness in Guernsey, and support the Guernsey Community Foundation in developing proposals to support those who are homeless or at risk of homelessness.'[8]

FEANTSA, the European network of organisations tackling homelessness, have developed an approach to defining homelessness called ETHOS: the European Typology of Homelessness and Housing Exclusion.[9] ETHOS identifies the following categories of homelessness:

- **Rooflessness** (people living rough or in emergency accommodation).
- **Houselessness** (people in accommodation for the homeless, in women's shelters, in accommodation for migrants, people due to be released from institutions, and people receiving long-term support due to homelessness).
- **Living in insecure housing** (people living in insecure tenancies, under threat of eviction or violence).
- **Living in inadequate housing** (living in unfit housing, non-conventional dwellings or in situations of extreme overcrowding).

Alex Lemon used ETHOS as a starting point when developing a definition for the Guernsey Community Foundation.

Without a definition, some people won't immediately recognise they are homeless or vulnerably housed. This delays engagement and prevention of homelessness and access to adequate support.

6   Alex, L. (2022). *Homelessness in Guernsey.* Guernsey Community Foundation. p41

7   "Properly housed" as being when: "… you are living somewhere that meets your needs, that is affordable, and that it is likely to be available to you for as long as you need it. If your housing situation is characterised by the absence of at least one of these three elements (affordability, adequacy, security), you are experiencing "severe housing problems;" in the absence of at least two elements, you are functionally homeless."

8   States of Guernsey, *Guernsey Housing Plan 2003-2005.* [online] p.18, Market Niches. https://gov.gg/GuernseyHousingPlan

9   FEANTSA, *About Homelessness* https://www.feantsa.org/en/about-us/faq

b. Lack of legislation

Legislation can be the framework in which to provide the tools to resolve homelessness. A legislative framework can provide a structure in which people can challenge housing decisions, highlight vulnerable and unsuitable housing conditions, and improve landlord-and-tenant relationships.

While not a silver bullet, and often involving an implementation gap – a delay – between legislation and delivery, housing rights are essential, for reasons set out in the *Homelessness in Guernsey* report.

Crisis is a UK-wide charity for people experiencing homelessness. It helps people out of homelessness and campaigns for the changes needed to solve it. It has a highly regarded in-house research team and commissions a longitudinal study across the four nations of the UK, called the Homelessness Monitor.

Crisis developed 'The principles of an "ideal" statutory homelessness system'[10] which we think are salient in a Guernsey context. While some of the points are more relevant to the UK, the underlying principles are worth consideration.

The 10 principles are:

Principle 1	Robust prevention
Principle 2	Universal flexible relief
Principle 3	Priority access to social housing (except in cases where someone is intentionally homeless)
Principle 4	Local connection no bar to assistance
Principle 5	Protection for those who have exhausted homelessness entitlements
Principle 6	Entitlement to housing support
Principle 7	Inspection and regulation
Principle 8	Right to independent reviews and appeals
Principle 9	Qualification and professional standards
Principle 10	Minimum safety net for migrants

c. Housing market

Housing supply and demand is a factor. The number of people per household has fallen in Guernsey. It is not only that the island needs enough housing stock – it also needs to be the right size and type.

Being able to identify and analyse the housing stock and compare it against changing need has been identified in the *Guernsey Housing Market Review and Problem Identification,* a report commissioned by the States of Guernsey and conducted by UK housing consultancy Arc4. This data needs to be cross referenced with the number of people who are homeless or at risk of homelessness (once that cohort has been defined and then measured) to ensure that the right types and sizes of properties are being built. Guernsey recognises that it needs to build 3,071 units by 2040,[11] or 171 new homes each year, which is significantly more than previous years.

The Guernsey Housing Market Review and Problem Identification describes the market as 'tight', with little turnover. Furthermore, the report speculates that 'one in 12 homes are not available to the market', being second homes, holiday lets, company owned etc.

d. Rent and household income

Rent in Guernsey increased significantly post-pandemic. Previously, rent accounted for 50.8% of earnings; this has now jumped to 56.2%. Household income is not keeping track with rental expenditure.[12]

e. Guernsey's labour market

In a Citizens Advice Guernsey report into homelessness published in September 2023, of the 31 clients who needed help avoiding homelessness, loss of job and unemployment was a factor in nine cases (29%).

The ability to pay rent thanks to a reliable salary is key. The moment a suitably sized property becomes unaffordable, tenants become at risk of homelessness. The States of Guernsey should explore the extent to which homelessness is connected to accommodation attached to the hospitality sector; loss of employment in these circumstances also means loss of accommodation.

In February 2023 there were 272 people unemployed in Guernsey.[13] While the job centre reported 475 job vacancies, suggesting full employment was possible, the data would need to be examined to explore the types of employment available (part-time, full-time, casual, salary, skilled and unskilled).

10   Downie., M. (2018). *Everybody in: How to end homelessness in Great Britain* CRISIS .Chapter 13: Homelessness Legislation, p385. www.crisis.org.uk/media/239951/everybody_in_how_to_end_homelessness_in_great_britain_2018.pdf

11   The proposed States Strategic Housing Indicator, 2023-2027
12   Guernsey Housing Market Review and Problem Identification Page 35 chart 5.4
13   Guernsey Housing Market Review and Problem Identification Page 9. 2.17 Labour Shortages

f. Hidden nature of the problem

Rough sleeping is the most extreme form of homelessness. In the UK, visible rough sleeping enables charities and campaigners to raise public awareness of homelessness. In Guernsey, visible rough sleeping is rare (which is not to say that people are not sleeping in their cars, in bunkers, in public toilets, in tents, and in shop garages – all examples which have been reported to the Guernsey Community Foundation and to us by local charities and by rough sleepers themselves). The more hidden the problem, the more challenging it can be to raise awareness and funds, or to influence political decision-making.

Settling on an agreed definition of homelessness will ensure that this data can be monitored and reduce the risk of the scale of the problem being disputed.

g. Disconnected service pathways

During the Appreciative Inquiry workshop (see 1.6 to 1.9), stakeholders identified multiple touch points where people at risk of homelessness engaged with statutory and voluntary services.

What became apparent is the lack of a single homelessness-focused service and the lack of a clear pathway leading to secure, affordable, decent accommodation. Against this backdrop, some of Guernsey's most vulnerable people are left to fend for themselves and negotiate an array of services.

Our research indicated that people who approached estate agents and private landlords were often met by stigma and resistance, particularly ex-offenders. There are no incentives for landlords to consider tenants who are homeless or at risk of homelessness.

We identified examples of patients being discharged from hospital who had nowhere to go, and missed opportunities to prevent homelessness early on: people accessing Guernsey's mental health services sometimes have to reach crisis point before statutory services intervene.

People experiencing homelessness are able to access housing benefits, sickness benefits and other income support, but it is clear from interviews with stakeholders and benefit claimants that this is a complex and often inhospitable terrain.

"Where you go first is important – your first experience can affect so much of your journey"

3.0 Current Statutory Response

Housing Strategy

3.1 In July 2018, the States of Guernsey set up a Housing Strategy Programme to help develop a new Housing Strategy for Guernsey.

3.2 The Housing Strategy Priority Policy Area comprises eleven projects which together will feed into creating an updated Housing Strategy for Guernsey. This Strategy will be an agreed vision for the direction of housing-related policymaking for the next 10 years. In the words of the States of Guernsey, it will aim to make sure that the right type of housing is available to everyone in the island.

3.3 The States published the *Strategic Housing Action Delivery Plan* ("the Plan") in Autumn 2023. At time of writing, housing remains the number one priority in the Government Work Plan. There are six priority areas in the Plan:

- Affordable housing
- Private market supply
- Private rented sector
- Market niches
- Quality and energy efficiency
- Data and evidence

3.4 While housing is a stated priority for the States, this has not translated to homelessness being a priority in the Plan, which focuses mainly on first-time buyers. Homelessness is relegated to a minor section called 'Market Niches', which contains the following aspirations:

- Provide a homelessness definition by 2024.
- Quantify the scale of homelessness in Guernsey.
- Support the Guernsey Community Foundation in developing proposals to support those who are homeless and or at risk of homelessness.

Social housing: Referral routes and eligibility

3.5 Applicants for social housing must be able to demonstrate they have the long-term ability to reside lawfully in local market accommodation. Employment permits do not count. Where one person in a couple does not meet this criterion, they will only be eligible to live in social housing while they remain partners with the tenant. If they subsequently become eligible in their own right, they can become a joint tenant of the household.

3.6 The Social Housing Banding Criteria refers to homeless applications and asserts that applicants in the 'homeless' group should in the first instance be put in contact with providers of emergency accommodation.[14]

3.7 Guernsey's emergency accommodation is limited and consists of St Julian's House (primarily a dry house for those in recovery), the women's Refuge (accessible only to domestic abuse survivors), and Sarnia Housing (a small number of scattered units of accommodation largely restricted to older people and young families, often single parent). We agree with the Guernsey Community Foundation that the island is severely lacking in emergency accommodation, especially compared to Jersey.

Provision of Information

3.8 Homeless people often lack access to information, especially if it is only accessible online. Any new homeless charity should provide clear information and guidance and encourage the States of Guernsey to make information accessible.

Analysis of Statutory Response

3.9 A political focus on solutions for first-time buyers comes at the expense of an opportunity to look at whole market change. Prioritising homelessness prevention in the Plan and taking steps to redress the most extreme form of housing inequality would demonstrate significant leadership and ambition from the States of Guernsey.

3.10 The Plan is silent on opportunities to investigate the opportunities for commissioned services. Such opportunities could be identified by professionals within the Committee for Health and Social Care and the Committee for Employment and Social Security, who could design a coherent service structure and service pathway. We understand that the States has recently appointed its first Commissioning Lead, and we recommend that they consider focusing on this area.

3.11 It is against this statutory backdrop that we now consider the argument for a charitable response to homelessness in Guernsey.

14 States of Guernsey (2021). *Social Housing Allocations and Eligibility Policy version 3.0.* https://www.gov.gg/CHttpHandler.ashx?id=115139&p=0

4.0 Charitable Response

What is charity?

4.1 Many countries with advanced welfare states deliver essential services via a combination of publicly funded welfare services and charities.

4.2 The role of charities in service delivery can be contentious. Advocates will argue that charities are examples of organised, community-led intervention on issues that matter. Critics argue that all forms of charity represent a failure of 'the state' to adequately protect and support society through the taxes it raises.

4.3 The Association of Guernsey Charities (www.charity.org.gg) describes three types of constituted charitable organisations in Guernsey:

- **A Charitable Trust:** Normally applies to small groups, or groups that will not have a general membership. A trust is run by trustees and is governed by a trust deed.

- **A charitable company:** A company limited by guarantee may be desirable for organisations wishing to protect its members and officers (the directors), as liability is limited to a nominal amount as stipulated in governing documents.

- **An Unincorporated Charitable Association:** Most charities fall within this group since it is easier to set up and administer. Normally, an association has a membership who elect a committee to run the organisation and uphold the terms and conditions laid down in its governing document. As an association is unincorporated, there is no protection afforded to the officers should the association not be able to meet its debts.

A charitable response to homelessness

4.4 As discussed in Section 2, the major levers to prevent homelessness and alleviate its impact are held by governments – facilitating the creation of social housing, poverty reduction, redressing inequality, taking steps to ensure the health of housing and labour markets, and delivering an effective welfare system.

4.5 However, charitable responses will emerge to fill the gaps between policy and practice, or to operate where there is no guiding public policy at all. Because of this, we consider that the most effective charitable response to homelessness will combine direct services with a role of influencing government to use its levers to prevent homelessness.

4.6 The *Homelessness in Guernsey* report identified such service gaps, describing how non-housing charities are 'struggling to deliver core services because they are drawn into helping service users fix urgent housing-related problems.'

4.7 An effective local charity with a focus exclusively on homelessness could close identified gaps in services and, through awareness raising and engagement with the States of Guernsey, seek to influence positive change with regard to the overarching drivers of homelessness, housing matters more generally and, crucially, improving outcomes for the eight groups of people identified by the Guernsey Community Foundation as being most at risk of homelessness.

4.8 This influencing role would position the charity as a key strategic partner to the States of Guernsey through expert briefing, monitoring, informing, and enabling – something that we understand the Guernsey Community Foundation does to an extent at present, but not, historically, in respect of homelessness. Alternatively, the charity could mobilise public pressure through campaigning. Both approaches can be effective in influencing governments, but rarely are both approaches used effectively or interchangeably by a single organisation. A Guernsey homelessness charity should select and develop the influencing method its board considers most suitable.

4.9 A charity should also ensure that perceptions of homelessness are grounded in awareness of its causes and should work to dispel stereotypes. Informed public perceptions assist the other two strands – service delivery and influencing – by ensuring the charity is supported by the community. When communities feel enabled to act on local priorities, the benefits include:

- Greater participation in local democracy
- Increased confidence and skills among local people
- More people volunteering in their communities
- Greater satisfaction with quality of life in the neighbourhood

What should the charity do?

4.10 Guernsey can learn from the successes and failures of charities in other jurisdictions.

4.11 In Section 6, we describe in detail the service components that we think should characterise a Guernsey homelessness charity, but in simple terms – and as outlined above – they relate to responsiveness (i.e. delivering services), raising awareness, and exerting influence on policy:
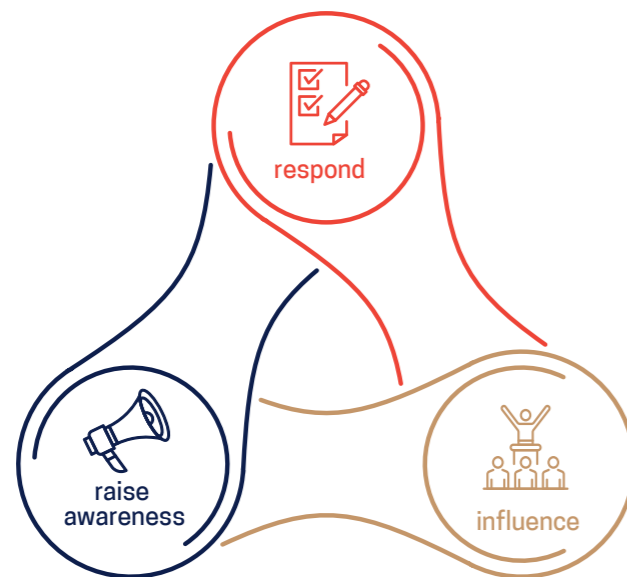
Figure i: the three pillars of a charitable response to homelessness in Guernsey

4.12 *Respond:* A charity needs a base of operations, especially when staff will be meeting people who use its services. Wherever in Guernsey a homelessness charity is based – and we would argue that it be located close to complementary services, such as the benefits office – decisions as to its size, layout and décor should reflect a trauma-informed approach[15] and it should deliver the following services:

Advice and advocacy A dedicated housing advice service will prevent homelessness by equipping people with knowledge of housing options, costs and waiting lists so that they can make the best decisions for themselves and their household.

The Scottish Independent Advocacy Alliance.[16] The Scottish Independent Advocacy Alliance describes advocacy as 'a way to help people have a stronger voice and to have as much control as possible over their own lives.' It helps people understand their rights and express their views. Not everyone needs it, but it is an important 'equaliser' for people who do.

Housing support: Flexible, person-centred support to sustain tenancies that ranges from 'light-touch' support to wraparound support, drawing from the principles of Housing First for people whose homelessness is made harder by experiences with trauma, addiction and ill-health.

Housing support might mean providing help with applying for benefits, accompanying people to meetings with agencies and landlords, appealing decisions e.g. by social housing providers.

Recent research[17] in Scotland showed that housing support services amount to preventative interventions that have broad economic and social benefits.

Co-location (virtual and physical): (virtual and physical): The charity should operate a 'no wrong door' approach, meaning that no-one is turned away. The charity will have direct links to statutory services so it can connect users with money advice, health, social care and employability support provided by statutory and voluntary services.

Newcastle City Council[18] is a great example of a local authority that took an integrated and co-located approach to homelessness and is considered a leading authority on homelessness in the UK.

In time, once the charity is well established and financially secure, it could become more ambitious. It may choose to offer direct financial support and, more ambitious still, become a housing provide and/or manager. Both of these are considered briefly below:

Personal budgets: A cash-first approach can redress income inequality in the short term, prevent the need to use foodbanks or other donated charity, and create an empowering environment for people to identify solutions that work for them.

There is a significant amount of evidence[19] that cash-first approaches work. In some cases, a personal budget approach is used where the support service makes available a budgeted amount for people to shop to furnish a tenancy or for other items.

Housing access: Increasing supply and turnover of temporary and settled accommodation that is suitable for people to stay in while settled housing options are secured. This could be a direct housing management function or working through partnerships to secure a network of places.

How to scale up partners should consider the community hosting capacity. This provides people with a room of their own in the home of a vetted and trained private household, with support to the 'host' and young person provided by a specialist organisation. Research from Heriot-Watt University [20] has made a strong case to progress this model, especially for some young people, as it leverages community assets (spare rooms and altruism) and specialist support provision to provide young people with safe and 'normal' accommodation within which they can pursue their ambition and address a wide range of support needs.

4.14   *Influence:* To adopt one of two broad approaches, and combine the following components:

- Act as a strategic partner to the States, providing expert briefing, monitoring, informing and enabling broader sectors to ask about housing

- Organise roundtables and events to gain a better understanding of 'multiple perspectives and find collaborative solutions to shared priorities

OR:

- Exert pressure through organised campaigning

- Hold a series of planned activities to motivate action, create momentum and garner public support for a specific policy change.

"We can change the way we frame homelessness to build public support and political commitment to action and change."

Crisis UK commissioned the FrameWorks Institute to undertake a study examining public perceptions of homelessness and how they can be better communicated.

4.14   *Raise awareness:* To develop an authentic, trusted voice for people who are homeless through:

- Creating opportunities for society-wide engagement with housing matters through a social media presence and special events

- Acting as the 'go to' organisation for Guernsey's media, representing a credible and informed source of facts and opinion on all things relating to local homelessness. The lack of a such a public and media-facing focal point is an obstacle to awareness raising

- Connecting with people with lived experience of homelessness and inadequate housing to learn from their experiences, share stories and identify solutions

- Deploying the Frameworks toolkit [21] (Reframing Homelessness in the United Kingdom) to help prevent the perpetuation of stereotypes, increase knowledge of the drivers that cause homelessness and deliver a clear message about what communities can do to help.

15   Trauma-informed practice is a model that is grounded in and directed by a complete understanding of how trauma exposure affects people's neurological, biological, psychological and social development. More here https://www.gov.scot/publications/trauma-informed-practice-toolkit-scotland/documents/

16   Scottish Independent Advocacy Alliance. *What is independent advocacy.* https://www.siaa.org.uk

17   Gibb K, and McCall, V, (2023) *The economic and social benefits of housing support.* UK Collaborative Centre for Housing Evidence. https://housingevidence.ac.uk/wp-content/uploads/2023/05/Economic-benefits-of-housing-v6.pdf

18   Newcastle City Council. *Newcastle's Homelessness Prevention Trailblazer* https://www.newcastle.gov.uk/services/housing/housing-advice-and-homelessness/information-professionals/newcastles-homelessness

19   Watts, B & Blenkinsopp, J 2018, *Supported Lodgings: Exploring the feasibility of long-term community hosting as a response to youth homelessness in Scotland.* Shelter Scotland. https://scotland.shelter.org.uk/professional_resources/policy_library/policy_library_folder/supported_lodgings

20   The Trussel Trust (2022) *Cash-First Approaches To Supporting People Facing Financial Hardship Locally: A Literature Review* https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/11/Cash-first-literature-review.pdf

21   CRISIS (2018). *Reframing Homelessness in the UK: A FrameWorks MessageMemo* https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/services-and-interventions/reframing-homelessness-in-the-united-kingdom-a-frameworks-messagememo-2018

5.0 Potential Charity Models

5.1 In the section above we have laid out how a charity can fill service gaps, influence policy, and raise awareness. This section considers what type of charity could best deliver this.

5.2 An optimum charity model would be one where staff combine a specialist knowledge of homelessness with a deep understanding of Guernsey, from its third sector to its benefit system to its social and political complexion. To achieve this, one of the following has to happen:

- A pre-existing Guernsey charity expands its services and develops expertise in housing and homelessness.

- A pre-existing charity from outside the island moves to Guernsey and over time develops local knowledge and connections, principally by recruiting locally.

- A new charity is created from scratch in Guernsey, using a combination of outside expertise and local staff.

5.3 These three options can be further broken down into seven specific models, each of which are explored below:

a) Constitute a new charity

There is the option to constitute a new charity, possibly an unincorporated charitable association which is considered the easiest to set up and administer in Guernsey (see 4.3).

Advantages: A highly distinct purpose and personality and the opportunity to clearly communicate its role and objective

Disadvantages: A new charity needs infrastructure, all of which comes at a cost – a chief executive, a bank account, administration, development staff, operating reserves. Established charities are struggling during the cost-of-living crisis, and the environment is even less stable for fledgling charities.

b) Establish a lead agency consortium

A lead agency consortium is an equal partnership of multiple organisations, with one organisation nominated to be 'lead' for the purpose of contracting. Often, the lead agency is not a service-providing organisation; this enables them to work in the interests of the partnership without competing interests. The lead agency would, however, need to be a funded role, and so any pre-existing charity that assumes this role would most likely need finance, fundraising and administrative roles to discharge its responsibilities – things which make it similar, to a degree, to a new charity. The other partners would provide direct services.

This option reflects Homeless Network Scotland's work to date with Appreciative Inquiry participants, further discussions with partners, and our own experience of setting up and delivering this model. It also lends itself to the hybrid approach outlined above, where the lead agency consortium could also function as charity incubator (see 5.8), enabling time and space to monitor, learn together and make informed decisions.

While not a definitive list, the following organisations could be considered as consortium partners based on their expertise, the services they currently provide, and the needs identified in the course of writing this report:

> **Advantages:** No need for new infrastructure, as existing infrastructure is allocated to the consortium. The lead agency could combine the 'influencing' and 'raising awareness' strands and perform the finance and administrative function. Although comprised of multiple agencies, a lead agency consortium acts as single interface for partners and commissioners.
>
> It would seem logical that the Guernsey Community Foundation acts as lead agency and takes on the role of influencing and raising awareness. The Foundation has the connections, the reach, and the reputation to operate in this way, however on a day-to-day basis it would be the role of new staff to put energy into the influencing strategy and awareness raising.

> **Disadvantages:** This option relies on the Foundation or another pre-existing charity wanting to take on this role. There can be partnership challenges associated with established charities acting within a new collaborative structure, especially if those charities are used to operating unilaterally. However, most of these challenges can be resolved with a constructive partnership agreement, and there can be an added benefit to this agreement being co-developed with stakeholders before the partners are appointed. This helps everyone to put organisational interests to one side.

c) Existing Guernsey charity extends its remit

As *Homeless in Guernsey* explained, some Guernsey charities are 'struggling to deliver core services because they are drawn into helping service users fix urgent housing-related problems.' This suggests that it is a lack of capacity rather than a lack of expertise that is prevents people from being consistently supported and advised. Even if there was a skills gap, it could be plugged with a programme of training and capacity building.

> **Advantages:** This option builds from the strengths, assets, and service infrastructure that Guernsey already has to hand. This is especially the case if the organisation is identified with the support of other key stakeholders, rather than through a competitive process.

> **Disadvantages:** There is technically the possibility of more than one charity competing for this responsibility, but our conversations with the Guernsey Community Foundation suggest it is far more likely that currently no charity would be prepared to expand its services in this way – an undertaking that would most likely compound existing financial pressures.

d) External charity extends reach to Guernsey

There are many specialist homelessness charities operating across Britain and in north and western Europe. Of special note is Finland. The only European country where homelessness is reducing, Finland is considered leading edge and is a source of inspiration for many countries, demonstrating that reducing homelessness is possible. A key non-governmental organisation in Finland, Y-Säätiö, (ysaatio.fi/en) have worked in an effective strategic partnership with the Finnish Government for over a decade to successfully scale up a Housing First response to homelessness (an approach that inspires the 'influencing' strand of the recommended Guernsey response).

> **Advantages:** Leading organisations like Y-Säätiö and others have tried-and-tested methods in their own national environment and may be interested in extending their expertise into a new environment, not least because it might enable them to pioneer new approaches to tackling homelessness.

> **Disadvantages:** It is the very nature of the vastly different operating contexts that poses many questions on the viability of an organisation with no understanding of Guernsey's legal or social context to deliver an effective service to local people. However, there may be productive opportunities for learning exchange.

e) Merging charities

A scaled-back, hybridised version of the Lead Agency Consortium model and the Extending Remit models, this would see two local charities combine forces and expand their service delivery.

Advantages: Can prevent duplication of services and create efficiencies in spend and operations. Can create a single organisation with a larger turnover and access to larger contracts.

Disadvantages: Mergers can be a challenging and disruptive process and often finds expected and unexpected differences in culture and approach. There is the challenging matter of double-staffing to resolve – senior and finance roles especially. We understand from the Guernsey Community Foundation that for these reasons there have been very few local mergers to date.

f) Charity incubation

In the Charity Incubation model, an existing Guernsey charity 'grows' a new charity by allowing it to benefit from pre-existing infrastructure such as finance structures, banking, admin, HR, governance etc.

Advantages: This model retains most of the advantages associated with the New Charity approach while jettisoning most of the disadvantages. Using pre-existing infrastructure can speed up the process of establishing a charity. A credible 'parent' charity can give the new charity a boost and help it win support, financially and otherwise. The parent charity will usually be experienced and so can draw upon expertise relating to governance.

Disadvantages: Can create additional pressure on the incubator to provide resources and clarity is needed for how long the relationship will persist. A timetabled exit strategy is needed.

g) A dual or hybridised approach

The options above are presented as standalone options but can also be combined. For example, a Guernsey charity can extend its remit to assume a role in a lead agency consortium, or a merger can occur between a local and an external charity.

Theoretically, each of the three core functions of the proposed new charity (respond, raise awareness, influence) could be separately delivered using different models. For example, if the service response component is delivered by a lead agency consortium, the influencing and raising awareness components could be delivered by a Guernsey charity extending its remit (see 5.3), or a more informal campaigning partnership. But our view remains that a Guernsey homelessness charity should aspire to deliver all three components.

6.0 Preferred Charity Model Options

6.1   The Project Team considered the six options and, applying knowledge of the third sector in Guernsey, determined which of the six were most feasible and deliverable in a local context.

6.2   The Project Team agreed that the following four options would not be developed further:

Merger

There appears to be no clear path to a merger at this stage with any of the relevant stakeholders in Guernsey. The conversations we have had with Guernsey charities delivering homelessness-related services, along with the Appreciative Inquiry exercise, lead us to conclude that there is no logical rationale to pursue this. If this option were to be pursued, an examination of local charities' skills and experience against the needs of a service suggests that more than two organisations would need to merge in order to deliver the services outlined earlier in this report. The disruption to each organisation and the impact on each one's unique identity and purpose would lead to time and resources being spent bedding in the new merged charity, at the expense of service delivery. Furthermore, there is a strong sense that if organisations were inclined to merge it would have happened already. In short, there is no persuasive case for a merger.

Guernsey charity extends its remit

At the risk of stating the obvious, for this to be successful a local charity must of its own accord decide that it wants to expand into a new area of work, with all that entails. If a charity feels pressured into expanding its services, it is destined to fail.

The conversations we have had with the Foundation and with Guernsey charities that are delivering homelessness-related services, along with information we gathered at the Appreciative Inquiry exercise, have led us to conclude that at this present time no local charity wishes to extend its remit.

Lead Agency Consortium

While the lead agency consortium approach can be an effective approach in some contexts, the Project Team concluded that the only realistic candidate for lead agency was the Guernsey Community Foundation. The Foundation does not have ambitions to become a homelessness charity. Assuming the role of lead agency would tie it to this work in a way which the board had not intended, and which the Foundation's donors would not have anticipated.

Unless very carefully implemented, the Lead Agency Consortium model can confuse the general public, potential supporters, and potential donors, and, ultimately, those who might need the service. There are no Guernsey examples of this model, successful or otherwise.

External Charity Extends Reach

With the support of the Project Team, we approached a number of UK homelessness charities, to see whether they would be interested in opening a branch in Guernsey or, failing that, entering into a formal partnership agreement to help a new local charity deliver its services. While they offered friendship, support, and advice to a new charity in Guernsey, we concluded that formal commissioning may be an option for a new local charity at a later date.

6.3   Having discounted the options above, the Project Team decided that two further possibilities should be focused on and developed: creating a new charity; and building a new charity within an existing organisation (the so-called Charity Incubation model).

Constitute a new charity

A new charity, being designed from scratch, benefits from being able to operate in accordance with a specific, carefully considered mandate. It arrives fully formed with its own brand identity (important when trying to attract funding), and the very act of its creation generates interest and publicity. Few if any of these positives would apply were a charity to expand its services or if multiple charities merged.

Furthermore, a new homelessness charity, being single purpose, can from day one present itself as the voice for homelessness. (This would not be the case if there was an add-on to, or a merger of, existing charities.)

It is worth noting that creating a new charity is the most expensive of the options considered in this report because it would not benefit from any pre-existing resources or infrastructure (the latter encompassing everything from premises to a board to payroll and IT).

One way to control costs — and a best practice approach in any case — is to avoid duplicating services already provided by other charities (unless, of course, the other charities are stepping outside of their mandate to provide them and wish to stop). A new charity would not arrive as an expert. It would need to develop its knowledge of local homelessness, build relationships, and a maintain network of support with other providers. It could not 'fix' homelessness independently. Links to providers in Guernsey and beyond will improve the service it offers.

Charity incubation

As described earlier, the Charity Incubation model sees an existing charity grow a new charity from within, over a defined period of time, until the new charity detaches itself and stands alone as an independent entity. During the incubation period, the new charity has access to the parent charity's infrastructure. In this way, the Charity Incubation model shares nearly all of the advantages described above, but to a large extent — certainly in the early days — avoids the disadvantages around costly infrastructure.

As is the case with the Lead Agency Consortium model, we have concluded — based on the Appreciative Inquiry process, conversations from stakeholders, and input from the Project Team — that the best potential incubator in this scenario is the Guernsey Community Foundation.

The importance of networks and connections

6.4   Due to the nature of the services required and the assets available on the island, it would be unrealistic to think that a new charity, whether incubated or not, could assume sole responsibility for delivering the charitable response to homelessness in Guernsey. Rather, it will assume responsibility for connecting and developing a strong network with other services on-island. The Appreciative Inquiry workshop convinced us that it is possible to create such a network.

The new charity should also avail itself of resources offered by homelessness organisations outside Guernsey, in order that it may learn, develop, and build capacity.

Local networking and the building of relationships outside Guernsey will mitigate against the risk of a new charity becoming isolated. Further, building informal relationships with service providers and campaigning organisations will promote the sharing of best practice, training, and informal support.

There are many in the homelessness sector across the UK who promote a culture of interconnectedness and mutual support and who would assist any new Guernsey charity. We would recommend the new charity joining the following intermediary bodies to access services such as training, events and conferences.

- **Homeless Link in England**
  homeless.org.uk/what-we-do/building-a-movement

- **Homeless Network Scotland**
  homelessnetwork.scot

- **Cymorth Cymru in Wales**
  www.cymorthcymru.org.uk

At EU level, we recommend joining the aforementioned FEANTSA, the European Federation of National Organisations: (www.feantsa.org/en/membership)

Some in-kind support has been offered by Shelter (scotland.shelter.org.uk), who can provide informal advice and partnership and are experts at campaigning for housing and homelessness policy and legislation. Crisis (www.crisis.org.uk) leads on work regarding public attitudes, framing of homelessness and public perceptions, which a Guernsey charity would find invaluable.

7.0 Best Practice in Homelessness Services

7.1 There are many strongly held opinions about homelessness and how to tackle the problem. These range from rough sleeping deterrents such as pavement spikes or more sympathetic approaches such as street soup kitchens. However, often there is very little thought given to the effectiveness of the approach, regardless of that being a statutory response and policy, or a charitable one.

7.2 Some approaches appear innovative and modern but are simply a rewarming of historical models which failed to have any impact. There is an opportunity for Guernsey to benefit from the experience of others and focus energies and actions on models and approaches which have evidence backed impact.

A thought piece 'Charity and Justice: A Reflection on New Forms of Homelessness Provision in Australia', originally published in the European Journal of Homelessness, considers these challenges.[22]

7.3 We would also recommend that any new housing charity on Guernsey accesses publications from:

- **FEANTSA**
  www.feantsaresearch.org

- **I-SPHERE**
  (Institute for Social Policy, Housing, Equalities Research) at Heriot-Watt University
  i-sphere.site.hw.ac.uk

- **Centre for Homelessness Impact**
  www.homelessnessimpact.org

What types of services can be less effective than anticipated?

7.4 There are a few broad categories of service that in our view do not tackle homelessness as effectively as others. These include:

Constructed villages

In recent years there has been a lot of media attention around congregate living areas specifically for people who are homeless, with accommodation provided through a range of constructs including tiny homes and even shipping containers. This are viewed by some as an acceptable solution due to the speed and (initial) cost of the accommodation created. However, they can serve to drive a further wedge between people who are already disadvantaged in a number of ways, and they can work against efforts to create more inclusive communities.

Often people cite military veterans' villages as a comparable model, however there are distinct differences between the two:

- **Stigma:** the public will have an entirely different perspective on the construction and habitation of a veterans' village, as will the inhabitants of it.

- **Choice:** veterans often actively seek accommodation in a veterans' village as it's an attractive option for them.

Shelter/hostel

Night and winter shelter provision is strongly associated with homelessness in many people's minds and with vastly different operating contexts internationally.

Historically — and still in some places today — night shelters are the sole response to homelessness in a city or neighbourhood. As policy and practice evolved and improved, in some areas night shelters became an important safety net responding to either a gap in rights to housing or in a local authority's duty to house people.

The most relevant and robust research covering rough sleeping, shelters and hostels was an international evidence review Ending Rough Sleeping: What Works?[23] This urges decisionmakers to do six things:

- **Recognise the heterogeneity** of individuals' housing and support needs and different entitlements to publicly funded support.

- **Take swift action** to prevent or quickly end an experience of rooflessness.

- **Provide housing support and outreach** that leads to a suitable accommodation offer.

- **Be housing-led** by offering swift access to settled housing, including the use of Housing First.

- **Offer person-centred support and choice** via a client-centred approach based on cross-sector collaboration and commissioning.

- **Consider personalised budgets** as a good example of an approach that enables choice and agency.

We have had regard to these imperatives when recommending the services that a Guernsey homelessness charity should deliver.

22 Parsell, C & Watts, B (2017) *Charity and Justice: A Reflection on New Forms of Homelessness Provision in Australia.* European Journal of Homelessness, vol. 11, no. 2, pp. 65-76. http://www.feantsaresearch.org/download/think-piece-12032277176126500690.pdf

23 Mackie, P Johnsen, S and Wood, J. (2017) Ending rough sleeping: what works? An international evidence review. Shelter https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/services-and-interventions/ending-rough-sleeping-what-works-an-international-evidence-review

What are the high-impact approaches?

7.5   A number of important developments taking place across homelessness services in Europe, North America and the UK are inspired by successes in Finland, in some parts of Scotland (Perth and Kinross specifically), and in North America (the City of New York, where the Housing First model originated). These include:

Rapid Rehousing

Local authorities who are committed to ending homelessness are adopting an approach called Rapid Rehousing, which incorporates Housing First.

A substantial body of evidence from academic research [24] and stakeholder engagement (including people with lived experience of homelessness) [25] identifies the strength of this approach.

Rapid Rehousing can be defined as:

- A settled, mainstream housing outcome, achieved as quickly as possible, with time spent in any form of temporary accommodation reduced to a minimum, with the fewer transitions between accommodation the better.

- When temporary accommodation is needed, the optimum type is mainstream, furnished and within a community.

- For people with multiple needs that extend beyond housing, Housing First remains the first response.

- If mainstream housing, including Housing First, is not possible or preferable, highly specialist provision within small, shared, supported and trauma-informed environments is available.

The proportionate balance of housing outcomes using a rapid rehousing response can be illustrated as follows:

RAPID REHOUSING
when homelessness has not been prevented

- ▢ Mainstream housing
- ▨ Mainstream housing with floating support
- ▪ Housing First
- ▪ Supported with on-site support
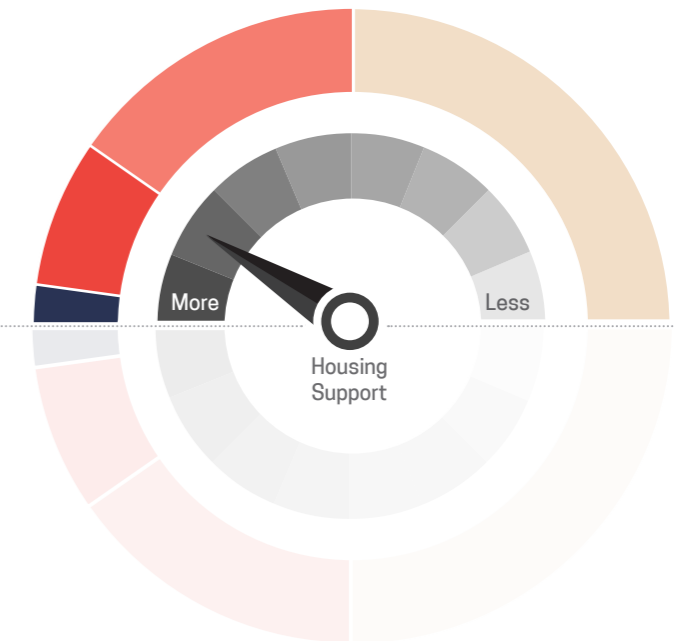
PREVENT HOMELESSNESS
before it happens

7.6   Other types of services that are known to help prevent and respond to homelessness are:

- Housing advice and advocacy.
- Housing support, including outreach.
- Case management approaches, including personal housing plans.
- Mediation for couples or families.
- Access to financial support, including personal budgets.
- Help to Rent schemes.
- Housing allocation 'quotas' and protocols.

We recommend that any dedicated homelessness charity in Guernsey provides at least the first four of these services from the outset.

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24   Crisis (2018) *Chapter 7: Rapid rehousing,* Plan to End Homelessness
https://www.crisis.org.uk/ending-homelessness/

25   Homeless Network Scotland (2018) *Aye We Can*
https://homelessnetwork.scot/wp-content/uploads/2019/12/Aye-Report-August-2018.pdf

8.0 What Matters to People

8.1 Before we decided what services a Guernsey homelessness charity should provide we conducted a service design process which included conversations with local people who had experienced homelessness. There are two parts to our findings:

- **Part One:**
  Consultation with people as part of the 'At Home in Guernsey' project

  We consulted with ten people with first-hand experience of homelessness in Guernsey. Through a qualitative survey, we facilitated detailed and insightful conversations with people who had diverse experiences of housing and homelessness at different points of their lives. Ten participants are a rich sample for this report, particularly if we consider the additional challenges and barriers those with lived experience face around stigma and, therefore, in coming forward to speak. Our thanks to those who participated so fully in this process.

- **Part Two:**
  Collaborating with lived experience beyond the project

  People who have experience of homelessness have a unique insight, which can help charities and the government shape better policies and practices to prevent and respond. Some options on how this might be delivered going forward are outlined.

Part One:

We interviewed ten people with prior or current experience of homelessness in Guernsey. We used a standard survey template based on a series of questions (see Appendix 6).

All participants' data has been anonymised, with this paper providing a summary of responses.

The research team had two interviewers, a Homeless Network Scotland colleague and an Associate with experience of homelessness who provided valuable insights and a credible point of engagement.

These ten separate insights give rich narrative to the circumstances people are facing in Guernsey. This is further borne out and demonstrated in Section 2, 'About Homelessness', as their experiences reflect those of people who are homeless in other parts of the world and would imply that the challenges and the solutions are the same.

"I have lived in 22 different homes by the age of 19."
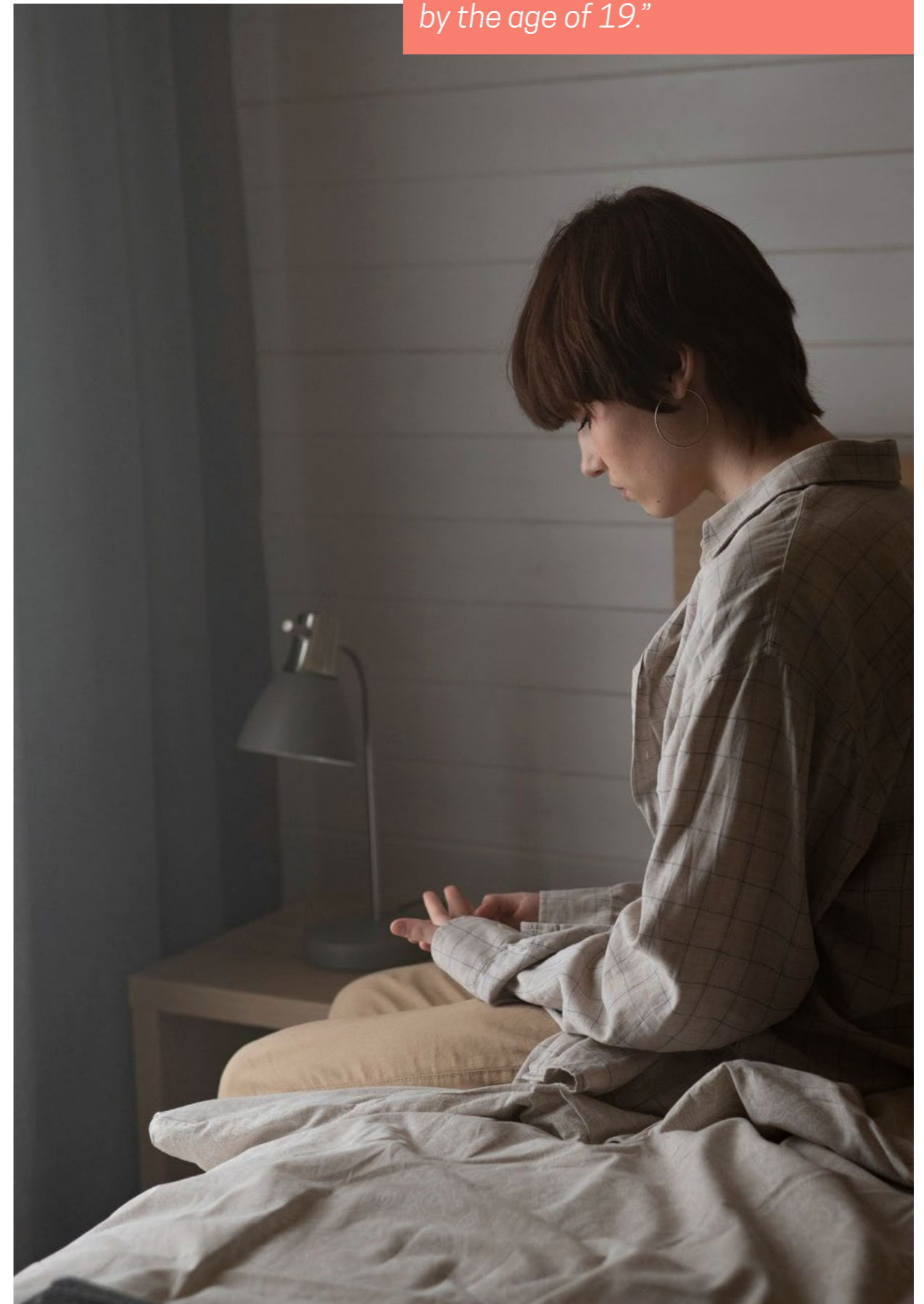
Main Themes

8.2   **We asked:** *Do you think things are getting easier on the island for people facing housing challenges?*

No-one said that it was getting any easier. Two people felt it was about the same and seven felt that it was getting harder. Three recurring issues were described by interviewees as follows:

a. Housing costs

Over half of the respondents gave the cost of rent as the main factor in becoming homeless. Whether that was during periods of employment or using benefit to cover rent, respondents referred to only just being able to cover rent and having little to live on once rent was paid.

Some respondents also referred to rent increases over the past three years. Interviewees described a trade-off between location and price: living further away from the town was more affordable, but there were insufficient public transport links which impacts on employment opportunities.

> *"I was £260 a week for a private room in a lodging house"*

b. Housing waiting lists

It is widely understood that having the right quantity and type of properties in the right location is key to preventing homelessness. And as identified in the States of Guernsey's own housing market review, there is a shortage of available properties.

Five of the ten respondents described being on a waiting list for 18 months to two years for social housing, with another respondent describing a wait of three years.

Rarely during any waiting period does someone's situation remain static; rather, during this period of homelessness, being vulnerably housed or waiting in temporary accommodation has a negative impact on the household. Extended periods of uncertainty compound the situation further and often the scenario can deteriorate, with greater interventions needed at a later stage.

As of February 2023, 'there were more than 500 [households] on the social rental and partial ownership waiting lists. These do not include key worker, extra care [or] specialised housing waiting lists.'[26]

> *"People object to building social homes in their own area"*

c. Perceptions of discrimination

People report being discriminated against due to their life experiences and a sense that your 'card has been marked' when accessing statutory services.

This extends to decisions by private landlords who are unwilling to accept tenants with a history of offending.

People reported that the size of the population means that anonymity does not always feel assured, and that personal circumstances can quickly become public knowledge. This results in people feeling embargoed by landlords. People also described the stigma associated with homelessness with one respondent remarking that 'it's still illegal to be homeless over here.'

> *"It's still illegal to be homeless over here"*

Respondents spoke positively about charitable services and how they were able to connect with the right agencies. They felt supported by the services they accessed. However, there is a reported lack of flexibility of some statutory services that deepened rather than resolved people's problems, including the practice of banning people from services. Medical services are reported to be difficult to access or too expensive unless on benefits or insurance from employer.

Stigma also played a role through some experiences of people losing their homes due to what might be described as 'policing by name', where a small police force connected to the community knows people's backgrounds but not necessarily their aspirations. This has been reported as affecting people's housing options and outcomes.

Calls for Change

We asked — *what do you think needs to change or be improved to help people facing housing challenges in Guernsey?*

The following priorities emerged from across the interviews:

- There was a clear call for **more social housing** to be built and made accessible on the island.
- A **central location or hub** where people could go to access housing and support.
- Improvements to **public transport** to prevent isolation and improve connectivity.
- Consider **scattered housing** across the island for a Housing First type model.
- Prevent a congregate model 'ghettoing' those with **multiple disadvantages** in one location.
- Support mechanism to improve **landlord and tenant** relationships with a private rental sector access scheme.
- Focus on **prevention** with a public awareness campaign to tackle stigma.

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26   States of Guernsey (2023). *Guernsey Housing Market Review and Problem Identification.* p43 6.12

Part Two:
Options for collaborating with lived experience beyond the project

Why collaborate with people who experience housing insecurity in Guernsey?

8.3 People have the right to contribute to, and to influence, the decisions that affect their lives, choices and life chances. Involving people in what matters to them is likely to result in better decision making and better outcomes.

People who face inequality and severe and multiple disadvantages are less likely to connect with the mainstream community or have opportunities to influence broader public policy.

It is important to do more of 'what works' to resolve homelessness and more of 'what matters' most to people impacted by it. By creating a platform for people who are affected by housing insecurity and homelessness, partners can co-design and deliver priorities that are realistic and invested in by the community.

A platform for lived experience – what are the options?

There are many ways to involve people at a policy and systems level and in service design. Homeless Network Scotland previously co-authored a toolkit[27] that sets an overall approach, a self-reflection framework and 25 practical tools.

In our experience it is most effective to first create a structure for participation, and from there thread through various methods and tools to increase and sustain participation across a diverse community.

This means determining how the local area and partners will recognise the platform and how it will inform and influence relevant decisions and actions.

There are three overarching structures, which we describe as gold-silver-bronze. This is intended to reflect the level of input in time and resources and corresponding impact to expect. However, each provides a legitimate option in its own right, and will provide better outcomes than no platform at all for people with experience of homelessness in Guernsey.

28 FEANTSA and Homeless Network Scotland (2013) *Participation Toolkit.* https://www.feantsa.org/download/participation_toolkit_english_final_2013-2-17759063145615739680.pdf

Bronze Platform
Characteristics:

- A facilitated lived experience forum.
- People with lived experience are volunteers
- Periodic reports are made through the States of Guernsey planning structures.

Silver Platform
Characteristics:

- A proportionate group of people with lived experience at the 'top table' with an equal voting card as decision makers.
- The core group would be paid for their involvement. Some wider consultation facilitated throughout the year.
- This is a supported platform so that people are supported and briefed ahead of meetings and have a support structure for their professional learning and development.

Gold Platform
Characteristics:

- A proportionate group of people with lived experience at the 'top table' with an equal voting card as decision makers.
- Linked to a programme of research and consultation across the year to integrate a much wider perspective of people using homelessness services. This can be on overall progress, or on specific learning questions that have been identified. This could use participative approaches including:

  - 'Appreciative inquiry' which provides a framework for purposeful change that identifies the best of 'what is' to pursue the possibilities and practicalities of 'what could be'.
  - 'Participatory audits' which focus on a specific service/s and are useful for identifying what's working or what's challenging. This is a form of qualitative service review that can serve to ensure that services are aligned with people's needs and provides enhanced transparency and accountability in how services are purchased and provided.

- The core group would be paid for their involvement.
- Fuller group of people being involved would not be paid but would be acknowledged with expenses and a token for their time.
- This is a supported platform so that people are supported and briefed ahead of meetings, during consultations and have a support structure for their own personal learning and development.

9.0 Conclusions and Recommendations

9.1 By holding the Appreciative Inquiry workshop and carrying out interviews with stakeholders and people with lived experience, we can start to see threads of evidence and commonality that influence what a charitable response to homelessness in Guernsey should look like.

9.2 There are numerous charities on the island, however no charity focuses solely on homelessness. There is, however, a strong sense of collaboration and willingness to work effectively across the charitable sector. The small population of the island and the strong networks could enable a network of existing service providers to support a new homelessness response.

9.3 Homeless charities are often reliant on additional expertise from other services such as mental health, debt counselling, legal advice, addiction support etc. It is clear that between these service providers in Guernsey, there is a willingness to work together, if not already an active collaboration. A new charity should capitalise on this. A co-location approach (virtually and physically) can enable this.

9.4 We have concluded that Guernsey needs and would benefit from a dedicated homelessness charity. We recommend that a new charity is created from scratch, or that an existing charity acts as an incubator. If the latter approach is taken, we are of the opinion that the Guernsey Community Foundation should incubate the new charity.

9.5 In terms of purpose and service delivery, the new charity should be structured around three pillars relating to the delivery of services, awareness raising, and influencing public policy.

9.6 The charity should promote a multi-agency approach to tackling homelessness, but one that is rooted in practical support. The charity should employ support and advice workers to help people impacted by or at risk of homelessness.

9.7 The charity should seek to influence the States of Guernsey's housing strategy in a way that benefits its service users, e.g. by promoting the need for more social housing.

9.8 Finally, the charity should raise awareness of the problem of homelessness and seek to change public perception in a way that reduces stigma and prevents people who are homeless or insecurely housed from being discriminated against.

Appendix 1 | Project Team Membership

Jim Roberts   Chief Executive, Guernsey Community Foundation

Alex Lemon   Policy and Research Lead, Guernsey Community Foundation

James Ellis   Trustee, Maison St Pierre

Jane St Pier   Director, Guernsey Community Foundation

Maggie Brunjes   Chief Executive, Homeless Network Scotland

Grant Campbell   Head of Partnerships & Consulting, Homeless Network Scotland

Janice Higgins   Head of Corporate Services, Homeless Network Scotland

Michelle Major   Impact Lead, Homeless Network Scotland

Jeremy Wylie   Associate, Homeless Network Scotland

Appendix 2 | Organisations Represented

1. Action for Children
2. Adult Community Services
3. Bright Beginnings
4. Children and Family Community Services
5. Citizens Advice Guernsey
6. Guernsey Caring for Ex-Offenders
7. Guernsey Community Foundation
8. Guernsey Housing Association
9. Guernsey Mind
10. Guernsey Welfare Service
11. Health Improvement Commission
12. Health and Social Care
13. Homeless Network Scotland
14. Maison St Pierre
15. Offender Management Unit
16. Safer Women's Refuge
17. Sarnia Housing Association
18. States of Guernsey, Housing
19. St Julian's House