

Terms of Reference

Community Renewal is seeking a suitably qualified individual /company / organisation to carry out a Feasibility Study about the barriers and solutions required to support the Roma community in the Govanhill area of Glasgow to access and retain better quality affordable housing solutions.

The audience for the work is in the first instance Community Renewal and the People's Health Trust who fund the community conversations project in Govanhill and in the longer term other potential funders, public agencies and other charities who may be interested in future partnership working.

Background

Community Renewal is a social enterprise and registered charity that works to build community, improve quality of life and alleviate poverty by engaging individuals and families and supporting them to achieve sustainable employment, improved health and to become more involved in their community.

Community Renewal has teamed up with People's Health Trust to deliver a Local Conversation in the Govanhill area of Glasgow, with a specific focus on the 3500 Roma immigrants living in this neighbourhood. The People's Health Trust is committed to being a local people-led funder, which means engaging with local communities over the longer term so they can determine how money is best spent within their local area to make it an even better place to grow, live, work and age.

Since 2015 Community Renewal has been engaging with the Roma community in Govanhill to identify the community's priorities for the neighbourhood; one of these is creating a means, potentially a local service, to facilitate access and retention of improved housing provision.

Housing Challenges

A collection of serious housing issues impact directly on the standard of living and quality of life of many members of the Roma community in Govanhill. Local unscrupulous practices limit Roma people's freedom to exercise choice about which street they live in, what type of property they live in and whether they can move to a better property with a better landlord.

Roma people told us that the issues with housing are exacerbated by an inability to afford deposits to move in the area to other Govanhill tenements with better landlords.

The obstacles that prevent people from accessing a suitable and sustainable housing solution include the following:

- high rents that are not proportionate to the size and quality of the property
- people's lack of understanding, or capacity and language know-how, to exercise their 'rights' as a tenant when sourcing new property or moving between properties

- exploitation by private (rogue) landlords prepared to rent properties in very poor condition and who do not repair properties
- exploitative letting agencies that facilitate the actions of unscrupulous landlords by not providing letting contracts or receipts for deposits
- over-charging for credit checks
- inability to supply evidence of credit history
- tenancies without letting agreements/ contracts and without evidence of deposits paid
- personal concerns about moving into infested properties
- lack of financial means to fit-out an unfurnished property (such as housing association let)
- fear of a bad, or even worse, landlord makes people reluctant to move, even if they are living in unsuitable/over-crowded conditions.

This list of obstacles is not exhaustive.

Govanhill Housing Association (GHA) has a significant presence in the area, and when people are allocated a housing association property they can reduce their rental costs and then they are in the hands of a reputable landlord. But for various reasons this solution is not open to everyone.

GHA has a programme which involves the purchase and refurbishment of a significant number of private properties in the area. GHA have Slovakian and Romanian speaking housing officers to support Roma people to become tenants of GHA. GHA has ongoing renovations and new-builds that will increase the number of available properties, including properties suitable for large families and multi-family living.

While this is a very welcome step it is not a total solution as the lack of financial means to set-up a property, no savings or access to credit, can be a deterrent which prevents people from accepting an unfurnished property. There are home start projects but indications are that they are not sufficiently available or accessible in Govanhill.

Purpose of the Feasibility Study

The feasibility study will assess the extent of the unmet need for a rights based advisory service and / or an affordable loan scheme to support the Roma community in Govanhill to access and retain affordable housing. The feasibility study is expected

- To provide a comprehensive understanding of barriers that prevent Roma in Govanhill from accessing decent quality affordable housing
- To identify the scope and format that would be required of a local service to support people towards a more secure and less precarious pathway in to decent affordable housing
- To determine if an affordable loan scheme, and in what format, could be established to offer financial support for housing deposits and home start- up costs.
- To review and further develop our existing financial model of a loan book

- To model the likely expenditure associated with administration of the loan book. Our previous financial modelling showed the following, this should be reviewed and reassessed:
 - that 3% interest per month with 20% bad debt is roughly sustainable before staff costs.
 - issuing loans rather than grants for deposits around 50% more families could be supported over time with same starting capital and a part time post for an administrator would be created.
- To provide directions for the design and implementation of a local housing support service and / or an affordable loan scheme

The kind of support service people requested included the following:

- A new way to help pay deposits when they don't have savings
- A means to identify better landlords and to avoid "rogue landlords"
- An affordable deposit loan scheme that could offer loans for deposits repayable over a 12-month term.
- A facility to broker better relationship housing providers and landlords

The means and extent that these requests could be met should be taken into account in the feasibility study.

Proposed methodology

The feasibility study will include:

- a desk assessment of relevant documents, including Community Renewal community conversation findings, relevant housing legislation and any other relevant publications
- a review and further development of the previous work, including the financial model of a loan book, started by Community Renewal.
- in-depth semi-structured interviews led by Roma interviewees, with a cohort of people from the Roma community including, families with children – couples and single people. This cohort must include people of Slovakian and Romanian origin. (The Community Renewal PHT team can facilitate connections with some potential interviewees but these costs are to be covered by the fee)
- meetings with key stakeholders already operating in the housing sector in Govanhill, Govanhill Housing Association, letting agents, landlords, factors and residents
- any other modalities for the collection of quantitative and qualitative data necessary to fulfil the feasibility study

Budget and timing

The budget available for this study is £7,000, inclusive of VAT. The work should be concluded and a draft final report submitted 40 working days from the start of the contract.

Proposal questions

Please provide a response to the following questions:

1. Please give an outline of the process you will follow for the feasibility study including meetings, development time. Include a timeline and show which staff will be involved - Max 500 words – score 45%
2. Please give examples of you/ your staff/ your organisations' relevant experience (Max 300 words) Score 30%
3. The People's Health Trust Community Conversations is working to improve the lives of Roma people in the Govanhill area of Glasgow, please describe any previous experience of working with the Roma community and/ or any added value that you can bring to this initiative - Score 5%
4. Please give a total price for all the work, inclusive of VAT. Do not provide a range, do not provide a day rate / similar and do not include caveats in your pricing. Score 20%
5. Please send completed bids to Ann Hyde ann.hyde@communityrenewal.org.uk and Suzanne Bell suzanne@communityrenewal.org.uk by 12 noon 29 March 2018.