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Mobile Mieterhilfe Bielefeld. Ein Modellprojekt zur Aufsuchenden Präventionsarbeit eines freien Trägers in enger Kooperation mit der Wohnungswirtschaft. Evaluation im Auftrag von Bethel.regional in den von Bodelschwingschen Stiftungen Bethel. [Mobile Debt Management in Bielefeld – Pilot Preventative Services with Home Visits to Tenants with Rent Arrears. by a Non-profit Provider in Close Cooperation with Housing Companies]

GISS: Bremen/Bielefeld, Available at: http://www.giss-ev.de/giss-ev/tl_files/giss/upload/PDF/Endbericht_Evaluation_Mobile_Mieterhilfe.pdf

A “mobile” prevention scheme for selected tenants with rent arrears in Bielefeld housed in the largest local housing associations’ dwellings was initiated by a non-profit provider. The scheme ran between August 2009 and July 2012. The evaluation of the scheme was carried out by GISS Bremen in 2011/12. The program intended to complement the mainstream municipal services in Bielefeld for tenants with rent arrears by taking over a number of “clients” and offering them intensive case by case support and individualized visits, and by assisting them to access a range of further supporting services, preferably before they faced their rent contracts being seized because of outstanding rent payments. In this way the scheme cooperated with the local housing company’s administrative services that handled cases that were leading to evictions due to rent arrears – among them the *more difficult* cases for which regular prevention tools seemed to lack efficacy.

The objective of the evaluation itself was to ascertain how the scheme changed the households’ strategies and level of indebtedness; to determine what had led to clients becoming indebted with rents (and other expenses); and what results can be achieved at what price; what makes the scheme work or, on the contrary, what elements of the scheme seem to be problematic. The transferability of the scheme was also explored.

The evaluation was based on the follow-up of the tenants with rent arrears and on field based interviews with the actors involved in the scheme, among them the social workers of the non-profit provider and the social housing provider. Data including data on demographic and social background, financial situation, the amount of rent arrears and other debts were recorded for every individual user of the service. In addition detailed data on all activities undertaken by the service and on the outcomes of these activities was recorded. Clients from a small sample of households who had used the service were individually interviewed about their experiences and impressions after the closure of the scheme. An expert group made up by employees from the housing provider and the mainstream municipal prevention service was included in focus group sessions to apply a so-called 'counter-factual analysis' to assess the potential of the scheme. Thus, a mixture of various evaluation methods was applied. Altogether, over 220 cases (covering 425 persons) were included in debt management activities, and control group data were shared by the municipal prevention service (for 190 cases) for comparison purposes.

The scheme targeted tenants who, in the selected year, could not be reached by the housing provider to settle the outstanding debts. One full time and one part-time professional staff, a volunteer worked on the scheme. The way of working with these households was different from the regular method; the backbone of the pilot activities were home visits and personal contacts with the clients. Not surprisingly, the target group was composed of households with higher risk of poverty: Close to half of them lived with children, the same share was largely dependent on social transfers, and half of them had heads of households over 40. Nearly all tenants had accumulated further debts beyond outstanding rent payments, half of them for the second or further occasion. Over 40 percent of the households were migrants who were facing difficulties both with language and with gathering information about services and transfers in Germany.

According to the non-profit provider's field experience, there were four groups of tenants: (1) tenants who paid their outstanding debts when they saw that the personnel followed up with them and regularly requested to cooperate; (2) migrants and others who were not able to understand the administrative procedures for repayment and requested additional help; (3) tenants with psychological problems and other challenges who had to be visited more often and for whom a step-by-step process was needed to gain their trust; (4) households with very fluctuating incomes, where no income stability could be anticipated. A large majority of the households could be helped at an early stage of the rent arrears (approx. €760 each), allowing for enough time to prevent eviction. Altogether, approximately 90 per cent of the clients got involved in counselling, although for over a third this involvement lasted only for a couple of weeks. One important tool offered by the non-profit provider was assisting households re-plan their financing. It turned out,

however, that close to half of the cases did not need that, a further quarter were not ready to engage with this service; and it was only the remainder that made use of this service. A commonly reported experience of the service provider was that tenants tended to underestimate the seriousness of their problems, and after the crisis had been resolved, tenants carried on the budgeting strategies applied before the intervention. Also, once the crisis had been tackled, tenants tended to stop dealing with the indebtedness issue.

The evaluation points out that there seemed to be various “success” elements of the scheme; these included tailor-made individual services; assertive and repeated contacts and home visits; low levels of bureaucracy; trust based on individualized engagement; and that the staff were generally well-informed about procedures within and beyond debt management. As a result, 90 per cent of all tenants maintained their contracts, over 70 per cent regularly paid their rents, 50 per cent rescheduled their repayment, and over 17 per cent cleared up all outstanding debts. The focus group discussions, which involved the provider and the mainstream debt service’s staff assessing the potential impacts of the scheme, indicated that a quarter of all participating households would have been evicted without the tailor-made mobile service they got. Thus, there were considerable savings made when the investment put into running the program and the costs that would have arisen if the scheme had not run are compared.

To sum up, the scheme contained mainly secondary prevention measures; counteracting evictions as the selected sample of the households was already at imminent risk of homelessness because of rent arrears (Busch-Geertsema and Fitzpatrick, 2008). The mobile service’s strength, as opposed to the mainstream provision, was that it incorporated “tenancy sustainment/floating support (for households with high support needs whose actions, e.g. failure to pay rent or anti-social behaviour, place them at risk of homelessness through eviction)” (Pleace *et al*, 2011, p.49). The evaluation itself tried to apply a robust mixture of methods to uncover the perspectives of a diversity of stakeholders engaged in the process. Thus, the research report can be a useful reading for municipal officials and social housing providers designing debt prevention and management schemes, and follow-up procedures for such services.

Busch-Geertsema, V. and Fitzpatrick, S. (2008) Effective Homelessness Prevention? Explaining Reductions in Homelessness in Germany and England, *European Journal of Homelessness* 2 pp.69-95.

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