# **Huntingdonshire District Council**

# HOMELESSNESS REVIEW & STRATEGY

September 2017

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#### Introduction

The Council is required to review homelessness within the district and update its Homelessness Strategy every five years. This strategy comes at a time of increasing rates of homelessness both locally and nationally as well as the introduction of a new legislative homelessness framework due in April 2018.

In preparation for the implementation of the Homelessness Reduction Act the Council, together with our Cambridgeshire local authority partners, have successfully bid for funding to trial new ways of working across a range of organisations, to try and provide earlier assistance for households that may face the risk of homelessness. This strategy highlights our work as part of this Trailblazer project and underlines the Council's commitment to try innovative ways of working to find the best solutions to help prevent homelessness wherever possible.

The legal framework that we must consider when preparing this strategy is contained within the Homelessness Act 2002. The Act requires all Councils to formulate a Homelessness Strategy and in preparing this they must carry out a review of homelessness in their area. The strategy must then:

- address the causes of homelessness in the area;
- introduce initiatives to prevent homelessness wherever possible;
- provide sufficient temporary accommodation for those households that are or may become homeless; and
- ensure that appropriate support is available for people who have previously experienced homelessness in order to prevent it happening again.

The Council recognises the devastating effect that homelessness can have on households and that good quality housing providing a stable and secure home environment contributes to the health and wellbeing of our residents. The Council has included within its strategic priorities, contained within the Corporate Plan 2017-18, objectives and key actions that support the work that will flow from this strategy to help address homelessness:

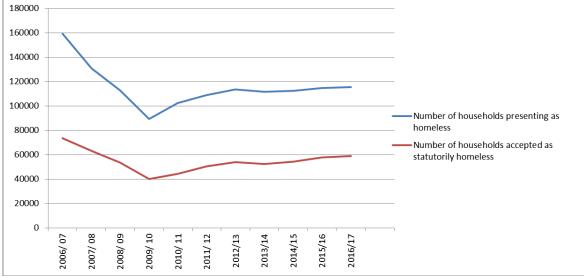
Strategic Priority:	Enabling Communities	Delivering Sustainable Growth
Objective:	Support people to improve health and well-being	Improve the supply of new and affordable housing, jobs and community facilities to meet current and future need
Key Action:	Prevent homelessness where possible by helping households to remain in their current home or find alternative housing	Ensuring an adequate supply of housing to meet objectively assessed needs

#### Corporate Plan 2017-18:

#### Homelessness in Context - The National Picture

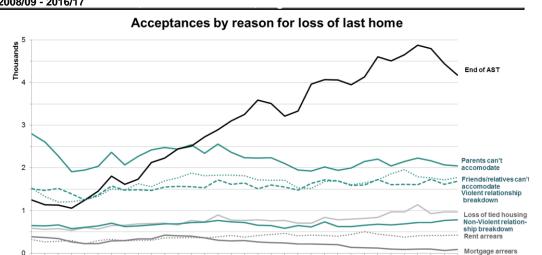
The number of households approaching local authorities for assistance as homeless has increased from a low point in 2009/10, with councils in England accepting 40,200 households as statutorily homeless that year compared to 59,090 in 2016/17. This represents a 48% increase over a seven year period.

Although the growth of homelessness has been seen to be most significant in London, with a 92% growth in this period, the rest of England experienced a 34% increase in the number of households accepted as homeless over the same time period.



Graph 1: Number of Households presenting to Councils in England as homeless and the number then accepted as owed a main homelessness duty, 2006/07 onwards.

The most significant factor contributing to this trend is the number of households being evicted from private sector tenancies through no fault of their own. The last six years prior to the first quarter of 2017 has seen this becoming the cause of homelessness in 29% of cases whereas in 2009 it contributed to 11% of households accepted as homeless.



Graph 2: Households accepted as statutorily homeless by reason for loss of last home - for England between 2008/09 - 2016/17

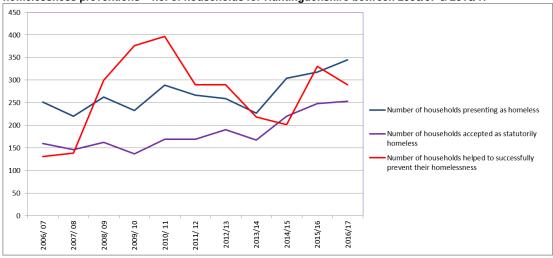
The doubling of the size of the private rented sector between 2002 and 2015/16 may be a contributing factor to this becoming a greater cause of homelessness. However, during the early years of this growth homelessness continued to decline as local authorities managed to successfully prevent homelessness by assisting households into private sector tenancies. The growth of homelessness from private sector tenancies correlates to the introduction of the welfare reform programme, in particular changes to the Housing Benefit system. The indication is that this has led to affordability becoming an increasingly significant issue, as more households facing the end of a private tenancy are unable to find an alternative without assistance of local authorities.

#### The Local Picture – a review of homelessness in Huntingdonshire

The trend in homelessness in the district has been similar to national trends, showing an increase in the number of statutory acceptances by the Council. The number of households accepted as homelessness increased from 169 in 2010/11 to 253 in 2016/17, a 50% increase.

As with the national picture, homelessness as a result of households being evicted from the private rented sector through no fault of their own is now the single biggest cause of homelessness and this has contributed to increasing rates of homelessness.

The welfare reform programme and continued increases in the cost of privately renting in the district has meant that more households see social/affordable rented housing as their only realistic option. This has undoubtedly contributed to the number of households applying to the housing register and approaching the Council for assistance when faced with homelessness. The lack of properties available within Local Housing Allowance rates in the private rented sector has meant that the opportunities to help households into this sector as a successful homelessness prevention strategy has reduced (see graph 3 below). This has affected households on low incomes as well as those not currently in employment.



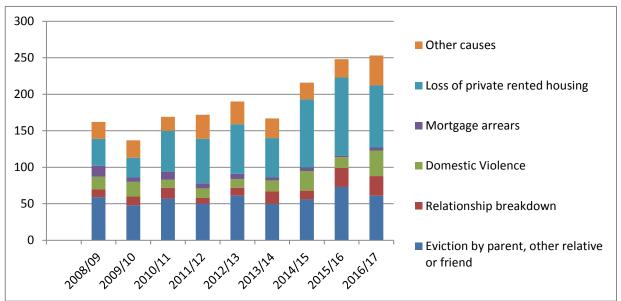
Graph 3: Total homelessness decisions, those that were accepted as statutorily homeless and successful homelessness preventions – no. of households for Huntingdonshire between 2006/07 & 2016/17

The wider impact of the welfare reform programme will potentially continue with the roll out of Universal Credit likely to be the next major event that may impact on housing implications for households in receipt of the benefit. Evidence considered by the Parliamentary Work and Pensions Committee suggests that where roll out has already taken place claimants are facing problems with increasing debt and a rise in rent arrears. This in turn has led to the threat of possession action by landlords as households struggle to make their rent payments due to delays in the receipt of their Universal Credit.

The Residential Landlords Association (RLA) has also reported issues with their recent survey of members showing that a third of private landlords with tenants receiving Universal Credit say they are owed rent. This is an increase of over 10% since last year and has the potential to further add to the growth in homelessness.

Significantly the RLA has highlighted to Government that these problems do not encourage landlords to house people needing to claim benefit – at a time when local authorities are working hard to encourage the private rented sector to work with them to help address increasing rates in homelessness.

The main causes of homelessness within the district are consistent with the national picture: eviction by parents, other relatives and friends and relationship breakdown (violent and non-violent) continue to be significant causes but as at the national level the end of private sector tenancies is now the single largest cause of homelessness and has been since 2010/11.



Graph 4: Households accepted as statutorily homeless by reason for loss of last home - for Huntingdonshire between 2008/09 - 2016/17

In terms of the type of households faced with homelessness, both nationally and locally approximately 70% are families either with children or where they are expecting their first child. This may lead to family upheaval with children being placed into temporary accommodation a distance from schools and families being moved away from their support networks.

Single people with mental health issues make up on average 8 to 10% of the households accepted as homeless, with people with a physical disability also making up approximately 8% of homeless households. There are no discernible trends with homelessness amongst differing household types and this picture is mirrored nationally. However, anecdotal evidence locally suggests that there are an increasing number of young people facing the threat of homelessness but successful prevention work with them, for example helping them into a placement in an appropriate supported housing scheme means that they may not appear in the homelessness statistics mentioned above.

#### New Ways of Preventative Working – The Homelessness Reduction Act

The Homelessness Reduction Act attracted Government and cross-Party support and gained Royal Assent in April 2017. The Act's main thrust is to refocus local authorities' efforts to prevent homeless. The Act has amended Part 7 of the Housing Act 1996 and its measures include:

- An extension of the period during which an authority should treat someone as threatened with homelessness from 28 to 56 days.
- Clarification of the action an authority should take when someone applies for assistance having been served with a section 21 notice of intention to seek possession from an assured shorthold tenancy.
- A new duty to prevent homelessness for all eligible applicants threatened with homelessness.
- A new duty to relieve homelessness for all eligible homeless applicants.
- A new duty on public services to notify a local authority if they come into contact with someone they think may be homeless or at risk of becoming homeless.

The Council fully supports this refocus on preventative measures and is preparing for the new duties that the Act will create when it comes fully into force, expected to be in April 2018. In preparation for this the Council, in partnership with the other Cambridgeshire local authorities, has created a Trailblazer programme looking at the best ways to re-define our prevention activities bringing these in line with the Act's new duties.

#### The Homelessness Trailblazer Project

Partners from Cambridgeshire and Peterborough prepared a bid for funding through the Government's Trailblazer scheme in September 2016. The vision of the partnership is that "by empowering all public facing staff to identify the risk of homelessness and work together to prevent it, we make homelessness the "unacceptable outcome".

The partnership was awarded £736,400 of funding early in 2017 to cover a two year pilot which will deliver four distinct strands of work to improve homelessness prevention. These are:

## 1. A new homelessness prevention network that will:

- prevent homelessness upstream, including people who are not in 'priority need'.
- cement collaboration between all public sector agencies and partners to prevent homelessness.
- help staff identify early warning signs of homelessness and find new ways to prevent it.
- make sure every interaction counts.

## 2. A landlord rent solutions service.

As the loss of private rented accommodation is the single largest cause of homelessness this service will:

- provide a 'rent solution' service to help landlords maintain tenancies, resolve tenancy problems and reduce evictions which are leading to homeless acceptances.
- aim to attract landlords to use our trailblazer delivery vehicle through these interactions (see the business development service below.

# 3. A Business development service.

As securing private rented accommodation is one of the main ways to prevent homelessness locally the new Business Development Service aims to:

- help bring more good quality, affordable and suitable private rented homes into our housing market and help bring any less popular housing into better use, working in harmony with social lettings agencies and private sector leasing schemes.
- increase the supply of affordable housing options for households in need, co-operating with existing offers and exploring making furnished lets available.
- analyse existing data on rents, local housing allowance rates and housing turnaround times to identify any target areas.

#### 4. Expanded web resources.

Through this we aim to:

- expand our web resource to help residents and partner agencies.
- introduce a new integrated budgeting application for the Building Better Opportunities website.
- help people avoid homelessness using web resources and by building better inter-agency knowledge, referrals and links.

The purpose of the Trailblazer is to test new, innovative approaches to prevent homelessness and to help build Government's evidence on what works, in particular testing the effects of these approaches in different areas. The work programme is being monitored through the Cambridgeshire Regional Housing Board as well as through update returns to Government and will feed into an evaluation of the different ways of working and the successes they deliver.

## The Prevention Toolkit

The Council recognises that the prevention of homelessness by either assisting to keep a household in their current home, or helping them find a new home before homelessness occurs, provides the best outcome. These prevention principles have been applied for many years and have provided many successful outcomes. The challenge is to review, refine and where necessary reinvent prevention options to continue to provide successful outcomes and the Trailblazer project will help with this process.

The Council already has a number of prevention measures within its 'toolkit' and these are still relevant given the main causes of homelessness. They include:

- A Court Advocacy service to help households defend possession claims, for example on grounds of mortgage arrears and rent arrears. The purpose of the service is to ensure that all steps are taken to try and resolve the issues so that the household can remain in their home and that eviction and repossession are the very last resort.
- Homelessness Prevention Grants and Loans the Council considers making these types of payments through its Homelessness Prevention Budget where homelessness can be prevented and this provides the best outcome for the family, providing a longer term, affordable solution. It can be used in a number of different situations, for example, to help clear small amounts of arrears to stave off Court possession action, or to help a homeless household with some of the upfront costs of securing a tenancy if this is preventing them from taking up an offer that prevents or resolves their homelessness.

The use of preventative payments from a variety of public sector bodies is something that the Trailblazer project will look at developing, to supplement the use of Homelessness Prevention Grants. For example, where homelessness would result in a higher cost to the public purse compared to the imaginative use of prevention payments.

- Discretionary Housing Payments helping clients apply for 'top up' payments where they may have a shortfall between their Housing Benefit entitlement and their rent. Use of these payments may make a property more affordable to a household in the longer term or be used as a short term payment to meet costs to give the household time to find a more affordable home.
- Access to debt management/budgeting services the affordability of your home and managing your household budget so that you are able to meet the priority outgoings of your rent or mortgage is often one of the biggest challenges faced by many households. Many of our customers often face affordability problems when it comes to their housing and this is often linked to wider debt problems. Although the Council does not provide budgeting or debt management advice it is able to refer to other specialist agencies that can work with households on these issues. This includes

organisations such as the CAB who are co-located in the Council's main building. The Trailblazer programme will look at how access to these types of services may be increased given the relevance to helping meet the prevention agenda. This will be particularly important given the potential increase in problems faced by our customers as a result of the roll out of Universal Credit.

- Negotiation and mediation with family and friends although evictions by family and friends is no longer the largest cause of homelessness in the district it is still a significant cause. Where there are issues that have led to a breakdown in relationships resulting in potential homelessness, the Council will negotiate with the family or friends to try and come to a 'managed' move on and try and alleviate the homelessness crisis. The Trailblazer programme and wider working with other agencies that are engaged with families will help identify where these types of relationship breakdowns may occur – allowing earlier interventions across a range of agencies to try and prevent a homelessness situation developing.
- Rent Deposit & Rent In Advance Scheme the Council is able to provide a loan or bond to households threatened with homelessness to help with the up-front costs that may be preventing them from taking on a private sector tenancy. The Council has assisted significant numbers of households with this scheme over a number of years but the affordability issues for many households on low incomes, together with increasing landlords' reluctance to take on tenants that may be claiming Housing Benefit, means that the scheme is not helping as many households as previously. The scheme, together with the wider 'offer' of support or services that the Council may provide to private landlords and agents, will be reviewed as part of the Trailblazer programme.

The examples above are not an exhaustive list of the prevention measures and we will review these to ensure that they are relevant to the changing homelessness situations that households face. A further challenge is to highlight earlier 'warning signs' of potential homelessness, particularly with improved partnership working with other organisations, and this forms a major part of our Trailblazer programme.

Earlier interventions, rather than attempting these at the point of crisis, will help increase the chances of a successful outcome. The commitment from our Trailblazer partners to recognise that homelessness is the unacceptable outcome for all our customers is key to this success.

To help embed this with all partners the Trailblazer programme will use the tried and tested social care principles of forming a 'team around the family'. This will involve a team of professionals coming together to problem solve the issues that the household faces and produce a prevention plan ensuring that the right professionals are engaged with distinct pieces of work with the family at the right time. Having well defined pathways and referral mechanisms between all professionals working with households will help us achieve this.

## Helping People Find A New Home

Where it is inevitable that someone will lose their current home and all appropriate prevention measures have been exhausted then it is important to consider what options are available to help that household find a new home. Ideally, if time allows this should be in advance of actual homelessness so that a crisis situation can be avoided. This should include all tenure options from privately renting, to home ownership options, to social renting.

Realistically, especially for many households on low incomes or not currently in employment, housing options are limited because of affordability problems. Social rented housing or the least expensive end of the privately rented market are the only options. It is essential that our housing market provides for these needs and the Council's Housing Strategy sets out the need for housing growth together with a high level of need for new affordable housing. The Housing Strategy commits the Council to exploring how to achieve this including whether new affordable housing can be provided on sites which the Council owns and/or whether the Council should create a private housing company or joint venture to facilitate the delivery of new affordable homes.

#### Accessing the Private Rented Sector

As outlined earlier, the Council's Rent Deposit and Rent In Advance scheme can assist homeless households with some of the up-front costs associated with taking on a private sector tenancy. The Council is committed to funding this scheme into the future as helping households into this tenure is still seen as one of the main options that help meet the housing needs of the district. This in conjunction with the delivery of greater numbers of genuinely affordable properties of this tenure, possibly through Council interventions in the market, will be key to providing realistic housing solutions for homeless households.

Partner local authorities within the Trailblazer partnership are moving towards a range of housing options provided through Council owned housing companies and social lettings agencies. The Council has access to accommodation provided through Cambridge City Council's Single Homelessness Service, into accommodation managed under their social lettings agency, Town Hall Lettings. The effectiveness of this option in meeting the needs of our single homeless customers will be reviewed as under the new Homelessness Reduction Act the provision of options for single people with no priority need under the legislation will be just as important as meeting the needs of those households that do have a defined priority need.

#### Access to low cost home ownership options (LCHO)

Low cost homeownership options will be considered as part of the full range of housing options for households threatened with homelessness. The available LCHO products are marketed and publicised through the zone agent, Help to Buy East, and are considered as part of a household's options list if appropriate. Although LCHO properties offer limited opportunities to homeless households in terms of helping with preventions, mainly due to affordability problems, they are delivered as part of the affordable housing element on new build sites and form part of the Council's overall Housing Strategy to deliver increased numbers of affordable housing properties.

# Access to social rented housing via the Home-Link scheme

Given the affordability problems of privately renting and home ownership, many households faced with homelessness see the social rented sector as the only remaining realistic option. Households that are under the threat of homelessness and those where the Council then accepts a duty to help with settled housing are prioritised for housing under the Council's Lettings Policy. This leads to an offer of social rented housing in order to help the household into a more settled property, thereby resolving their homelessness.

The availability of suitable numbers of social rented properties through our housing association partners plays a vital role in helping households accepted as homelessness into settled homes. The number of social rented properties fluctuates from year to year and depends upon vacancies arising within the existing social rented stock in the district together with the number of new build rented properties being delivered.

Over the life of the previous strategy the number of new build social rented properties built each year varied from in excess of 300 new build completions in 2009-10 and 2010-11 to 60 or less in three out of the following four years. This reduction in the rate of new build properties was as a result of the economic down turn with developers not bringing new sites forward for delivery. It had a significant impact on the Council's ability to help homeless households by reducing our opportunities to make offers of accommodation in advance of homelessness and leading to increased numbers of households in temporary accommodation staying there for longer.

The Council's Housing Strategy prioritises the delivery of larger numbers of new affordable properties with the recognition that a significant proportion of these must deliver rented accommodation in order to meet the needs of households on the housing register including those that are homeless.

# **Temporary Accommodation**

The Council has a duty to provide certain homeless households with temporary housing whilst it attempts to help them resolve their housing difficulties. As with many high demand areas, the limited number of social rented properties available for letting and the increasing demands on these properties leads to homeless households having to spend longer than would be hoped for in temporary accommodation. Reducing the use of temporary accommodation and minimising the length of time households have to stay in this accommodation will remain a key priority for the Council in this Strategy.

The previous Homelessness Strategy recognised the early signs of increasing rates of homelessness together with a reduction in the number of social rented properties becoming available and that these factors would potentially lead to higher numbers of households staying in temporary accommodation for longer periods. Unfortunately, these trends continued to develop and as a result the

Council, as with many of local authorities across the country, has had to increase the number of temporary properties available to it in order to accommodate the homeless households seeking assistance.

As at the beginning of 2011-12 there were 76 households placed in temporary accommodation by the Council under a homelessness duty, with 20 of these being in bed and breakfast (B&B). At the beginning of 2017-18 this had increased to 129 households with 30 of these being in B&B and a further 7 in nightly paid self-contained accommodation. Over this period the Council has brought on line a number of alternative temporary accommodation units with our housing association partners to cope with this increasing demand.

The Council is committed to increasing the supply of new affordable housing and will also consider that a proportion of these units may need to be designated as temporary accommodation. A balance will, however, need to be reached between delivering sufficient numbers of settled homes to allow households to move on from temporary accommodation whilst at the same time ensuring that sufficient numbers of temporary units are provided to meet the increasing rates of homeless households that may have to be provided with this type of accommodation.

Of the Council's current supply of temporary accommodation, the Metropolitan Housing Association owned scheme at Coneygear Court provides the largest number of units at one location – 30 units with a mix of self-contained flats together with a main block of studio apartments with shared facilities. Metropolitan and the Council are considering the long term future of this scheme and have begun a project to consider options for its refurbishment, redevelopment, or re-provision elsewhere. This project, together with commitment to increase the number of temporary accommodation properties through the new affordable housing programme, will play an important part in making sure that the Council provides sufficient numbers of temporary properties, thereby reducing its reliance on the use B&B and nightly paid accommodation.

# **Risks/Barriers to Success**

The Council's Housing Strategy identifies certain risks or barriers to successfully delivering on our priorities, particularly delivering new housing growth which in turn will deliver higher rates of affordable housing. As highlighted in this Homelessness Strategy, although it is not the only solution to homelessness prevention, delivering sufficient levels of affordable rented housing is one of the key ingredients to helping resolve the needs of many households faced with homelessness. Therefore not delivering new affordable rented housing at appropriate rates will impact our ability to assist those households threatened with homelessness.

The Government's welfare reform programme has also been attributed to having an impact on rates of homelessness, particularly the increase in homelessness as a result of private sector tenancies being brought to an end. A succession of reforms to the Housing Benefit (HB) system, including the reductions in the amount of Local Housing Allowance payable since April 2011 have affected the affordability of this sector for households reliant on the assistance of HB. This has added to the number of households approaching Council's for assistance as social rented housing is seen as the only affordable tenure available to them.

Further welfare reforms, including the roll out Universal Credit and restrictions to the amount of HB for single people below the age of 35 years may potentially lead to higher levels of homelessness due to affordability issues and problems with arrears. The reform affecting HB claimants below the age of 35 years may also limit the Council's ability to assist with an offer of affordable rented housing. The rate of their HB entitlement will be below the rent levels of many social rented properties that they would otherwise be eligible for. This may mean that even the most affordable of tenures would be beyond the financial reach of certain single people if they are reliant on Universal Credit or the HB system to help them pay their rent.

Government policies aimed at helping people into work so that they are not as reliant on the benefit system will be key in helping them address their housing needs. The risk is that households are not able to find employment at a level that helps them afford housing in the area. We will, however, explore opportunities to work closely with the Job Centre Plus, which is due to be located in the Council's main building, to promote work opportunities for our customers which in turn may increase their options for accessing housing that they are able to afford.

The full impact of future welfare reforms will need to be assessed as they emerge so that appropriate prevention measures can be investigated.

# Homelessness Strategy Action Plan 2017

Strategic Priority – Enabling Communities Key Action - Prevent homelessness where possible by helping households to remain in their current home or find alternative housing				
	Action	Lead Team	Timescale	
1	Implement the new regulations arising from the Homelessness Reduction Act 2017.	Housing Needs	By April 2018	
2	Review the existing prevention toolkit options to ensure that relevant and effective in context of homelessness causes.	Housing Needs	By June 2018	
3	Agree defined pathways and referral mechanisms between key partners to ensure multi agency working towards homelessness prevention.	Housing Needs and Trailblazer Project	By December 2017	
4	Increase the provision of temporary accommodation by providing an additional 10 units per year to help meet the needs of homeless households.	Strategic Housing and Housing Needs	March 2018	
5	Review, with registered providers, the long term viability of temporary housing schemes within the district and prepare an options report for Scrutiny Panel examining the implications of rent caps on social tenancies and Housing Benefit subsidy changes.	Strategic Housing and Housing Needs	Options report prepared by March 2018	
6	Review the effectiveness of the Single Homelessness Service in meeting the needs of non-priority need individuals to determine future funding levels.	Housing Needs	February 2018	
7	Review the Council's Lettings Policy in light of the implementation of the Homelessness Reduction Act.	Housing Needs Home-Link Partnership	By March 2018	
8	Prevent homelessness where possible by helping households to remain in their current home or find alternative housing. Target of 220 successful preventions.	Housing Needs	Annual target for 2017/18	
9	Average length of stay of all households placed in B&B accommodation to be kept below 6 weeks.	Housing Needs	Annual target for 2017/18	

Strategic Priority - Delivering Sustainable Growth Key Action - ensuring an adequate supply of housing to meet objectively assessed needs					
	Action	Lead Team	Timescale for completion		
10	Prepare an options paper on different models of housing companies and joint ventures to enable the council to explore the value of creating a Housing Company or entering into a joint venture to facilitate the delivery of affordable housing.	Transformation Project	End of December 2017		
11	Work in partnership with the developers and housing associations to positively influence the development of the large strategic sites at Alconbury Weald and St Neots.	Planning Policy, Strategic Developments and Strategic Housing	Ongoing		