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| MEETING: | ADULT SOCIAL CARE & STRATEGIC HOUSING SCRUTINY COMMITTEE |
| DATE: | 14 DECEMBER 2009 |
| TITLE OF REPORT: | HOMELESSNESS PREVENTION AND ALLEVIATION APPROACHES |
| PORTFOLIO AREA: | OLDER PEOPLE, SOCIAL CARE ADULTS |

CLASSIFICATION: Open

Wards Affected

Report is for information only.

Purpose

To inform the Committee of the measures used to help prevent homelessness in Herefordshire.

Key Decision

This is not a Key Decision.

Recommendation

THAT: the Committee notes the range of interventions used by Strategic Housing Services to prevent homelessness in Herefordshire

Key Points Summary

- Homelessness and Housing Advice Services in Herefordshire focus activity towards the prevention of homelessness
- Through the use of a Homelessness Prevention Fund and utilising grant from the Department for Communities and Local Government the service has a range of initiatives in place which aim to prevent homelessness
- The activities of the Homelessness and Housing Advice Team are assisted by a range of Low Cost Home Ownership and Housing Options Schemes operated by the Housing Needs and Development Team.

Alternative Options

1. None. This report is for information only.

Reasons for Recommendations

2. Scrutiny Committee requested at its meeting of 27th July 2009 that a report be presented to Committee on the various schemes that the Council run to alleviate homelessness.

Introduction and Background

3. The Council has a statutory duty to assist homeless households and those threatened with homelessness under the Housing Act 1996 and the Homelessness Act 2002. The Council also has a duty to assist Children's Services where ever possible in the discharge of some of their duties to 16 and 17 year olds who are homeless, under the Children Act 1989. Some of the work undertaken by the team will involve carrying out assessments in accordance with the homeless legislation. A good deal of work will involve trying to prevent homelessness by negotiating with a wide range of individuals, organisations and partners.
4. As such front line staff in the team need to have a wide range of skills and knowledge so that they can carry out their duties effectively and a number of practical interventions which can be used to try and prevent homelessness.

Key Considerations

5. The Homelessness Strategy and Services team have a range of tools and initiatives to assist in the prevention of homelessness. These are as follows:-

- a) **Rent Deposit Scheme – Homeless Prevention Fund** - The purpose of this scheme is to assist those people who are eligible for assistance and are considered to be at risk of becoming homeless secure a property in the private rented sector. The scheme currently covers the deposit and the first month's rent. However, having recently reviewed the scheme the intention is to replace the deposit with a bond, which is a written undertaking to cover any wilful damage to the landlord's property up to the value of the usual deposit. This will enable prevention staff to assist more people with private sector accommodation within available budgets. From April to date the Homelessness and Housing Advice Service has assisted with the following:-

Deposits x 81 = £42,032

Rent in Advance x 81 = £37,966

- b) **Other Homeless Prevention Fund Payments –**

- Good will payments – these can include small regular payments to friends and family who undertake to provide short-term accommodation for a homeless household pending either suitable temporary accommodation being located or a permanent offer of accommodation being made. This approach is far more cost effective than placing a household in costly and inappropriate Bed and Breakfast Accommodation. A total of 134 payments have been made for this purpose since April 2009 at a total value of £3,789.
- Loans for arrears – a number of households who present as being at risk of homelessness have rent or mortgage arrears and loan arrangements funded through the prevention budget can enable possession proceedings to be halted. 12 households have benefited from this scheme since April at a total cost of £8,266.31

- Incentive payments – payments can be made available to incentivise private sector landlords to assist a household in need or hold property for a household for a period.
- c) **Court Desk** – The Citizens Advice Bureau has been provided with funding of £10k, awarded to Herefordshire by the DCLG to operate an Advice and Advocacy service at the County Court for those people who are being evicted from their homes, whether their accommodation is owned or rented. Users of the service can approach the court desk before the date of their hearing as well as on the day and receive assistance with seeking suspension of possession whilst, for instance, other repayment arrangements are investigated.
- d) **CLG Funding for Loans to Prevent Repossessions** – The DCLG have provided Herefordshire Council with a grant of £57K to prevent repossessions in all tenures. DCLG have allowed us discretion as to how we manage use of the grant so long as it is broadly used for the purpose it was intended. Some of the funding has been earmarked to support the processing of Mortgage Rescue cases. Work is underway to write an internal protocol for using the grant, however the main thrust of the protocol will be that the money will only be used where it can be demonstrated that prevention will be long term or permanent and that everything has been done to prevent eviction. The money will mainly be treated as a loan rather than a grant, in order to achieve maximum use. In the case of mortgaged property investigations are underway as to whether it would be cost effective to apply a Legal Charge to the property.
- e) **CAB Debt Advice** – The Citizens Advice Bureau has also been provided with funds in order to increase their capacity to provide debt advice to members of the community who are in housing difficulty. Debt has a substantial knock-on effect when people are weighing-up what repayments to prioritise. Rent and mortgage are often the last and most costly items of expenditure to be paid when people are struggling to make ends meet. However it is the non payment of rent or mortgage that will often result in homelessness. Provision of good quality, targeted debt advice therefore has the benefit of educating people as to the priority they should give to housing costs, as well as being able to negotiate with other creditors to reduce or freeze interest, or even write off debt where this is possible. As part of the process out-goings are reduced and maximum take up of benefit or income is facilitated to help people.
- f) **Mediation** – There is currently a mediation service to help to reconcile families who are in dispute with each other. The role of mediation is to act as an independent party that can arbitrate and to an extent counsel both parties in order to prevent homelessness by achieving reconciliation. Even were homelessness cannot be prevented, a positive outcome would also be improving family relationships, and thus increasing the chances of tenancy sustainment by increasing access to the family network. This is particularly important in terms of preventing homelessness amongst young people living at home.
- g) **Early Intervention** – There is evidence to suggest that young people who experience homelessness as part of a family are more likely to suffer repeat homelessness in adult life. In a bid to address these risks early, Strategic Housing provides funding to the Supported Housing for Young Persons Project (SHYPP) to provide interactive learning sessions on housing and homelessness with schoolchildren in a number of targeted schools. The sessions are run by housing support workers and young people who have experienced homelessness and encourage children to explore the realities of homelessness and better prepare for independent living. In the longer term this approach should improve the outcomes for a number of young people who would otherwise enter the homelessness system.

- h) Working Protocols** – Working protocols have been established with key partners which aim to set out how each organisation will assist in the prevention of homelessness. An example of this is the RSL protocol under which RSL's have agreed to notify the Homelessness and Housing Advice team when a household is at risk of becoming homeless on account of, for instance, rent arrears or anti-social behaviour.

Changes Being Implemented to Service Delivery

6. From the 2nd November 2009 the service has been piloting a different approach to service delivery. In place of the Housing Options Officers, Prevention Officers, and Homelessness Officers, there is now have a generic team of 8 Housing Advisor's who undertake a number of duties within the team, but also combine the roles of homeless prevention and homeless assessment.
7. This means that instead of a customer being dealt with by 4 different people during the course of their involvement with the service, they now see a maximum of 2 people, the last one being their allocated named officer who will try to prevent their homelessness where possible, but if prevention is not possible carry out a homelessness assessment.
8. There is now a daily drop-in service in addition to a telephone service ensuring immediate access to customers needing advice in the first instance. Both the drop-in service and contact by telephone are put through a triage process in order to prioritise and allocate cases to an appropriate officer. Cases are allocated on a daily basis to Housing Advisors, who then arrange to interview the customer either at Garrick House or at home, or give sufficient advice over the phone to resolve their problem.
9. As a result of the changes currently being piloted the workload of the team has increased significantly and the number of staff directed to frontline roles has been increased from 5 to 8 to accommodate the increase in customers being seen.
10. Prior to the change in service delivery the team received an average of 15 prevention cases per week. The changes that are being piloted have made the service more accessible to customers and as such the average number of new cases per week has increased to 32. In the longer term this is expected to ensure more households are supported away from homelessness, therefore reducing the numbers presenting in more extreme crisis whose homelessness can be more difficult to prevent.
11. The team currently have a total of 339 on-going prevention cases at varying stages.

Housing Options

12. There are currently a wide range of initiatives operated by the Housing Needs and Development Team that can be utilised to support the work of the Homelessness and Housing Advice Team and which assist in the reduction of homelessness and reduce the numbers of households in, for instance, Bed and Breakfast accommodation.

1) **Bringing Empty Properties back into use**

Target for 2009/2010 110 properties of which 40 properties will have been empty for more than 6 months

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| <u>Total Capital Budget 2009/2010</u> | £300,000 |
| Financed by | |
| Housing Capital Reserves | £100,000 |
| Private Sector Leverage | £ variable |
| Corporate Capital Funding | £200,000 |

properties back into use. Targeted to those properties that have been empty for more than 6 months and where the owner has not demonstrated any clear plan to bring the property back into use.

Progress to date – Whilst no orders have been taken out to date there are 3 properties being actively considered for EDMO action. This reflects the positive work that is being undertaken to pursue a range of options for bring empty property back into use. Once EDMOs have been pursued, the property is returned into use prior to taking formal action.

- c) New Schemes due to be piloted - to maximise access to the private rented sector by homeless households, those at risk of homelessness and tenants on the waiting list for Housing Association stock.
- d) Shadow Leasing Scheme – aimed at properties that are in good condition which are in an area of housing need. The scheme is for the council to “shadow” the tenancy for 12 months and assist the landlord to ensure the arrangements operate smoothly. This involves liaising with tenants/landlords to ensure that tenancy agreements are met, rental payments are maximised and that any antisocial behaviour is dealt with immediately. The properties can be managed by the Estate Agent, owner or a housing association. There are 2 options:
- Option 1 – a 6 month tenancy is signed between the tenant and landlord and the council will guarantee the rental for this period, together with on going support to both landlord and tenant. If the landlord is happy with the arrangements after 6 months a new agreement can be entered with less support from the council for the next 6 month period. At the end of the 12 months, the landlord takes on full management and the tenant remains
 - Option 2 – as above, but the initial 6 months is used by the council to discharge its statutory duty to provide temporary accommodation, through leasing arrangements. After the 6 months, a 6 month assured-shorthold tenancy can be agreed between the landlord and tenant and the council provides ongoing support for a further 6 month period.

It is anticipated that the schemes should require little budget provision, although this is still being investigated.

2. Low Cost Home Ownership

There are a range of low cost home ownership schemes currently being operated, but the council is directly involved as detailed below

Targets 2009/2010 – contributes towards the delivery of 220 Affordable homes

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| <u>Total Capital Budget 2009/2010</u> | £2,700,000 |
| Financed by Housing Capital Reserves | £ 400,000 |
| Private Sector Leverage | £1,200,000 |
| Corporate bid | £1,100,000 |

Estimated number of units to be brought back into use with funding - 25

Progress to date - 21

- **Do It Yourself Shared Ownership Scheme (DIYSO)** – Assists those in housing need to gain a foot on the housing ladder, who would otherwise have no alternative but to seek rented accommodation through Home Point. Operated in partnership with Elgar Housing Association, who purchase the property and lease a % back to the household, charging a rental income. The households must be able to secure a mortgage and/or have sufficient lump sum to purchase between 25% and 75% share.

Total budget for DIYSO – £600,000 (excludes private finance) estimated to provide 10 properties

Progress to date – 8

- **Local Mortgage Rescue Scheme** – Assists families experiencing financial difficulties to remain in their own home/support networks. The financial circumstances can be experienced through changes in employment circumstances or a relationship breakdown. Operated on the same principles as DIYSO it helps prevent homelessness or one or more of the household members. Priority is given to those where the council is likely to have a statutory duty under the homelessness legislation and temporary and permanent accommodation is likely to be sought.

Total budget for Local Mortgage Rescue - £900,000 (excludes private element) estimated to provide assistance to 15 households.

Progress to date – 13 households

- **National Mortgage Rescue Scheme** – introduced by central Government and incorporates a range of measures to prevent repossessions and help families to remain in their own home. Measures offered/available are based on the individual needs of the household and can range from negotiating with lenders to suspend possession proceedings, providing loans to clear arrears to prevent court action through to offering interest only mortgages and purchasing back the property as a last resort. The council work in partnership with Elgar housing association who are able to access funding to secure the property from repossession.

There is no overall budget to which the council is responsible for.

Progress to date – 1 completed with 2 further applications to be completed

Community Impact

13. None, this report is for information purposes only

Financial Implications

14. The future funding of a number of the schemes outlined above will be dependent upon the success of funding bids to the Council's Capital Programme

Legal Implications

15. None, this report is for information only.

Consultees

17. None, this report is fro information only

Background Papers

- None