

Homelessness Prevention Action Plan 2013 – 2015

Introduction

Cherwell District Council launched its Housing Strategy 2012 -17 last year. It includes a Chapter (Chapter 5) on preventing homelessness, which forms Cherwell's homelessness strategy. www.cherwell.gov.uk/housingstrategy

The strategy states:-

"It is a statutory duty for a local authority to produce a Homelessness Strategy under the 2002 Homelessness Act. Instead of producing this as a separate document, Cherwell District Council has made the decision to produce Cherwell's Homelessness Strategy as a strategic priority under the broader Housing Strategy. This is so it is read as "part of the bigger picture" within Cherwell's Housing Strategy. Homelessness cannot be seen in isolation from the range of factors which both prevent and address it." Cherwell District Council's Corporate Business plan also recognises the risk of high levels of homelessness to the Council and the importance of continuing to target resources to homelessness prevention.

This Action Plan is an extension of the approach outlined in the Housing Strategy. It identifies the actions and targets for achievements. It sets out who is responsible for carrying out the actions and how this will be monitored.

Cherwell District Council accepts the challenge of continuous improvement and wishes to achieve the Gold Standard.

The Action plan is being written at a time of great change. For this reason we have decided that, although we will include information on resources, we will review the Action Plan after 12 months of operation.

Monitoring

A Homelessness Prevention Partnership is being established to monitor this Action Plan. Progress will be reported into the Executive on an annual basis.

National and Local Context

There are several known factors which could impact on levels of homelessness and demand for services in Cherwell.

Recent years have seen the needs of the most vulnerable groups become more complex. We have seen more approaches from families with complex needs, such as mental health issues and substance dependency. While the numbers remain relatively low their needs can be severe. See appendix 1 for a list of legislative and policy changes which have affected homelessness services.

1. Welfare Reform

Reforms to welfare benefits may place an increased number of people at risk of homelessness through financial stress leading to rent arrears.

The **social sector size criteria** means that residents who are under-occupying their homes and who rely on benefits for their rent payments will have deductions made from their benefit of 14% for one extra room and 25% for two or more. This will reduce household income and ability to pay rent and other bills.

The **benefit cap** means that single households benefit will be limited to £300 per week and for

larger households to £500 per week. A table in the evidence base shows that this will have an effect on households with 3 or more children. The largest households in the most expensive rental area in the district stand to lose up to £245 per week. The caps do not apply to single adults who work 16 or more hours per week or couples who work 24 hours per week between them.

The introduction of Universal Credit will bring about the **end of direct payment** of rent to social landlords for all except the most vulnerable. Demonstration projects have shown that this has led to an increase in rent arrears.

Localisation of Social fund. Crisis Loans have been replaced by local schemes from April 2013. The focus is on benefits in kind and this combined with the length of time for approval of any cash payments makes it harder for residents to access rent in advance. This has happened at a time when social landlords are increasingly demanding rent in advance payments and private sector landlords are increasingly reluctant to accept tenants in receipt of housing benefit.

Uprating of benefit will be governed by the Consumer Price Index (CPI) a lower rate than the previous Retail Price Index (RPI).

Local Housing Allowances (housing benefit amounts) used to be based on a market led calculation, but for the next 3 years, the amount will only increase by 1%, making a larger tranche of properties unaffordable for people who are dependent on benefits.

Discretionary Housing Payments (DHP) can be made at the Council's discretion to help with short term housing issues such as finding new accommodation. They do not represent a long term solution to housing finance difficulties. The Council has already experienced an increase in demand for DHP from its limited fund.

2. Localism

Council tax support

Support for residents to pay their Council Tax has been localised. Councils can devise their own schemes, but there is 10% less funding and people over pensionable age must be protected. In areas like Cherwell, with a high proportion of older people, this means a reduction in benefit for other residents. For 2013/14, Cherwell has chosen to maintain the former scheme.

Discharge of homeless duty into private sector

The Localism Act gives local authorities the power to discharge their homelessness duty through an offer of suitable accommodation in the private sector. Previously, although offers of private sector accommodation could be made, the homeless applicant could refuse them without risking their homeless duties.

Allocations scheme

Cherwell District Council has adopted a new Allocations Scheme, which will be implemented during 2013. Following the Localism Act and new guidance from government, it makes changes which mean that only people who have a local connection and are in housing need will be able to access the housing register. The aim of this is to be able to concentrate staff resources on those people who are most in need.

3. Gold Standard

Local Authorities are being encouraged by the Coalition Government to take up 10 challenges to show that their homelessness service reaches "Gold Standard". The Gold Standard challenge for homelessness services was issued to Local Authorities in April 2013. There are 10 challenges to meet to reach Gold Standard, which is based on self- assessment and peer review.

The **ten local challenges** posed to the sector are to:

1. To adopt a corporate commitment to prevent homelessness which has buy in across all local authority services
2. To actively work in partnership with voluntary sector and other local partners to address support, education, employment and training needs
3. To offer a Housing Options prevention service to all clients including written advice
4. To adopt a No Second Night Out model or an effective local alternative
5. To have housing pathways agreed or in development with each key partner and client group that include appropriate accommodation and support
6. To develop a suitable private rented sector offer for all client groups, including advice and support to both client and landlord
7. To actively engage in preventing mortgage repossessions including through the Mortgage Rescue Scheme
8. To have a homelessness strategy which sets out a proactive approach to preventing homelessness and is reviewed annually to be responsive to emerging needs
9. To not place any young person aged 16 or 17 in Bed and Breakfast accommodation
10. To not place any families in Bed and Breakfast accommodation unless in an emergency and for no longer than 6 weeks

4. No Second Night Out (NSNO)¹

NSNO began as a London based initiative, which is now being adopted by Local Authorities nationwide. There are 5 principles to NSNO

- o New rough sleepers should be identified and helped off the streets immediately
- o Members of the public should be able to play a referring role, and a website, phone app and hotline number (0300 500 0914) have been developed for them to do so.
- o Rough sleepers should access a place of safety and assessment
- o They should have access to emergency accommodation and other services such as healthcare
- o There should be reconnection to their local community unless there is a good reason not

Once received into a hostel through NSNO, people receive a "single service offer" which lets them know the services they can access to help with their needs.

The hostel provision in Oxfordshire is currently being re-commissioned with a new service due to start in April 2015. Cherwell has paid for emergency provision to be available in the hostels this winter (SWEP) when the requirements are met. (For more details see the Council's webpage on rough sleepers).

During 2013/14 an outreach service has been offered across Cherwell, funded by Central Government via the Buckinghamshire and Oxfordshire single homelessness project (BOSH). However, due to County spending cuts the commissioning process has been halted. It is also possible that in future, Cherwell District Council will have to make its own arrangements for emergency provision as well as severe weather provision. The outreach funding will come to an end in March 2014, so alternative arrangements will need to be made through our partners for outreach for rough sleepers.

Officers will continue to be aware of developments in this area and the need to develop a suitable response locally. Officers will continue to monitor the re-commissioning intentions of Oxfordshire County Council and update the lead member for housing and the Council accordingly

¹ <http://www.nosecondnightout.org.uk/>

5. Thriving Families

The Government's Troubled Families programme is badged locally in Oxfordshire as "Thriving Families". It seeks to provide a coordinated approach to the most chaotic families which cost the state huge sums of money as well as causing personal and societal upheaval. Often insecure or unsuitable accommodation is a feature of "thriving families" lives.

By working with the Thriving Families team and the resources they bring to the county, we can provide another tool with which to prevent homelessness.

6. Local information

People become homeless for a number of reasons. Over the last year (2012 – 13) in Cherwell, the most frequent reasons for homelessness were:-

- Parents no longer willing or able to accommodate
- Termination of an Assured Shorthold Tenancy
- Other relatives or friends no longer willing or able to accommodate
- Private sector rent arrears
- Violent breakdown or relationship, involving partner;

Action Plan

The Housing Strategy Action plan is the means of taking forward our strong homelessness prevention agenda. We have gone from high levels of homelessness and out of District placements to a situation where a limited number of homeless households are accommodated mainly in affordable temporary accommodation and all within Cherwell. The evidence which relates to the current situation has been assessed and informs this action plan.

This achievement has been possible through partnership working and a major focus on homelessness prevention. The causes of homelessness can be complex and varied, and an analysis of them is beyond the scope of this document. However, the challenges to success are listed in the Housing Strategy – welfare reform, reduced public spending and securing employment.

Groups who are more likely to experience homelessness are young people, people experiencing domestic violence and vulnerable adults, including those with substance misuse issues.

We will take this agenda forward through our partnership work with statutory and voluntary agencies; including a structured review of how services can meet needs in the changing circumstances we face. We will focus on the needs of single homeless people, vulnerable adults, young people and people who have experienced domestic abuse. Our successful forums, such as the Accommodation Panel will continue and be extended to include service providers working with all of these groups. We will be alert to changing needs due to the changing environment. Copies of the Action Plan are available online and on request from the Housing Team.

The actions are divided into three strategic areas – personal responsibility, personal resilience and personal health and wellbeing.

Personal responsibility

One of the drivers for Welfare Reform is to encourage people to take personal responsibility for their lives and lifestyle, including budgeting and realistic housing choices. At Cherwell District Council it is our strategic aim to enable people to participate in choosing their housing solutions by developing these skills.

Personal resilience

We recognise that some residents need support to achieve their housing goals and to avoid homelessness. It is our strategic aim to assist people in achieving personal resilience through education, employment and training, including opportunities through the Council's Build! self build programme

Personal Health and Wellbeing

Decent housing is a great contributor to personal health and wellbeing. For older people, people who have problems with their mental health or people with learning disabilities, there is now evidence that housing and housing related support services can deliver better outcomes at lower cost². In this key strategic area we seek to prevent homelessness by enabling residents to better cope with adverse situations including the risk of homelessness.

² Frontier Economics (2010) Report on Financial Benefits of Investment in Specialist Housing for Vulnerable People. Homes and Communities Agency : London.

Key strategic area 1		Personal responsibility	
Key objectives	Key actions and milestones	Resources	Gold Standard Challenge
Increase access to good quality homes in all sectors	<i>Investigate and enable innovative models of housing provision:-</i> <ul style="list-style-type: none"> ○ Build to rent ○ Rent-save- own ○ Cherwell's own development programme ○ RP development programmes 	HCA grant Registered Provider funds CDC recyclable grant Existing grant agreements	1, 2, 6
	<i>Cherwell Bond Scheme</i> Continue to work with private sector landlords to source properties for the Cherwell Bond Scheme and to develop and review the scheme	Existing resources Existing grant agreements	1, 6
Contribute to a financial inclusion strategy which focuses on what can be achieved in partnership and plans for the predicted effects of welfare reform	<i>Personal Budgeting</i> <ul style="list-style-type: none"> ○ provide debt and money advice to housing applicants ○ produce a pack for front line staff to use following training to offer advice and signposting for personal budgeting ○ find resources to offer a Rent in Advance scheme ○ Establish a Credit Union in Cherwell capable of offering "jam jar" accounts ○ Target those most in need of Credit union services to take up accounts ○ Review the award of Discretionary Housing Payments to ensure compliance with new guidance, while targeting people at risk of homelessness ○ Support residents to access mortgage rescue 	Homelessness prevention grant Existing grant agreements Existing resources Voluntary sector resources	1, 2, 3,4,7
	<i>Skills and training</i> <ul style="list-style-type: none"> ○ Build an operational working relationship with the Job Centre Plus manager 		1,2,3

Key Strategic Area 2	Personal resilience
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Key objectives	Key actions and milestones	Resources	Gold Standard Challenge
Provide support to members of vulnerable groups (including vulnerable adults, victims of domestic violence and young people); to avoid homelessness, be “housing ready” and maintain housing successfully	<p><i>Contribute to the re-commissioning processes and optimise provision in Cherwell for services within the</i></p> <ul style="list-style-type: none"> ○ Young People’s pathway ○ Domestic Abuse services ○ Single homeless people 	Existing resources Homelessness prevention grant Existing grant arrangements County Council funding	2, 4, 5, 9
	<p><i>Review service provision for vulnerable groups in the statutory and voluntary sector,</i></p> <ul style="list-style-type: none"> ○ to create better access to services across the district ○ to optimise value from the floating support service ○ evaluate partnership funding 	Existing resources Homelessness prevention grant Existing grant arrangements Voluntary sector resources	2,4,5
Offer opportunities for individuals to participate in improving their housing options	Offer an accredited pre tenancy qualification to housing applicants	Existing resources Homelessness prevention grant	2
	Offer skills training through housing development including exploring the potential of the Build! programme to enhance residents’ employment opportunities	Existing grant arrangements County Council funding	2,3,4,5
	Work with the Thriving Families service to offer opportunities to households to improve their housing options through addressing challenging behaviours, and issues which are affecting their ability to maintain a settled housing solution	Voluntary sector resources	2,3,4,5
	Work with partners to offer meaningful daytime occupation and volunteering opportunities Campaign to reduce begging		2,3,4,5

Key Strategic Area 3	Personal Health and Wellbeing
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Key objectives	Key actions and milestones	Resources	Gold Standard Challenge
Improve partnership working to develop and maintain services in a time of austerity, offering opportunities to develop expertise and share best practice, improve value for money and offer a co-ordinated approach	Provide forum opportunities for discussion and partnership working <ul style="list-style-type: none"> ○ single homeless forum ○ accommodation panel ○ young people's accommodation panel 	Existing resources Homelessness prevention grant County Council	2,5
	Participate in forum opportunities for discussion and partnership working <ul style="list-style-type: none"> ○ JATAC ○ MARAC ○ Joint Housing Steering Group ○ Oxfordshire Housing and Homelessness Group ○ Health and Wellbeing Board ○ Brighter Futures theme groups ○ Credit Union project group ○ Financial inclusion partnership ○ HSAG Reviewing and forming new groups if necessary	Existing resources Homelessness prevention grant	2
Work towards Gold Standard for homelessness services and continue to provide a high quality housing options service, focussing on homelessness prevention	Work with NHAS and the Oxfordshire Housing and Homelessness group to meet the Gold Standard and use the diagnostic peer review tool to improve performance	Existing resources	all
	Implement the new Allocations Scheme ensuring those in greatest need are prioritised for housing <ul style="list-style-type: none"> ○ Reassess Applications to achieve appropriate banding under the new scheme ○ Ensure applicants understand the new scheme ○ Train partners in the new scheme 	Existing resources	2
	Explore the options to secure funding for a Sanctuary scheme to enable victims of domestic violence to remain in their homes where safe and appropriate	Homelessness prevention grant funding Existing partnership funding	2
Work towards Gold Standard for homelessness services and continue to provide a high quality housing options service, focussing	Work with NHAS and the Oxfordshire Housing and Homelessness group to meet the Gold Standard and use the diagnostic peer review tool to improve performance	Existing resources	2

Key objectives	Key actions and milestones	Resources	Gold Standard Challenge
on homelessness prevention			

Appendix A

Changing Context for Homelessness Services (extract from Gold Standard Challenge NPSS toolkit helping Local Authorities develop homelessness strategies)

The list of developments in national policy contained in the box below pick out some of the key changes that have had – and will have – a direct impact on the way in which local housing authorities deliver allocations, lettings and homelessness services to their communities.

- Emergency budget – 22 June 2010
- Comprehensive Spending Review – 20 October 2010
- Localism Bill 13 December 2010
- Affordable Homes Framework February 2011
- New Homes bonus scheme
- Welfare Reform Bill February 2011
- Budget March 2011
- No Second Night Out London April 2011
- No Second Night Out nationwide July 2011
- Localism Act 2011
- Laying the Foundations – a Housing strategy for England November 2011
- Allocation of accommodation: Guidance for local housing authorities in England Consultation
- Welfare Reform Act 2012
- Social Justice – transforming lives – March 2012
- Budget March 2012
- Legal Aid, sentencing and punishment of Offenders Act May 2012
- Homelessness (suitability of accommodation order) (England) Order 2012 Consultation
- Allocations Code of Guidance June 2012
- Making Every Contact count August 2012
- The Allocation of Housing (Qualification criteria for armed forces) (England) regulations 2012 August 2012
- Supplementary Guidance on the homelessness changes in the Localism Act 2011 and on the Homelessness (Suitability of Accommodation) (England) Order 2012
- Homelessness (Suitability of accommodation order) (England) Order November 2012
- The Housing Act 1996 (Additional preference for former Armed Forces personnel) (England) Regulations 2012 November 2012

Appendix B

Cherwell Housing Options and Homelessness Report 1 April 2012 – 31 March 2013

The Housing Options Team continues to make prevention the main focus of our work and caseloads and case work solutions have increased again this year.

A&P Cases	Number Opened	Closed successful	
2012/13	1131	328	96 still open
2011/12	1127	358	
2010/11	944	333	
2009/10	1016	238	
2008/09	1264	270	

The team have been supported by the work of the Assessment and Re-housing Officers who deal with those not believed to be in priority need, offering advice and assistance, and referrals to the Cherwell Bond Scheme, CAB, Floating Support and Housing Providers.

The case loads continue to get more complex and the solutions more limited, but none the less the team have continued to keep up the excellent performance which has meant that those formally presenting as homeless has only represented **11%** of the cases loads of the team. Only **6%** of cases open to the Options Team went on to present as homeless.

In the financial year 2012/13 Housing Options Team took **127** homeless applications.

	2011/12	2012/13
Cancelled	2	1
Number of Presentations	124	127
Accepted	62	59
Non Priority	10	9
Intentionally Homeless	30	24
Not Homeless	20	27
Not Eligible	2	1
Pending	0	5
198 Referrals	0	2
Duty Presentations	72	58
Casework Presentations	53	69
TA Placements	87	84
B&B & Musketeer	73	67
Direct to Self-contained TA	14	17

The team has worked hard to limit the use of Temporary Accommodation and to take any homeless applications for open Advice Cases in a planned way. The success of this is limited by the amount of clients who presenting in crisis without the opportunity to plan.

Homeless Applications Taken:

- > 58 (46%) presented to our Duty Service in 2012/13
- > (57% of cases presented to Duty Service in 2011/12)
- > Temporary Accommodation was provided to 84 cases (66%) 2012/13
- > (69% in 2011/12)
- > Full Homeless duties were accepted to 59 cases (46%) 2012/13
- > (49% in 2011/12)

Only one homeless decision was made outside the 33 day best practise guideline, this was by agreement with that individual.

The areas where applicants have presented from broadly reflects the make-up of the district, but this year has shown an increase in out of Cherwell presentations, this may be due to applicants looking in more than one area as options are limited in their area of first choice.

Post Code	2011/12	2012/13
OX16	54	45
OX25	9	9
OX26	31	32
OX5	12	15
OX15	3	6
OX Outside CDC	6	10
Other	9	11

The main reasons for homeless presentations has shown a change, with Parental Evictions rising and overtaking End of AST as the main cause of homelessness.

Reasons	2011/12		2012/13	
	Number	Accepted	Number	Accepted
End AST	38	21	30	11
Parental Eviction	19	12	33	21
Relative / Friend Eviction	15	7	9	7
Relationship Breakdown	11	6	12	4
Other Loss of private / Tied	7	5	1	0
Domestic Abuse	7	2	15	7
Hospital Discharge	5	2	4	1
Other Violence	5	2	1	0
Illegal Eviction	1	1	1	1
Mortgage Repossession	4	1	5	3
NFA	2	1	3	1
Prison	2	1	0	0
Supported Accom Eviction	2	1	1	0
Emergency	1	0	1	0
Loss of Tied accommodation	1	0	2	1
MOD Discharge	0	0	3	2
Other Reasons	1	0	1	0
Pending	0	0	0	5
RSL Eviction	3	0	5	0
S198 Referral	0	0	2	2

I believe this change represents the continuing proactive approach of the Options Team to resolve issues and look for all solutions for those in private tenancies threatened with homelessness so that duties under homelessness are not necessary. In 2012/13 **105** cases were resolved through negotiation to remain in private tenancies.

The increase in numbers of parental evictions is primarily due to the lack of other housing options now available. In 2012/13 records show we assisted **30** applicants into accommodation via our Bond Scheme, in 2011/12 the records show **44**. The decrease in landlords willing to take applicants on benefits and their lack of confidence in Welfare Reforms, has a particular impact on emerging families who make up the majority of parental eviction cases.

There has also been a rise in presentations and acceptances due to Domestic Abuse. I believe this increase has also been due to lack of other options. Previously those approaching due to DA, particularly from the Banbury Refuge, have worked with the Options Team to secure private rented accommodation. This year has shown an increase in those who have run out of time in the refuge and had to be accepted formally under homeless legislation.

The numbers in Temporary Accommodation increased, in particular at the end of the financial year. The biggest impact on these figures was the lack of move-on in the self-contained accommodation during February and March, leading to more households placed into emergency placements and for longer.

Monthly Presentations	Homeless Presentations		Bed & Breakfast Placements		Self-contained Placements	
	2011/12	2012/13	2011/12	2012/13		
April	7	9	6	4	0	0
May	13	9	8	3	0	1
June	17	11	11	6	0	1
July	13	17	8	10	0	2
Aug	11	14	8	10	0	0
Sept	13	6	7	3	2	0
Oct	15	11	10	5	3	3
Nov	5	11	2	5	1	2
Dec	4	4	1	1	1	1
Jan	10	15	5	5	3	7
Feb	10	10	5	8	2	0
March	6	10	2	7	2	0
	124	127	73	67	14	17

The reason for decreased move-on from self-contained TA has been lack of properties available through Choice Based Lettings (CBL) and private landlords. A contributing factor has been the re-let times on properties advertised via CBL. Several applicants matched for move-on have been waiting significant periods before they can move to their permanent offers.