

HOMELESSNESS SERVICE REVIEW 2020

Contents

1 Introduction	4
1.1 Achievements 2018-2020	4
2 Homelessness in context	7
2.1 National Context	7
2.2 Homelessness in a County-wide Context	11
2.3 Homelessness in a Local context	11
3 The Overall picture	15
3.1 Who seeks help with housing?	15
3.2 Household composition	16
3.3 Support needs	16
3.4 Age of applicant	18
3.5 Ethnicity of lead applicant	20
4 Prevention and Relief work at Cherwell	21
4.1 Enquires, advice and closure	21
4.2 Duty Acceptances	21
4.3 Prevention outcomes	23
4.4 Methods of prevention	24
4.5 Homeless decisions and acceptances	25
4.6 Accommodation outcome following acceptance of Relief and main homeless duty	25
4.7 Use of a part 6 offer to end homelessness (Reliance on Social Housing)	27
4.8 Availability of new Affordable Housing Delivery	27
5 Other Accommodation Options	29
5.1 Access to Private Rented Accommodation	29
5.1.2 Property Standards	30
5.2 Cherwell Bond Scheme (CBS)	31
5.3 Supported Housing Options	32
5.4 Discretionary Housing Payments and pressure on affordability	32
5.5 Use and availability of temporary accommodation	32
5.6 COVID -19 “Everyone in” impact	33
5.7 Sources of temporary accommodation	33
5.8 Time spent in Temporary Accommodation	34
5.9 Expenditure on Temporary Accommodation	36
6 Funding towards homelessness responses	37
6.1 Flexible Homelessness Support Grant (FHSG)	37
6.2 Homelessness Reduction Act: New Burdens Funding	37

6.3 Homelessness Prevention Grant	37
6.4 New Homes Bonus.....	38
6.5 Rough Sleeper Initiative funding.....	38
7 Working in partnership	40
8 Future Challenges and Priorities	43
8.1 Future Strategy priorities	43

1 Introduction

This Homelessness Service Review provides information on the needs of people who have approached the Council's housing service for help since the last homelessness strategy was adopted. It considers what we have achieved, what has changed and how this relates to the changing environment and Government policy. It will inform our Homelessness and Rough Sleeping Strategy from 2021.

The Council's Homelessness Strategy 2018-2020, which has been reviewed and monitored on a regular basis, set out four priorities:

Priority 1 Prevent and relieve homelessness in the district

Priority 2 Prevent single homelessness

Priority 3 Ensure vulnerable people can access appropriate help and support

Priority 4 Ensure households can access suitable and temporary accommodation.

The strategy also supported the delivery of key objectives within the Council's Business Plan 2018/19, which were:

Thriving Communities and Wellbeing

- Prevent homelessness
- Safeguard the vulnerable
- Deliver the welfare reform agenda
- Deliver affordable housing.

District of Opportunity and Growth

- Deliver innovative and effective housing schemes.

1.1 Achievements 2018-2020

Homelessness prevention

- We successfully prevented 624 households becoming homeless since the introduction of the Homelessness Reduction Act in 2018.
- We adopted and embedded working practices to comply with the requirements of the Homelessness Reduction Act 2017 (HRA).

Helping households to remain

- Two additional officers were appointed to the council's Tenancy Support Team to support 'at risk' tenants to remain in their home.
- We increased House in Multiple Occupation (HMO) licensing to ensure people live in good quality accommodation.
- Between 2018 and 2020, we awarded a total of £2.6m in grants to adapt homes to make them more suitable for people with physical disabilities and enable them to remain at home.
- The Tenancy Relations Officer successfully intervened in 425 cases in 2019/2020.
- We secured £35k from civil penalty cases commenced in 2018/19 (which was the first year in force), and again £35k in 2019/20.

Helping households to move

- We jointly commissioned the Young Persons' Pathway accommodation and support contract.
- We updated the Housing Allocation Scheme in 2018 to ensure it best meets the housing needs within the district and complies with the requirements of the HRA.
- Since April 2018, a total of 907 affordable housing units have been completed in Cherwell in partnership with registered providers, of which, 594 were affordable rent and the remaining 313 shared ownership tenure.
- We rebranded and improved our Cherwell Bond Scheme (CBS) by extending our offer to landlords and launching a scheme for key workers. 124 households are currently accommodated in private rented sector housing, through the CBS.

Working in partnership

- We undertook a joint procurement exercise with Oxfordshire County Council to award the Specialist Advice and Information Service and the Debt and Money Advice Service. The Cherwell District Council (CDC) 2-year contract for Debt and Money Advice Service was awarded to Citizens Advice North Oxfordshire and South Northamptonshire.
- We maintained a Financial Inclusion Group and use this to share information with partners and community groups about the help and support available for residents experiencing financial difficulty.
- We worked with CDC internal 'Wellbeing' service and the Brighter Futures project to improve financial inclusion and literacy.
- We provided grant funding to support voluntary sector agencies working within the district to deliver advice and support services for people who are either homeless or at risk of homelessness.
- Officers in the Housing Options Team developed specialisms in work areas such as domestic abuse, single homelessness, young people, vulnerable adults and temporary accommodation, to develop and improve links with partners, and ensure that key priorities in the strategy action plan were addressed.
- We conducted housing advice surgeries in the Banbury Job Centre and for Armed Forces Veterans at the Upper Heyford base.
- We established working relationships with other partners such as the Health and Prison service through the Trailblazer programme and established best practice in co-working and service referral systems.

To address the needs of rough sleepers and clients experiencing domestic abuse

- We published and updated the Homeless Pocket Guide
www.cherwell.gov.uk/downloads/80/homelessness-and-rough-sleeping
This guide includes details of the help available within the district for people who are homeless or rough sleeping, or at risk of becoming homeless.
- We worked in partnership with four Registered Provider (RP) partners in the district to provide a total of eight Housing First units of accommodation since 2019. This has been extended to 16 to support the Council's COVID -19 response.

- We commissioned 10 bed spaces with support provided by Homeless Oxfordshire for single homeless people who have complex needs and have plans in place to provide these units in Cherwell district.

Temporary Accommodation (TA)

- The increase in our Tenancy Support Officer capacity has enabled the provision of additional support to households placed in TA, assisting them to identify items needed to set up home in their temporary or move-on accommodation, and resolving issues whilst living in TA.
- We revised contract arrangements to secure 10 self-contained rooms which can be used as cost effective emergency accommodation for homeless households.
- We appointed a Temporary Accommodation Officer for a fixed-term to manage our TA facilities.
- We operate 22 self-contained emergency housing units in association with Sanctuary Housing to promote settled and long-term tenancy arrangements. This enables households to stay within the district rather than be housed out of area.

County-wide initiatives

- We completed a joint review of the Young Persons Accommodation Pathway with all other Oxfordshire District/City Councils and the County Council
- We commissioned jointly with Crisis and the Oxfordshire councils, a study to explore the feasibility of delivering a 'housing-led' approach across Oxfordshire.
- We jointly bid with Oxford City Council to secure MHCLG Rough Sleeper Initiative Funding and was awarded £236,061 in round 2, to support the prevention of rough sleeping and provision of complex needs beds in the district.

Internal change

- We discontinued a shared services relationship with South Northamptonshire Council in 2018/19. CDC is now in an established partnership with Oxfordshire County Council that includes joint leadership across housing and social care service areas, providing a gateway for further collaboration, sharing expertise, resources and opportunities for joint commissioning of services to better meet future housing and support needs.
- The Housing Service structure was revised in 2019/20 and a new manager post was created to oversee both the Housing Allocation Team and Housing Options Team.

2 Homelessness in context

2.1 National Context

Homelessness legislation and policy

The homelessness legislation is set out in Part 7 of the Housing Act 1996 and provides the statutory framework and duties for local housing authorities to provide assistance to people who are homeless or threatened with homelessness. The legislation was amended via the Homelessness Act 2002 and the Homelessness (Priority Need for Accommodation) (England) Order 2002. These amendments required housing authorities in England to formulate and publish a homelessness strategy based on the results of a review of homelessness in their district. They also extended the groups of people who housing authorities had a homeless duty towards, now including homeless 16- and 17-year olds, care leavers aged 18-20, people who were vulnerable as a result of being in care, the armed forces, prison or custody and people who were vulnerable because they had fled their home due to violence.

The Homelessness Reduction Act 2017 (HRA) came into effect on 3 April 2018 and significantly reformed England's homelessness legislation by placing duties on local authorities to intervene at earlier stages to prevent homelessness in their areas. It also required housing authorities to provide homelessness services to every household who is homeless or threatened with homelessness, and not just those who are considered to be in 'priority need'. These duties include:

- An extension to the period that a household is considered to be threatened with homelessness, from 28 days to 56 days, meaning that housing authorities are required to work with people to prevent homelessness at an earlier stage
- A new duty to take reasonable steps to prevent homelessness for every household that is threatened with homelessness. This duty can generally take effect for a period of up to 56 days
- A new duty for those who are already homeless so that housing authorities will take steps to support households to relieve their homelessness by helping them to secure accommodation. This duty can generally take effect for a period of up to 56 days.
- A new duty to refer, where public bodies in England will have a duty to refer an individual's case (with consent) to an identified housing authority.

The Homelessness Reduction Act (HRA) has reformed homelessness prevention services. However, the Government has formed a Rough Sleeping Strategy 2018 and an Advisory Panel to support delivery of the strategy which aims to halve rough sleeping by 2022 and end it by 2027.

There are a number of activities that the council must undertake in order to meet the requirements of the HRA. To provide some context, the following is intended as a brief summary of the customer journey through our services since the HRA was introduced and sets out the key activities and duties imposed on local authorities to prevent or relieve homelessness:

Customer approaches CDC directly or is referred by another statutory body under the Duty to Refer, then

- CDC investigates the housing application to see if the customer is already homeless or may be homeless within 56 days.

If the customer is already homeless then under the Relief Duty the following actions are taken:

- CDC takes reasonable steps to help the customer find accommodation.
- If the customer has no local connection to Cherwell district, CDC can refer the customer to another authority under the Power to Refer.
- CDC works with the customer to form a personal housing plan.
- If homelessness is not relieved, CDC continues to assess the customer's circumstances and apply the remaining tests of homelessness.
- CDC make a main housing duty decision.

If the customer could become homeless within 56 days, then under the Prevention Duty the following actions are taken:

- CDC takes reasonable steps to prevent homelessness.
- CDC works with the customer to form a personal housing plan.
- If homelessness is not prevented, then a Relief Duty is owed.

If the customer is not homeless now or threatened with homelessness within 56 days:

- CDC has a duty to provide advice and information.

Changes in Legislation

Since the adoption of the CDC Homelessness Strategy 2018 - 2020, there have been other substantial, ongoing legislative changes impacting accommodation and provision of services to people in housing need. These are discussed below:

The Tenant fees Act 2019

This Act prohibits landlords and letting agents from requiring a tenant, licensee or other 'relevant person' to pay fees, other than 'permitted payments', in connection with specified private rented sector tenancies/licences. This would normally come in the guise of renewal fees or credit check fees. It also caps all deposits to 6-weeks' equivalent rent. This is a positive change as it makes access into the private rented sector more affordable as up-front fees and rent deposits are minimised.

The Homes (Fitness for Human Habitation) Act 2018

This requires a landlord to ensure his property meets minimum safety standards. Violations can range from mould, small cramped living spaces, lack of adequate sanitation facilities, insecure doors and windows, excess cold and potential for trips and falls. This Act empowers tenants to obtain redress in the courts for sub-standard accommodation. Poor standard accommodation in the private sector can increase the need for tenants to move to more suitable and affordable social housing.

Rented Homes Bill 2021

This Bill proposes to amend the Housing Act 1988 to abolish Assured Shorthold Tenancies. Thereby disabling a landlord's ability to commit to a fast-track eviction under Section 21 of the Housing Act, as this section will be repealed.

Although more grounds for eviction will be introduced in the bill, it will oblige landlords to prove the grounds of eviction to a court. Removing the fast-track to evictions approach, substantially increases the security of tenure for private renters. The Bill is currently in the legislative process and due for enactment in 2021.

Planning for the Future – Planning White Paper, 2020

The Government proposed significant changes to the planning system in its consultation on the Planning White Paper: 'Planning for the Future' published in 2020. The potential impact, should the government's proposals be implemented, would be an acceleration of the delivery of infrastructure and housing development but not necessarily affordable housing. If the proposal to increase the threshold on development sites whereby provision of affordable housing would become an obligation was to be introduced, this would reduce the number of new affordable homes being built in Cherwell. Also, whilst the proposal to provide First Homes as part of the planning obligation (i.e. homes for sale at a discount on market value) would be affordable for some, the inclusion of First Homes in the calculation of a developer's contribution to affordable housing, may reduce the number of social rent, affordable rent and shared ownership (part rent/part buy) homes being provided.

2.2 Homelessness in a County-wide Context

Oxfordshire Health and Wellbeing Board

The Health and Social Care Act 2012 led to the establishment of Health and Wellbeing Boards, to promote more joined up commissioning of health, social care and public health services. The Oxfordshire Health and Wellbeing Board has a Children's Trust, Adults Joint Management Group and a Health Improvement Partnership Board reporting to it and public involvement underpinning the whole system. The Health Improvement Partnership Board has the purpose "to add life to years and years to life, focusing on the factors underpinning wellbeing, while levelling up differences in the health of different groups in the County". The Health and Wellbeing Board recognises the links between health and housing, and this is reflected in one of their priorities being "Tackling the broader determinants of health through better housing and preventing homelessness". The Health Improvement Board takes responsibility for delivering this priority. The full Oxfordshire [Joint Health and Wellbeing Strategy 2018-2023](#) can be found on their website

Joint commissioning and funding

Cherwell District Council (CDC) and Oxford City Council jointly bid for Rough Sleeper Initiative (RSI) funding from central government. The portion of funds received by CDC led to the commissioning of support services for rough sleepers. We have also embarked on the joint commissioning of projects such as the Winter Beds project which was set up with MHCLG Cold Weather Funding and provides complex needs with Homeless Oxfordshire. In terms of financial inclusion and access to money management advice, CDC has worked with the County Council on a joint procurement process to commission the countywide Specialist Advice and Information service and the Cherwell District Debt and Money Advice Service.

Joint homelessness prevention approach – our partnership with Oxfordshire County Council

Cherwell District Council and Oxfordshire County Council are in a partnership with shared senior leadership roles across the two organisations. This presents opportunities for us to maximise the use of skills and pool resources where this will benefit Cherwell and the wider Oxfordshire communities. We are working together with the County, City and Oxfordshire District Councils to produce an over-arching Oxfordshire Homelessness and Rough Sleeping Strategy to facilitate a shared understanding and collaborative approach to homelessness prevention across the county. The Vulnerable Adults Panel, Families at Risk and other multi-agency panel arrangements ensure that vulnerable individuals and families receive the necessary support to prevent or relieve their homelessness, even where there may be no formal duty to accommodate them. Combining expertise and resources can lead to tangible and positive resolutions for the individuals and families involved.

2.3 Homelessness in a Local context

Tackling homelessness and rough sleeping is a priority for Cherwell District Council and there is a corporate commitment to make real improvements to the lives of local people who are homeless or threatened with homelessness, this is reflected in the Council's strategies and plans.

The COVID-19 crisis has had a significant impact on the UK as a whole. In Cherwell, there were 13 known rough sleepers at the start of lockdown, however 78 individuals were helped into accommodation in response to the Everyone In initiative, of which 38 individuals were helped to move on once the lockdown ceased. This is a significant success in a period of unprecedented circumstances. However, it highlights the 'hidden' homelessness in the district.

Although there has been a nationwide pause on the granting of "possession orders" there has been a substantial increase in the amount of eviction related enquiries received by the council's Housing Options Team and it is likely that when the ban on evictions ceases, there will be an increase in eviction actions which will significantly impact Cherwell district. From the announcement of lockdown in March 2020 until 28 July 2020, the council's Tenancy Relations Officer received 155 contacts from tenants and landlords regarding evictions, of which 44 cases required in-depth assistance. This demonstrates that the need for landlords to recover properties has not dissipated during the pandemic.

Available data shows there is an increase in the number of people who would describe themselves as having poor wellbeing. It will be important for CDC Housing and Wellbeing service areas to work collaboratively to find suitable local solutions to this, including access or referrals to health and social care services, as well as access to education, employment, training and advice that will help to build housing and health resilience across the district.

There has also been a rise in the percentage of pensionable age and elderly people living within Cherwell. This is the fastest rising population demographic in the country and is reflected locally, which will require careful thought about longer-term housing and wellbeing solutions that are suitable for an ageing population.

Rough Sleeping

Rough sleeping in the Cherwell area is traditionally low in comparison to national statistics and markedly lower than our neighbour, Oxford city.

All English Local Authorities are required to carry out either an annual estimate or count and report the figures back to central Government about the number of people known to be rough sleeping on a given night. We have seen the numbers of people reported as sleeping rough gradually reduce since 2017 and in November 2018 and November 2019, there were just 11 rough sleepers in the district.

We know that many people sleeping rough require more support than just somewhere to live and need help from other services to help manage issues such as mental health and substance abuse. It is therefore critical that we ensure vulnerable people who are homeless or at risk of homelessness can access the appropriate help and support.

The COVID-19 'everyone in' initiative whereby all councils were required to accommodate all rough sleepers regardless of duties owed to them, demonstrated in many cases that rough sleepers would take up offers of accommodation if it meant the risk to them was reduced and the offer was more desirable to their aspirations. Therefore, providing a range of accommodation in the district that will improve the housing offer and meet a wider range of

needs, will continue to be our priority and longer-term solution for customers in housing crisis.

We have commissioned an Outreach and Verification service to identify and support people who are found to be rough sleeping in Cherwell. This is funded through Rough Sleeper Initiative funding (explored in Section 6). The number of people verified as rough sleeping as part of the Council's annual rough sleeper estimate was 11 in both November 2018 and 2019. Since 2015 we have focussed on increasing the options available to rough sleepers and ensuring accurate verification of rough sleepers based on the agreed definition.

From our data we can confirm that over the course of the year 2019/2020 a total of 242 individuals were reported as rough sleeping. Of the 242:

- 191 were verified as sleeping rough
- 27 reports gave insufficient information to attempt verification
- 24 others were not found after attempted verification (the Outreach Service make 3 separate attempts) or were found to not be rough sleeping when the referral was checked.

Of those 191 who were verified rough sleepers:

- 27 were placed within the Single Homeless Pathway (SHP)
- 76 were assisted to other accommodation, not part of the SHP
- 16 refused / did not engage with assistance
- 15 found accommodation in other areas
- 57 were assisted to secure social housing

Verification of any reports received about people sleeping rough requires additional staff time but is vital to ensure that those sleeping rough are engaged with at the earliest opportunity.

Severe Weather Emergency Protocol (SWEP)

We operate SWEP during periods where the weather is forecast to be 0 degrees or lower for three consecutive days. This is provided in partnership with all the other Oxfordshire District/City Councils and is overseen by the County Council. This protocol is very similar to the 'everyone in' initiative but has traditionally only been activated at the coldest times of year. We make a financial contribution to Oxford City to cover the additional staffing costs incurred for providing this service as we understand that Cherwell residents often make their way to Oxford in adverse weather. We provide financial support to anyone wishing to access SWEP beds, to cover their travelling costs to Oxford.

In 2019/20, we were successful in securing 5 winter bed spaces in Banbury to reduce the risk of people sleeping rough in the coldest weather or having to travel to Oxford. The scheme also provided an opportunity for rough sleepers to engage with other local health and support services, with the aim to reduce the risk of them returning to the streets when the weather improved.

Our data so far indicates that to fully meet the needs of rough sleepers and achieve the government's goal to end rough sleeping by 2027, we need to:

1. Monitor the current levels of rough sleeping, and resource services to tackle this
2. Monitor future likely levels of rough sleeping and put support in place to mitigate this
3. Work with partners to secure appropriate accommodation for those who are rough sleeping or are threatened with homelessness and to help them build housing resilience.
4. Review effectiveness and quality of accommodation offers to rough sleepers and develop an improved housing offer.

3 The Overall picture

3.1 Who seeks help with housing?

Whilst the small number of households who are rough sleeping place an urgent demand for housing services, there are a greater number of people who are assessed by the council as being threatened with homelessness within 56 days or at immediate risk of homelessness. Of the 408 households in 2019/20 who were owed a statutory homeless duty, 66 percent (287) were owed a prevention duty compared to 56 percent the previous year, and 28 percent (121) were homeless and owed a relief duty compared to 31 percent the previous year. In 2019/20 a further 6 percent were not threatened with homelessness within 56 days and therefore no duty owed however these households would have received advice and information to assist them in finding a housing solution. This demonstrates that most work undertaken by the Housing Needs Team (HNT) relates to homelessness prevention.

Housing and homelessness enquiries are predominately received through applications made online to join the housing register, contact by telephone and email and some direct face-to-face contact with the duty housing officer. The council's Customer Services Team undertake a triage role for initial face-to-face and telephone enquiries and assist residents with form filling when necessary. All calls received by the Council for housing related enquiries also go through the Customer Services Team initially and are passed to the HNT when more complex advice is required, or the customer advises that they are at risk of homelessness.

Email enquiries can be sent to either the Customer Services Team or direct to the HNT. There is a dedicated email address to receive referrals under the Homelessness Reduction Act (HRA) 'duty to refer', and specified officer in the HNT is the single point of contact for such referrals. Households with an open housing register application can use their individual registration log-in details to email updates on their circumstances direct to the council's housing case management system. The number of general housing advice enquiries taken is not recorded by the service, but data is available on the number of advice and prevention cases opened (prior to 2018) or registered as a working case through the HCLIC system, post 2018 when HRA was implemented. It will be important to improve the monitoring of general housing advice enquiries, to better understand the demand for services and the quality of advice offered at each point of contact.

In the last two years, it is estimated that between 700 and 1000 people each year approach the Council to request advice and assistance about their housing circumstances. Some of those approaching only require general one-off advice and are then able to independently resolve their housing issue. Other households require intervention and additional support, and prior to the introduction of the HRA this was dealt with through advice and prevention work, to help the customer resolve their housing difficulties. Since April 2018, household's housing needs have been assessed by the HNT and the appropriate duty accepted. If one-off advice was required, this was provided to the customer and the triage case closed. Our data records this situation as case "closed" or "no further action".

Since the introduction of the HRA in April 2018, we have had to change the way cases are processed or recorded and actions closed. Due to this, it is difficult to compare data and trends from previous years. This review has highlighted the potential for variations in how

housing data is recorded and the opportunity to record the number of contacts with the service to demonstrate the true demand.

The people needing to access our service come from all demographics in Cherwell

3.2 Household composition

Table 1 shows the household makeup of housing applicants to whom the council owed a prevention duty as the household circumstances demonstrated that they were at risk of homelessness within 56 days.

Table 1

Year	Total owed a prevention duty	Single Male parent with dependent children	Single Female parent with dependent children	Single Male Adult	Single Female Adult	Couple / two adults with dependent children	Couple / two adults without dependent children	Three or more adults with dependent children	Three or more adults without dependent children
2018/19	256	2	79	56	43	50	17	3	3
2019/20	287	10	85	79	49	28	31	3	2

The highest demand for homelessness prevention services comes from single female parents with children, followed by single male adults, and couples with dependent children.

Table 1.1 shows the household makeup of housing applicants to whom the council owed a relief duty as their circumstances demonstrated that they were homeless or at risk of immediate homelessness.

Table 1.1

Year	Total owed a relief duty	Single Male parent with dependent children	Single Female parent with dependent children	Single Male Adult	Single Female Adult
2018/19	141	5	35	52	27
2019/20	121	4	28	61	13

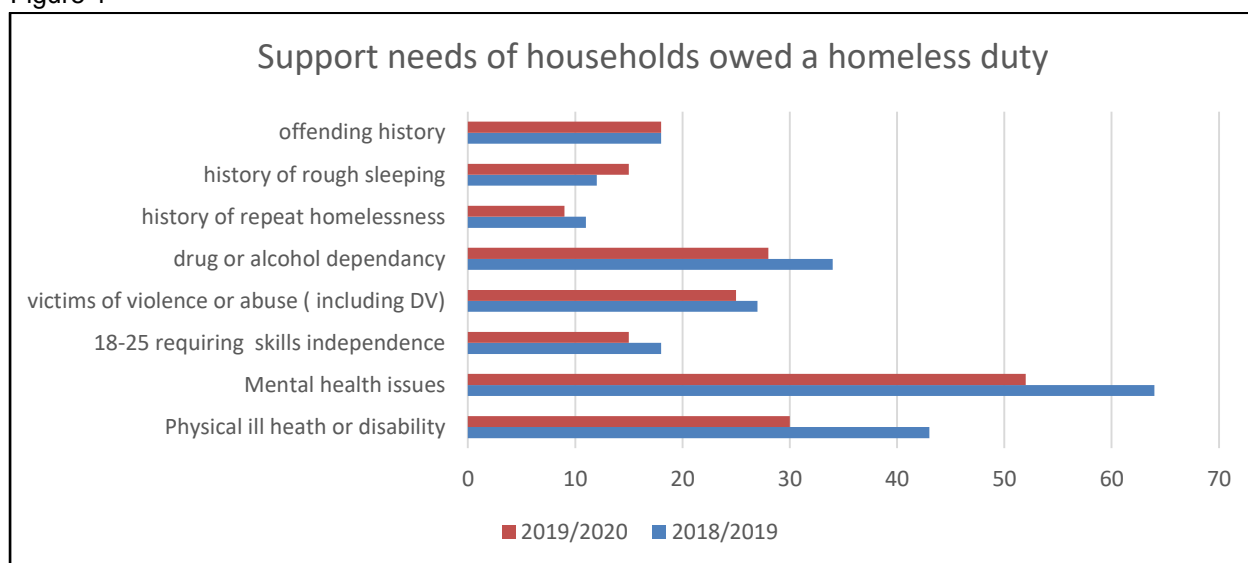
The highest need and demand for housing and homelessness services is from single male adult and single female parent households, both of which require very different accommodation and support solutions. It will be important to ensure the housing 'offer' in the district can accommodate both and that proactive communications are targeted to provide advice and support at the earliest opportunity before crisis happens in order to raise awareness and prevent homelessness.

3.3 Support needs

It is recognised that the many customers needing assistance to prevent homelessness or to relieve their homelessness have other support needs. MHCLG data shows that in 2018/2019, 241 household who were owed a homelessness duty had no disclosed support needs, 153 households disclosed a total of 248 support needs i.e. they had 1 or more support needs per household. The data is similar in 2019/20, where 263 households did not disclose a support need, 145 households had more than one support need.

Figure 1 shows the main support needs of households in each year.

Figure 1



The highest support needed cited in both years was that of mental health support. This is explored further below.

Mental health issues

A household's support needs are considered as part of the assessment of their overall housing need and the duties owed by the council to relieve or prevent homelessness. Mental ill-health can impact on a household's ability to sustain their accommodation and therefore we work in partnership with mental health services to ensure that customers are informed about the help and support available to them.

As a general provider of service in mental health, Oxford Health NHS Foundation Trust (OHFT) delivers NHS mental health services outside of hospital, at home and within the community. OHFT helps those living with mental health needs to manage their current health and live independently. OHFT work in partnership with five charitable organisations, each specialising in specific areas of support and recovery:

- **Connection Support (floating support):** Empowering individuals with varying needs to live independently in the community with tailored support.
- **Mental health pathway.** Both Oxfordshire Mind and Response manage specialist accommodation for people experiencing mental health problems in Oxfordshire, which include 16 units in Cherwell district.
- **Response:** one of the leading providers of home-based mental health care in Oxfordshire and beyond.

Where a housing applicant has health or mental health issues, we will contact their GP or mental health worker (with consent) as part of our inquiries, to obtain details of their current diagnosis, medication and how their health issues affect their day-to-day activities and

housing resilience. This is required to properly support their needs, assess vulnerability and provide the correct solution to their housing crisis.

Physical or Health disabilities

In 2018/19, around 11 percent of households who were owed a homelessness duty (and 7 percent in 2019/20), had physical ill health and disabilities. In assessing whether the duty is to prevent homelessness or relieve it, we will consider the individual circumstances and establish if the household's existing home is suitable to meet their needs. Where the property cannot be modified and is unsuitable, there may be a duty to accommodate them (relief duty). If the household's circumstances warrant a prevention duty, this will be established following completion of inquiries and the housing need assessment.

Modifications to accommodation to make it suitable to meet the longer-term needs of households with disabilities, can be achieved by a disabled facilities grant, small works grant or an adaptation. It may also be the case that a referral to Adult Social Services under a safeguarding protocol is necessary. To assess the needs of those stating they have physical needs, our assessments are guided by an in-house Occupational Therapist that works jointly across CDC and Oxfordshire County Council.

Drug or Alcohol dependency

If, at the time of approach for housing assistance, an individual is misusing substances and not engaging in specialist support, they are encouraged to engage through a Personal Housing Plan to access and engage with relevant support services (HRA duty). This is because stability needs to be established in order to maintain a long-term tenancy. A tenant will need to control, manage or resolve their substance misuse habits in order to sustain their tenancy and money management.

As part of Personal Housing Plans, individual households can be referred to support services or can access support themselves via the CDC grant funded or commissioned services such as debt and money advice and drop-in services provided at the Beacon Centre and Salvation Army.

3.4 Age of applicant

Of those who we owed a homelessness duty to in 2018/19 and 2019/20, approximately 52 percent were aged between 18 and 34 years; 44 percent were aged between 35 and 64 years and the remainder aged 65 or higher. A snapshot of our housing register in October 2020 indicates that the majority of housing applicants across the whole register in Cherwell are aged between 18 and 64 years with approximately 20 percent aged 65 or higher, of which there are an increasing number of households in the 80 plus age group. The homelessness duty and housing register data largely reflect each other and the local population statistics. It will be important to ensure a continued supply of affordable accommodation to meet all age ranges and needs but due to the impact that Welfare Reform changes have on affordability of accommodation, this will increase demand, particularly for those affected by benefit caps and inability to claim benefit for accommodation that has bedrooms surplus to requirements.

Young people face significant difficulty in accessing accommodation. This is due to life inexperience, parental or home exclusion and poor financial power. Therefore, special attention needs to be given to this age group also.

16 and 17-year olds

If a young person aged 16 or 17 presents as homeless, every attempt is made to assist them to return home, where it is considered safe to do so. We consider the home, if safe, to be the most appropriate and effective place for them to be for financial security and support.

All young people in this age category are initially referred to the Placement Duty Team within Social Services who have a Resettlement Team, to try and facilitate a move home wherever possible. If this cannot be achieved, an assessment will be carried out to establish whether the young person is to be supported under S17 or S20 of the Children's Act 1989.

Oxfordshire County Council identifies that all 16 and 17-year olds at risk of homelessness within the county are assessed under the Children's Act 1989 and ensures there is a pathway for care leavers, with housing options available to them. This arrangement has been positive in ensuring that no 16 or 17-year olds have needed to be placed into TA over the period of the review.

18-34 years old Single Person Households

Cherwell is covered by two Broad Rental Market Areas (these are areas in which Local Housing Allowance rates are set); the Cherwell Valley Rate (covering the north and Bicester) and Oxford Rate (which covers the most southern part of the district including Kidlington). The rates differ by over £40 per month for a room in a shared property (£319.51 - Cherwell Valley and £360.52 for Oxford). These rates were frozen for all property types between April 2016 and April 2018, whilst rental prices have continued to increase annually. As Welfare Reform changes have meant that single young people under the age of 35 are not eligible to claim the full amount of benefit to cover the cost of rent on a 1-bedroom flat, there is a significant shortfall between the contractual rent and the single room allowance. This has an impact on affordability and increasing demand for more affordable social housing.

Family households

Whilst families are not impacted by the same benefit restrictions as single person households, they still face significant issues when it comes to being able to secure accommodation where they are in receipt of low income or are impacted by the benefit cap introduced by Welfare Reform changes. This can make the private rented sector unaffordable for some families and increases the demand on social housing. The number of households applying as homeless as a result of parental eviction or unable to stay with family/friends has consistently been the second most common reason for homelessness in the two years since 2018, falling just behind 'loss of an assured shorthold tenancy'.

3.5 Ethnicity of lead applicant

Table 2

Ethnicity of lead applicant	2018-2020
Asian or Asian British - any other	11
Asian or Asian British - Bangladeshi	2
Asian or Asian British - Indian	6
Asian or Asian British - Pakistani	22
Black or Black British - African	24
Black or Black British - any other	1
Black or Black British - Caribbean	12
Chinese	2
Irish	10
Mixed - any other background	5
Mixed - White and Asian	9
Mixed - White and Black African	8
Mixed - White and Black Caribbean	13
Not stated	75
Other	9
Other ethnic origin	9
White Welsh / English / Scottish / Northern Irish / British	930
White - Any other background	185
Total	1333

A snapshot of the CDC housing register in October 2020 shows the ethnicity of the lead housing applicant. The majority fall within the White Welsh / English / Scottish / Northern Irish / British ethnicity group or White-any other background group. The second largest group includes Asian origin.

The data in table 2 broadly reflects the ethnicity of the resident population in Cherwell (Census 2011) except for the lower number of housing applicants who are from Asian or Asian British – Indian, and Chinese ethnic origin, and the higher number of housing applicants who are from other ethnic origins (e.g. Arab), Mixed White and Black African origin, and Black or Black British African and Caribbean origins.

It will be important to ensure our data collection and analysis identifies any gaps in provision of housing services and how we can better target the information and advice to support improved access and understanding. The learning from responses to the Covid-19 pandemic and input from people with lived experience of homelessness and rough sleeping will help us to better understand how we can reduce any barriers to housing across different ethnicities and cultures.

4 Prevention and Relief work at Cherwell

4.1 Enquires, advice and closure

Table 3 shows minor enquiries and advice work carried out by the housing options team for 2017/18 and indicates the volume of cases dealt with the Housing Options Team prior to the introduction of the Homelessness Reduction Act (HRA). Approximately one fifth of all cases opened as Advice and Prevention resulted in homeless applications, meaning that around 80 percent of cases were either prevented from becoming homeless or the application was withdrawn.

Table 3

Year	Advice and Prevention cases opened	Homeless applications made	Percentage making homeless applications
2017/2018	870	169	19%

Table 3.1 shows how data is recorded post HRA introduction and the information submitted to MHCLG. This does not record the total number of households who contacted the service and who were assisted with advice and information, therefore it is not the full picture of service demand. However, the data recorded does show that from 2018/19 there has been an increase in the number of people who were assisted by the council to prevent their homelessness (under Prevention Duty) without the need for them to be placed into emergency, temporary or other accommodation by the council (Relief Duty). This suggests that the council's Housing Options service continues to be effective in implementing the requirements of the HRA i.e. a focus on homelessness prevention and early intervention.

Table 3.1

Year	Total number homeless applications assessed	Of which: number of households assessed as owed a duty	Number of households owed a Prevention Duty	Number of households owed a with Relief Duty	Number of households to who no duty was owed
2018/2019	450	394	253	141	56
2019/2020	435	408	287	121	27

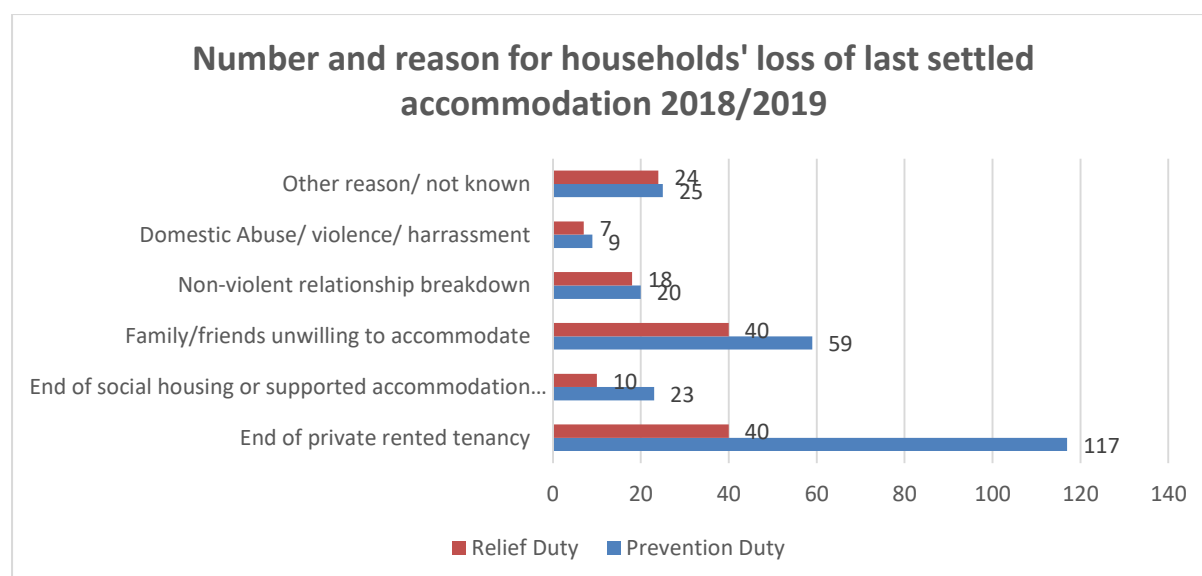
www.gov.uk Homelessness detailed local authority live tables.

4.2 Duty Acceptances

As explained earlier the HRA places extra duties on Councils towards the public by extending definitions of *threatened with homelessness* and introducing a *Relief duty*, therefore it is important to separate the assistance given under each of the duties and the other cases where advice may have been given and the case closed. Cases where duties are accepted take up the majority of officer time and therefore are an indicator of substantial housing need and homelessness in general. Figure 2 and Figure 2.1 show the number of

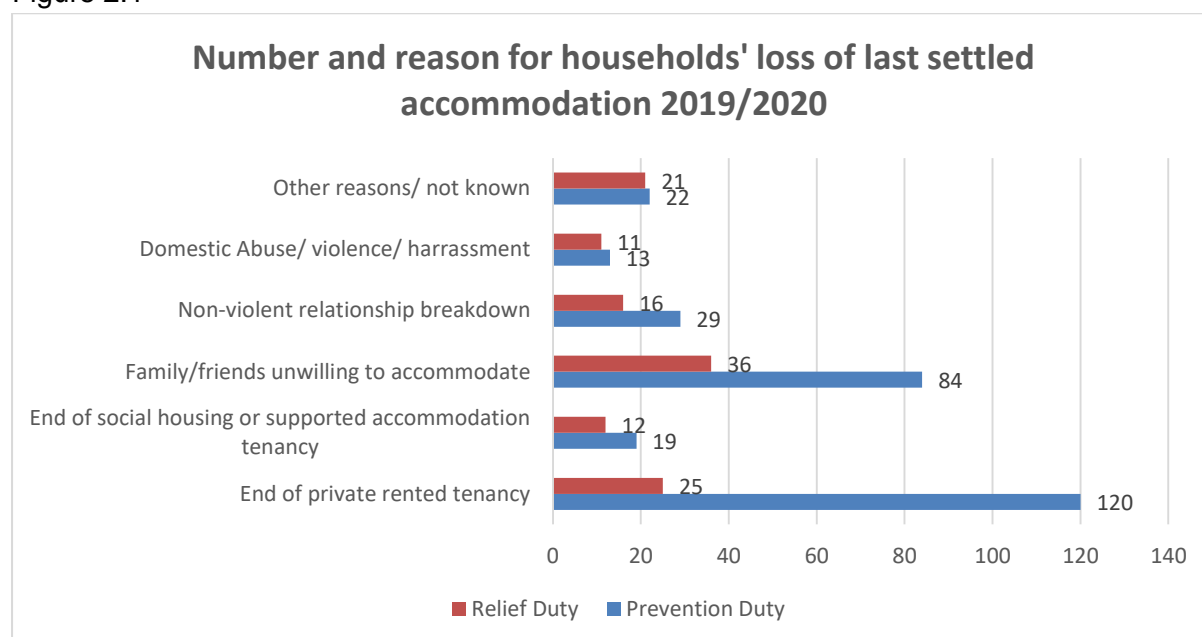
households owed a prevention or relief duty and provides more detail as to the reasons why they lost their last settled accommodation.

Figure 2



Source: www.gov.uk Homeless detailed local authority live tables

Figure 2.1



Source: www.gov.uk Homeless detailed local authority live tables

Figures 2 and 2.1 show that the largest demand for support comes from households whose private tenancy has come to an end and from households being asked to leave by parents, friends or other relatives. In both 2018/19 and 2019/20 these reasons combined, account for over half of all approaches made to the council by homeless households (50.4 percent and 57 percent respectively).

4.3 Prevention outcomes

The main difference in the actions taken to prevent and resolve homelessness before the introduction of the HRA and after, is that the need to assess *priority* and vulnerability at prevention stage has been removed and the level of all service is universal.

The following data, taken from our internal systems (note that this may not match exactly the verified MHCLG published data) shows that following the introduction of HRA, preventions and those cases closed after giving advice dramatically increased.

Table - 4 Pre April 2018 (HRA)

Advice given and closed	161
Authority regards its S193 duty as ended - e.g. applicant household made own arrangements, refused a suitable offer of accommodation, or made no further contact with LA	4
Became homeless intentionally from temporary accommodation secured (S193(6)(b))	3
Accepted Part 6 offer of accommodation (including LA nomination) (S193(6) (c))	104
Refused a Part 6 offer of accommodation (S193(7))	4
Accepted offer of assured tenancy other than "Part 6" offer (S193(6) (cc))	1
Accepted qualifying offer of an assured shorthold tenancy(S193(7B))	1
Accepted private rented sector offer (S193)	16
Refused private rented sector offer (S193)	3
Otherwise voluntarily ceased to occupy accommodation (S193(6)(d))	4
Referral to alternative LA accepted	1
Total	302

Table 4.1 - Post HRA implementation up to October 2020

Closed advice given	1123
No fixed abode: not rough sleeping	9
No fixed abode: rough sleeping	5
Not known	13
Prevented	266
Refuge	2
Staying with family	10
Staying friends	3
Total	1431

This data demonstrates that following implementation of the HRA, most advice and prevention work is demonstrated in the arena of 'closed advice given', and interventions followed by case closure. It also demonstrates well, the escalation of prevention work and it highlights the need to continue our commitment to provide outreach support and upstream prevention work. For many households, this will reduce the need for them to approach the council at crisis point.

Tables 4, 4.1 and 5 provide detailed information but we will need to look at our data and ensure that we are accurately recording the full volume of demand on the service as well as the range of enquiries received and assistance provided. We can look at the total number of cases opened and closed in any year and whilst this may be a good indicator, it may not

present a full picture of the service demand. It will be important for us to ensure our date is recorded in a consistent and robust way.

4.4 Methods of prevention

Using internally recorded data, the table below shows the method in which homelessness preventions were attained.

Table 5

Prevention Measure	2018/19	2019/20
Negotiation / legal advocacy PRS	9	6
Other assistance to remain in Social or Private	1	4
Conciliation with friends / relatives	7	9
Resolving rent issues in Social or Private	4	16
Crisis intervention	11	4
Secured social housing	84	70
Assisted into private rented	37	18
Information and advice only	32	31

Secured social Housing

The table shows that the most effective tool to assist households to move to alternative accommodation is through an offer of accommodation via the housing register. As we are working within the HRA duties, a formal Part 6 offer to discharge a full homeless duty is now rare. This rise shows that there is a dependence on affordable accommodation being available to help prevent homelessness within the district.

The housing register is for people in housing need and who have a connection to the district. People are assessed against an approved allocation scheme which provides criteria to assess a household's housing need and their eligibility for social housing in the district based upon their current circumstances. Households are nominated to properties owned by Registered Providers (RPs) and allocated through a Choice Based Lettings (CBL) biddings scheme. CBL allows eligible applicants to apply for up to three suitable properties each week that meet a household's housing need, anywhere within the Cherwell District. We currently allocate certain properties under specific circumstances to households in reasonable preference groups such as vulnerable homeless households and those fleeing domestic abuse. These households, when owed a homeless duty, are made one offer of accommodation. Our recent experiences with "Everyone in" to deal with the COVID crisis also demonstrates we should consider households who are rough sleepers as a reasonable preference group.

Assisted to Private rented

Interestingly, table 5 shows us that the second highest prevention tool to assist households to move to alternative accommodation is a move to the private rented sector, with no landlord incentive. This is likely to be as a result of people securing the funding required to cover rent and deposits with support from friends or family or other means excluding the Council's Cherwell Bond Scheme (CBS).

Information and advice only

It is positive that many cases were resolved by issuing advice. Reconciliation with friends/relatives and advocacy were also strong avenues of resolution and going forward all Housing Options Team members will be trained further in such techniques. When mediating between disputing families and giving advice, the team aims to set out realistic expectations of what the council can offer via a homeless application or the housing register. This data shows that a strengths-based approach to interviewing to promote reconciliation should be further developed.

4.5 Homeless decisions and acceptances

With the introduction of the HRA, the need to make *main homeless duty* decisions have dramatically reduced as this action is now regarded as a last resort should other duties not be successful. The upstream prevention model traditionally adopted by the Housing Options Team is now legislated and this has resulted in most cases ending with a prevention action.

Figure 3

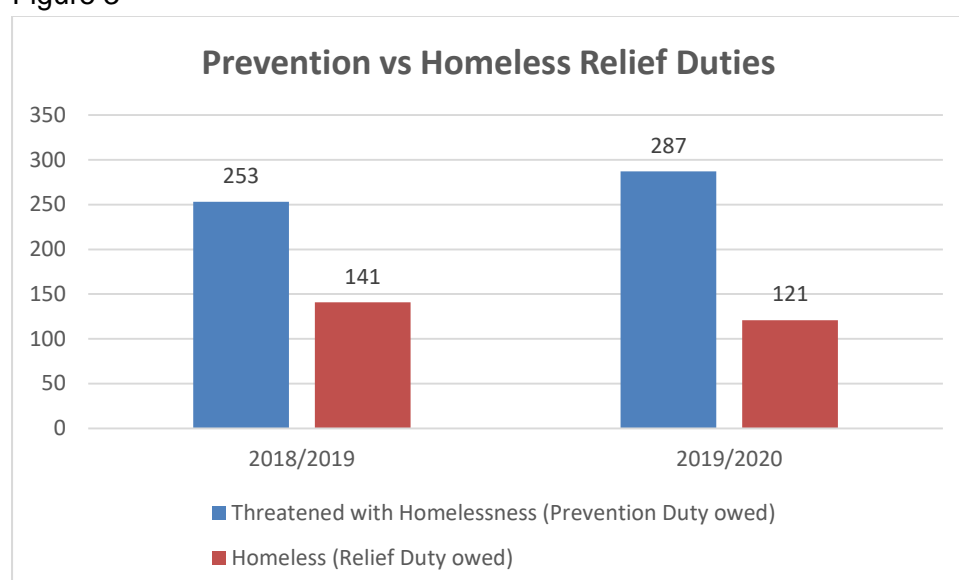


Figure 3 represents the rise in prevention outcomes against a reduction in Relief Duties. This supports the view that the Housing Options team has successfully implemented the requirements of the HRA to deliver positive change.

4.6 Accommodation outcome following acceptance of Relief and main homeless duty

The only HRA duties that require an accommodation solution are relief duties and main duties. If a household has not obtained long-term secure accommodation within 56 days, the authority is then obliged to make a full homeless decision where a full assessment of events leading to homelessness are considered. In these cases, on some occasions it can be assessed that the household does not qualify for further assistance. All outcomes are listed in the figures 3.1 and 3.2.

We discharged our duty to most of the households we accepted as homeless, following an accepted nomination into social housing provided by Registered Providers. Homeless

households, to whom we accept a homelessness duty, are placed on auto-bidding on our CBL scheme and will receive one suitable offer of accommodation as per our allocations scheme. Under our scheme we can add a preference for homeless or transfer applicants, to manage TA and meet the specific needs of certain households. However, this is used very sparingly to ensure that other groups are not disadvantaged.

We also discharge our duties by way of a Private Rented Sector Offer (PRSO), where suitable private rented sector property is available. This is generally to private properties to which we have issued a Landlord Home Improvement Grant (LHIG), which contractually obliges landlords to let to a tenant nominated by the Council from our housing register.

Figures 3.1 and 3.2 demonstrate the way in which relief and main duties were ended

Figure 3.1

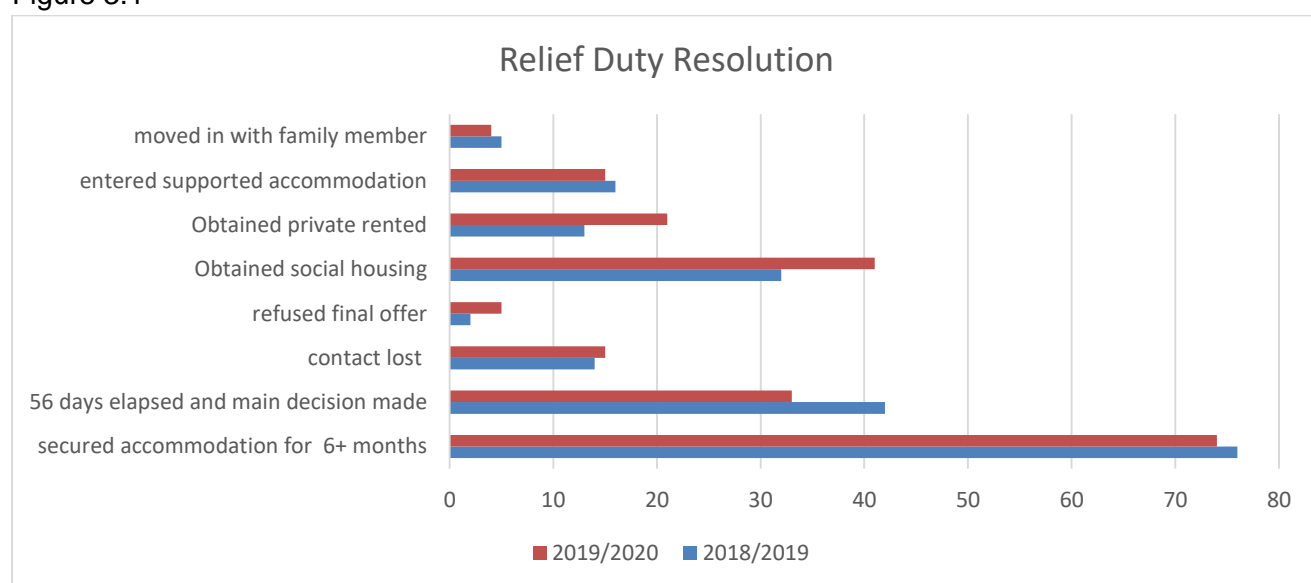
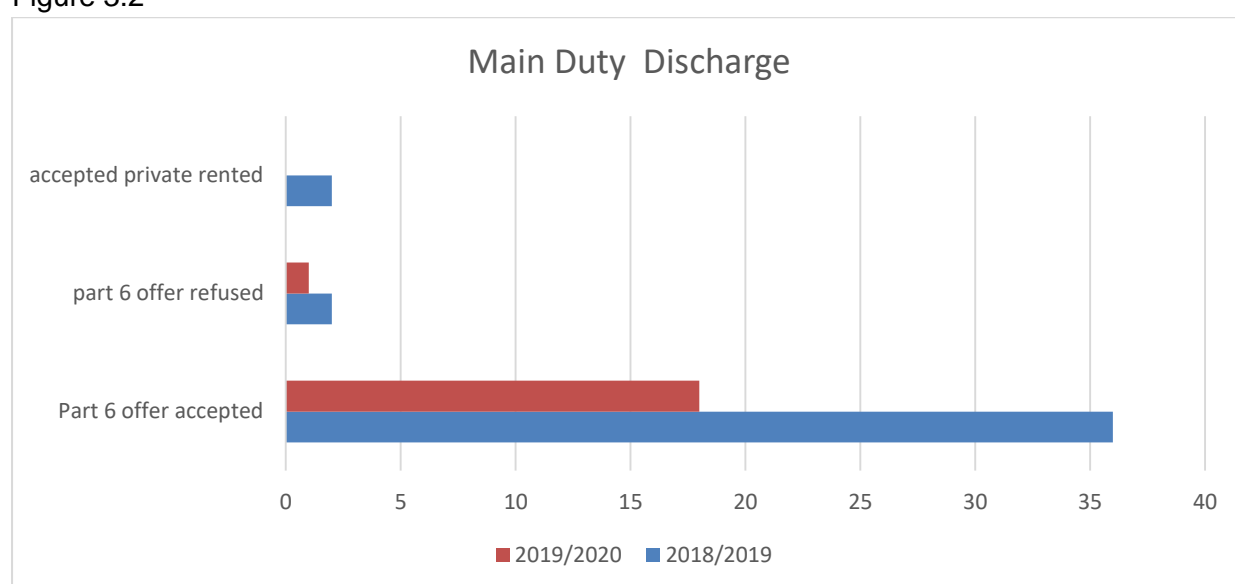


Figure 3.2



4.7 Use of a part 6 offer to end homelessness (Reliance on Social Housing)

When a household is housed by being offered accommodation through the housing register, it is known as a 'Part 6' offer of accommodation (under the Housing Act 1996). This is applied where prevention actions have been exhausted. Figure 3.2 demonstrates that in 2019/20 there was a significant drop in 'Part 6' offers of accommodation due to the increased homeless prevention successes.

Table 6 -2018/2019

	Count
General	523
Homeless (7.7%)	58
Key worker	2
Transfer	169
Total	752

This table shows out of all Cherwell housing allocations 7.7% were provided to homeless applicants

Table 6.1- 2019/20

	Count
General	542
Homeless (7.7%)	57
Key worker	8
Transfer	132
Total	739

Tables 6 and 6.1 show that the percentage of lets to homeless households remains constant, despite the rise in overall acceptances in 2019/20.

There was drop in the allocations made in 2019/2020 and this can be explained by fewer re-lets of existing housing stock and a lower number of new build homes being completed in the year.

4.8 Availability of new Affordable Housing Delivery

During the period of the review we have seen the number of allocations to RP accommodation fall slightly. This is partly due to a reduction in delivery of proposed new builds but also a reduction of allocations to homelessness cases demonstrated later.

Table 7

Year	Number of allocations
2018/19	752
2019/20	739
Total	1491

In recent years we have seen large amounts of new accommodation being built within the district. Most of the development has been in Banbury and Bicester with key sites located at Longford Park, Hanwell Chase and Dukes Meadow Drive in Banbury, South West and North West Bicester.

As a result of these developments, we have also seen a significant number of affordable housing units being added to the housing portfolio for the district through Section 106 requirements. CDC Build! team has also developed a small number of new homes across the district. This has enabled us to make more offers of accommodation through the housing register in recent years and in turn supported the council to prevent homelessness. However, because of the COVID- 19 crisis the number of new homes expected to be delivered has reduced and the expected completion rates of new-build properties has slowed. The economic impact and delayed recovery after a second Covid-19 lock down may result in further delays to new-build delivery in the future.

Table 8 shows that the number of affordable properties delivered over the period of the review has increased significantly from 2016/17 to the end of the last financial year.

Table 8

Type of property	2016/17	2017/18	2018/19	Total
All dwellings	1102	1387	1489	3978
Affordable Housing	278	426	507	1211
% of affordable to market	25%	31%	34%	30%

There continues to be a gap in the provision of social rented housing in the district and there are actions set out in the Housing Strategy 2019-24 to address this.

Table 8.1 shows affordable housing completions since 2015/16 broken down by tenure

Table 8.1

Year	Social Rented	Affordable Rented	Shared Ownership	Total
2015/2016	39	193	90	322
2016/2017	0	184	128	312
2017/2018	0	298	145	443
2018/2019	0	335	175	510
2019/2020	0	259	141	400

Clearly there has been a good track record of affordable housing delivery within Cherwell District Council area and particularly in the last three or four years. However, no new social rented homes have been built since 2016. This is mainly due to changes in national housing and planning policies with a focus on affordable rent and home ownership products, and changes in affordable housing funding regimes. Social rent is the most affordable option for many people on our housing register, therefore it will be important to increase the supply of this tenure in future. The Housing Strategy 2019-2024 explains more about how we will do this.

5 Other Accommodation Options

With the data showing a drop in allocations to RPs and a fall in new affordable housing completions in future, other ways to fulfil housing obligations are needed. It will be important to make best use of and improve housing conditions in the private rented sector so that this remains an attractive option to households who can afford to rent privately.

5.1 Access to Private Rented Accommodation

The private rented sector can be a realistic housing option for households in housing need. Although it is generally more expensive and offers shorter tenancies than the social housing sector, it can respond quicker to demand and provide more flexibility. However, for those on lower incomes, including those in paid employment, the choice of suitable private rented accommodation that is affordable can be limited.

With the government legislating the abolition of non-fault evictions, the economic downturn post Covid-19 and tightening of tenant rights, there is a concern that the number of private landlords letting properties in the area may be reduce. We need to proactively promote the opportunity with private sector landlords (through the Landlords Forum or publicity) to let their properties through the Cherwell Bond Scheme or the Vulnerable Persons Resettlement Scheme. Working with households on our register via Personal Housing Plans, to explore private rented property as a housing option will also be important but the cost may, for some households, make this prohibitive.

The high private market rental values in the area is fuelled in part by Cherwell being well placed with good transport links to London, Oxford and Birmingham, all accessible within an hour by train. Oxford is recognised to be one of the most expensive places to live when comparing median earnings to property prices. In response, households will consider slightly more affordable but accessible locations outside of the city and Cherwell is a reasonable option in those circumstances.

For households in receipt of full or part Local Housing Allowance (LHA), there is likely to be a shortfall between LHA rates and local rents, as shown in Table 9. LHA rates were frozen from April 2016 - April 2018, following which, rates on some properties were increased by 3% (these were one and two-bedroom properties in the Cherwell Valley Broad Rental Market Area (BRMA)).

Table 9: Shortfall between LHA rates and local rents in Cherwell

Property Size	LHA Rate: Cherwell Valley BRMA (£ pw). Rates unchanged since 2015	Average Rent for Banbury/Bicester (£ pw)	Shortfall per week (£ pw)
1 Bed	£130.06	£152.50	£21.90
2 Bed	£162.29	£202.50	£40.21
3 Bed	£187.87	£237.50	£49.63
4 Bed	£248.35	£600.10	£351.63

Data sourced October 2020 – Zoopla.co.uk

However, more recently the LHA rates have increased which may make the Private Rented Sector slightly more attractive to households in need of accommodation and who are unable to quickly access social housing.

Table 9.1

Property Size	LHA Rate: Cherwell Valley BRMA (£ pw). Rates October 2020	Average Rent for Banbury/Bicester (£ pw)	Shortfall per week (£ pw)
1 Bed	£149.59	£152.50	£2.91
2 Bed	£178.36	£202.50	£24.14
3 Bed	£207.12	£237.50	£30.38
4 Bed	£298.61	£600.10	£301.49

Whilst the average rent charged within the private rented sector varies based upon demand at any given time, the tables above provide a snapshot of the difference between the 'market/average rent' being charged within the district and the shortfall for residents requiring support from LHA towards their monthly rent.

This highlights the difficulty that many people on low incomes have with being able to identify accommodation they can afford and demonstrates why many landlords are reluctant to accept tenants claiming benefits. We are aware anecdotally, of landlords stating that they are unable, as a condition of their insurance, to let to tenants in receipt of benefits, but we do not currently provide cover for this. We are aware that affordability issues are not limited to those claiming out of work benefits, but also affects households where one or two members are in paid employment, but still find it difficult to afford local rent levels.

5.1.2 Property Standards

In 2019-20 Cherwell issued 128 enforcement notices and improved 111 homes through enforcement action. Prior to 2019 we did not count notices requesting information as enforcement action, this means the enforcement actions recorded were low. We have started to record this and despite COVID-19 restrictions, Cherwell district council has counted 75 notices served between April and September 2020 and 52 homes improved in the same period.

HMO licensing was introduced in 2006 but extended to more premises from 1 October 2018 when the original requirement that premises only had to have a licence if there were five or more tenants forming 2 or more households, and had three or more storeys, was changed so that it applied regardless of the number of storeys. The legislative change resulted in more than a doubling of the number of licensed HMOs. The number does fluctuate because of new HMOs being created and others ceasing to operate. Licenses typically last for 5 years, so there is a regular turnover. HMOs with fewer than 5 tenants are not subject to mandatory licensing but are subject to broadly similar standards and are checked periodically

In order to improve the quality of properties or to adapt them for people with disabilities, the Council awarded £2.6m in grants over the period 2018-2020. This is detailed in the table below

Table 10

Grant	2018-19	2019-20
Landlords Home Improvement Grant (securing nominations)	8 No. £57k total	4 No. £36k total
CHEEP (energy efficiency grant for landlords)	11 No. £6k total	8 No. £4k total
Flexible Home Improvement <u>Loans</u> for homeowners over 60	3 No. £27k total	5 No. £30k total
Essential Repairs Grants for eligible homeowners	8 No. £12k total	15 No. £53k total
Disabled adaptations grants*	166 No. £1,195k total	183 No. £1,259k

5.2 Cherwell Bond Scheme (CBS)

We offer the Cherwell Bond Scheme (CBS) to assist households who are at risk of homelessness and do not have sufficient income to cover the costs of a deposit. The scheme has operated since 2010.

Evidence shows there is a correlation between the number of deposit bonds issued through the CBS and the number of Local Home Improvement Grants (LHIG) issued, as landlords in receipt of LHIG are required to let to tenants via the council, during their contractual period. The CBS will, however, also apply to landlords who have not received LHIGs.

The current scheme requires properties to be affordable for the household being supported into the tenancy and needs to be at the applicable LHA rate for the area and size of property.

Since 2014/15, the number of people we have supported through the scheme has decreased, to 14 households during 2015/16. This occurred as rental prices within the district increased and the amount of LHA that households were able to claim towards their rental costs was frozen as part of the national welfare reform agenda. As a result, fewer landlords were willing to accept tenants through the scheme, as they could charge greater rents on the open market.

There was an improvement in the number of new tenancies granted during 2017/18, though the majority of these were re-lets with existing landlords who have already been working with the scheme, often where they have accepted a LHIG and are contractually bound to accept tenants for a set number of years.

Although the number of people being supported through the scheme has seen a reduction since 2014/15, officers do advise clients, outside of the scheme, about how to access the private rented sector through negotiation with private landlords/letting agents, budgeting advice to help them afford rents they felt were not affordable and apply for Discretionary Housing Payments (DHP) to cover the rent/deposit required to access a new tenancy.

5.3 Supported Housing Options

The number of referrals to supported housing options has also been low due to the lack of available supported housing locally. During the “Everyone In” initiative, some homeless households and rough sleepers have been temporarily accommodated out of the area in Oxford City or in supported accommodation in Birmingham. These households will continue to receive housing advice and retain their local connection to Cherwell district. The provision of 10 beds for complex needs in Banbury will enable households who need a higher level of support to remain in the district. This project will be rolled out in 2020/21.

5.4 Discretionary Housing Payments and pressure on affordability

Resolving rent issues in social or private rented sector involves the use of Discretionary Housing Payments (DHP) which are administered by the Council’s Revenues and Benefits Team. DHPs are intended to support households to access or sustain their tenancies and are available to assist households for an interim period whilst they resolve their individual financial circumstances. They can be used to assist with clearing rent arrears, issues of affordability, benefit cap and in some cases for deposits or rent in advance to access new accommodation. The Revenues and Benefits team work closely with the Housing Team to ensure clients are receiving advice and support where homelessness is identified as an issue for requesting support with DHP.

Issues of affordability within the district have consistently been one of the main reasons for people seeking assistance with a DHP and affordability affects households in both the social and private rented sectors. The cost of private renting, LHA rates and shortfalls between the two are discussed in section 5.1. In the period of this review, over £500,000 was awarded to residents in DHP payments. Table 11 shows the number of payments awarded and the central government contribution over three financial years.

Table 11

Financial Year	Total DHP awarded	Central Government contribution
2018/2019	£ 313,581.10	£ 265,424.00
2019/2020	£ 246,309.24	£ 249,848.00
Total	£559,890.34	£515, 272.00

If the central government contribution to the Council is not fully spent, then it must be returned. Therefore, although we may endeavour to spend as much of the allocation as possible, if DHP payments are not made during a financial year’s payment run, they will come out of the next financial year’s contribution. This explains some of the differences in amounts awarded against contribution total. Although it is not possible to analyse DHP expenditure on homelessness prevention cases, awards of DHPs have risen over the three years.

5.5 Use and availability of temporary accommodation

Use of temporary accommodation

The council has a duty to offer Temporary Accommodation (TA) to:

- Households that present as homeless where there is reason to believe that they may be in priority need and they have nowhere to stay pending a homelessness decision
- Households for whom following an assessment, a full homelessness duty has been accepted.
- Households deemed vulnerable and owed a Relief duty

Households who present themselves to the council as homeless, are usually placed in temporary accommodation whilst enquiries are made into their circumstances, and a decision is made as to whether we owe a duty to continue to provide accommodation.

Officers work with applicants as far as possible to enable them to remain in existing accommodation until suitable temporary accommodation becomes available; however this is less likely to be possible for households who present at the point that homelessness has already occurred, and these households will be more likely to require emergency motel or Bed & Breakfast (B&B) placements. Officers aim to place applicants into self-contained temporary accommodation if this is available. If there is a need for an emergency placement, or self-contained temporary accommodation is not available, Officers will make placements into B&B or motel accommodation in the first instance. In some cases, households will then move on from B&B/motel accommodation to self-contained temporary accommodation as soon as it is available.

Over the period of the review, prior to the initiation of COVID-19 lockdown, we had not needed to increase the number of units used for TA as we had seen the number of homeless applications remain stable.

5.6 COVID -19 “Everyone in” impact

Between 23 March 2020 and 4 July 2020 when the Prime Minister announced that lockdown restrictions would end, we accommodated around 80 households in temporary accommodation across seven different locations at a total cost of £184,373.00. The costs continue to rise whilst some households remain in the temporary accommodation until suitable secure accommodation can be found for them.

5.7 Sources of temporary accommodation

B&B and motel accommodation

We have a small selection of options available to meet the needs of households requiring temporary accommodation. The option used will depend upon the urgency of the applicant's housing circumstances and availability of accommodation at the time of approach.

Where people approach needing accommodation in an emergency or with limited notice that they are to become homeless, the main option is likely to be B&B, which is paid on a nightly basis, or in a local motel.

We have a contract with one local motel in Banbury, which secures access to 10 rooms throughout the year and has some rooms that are inter-connecting, allowing for larger households to be accommodated together if required. Applicants placed there have their

own front door, do not have to share facilities and have access to basic cooking facilities, being supplied with a microwave and fridge in their room.

When this accommodation is full on occasion, officers must look further afield for accommodation. This means that establishments such as hotels and Bed and Breakfast accommodation have been used. These do not have cooking facilities for residents and breakfast is not covered by the council's booking. Where out of area bookings are used, we strive to meet the requirements of households with work or school commitments close to our administrative boundaries. Some out of area bookings have been made at the request of the applicant, usually for personal safety reasons. These are only used as a last resort for a short period of time, until accommodation within the district can be identified.

B&B is not considered to be suitable accommodation for families and the law says it can only be used in an emergency and for no longer than a maximum of six weeks. During 2018/19 and 2019/20 there were no households placed in B&B for more than six weeks.

Self-Contained Accommodation

If a homeless duty is accepted and the household has been placed in B&B or motel accommodation as an initial placement, officers will look to move the household into self-contained accommodation at the earliest opportunity.

We have an agreement with Sanctuary Housing, our Large-Scale Voluntary Transfer registered provider, to provide and manage this accommodation on our behalf. Sanctuary provides 33 units of accommodation in Banbury and Bicester in the form of:

- Four studios
- 12 1-bedroom units
- 17 2-bedroom units

5.8 Time spent in Temporary Accommodation

We work to limit the amount of time households have to spend in TA. We provide support through our Tenancy Support Officer (TSO), who visits families to ensure they are maintaining their TA and applying for suitable properties available through our CBL system. If households are not applying for all suitable properties available within an advertising cycle, officers will place applications on suitable properties on their behalf, to ensure they move out of TA at the earliest opportunity.

During the review period, the majority of households remained in TA for under six months, with a very small number accommodated for over 12 months. Table 12 shows the time spent in TA for those owed an immediate emergency accommodation duty.

Table 12:

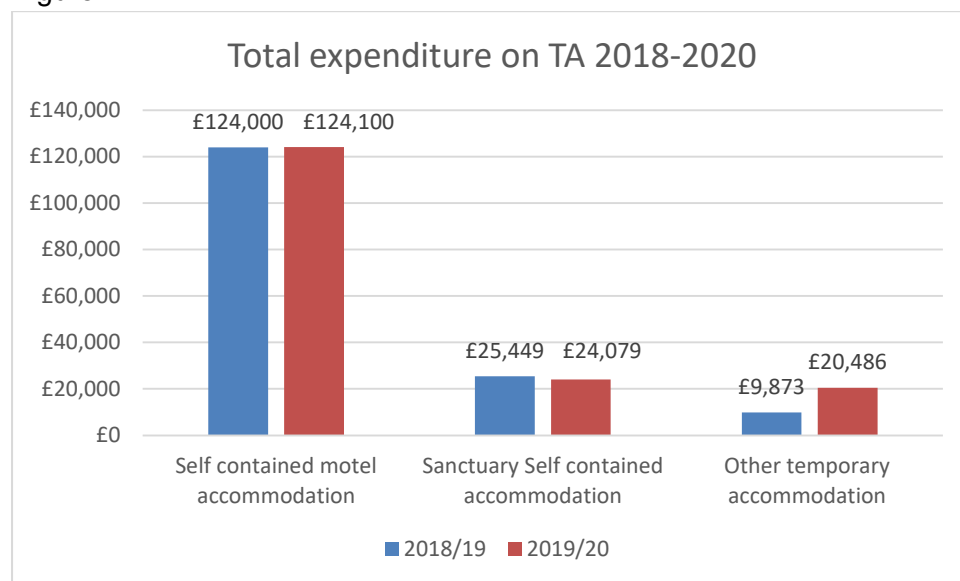
Time in TA	2018/19	2019/20
Under 6 months	89	83
6 -12 months	13	9
1-2 years	4	1

5.9 Expenditure on Temporary Accommodation

Figure 4 shows that the costs for TA in Cherwell has risen in relative terms to between £160,000 and £180,000 per year, over the period of the review.

Households placed into TA are charged rent whilst they are staying in the accommodation and can claim Housing Benefit (HB) to assist with this if they are receiving a low income. They are also charged a small fee to cover services such as gas, electric and water which is not covered by HB. Once these payments have been recovered from the household, our overall expenditure is significantly lower.

Figure 4



6 Funding towards homelessness responses

6.1 Flexible Homelessness Support Grant (FHSG)

Until the end of March 2017, local housing authorities could charge £60 per week management fee on TA units. This was paid from the DWP to local authorities on a per household basis. From 1 April 2017, the Temporary Accommodation Management Fee (TAMF) subsidy payment was removed, restricting subsidy to the appropriate LHA Rate. The calculation of HB subsidy, for all TA, will in most cases be 90% of the appropriate January 2011 LHA rate for the property and not the household size. No subsidy is paid for Universal Credit claimants.

The Ministry of Housing, Communities and Local Government (MHCLG) is responsible for the alternative funding, Flexible Homelessness Support Grant (FHSG). FHSG is paid to local housing authorities as a grant and can be used in any way a local authority sees fit, to better manage TA pressures. The grant is ring-fenced for activities to prevent and deal with homelessness.

Table 13

Flexible Homelessness Support Grant allocation – Cherwell District Council received

2018/19	2019/20
£205,425	£265,225

6.2 Homelessness Reduction Act: New Burdens Funding

The government committed to providing £72.7 million to local authorities to help meet the new burdens costs associated with the additional duties contained within the HRA 2017. The allocation for Cherwell District Council is as follows:

Homelessness Reduction Act: New Burdens Funding received to date 2020

Table 14

2018/19	2019/20
£43,277	£45,747

In addition, to the above, all local housing authorities were allocated £9,200 as a one-off payment towards new ICT costs in relation to the new legislation.

6.3 Homelessness Prevention Grant

Central Government used to give local housing authorities funding for homelessness prevention work via a ring-fenced grant. A few years ago, the ring-fenced grant ceased, and the funding was incorporated into the council's wider local government settlement but was visible as a discrete element of the total settlement. The Homelessness Prevention Grant allocation for Cherwell District Council is as follows:

Table 15

2018/19	2019/20
£100,211	£100,712

This funding has been used by the Housing Team to support a range of community and voluntary sector groups to provide services within the district that are focused on supporting the prevention of homelessness. Examples of where this funding has been used include the provision of drop-in centres for people who are homeless or unsuitably housed, outreach and verification for rough sleepers and outreach for people experiencing Domestic Abuse.

6.4 New Homes Bonus

New Homes Bonus (NHB) is a grant paid by Central Government to local authorities to incentivise housing growth in their area. Under the scheme, Central Government matches the council tax raised on new build homes, conversions and long-term empty homes brought back into use. The development of each additional affordable home attracts an enhancement of £350 per annum (over the period which the NHB is payable). Local authorities are not obliged to use NHB funding for housing development.

This funding is coming to an end but there is an opportunity to secure some of the budget already paid to the council to support development of additional affordable homes in the district.

6.5 Rough Sleeper Initiative funding

The Council successfully bid for Rough Sleeper Initiative funding in 2018 and 2019. These funds have been used to commission additional resources and specialist support services to assist households who have been sleeping rough or who are homeless. The projects included a Housing First initiative, funding for floating support and outreach and verification support service.

Rough Sleeper Initiative funding round 2 (RSI2) in 2019/20 was £136,000

Table 16

Purpose	Amount
Countywide Strategic Coordinator Post (2 years)	£46,000
Enhanced Floating support to complement the Outreach and Verification Service in Cherwell	£40,000
Housing First (HF) 6 units in Cherwell	£35,000
Housing First Personalisation Fund	£15,000

Rough Sleeper Initiative funding round 3 (RSI3) in 2020/21 was £236,061

Table 17

Purpose	Amount
Housing First 8 units in Cherwell	£50,000
Housing Options Officer Single Homeless Specialist	£48,561
Enhanced Floating Support to complement the Outreach and Verification Service in Cherwell	£45,000
10 beds for complex needs	£92,500

7 Working in partnership

Connection Support

Through RSI funding, we have been able to commission a number of services to assist both those sleeping rough and those seeking specialist advice to remain in their homes.

1. Outreach and verification – commissioned Connection Support to provide outreach and verification services for people reported to be rough sleeping within our district, to allow individuals to access the AHP and to provide advice and support about available options. This has been secured using RSI funding from tranche 2 and 3. Connection Support receive referrals from a variety of different channels, including the council and Streetlink, which is an online service that members of the public can use to report people sleeping rough. Connection Support will also continue to carry out regular checks with those rough sleeping who decline to engage with the support available, to re-confirm the options that are available to them and leave options open.
2. Targeted support at drop in centres- As part of the grant funding provided to Connection Support, they attend day centres in Banbury and Bicester twice a week to provide a triage service for individuals on a range of issues including housing, benefits, health, employment, training and education opportunities. The service is available by drop-in which can assist individuals who struggle to maintain appointments to access support in 2018/2019 Connection Support assisted 98 people through this drop-in service.
3. Floating support – Connection Support provide generic floating support to any who needs it to maintain their tenancy or develop life skills and can make referrals to specialist support providers to assist individual households as needed. During the COVID-19 lock down, Connection Support also supplied food and emergency support to those placed under “Everyone In” initiative.
4. Housing First - specialist tenancy sustainment support is provided to assist those placed into independent accommodation under the Housing First programme.

Beacon Centre, Banbury

Grant funding is provided by the Council to Banbury and District Housing Coalition (BDHC) to provide a drop-in service at St Mary’s Centre, Banbury. The centre is open 4 days per week and provides a place for anyone experiencing homelessness, mental health or substance abuse problems or feeling isolated to seek advice, support or just companionship.

The Centre is a central place of support to people who are homeless or unsuitably housed and receives in the region of 4000 visits from around 400 individuals per year. The Beacon Centre also provides a venue for Connection Support to provide their triage service and has regular attendance from Turning Point, to provide advice and support to people with substance misuse problems.

Salvation Army, Bicester

Grant funding is provided by the Council to the Salvation Army in Bicester which operates the Bridges drop-in centre from their facility at Hart Place, Bicester. The centre operates in a similar way to the Beacon Centre and is open two days a week with Connection Support attending on both days to provide triage. Turning Point also attend, providing drug and alcohol support on Fridays, in addition to a Drug and Alcohol support worker employed by the Salvation Army. The number attending the Salvation Army is significantly smaller than those who attend the Beacon Centre, but over recent years has seen the total number of individual visitors attending increase from 296 in 2016 to 438 in 2019/20. This service has been funded by Cherwell since 2014/15 and is established as a place for people to seek support.

Faithworks Banbury

Grant funding is provided by the Council to Faithworks to provide free second hand or nearly new goods to those who have secured independent accommodation following a period of street homelessness or as a result of fleeing their home to avoid domestic abuse. It is also used by people who are moving into their first home and do not have funds to furnish the essentials themselves. It is a significant contributor to tenancy sustainment in 2019/2020 the assisted 144 individual households.

Citizens Advice

The Council has commissioned Citizens Advice to deliver debt and money advice in the district to 2022 for any Cherwell residents who need it.

Many households who experience homelessness or are at risk of homelessness also have debts or need money management support. Data from Citizens Advice show the majority of advice given by the service as an organisation over the last 2 years has been benefit and debt related. Below is their contribution to homeless prevention in partnership with CDC.

Table 18 shows the main reasons people seek support from Citizens Advice for housing or benefit-related issues or debt and where they live in the district. Some households may have more than one support need.

Table 18

Request for help or support with:	Urban city and town	Rural town and fringe	Rural village
Benefits and tax credits	78%	6%	15%
Benefits Universal Credits	77%	6%	17%
Consumer goods and services	76%	7%	17%
Debt	81%	5%	14%
Discrimination & hate and general violence and assault	68%	9%	23%
Education	87%	5%	8%
Employment	81%	7%	13%
Financial services and capability	73%	6%	21%
Health and community care	78%	6%	16%
Housing	80%	6%	15%
Immigration and asylum	83%	4%	13%
Legal	77%	5%	18%
Other	81%	5%	14%
Relationships and family	80%	6%	14%
Tax	83%	7%	10%
Travel and transport	73%	9%	17%
Utilities and communication	79%	7%	14%

Table 19 shows the demand for the debt and money advice service provided by Citizens Advice in Cherwell district. The service operates a wide range of contact routes such as email, telephone and personal visits. They also assist homelessness prevention by offering basic housing advice outside of CDC business hours which is important to those households who are unable to approach the Council directly for any reason. Referrals to and from this service should be maximised.

Table 19

Clients with a new case	Apr-19-Jun-19	Jul-19-Sep-19	Oct-19-Dec-19	Jan-20-Mar-20
Unique clients in the quarter	1229	1522	1289	1530
Repeat clients in the quarter	147	135	165	14

8 Future Challenges and Priorities

Looking ahead into 2021-2026, we need to assess the content of this review and taking significant national events into consideration, understand the challenges that might lie ahead.

We have assessed that the following factors will shape the way in which services are delivered, and any strategy going forward, should endeavour to tackle and overcome them.

1. **Funding** – Partnership working can be destabilised by short term funding. Partners need confidence in long term funding to develop and mature services in our favour. Yearly and short-term funding approaches can foster short term thinking.
2. **Affordability** – a lack of social and private rented affordable housing options within the district and accommodation for low income households. The private sector is increasingly unaffordable and the delivery in affordable housing has been impacted by the pandemic in 2020. This could create an increasing threat of homelessness as the supply of social housing is reduced and private rented accommodation becomes unsustainable or increasingly unaffordable.
3. **COVID-19 responses** - At the time of this review, the UK is entering into a second wave of COVID-19 pandemic. The response to the first wave has yet to be fully considered. However, we know nationally the mortality rate was high and the response financially costly. Lessons must be learnt from our housing and homeless response and how to develop best practice in many areas going forward.
4. **Brexit** – The UK has left the European Union and the transition period ends on 31 December 2020. This may affect future rights to housing in the UK.
5. **Domestic abuse services in Oxfordshire** – There is a pooled budget for County Council-led commissioning of services to support people affected by domestic abuse.
6. **Customers with support/complex needs/older residents** – a need for increased accommodation and support services in Cherwell for people who sleep rough; support for clients to be tenancy supported to enable them to access and sustain their accommodation with social and private landlords. We need to ensure that a range of housing options are made available for younger people who have limited incomes, and older people and people with disabilities who require more support e.g. provision of additional Extra Care accommodation and accessible homes.
7. **Hidden homelessness** - The sudden rise in street homelessness at the start of lockdown on 23 March, indicated many people were in insecure arrangements. This sector is incredibly difficult to quantify as many do not regard themselves as “homeless”. However also understanding that many single males do not approach homeless services until crisis point indicates a need to identify this customer group at an early stage and provide suitable accommodation options and enhance outreach support.

8.1 Future Strategy priorities

- **Financial difficulty and financial illiteracy:** Households may experience financial difficulties in being able to access accommodation in the social or private rented sector or in trying to cover their housing costs and maintain an existing tenancy. The

challenge of meeting housing costs versus limited household income applies across all tenures.

- **The data shows an emerging trend of hidden homelessness:** we need to identify this demographic who cannot, or find it difficult to, access council support when they most need it to prevent homelessness or rough sleeping. This may include people who find it physically difficult to attend the centre, those who do not know about our services or those who for other reasons feel they cannot access our services.
- **Improve the financial resilience of our clients** by offering targeted financial support, this will help us to address this affordability barrier and should be a key action within the strategy. We will also monitor the costs of affordable housing, encourage delivery of housing at 'social rents' and consider the delivery of shared housing solutions, in partnership with Registered Providers. We will also need to support solutions to facilitate access into social housing for those households who are not yet 'tenancy ready' but need independent accommodation.
- **We must work in partnership:** with other institutions such as the DWP, Criminal Justice, Health, County Council and other Oxfordshire Councils to improve homelessness prevention via early intervention and referrals to appropriate advice and support services, joint commissioning or delivery of services where possible, and improved protocols.
- **Provide an alternative narrative to those already homeless.** Improve the communications to promote our services to those who need them and build trust within the communities of interest. Consult and engage people with lived experience to understand their needs, capitalise on their strengths and co-design solutions.
- **COVID-19 Resilience;** given the pandemic in 2020, it is a challenge to understand what the long term homeless and financial repercussions may be. We must learn from our experiences and build on that to ensure future housing service resilience
- **Ensuring private sector is fit for purpose.** Most households do not want to secure alternative accommodation in the private sector due to affordability and quality concerns. We must ensure that the private rented sector is an attractive alternative housing solution.
- **Data capture** – we need to improve the way we record homelessness and rough sleeping prevention services. This will enable us to use this data effectively to inform service improvements. Nominations agreements and lettings should be monitored, and targets set to drive appropriate actions and behaviours. Staff training will also help to ensure consistency of approach to facilitating and recording the demands on the service but also the solutions and positive outcomes.