**APPENDIX 1** 



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# **1. Introduction**

This will be completed after the consultation period.

#### Greater Norwich Homelessness Strategy 2015-2020: Communication and Consultation Plan

#### Purpose of this document

This plan will outline how the Greater Norwich Homelessness Strategy project team will ensure that the newly developed document, due for publication in May 2015, will be communicated with partners and the public during its formulation, consultation and its completion.

#### Context

The Homelessness Act 2002 requires Local Authorities to produce a homelessness strategy that applies to everyone at risk of homelessness, not just people who may fall within a priority need group for the purposes of Part 7 of the Housing Act 1996.

Our current homelessness strategy is nearing the end of its lifespan and we need a strategy that is relevant to the needs of the three councils in the Greater Norwich area: Broadland, Norwich and South Norfolk.

Work started on the formation of a strategy in January 2014 through the project team, which will be responsible for the formation and delivery of the strategy. Its membership comprises the following organisations:

Broadland District Council Norwich City Council South Norfolk Council Local Clinical Commissioning Groups City Reach NHS

#### Data sources in the formulation of the strategy

The project group considered the following during the preparation of the draft homelessness strategy:

- homelessness review, trends and issues, both quantitative and qualitative;
- national and local policy, current and proposed;
- analysis of the outcomes of the previous Homelessness Strategy Action Plan 2011-14
- In South Norfolk partner organisations and internal team members were invited to share their thoughts on recent achievements, challenges for the future and suggestions for future actions during a number of drop in sessions in early September

#### Approval of draft strategy before going out to consultation

Before the draft strategy document is released for consultation, it will require approval from each local authority. Below are details of the groups that the strategy will be presented at before it is released for wider consultation.

Broadland

Strategic Housing Advisory Panel (SHAP) – 9<sup>th</sup> October 2014. Deadline for papers is 8<sup>th</sup> October.

Norwich

Cabinet Meeting on 12<sup>th</sup> November. Deadline for papers 13<sup>th</sup> October.

South Norfolk

Senior Leadership Team Meeting-13<sup>th</sup> October. Deadline for papers is 10<sup>th</sup> October

Following approval, the draft will go to Formal Housing and Public Health Policy Committee-10<sup>th</sup> November. Deadline for papers is 30<sup>th</sup> October

### Table A: Timetable for formulation and publication of the Homelessness Strategy

Action	Timing
Project group work period	January 2014 to May 2015
Draft strategy and action Plan	January 2014 to October 2014
Prepare a consultation plan	October 2014
Approval of draft strategy and action plan	November 2014
Consultation period for strategy and action plan	November 2014 to January 2015
Carry out consultation events with stakeholder groups	November 2014 to January 2015
Revisions carried out to strategy and action plan	December 2014 to February 2015
Produce response to Consultation document for appendix to strategy	December 2014 to February 2015
Publicise response to consultation document	June 2015
Adoption by three LA councils	June 2015
Publication of strategy and action plan	June 2015

#### The Consultation Period

Upon completion of a draft strategy it will be distributed for consultation with our partners and the public, across the Greater Norwich area.

#### 12 Week Consultation Period: The Compact

There is no longer a specific Norfolk Compact: rather it is expected that all dealings between the sectors will comply with the 'baseline' expectations set out in the national Compact document

The Compact is a Government-led initiative and stands for better partnership working and creating better outcomes for individuals and local communities. The guidance states that consultations should still last for 12 weeks to ensure meaningful engagement with the process.

#### **Consultation Activity**

During the consultation period a series of events will be scheduled to engage with relevant groups and stakeholders in order to ensure that all are given reasonable opportunity to contribute to the process. The proposed target audiences for this activity are noted in Appendix A.

There will be a significant emphasis placed on engaging with wider audiences online, we will be placing the draft strategy document on each local authorities websites with a short explanation and link to a questionnaire through the use of a web based questionnaire portal (Survey monkey).

Each local authority will also hold workshops in their respective areas in order to capture the views of local stakeholders face to face over the 12 week period.

Details of these activities are listed in more detail in the Table B.

#### **Responding to feedback**

A key part of this exercise will be to publish responses to all of the questions raised by respondents when the strategy is published in spring 2015.

# 2. Context and purpose

### What do we mean by homelessness?

Definition of homelessness for the purpose of this strategy:

Those households defined as statutory homelessness as defined by the 1996 Housing Act and Homelessness Act 2002. These are more likely to be families with dependent children, pregnant women and adults who are assessed as vulnerable. (This definition of homelessness is relatively narrow and does not constitute the majority of homelessness cases).

Those households who do not fall into the above categories (sometimes called 'non-statutory' homeless) and are more likely to be single or couples (with no dependents) who are either sleeping rough, living in supported accommodation or are deemed as "hidden homeless" and are typically sleeping on friends or family member's sofas as a temporary stop gap measure.

### Coverage

This strategy covers the three district authority areas of greater Norwich including: Broadland, Norwich and South Norfolk. This is the third sub-regional homelessness strategy.

### **Statutory requirement**

The Homelessness Act 2002 imposes a duty on local housing authorities to carry out a homelessness review in their area and formulate and publish a homelessness strategy based on its results every five years.

"A homelessness strategy is defined in HA 2002 s3(1) as one formulated in order to:

a) prevent homelessness in an authority's area;

b) secure accommodation is and will be available in that area for people who are or may become homeless; and

c) provide support for such people or those who have been homeless and need support to prevent it recurring."

# 2.1 Strategic framework for the strategy



### Links to other relevant strategic documents

- Norfolk joint health and wellbeing strategy
- Norfolk Joint Strategic Needs Assessment (JSNA)
- Operational plans of the three Clinical Commissioning Groups (North Norfolk, Norwich and South Norfolk CCGs), that cover the greater Norwich area
- South Norfolk Health and Wellbeing Strategy

# 2.2 Our role in health and wellbeing

All local authorities (unitary and district) have a general statutory duty to protect and improve health and wellbeing and to tackle inequalities and the 'social determinants' of health – that is, those aspects of people's social and economic condition that impacts on their health. Extending far beyond social care from education to housing, economic development to leisure services, planning to trading standards, they all have a significant impact on people's health.<sup>1</sup>

In particular District authorities have a significant function and role in helping improve people's health and wellbeing through the homeless prevention work we do. Examples of these activities include:

- The function of our housing options teams in helping vulnerable people find (or keep) safe and secure good quality housing.
- Direct provision of permanent and temporary housing including, employment and training services such as LEAP.
- Direct and joint commissioning of services to help reach out to vulnerable people who are either young, rough sleeping or fleeing domestic abuse.
- Helping troubled families through our family intervention projects.
- Helping people stay in their own homes through grants and adaptions to help them live more independently.

<sup>&</sup>lt;sup>1</sup> Page 3, "A Councillor's guide to the health system" (Local Government Association, May, 2014)

- Improving the quality of private sector housing for people.
- Developing protocols with statutory and voluntary providers such as the

Homeless person's hospital discharge protocol Hostel eviction protocol ("Off the street") Youth homelessness protocol

• The continued refreshment of the JSNA so that it remains relevant and highlights the impact our work in improving people's health and wellbeing.

Some of the above activities are just some of the work that we do that has a direct or indirect impact on a person's health and wellbeing and can show savings to the overall health budget, a recent study showed that "the annual cost of unscheduled care for homeless patients is 8 times that of the housed population <sup>2</sup>." Despite this expenditure the average age of death of a homeless patient is 47 <sup>3</sup>. The homeless population are five times more likely to present at A&E than the housed population, are admitted 3.2 times more frequently than the housed population and stay 3 times as long.

### 2.3 Key national policy changes since the last strategy

A number of key national policy changes have been introduced since the last strategy in 2011. The following section attempts to draw some of the main policy changes that have had a direct or indirect effect on homelessness in greater Norwich.

#### Coalition government housing strategy

In November 2011, the Coalition government released their Housing strategy, *Laying the foundations: a housing strategy for England.* The document acknowledged the challenges posed by homelessness, in particular rising statutory homelessness and rough sleeping.

<sup>&</sup>lt;sup>2</sup> Cabinet Office Social Exclusion Taskforce, DOH, Inclusion Health- Evidence Pack 2010

<sup>&</sup>lt;sup>3</sup> Crisis 2011. Homelessness: A Silent Killer. London December 2011.

The Coalition government then formed a Ministerial Working Group and published *"Making every contact count: A joint approach to preventing homelessness."* The aim of the paper was to make sure every contact local agencies make with vulnerable people and families makes a positive impact on their lives by:

- Tackling troubled childhoods and adolescence
- Improve health
- Reduce involvement in crime
- Improve skills; employment; and financial advice
- Pioneer social funding for homelessness

The paper also set ten local challenges that "should lead to all local homelessness teams delivering a gold standard service. The ten local challenges are:

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

# Localism Act 2011

The purpose of the act was to shift power from the state to local communities by:

• Lifting the burden of bureaucracy

- Empowering communities to do things their way
- Increase local control of public finances
- Diversifying the supply of public services
- Opening up government to public scrutiny
- Strengthening accountability to local people.<sup>4</sup>

#### Welfare reform

Against a background of financial constraints the coalition government introduced a number of changes through the Welfare Reform Act 2012. Some of these changes were the biggest seen the introduction of the Welfare state in the 1940s, these include:

- Measures to simplify the system
- More stringent rules and eligibility criteria
- Stricter sanctions
- Making work pay
- More frequent benefit entitlement assessments
- Benefit rate freezes
- Caps to some benefits
- Loss of benefit uprating linked to actual costs
- Increase in a range of deductions made to benefits
- New payment methods
- Localisation of the social fund

# Reduction in the value of working-age benefits

A significant number of the changes brought about by the Welfare Reform Act 2012 were made to reduce the value of working-age benefits for people who are on low incomes. These measures include:

• Restricting the annual uprating of working age benefits to 1%

<sup>&</sup>lt;sup>4</sup> P-2, 'Decentralisation and the Localism Bill: an essential guide' (DCLG,2010).

- Lowering the rates for Local Housing allowance (LHA)
- The Benefits Cap (60-70 families were affected by this in Norwich as of September 2013 by an average of £59.52 per week)
- Means testing Child Benefit
- Limiting contribution-based Employment Support Allowance
- The Social Sector Size Criteria (SSSC)
- Replacing Council Tax Benefit (CTB) with Council Tax Support (CTS)
- Restrictions on Working Tax Credits
- Raising the deduction rate for non-dependents

Some of the above reductions have placed people in greater Norwich at further risk of homelessness. Research published by the DWP<sup>5</sup> in 2014 showed that people affected by these reductions were spending less on essential household items, or moving to cheaper accommodation in alternative areas. This research is supported by the increase in the number of people accessing Norwich Foodbank. In October 2013, Norwich Foodbank reported a 67.29% increase (from 1,489 to 2,491) in the number of food vouchers issued during the same period the previous year.

## Legal aid changes

In April 2013, the Legal Aid, Sentencing and Punishment Act 2012 was introduced on 1<sup>st</sup> April 2013. The main aim of the act was to reduce the legal aid bill by £350m a year in England and Wales. The Act removed funding for a number of areas of civil law including some debt, housing and benefit issues. Legal aid is still only available for debt and housing matters where someone's home is an immediate risk; according to Norfolk Community Law Service "The East of England has lost approximately £3.3m worth of legal aid funding per year for social welfare advice." Shelter (Norwich), have reported that before the cuts they were able to offer more holistic, preventative advice to clients, especially around ongoing housing and general benefit issues. Now clients can only be supported where their home is at immediate risk. There are also issues around people who fall outside the qualifying criteria for legal aid and may either be earning too much but are unable to fund the costs of professional representation in court. Nationally, it has been reported that there has been increasing evidence of individuals representing themselves leading to delays in court business overall.

# Health and social care reform

<sup>&</sup>lt;sup>5</sup> The Benefit Cap: Public Perceptions and Pre-implementation Effects (DWP,2014)

The Health and Social Care Act 2012 introduced some of the biggest changes to the NHS since its introduction in 1948. The main focuses of the changes were around:

- Structure
- Accountabilities
- Funding arrangements
- Working arrangements

This led to:

- The Secretary of State no longer having a duty to provide health services through the NHS
- Strategic Health Authorities being abolished and replaced by a National Commissioning Board and a new body called Public Health England

Primary Care Trusts were abolished and replaced by:

- Clinical Commissioning Groups (CCGs) that are now responsible for commissioning most health services
- Local Authorities (Councils) taking a larger role in public health promotion requiring each local authority to undertake a Joint Strategic Needs Assessment (JSNA) before April 2013 and creating Health and Wellbeing Boards.

At a local level this led to the creation of:

- A Norfolk Health & Wellbeing Board (including the leaders of all of the district Councils of Norfolk & Waveney)
- Transfer of public health and health improvement functions from the Primary Care Trust
- Expansion of the (Upper tier authority) scope of the current health and social care scrutiny function; and
- The establishment of a local Healthwatch
- Five CCGs in Norfolk inc: Norwich, West Norfolk, North Norfolk, South Norfolk and Health East (covering Gt Yarmouth and Waveney).
- Within the greater Norwich area there are three CCGs namely: North Norfolk, Norwich and South Norfolk.

This major change saw 80% (£1.3bn) of the NHS Norfolk budget transfer to the five CCGs who will spend the majority of NHS funding for their local residents. The expectation of the Norfolk Health & Wellbeing Board is to require the CCGs to co-operate with the Board, and write commissioning plans which take account of the evidence of the JSNA and the priorities of the Norfolk Health & Wellbeing Strategy.<sup>6</sup>

### **Health and Wellbeing**

The three greater Norwich councils recognise the significance of the links between health and homelessness particularly amongst single homeless people and the effect it has on families. We also recognise that we need to work together to achieve better outcomes for people who are affected by homelessness and ill-health. We know that if someone becomes homeless they are likely to "suffer significant health inequalities in comparison with people in more secure accommodation, in terms of both their health status and their ability to access health services...many health and social care professional in the NHS, local authority services, the third sector, prisons and elsewhere have homeless people on their caseload."<sup>7</sup> We also recognise the direct relationship between an individual's physical and mental wellbeing can have on their own housing situation if their health needs are not met. We know from research published by Crisis<sup>®</sup> in July 2013 (for single homeless people):

- The average age of death for homeless people is 47
- Up to 70% of homeless people have mental health issues
- Around a third will have a history of problematic substance misuse
- Homeless people are 40 times less likely to be registered with a GP compared to the general public
- Homeless people are 13 times more likely to be a victim of violence.

# **Domestic Abuse**

There have been considerable legislative changes between 2010 and 2014 which address the issue of domestic abuse and its negative impacts. This increases awareness of the issue.

<sup>&</sup>lt;sup>6</sup> Cabinet, 23<sup>rd</sup> January 2012, Item 12, NHS Reforms and Norfolk County Council Next steps towards establishing a Health and Wellbeing Board, and implications of legislation for scrutiny and Local HealthWatch.

<sup>&</sup>lt;sup>7</sup> Improving health care for homeless people, Section B The Homeless Health learning pathway, (The Queen's Nursing Institute)

<sup>&</sup>lt;sup>8</sup> Homelessness briefing, (CRISIS, July 2013)

It is a continual challenge to understand the true level of those affected by domestic abuse, and the impact that this has on homelessness.

The introduction of Multi-Agency Risk Assessment Conferencing and the DASH assessment form means that our approach to dealing with customers is more consistent and offers an opportunity for us to do effective action planning with the individual. This also helps the customer to measure their own risk levels, and minimise them.

# The introduction of the Social Sector Size Criteria (SSSC)

The introduction of the SSSC (or opponents call it Bedroom Tax) was brought about primarily to reduce expenditure on Housing Benefit and to reduce under-occupation in the social sector. The scheme reduces Housing Benefit for social tenants (of working age) with more bedrooms than they are required to have. Those people affected have had their Housing Benefit reduced by 14 per cent for one spare bedroom and 25 per cent for two or more spare bedrooms. As of May 2014, 3,667 households were affected by SSSC in greater Norwich; the majority of those households have seen their benefit reduced by £10-15 per week.<sup>9</sup> One of the main issues for people affected by this is that there are not enough 'smaller' homes available for them to downsize into leading to households being faced with cutting back on essential household items so they can make up the shortfall in their rental payments.

### Incentivising Right to Buy

In October 2011, the Coalition government announced that they wanted to "raise Right to Buy discounts which will make the scheme attractive again and rejuvenate the housing stock." Since this announcement in April 2012 the government increased the maximum cap on the discount to £70k. This maximum cap will be raised on an annual basis by CPI from April 2015. It is likely that these rises in discounts will mean that more Council houses are sold in Norwich. Over the five year period between 2008/09 and 2012/13 a further 230 homes were sold through Right to Buy.

# Ending of mortgage rescue

The Mortgage Rescue Scheme was designed to support vulnerable owner-occupiers at risk of repossession to remain in their home. Since its inception in 2009 there have been 76<sup>10</sup> successful mortgage rescues in greater Norwich (Broadland 45, Norwich 17)

<sup>&</sup>lt;sup>9</sup> May 2014, DWP Stat Xplorer (DWP).

<sup>&</sup>lt;sup>10</sup> We know that some of these cases have since been affected by the Social Sector Size Criteria (Bedroom Tax)

and South Norfolk 14). There were a number of unsuccessful applications due to non-engagement from the owner, costly repairs and properties value being above the scheme's cap. As of April 2014, the government brought the scheme to an end.

# Interest only mortgages

There is some concern that homeowners who took out interest only mortgages in the late 80s and 90s will struggle to find the necessary funds to repay the capital element of their mortgage when their mortgage term comes to an end. The Financial Conduct Authority estimates around 260,000 homeowners (10% of cases) whose mortgage matures before 2020 do not have a strategy in place to repay their mortgage at the end of their term.

Locally we have seen a bigger commitment to MARAC and taking on the advice of CAAADA to ensure that it is the most effective service we can have. We are looking much more closely at risks, which helps to build a robust action plan for the customer. There is a much broader attendance group, and as a result-the outcomes are much stronger and more sustainable. This ensures that homelessness is prevented and repeated victimisation is being reduced.

# 2.4 What did the homelessness review tell us?

# Young people

Increase in young people becoming homeless and being seen in services that do not traditionally house young people. These young people are more likely not to have experienced the care system and have faced parental eviction. A recent study by the Institute for Fiscal Studies<sup>11</sup> suggested that young people were the hardest hit by the recent recession in terms of job prospects when compared to other older age groups.

During the period 2008 to 2013, young people aged 16-24 are the most disproportionately affected age group when it comes to all statutory homelessness acceptances in the sub-region:

Broadland: 35% Norwich: 38% South Norfolk: 33%

<sup>&</sup>lt;sup>11</sup> Living standards, Poverty and Inequality in the UK: 2014 (Institute for Fiscal Studies)

YMCA Norfolk reported in November 2013 that 12 clients received benefit sanctions ranging from 4 to 13 weeks in severity. The majority of their clients were given sanctions for missing appointments or as in one case failure to attend an appointment because they were ill and not providing sick certificates. The majority of clients were forced to apply for hardship loans from the DWP and in some cases they received 40% of their normal benefit payments.

In early 2014, Norfolk County Council's Children Services launched an Improvement Plan and is looking to introduce a number of improvements to the services it provides. The improvement plan highlighted that Norfolk has one of the highest rates of "looked after children"<sup>12</sup> in the country. As of February 2014 the number of looked after children stood at 1,137. Nationally, there is strong evidence of links between homelessness and young people, who have experienced the care system. Over the next three years the County Council are looking to reduce the number of "looked after children" by 300. It is imperative that the three Councils in greater Norwich work closely with Children Services to help the transition from care to independent living.

We also understand that there are a number of young people who are on the 'edge of care' who either may be hidden homeless (sofa) or living in supported accommodation within greater Norwich who do not meet the criteria for Children Services. We need to identify and work together with Children Services to help make sure that their needs are met.

# Single homelessness and rough sleeping

Increase of numbers of rough sleepers seen on the streets of Norwich; this reflects what is being seen nationally.

Over the past two years (12/13 and 13/14) the most common housing status of a person seeking housing advice at Norwich City Council is No Fixed Abode (NFA). This category is likely to include people who are sofa surfing, sleeping rough or living at friends/relatives.

Increase in numbers of people being seen by homelessness services who are affected by sanctions to their benefit entitlement.

Increase in the number of people being excluded from services because their needs are too high and complex.

# Access to social housing

In July 2014, a report conducted by the DWP, *Evaluation of Removal of the Spare Room Subsidy: interim report*, found that the SSSC (Social Sector Size Criteria or Bedroom tax) has had a significant impact on social housing waiting lists. The main impact

<sup>&</sup>lt;sup>12</sup> A Looked after Child is a child who is accommodated under s20 of the Children Act, subject to a care order under s31 of the Act or who is remanded to the care of the local authority.

has been an increase in the number of households who are now only eligible for one bedroom homes, who under the previous system would have been able to under occupy larger homes. This has meant that single people in housing need are finding it increasingly difficult to find one bedroom homes. A recent supported housing audit carried out in May 2014 in greater Norwich found that of those 140 people who were ready to move on, 46 were waiting for social housing.<sup>13</sup>

### Private rented sector, local housing allowance and housing benefit

The number of possession claims made by landlords has not kept pace with the extensive growth in the private rented sector market in greater Norwich, however one in five of all homelessness contacts at City Hall are from people who are living in the private rented sector.

When the Census was carried out in 2011 there were 5,532 family households (including lone parents) living in the private rented sector with dependent children in greater Norwich, compared to 2,532 in the 2001 Census. Whilst there has been considerable growth in the private rented sector overall, this growth shows families that are unable to buy homes or gain access to the affordable housing sector. Using DWP data we know that as of May 2011, 43% (2,341) of the above households were obtaining help with their housing costs through local housing allowance. There is the potential that if landlords choose to stop letting to families in receipt of benefits that there is increased statutory homelessness in the future and extra pressure may be placed on social housing waiting lists.

From 2011, the Coalition government introduced as a number of reforms that reduced Local Housing Allowance (LHA) from the 50<sup>th</sup> percentile in a Broad Market Rental Area to the 30<sup>th</sup> percentile of BMRA rents in a local area. There is evidence in Norwich that there has been a 6% reduction (from May 12 to May 14) in the numbers of households in receipt of LHA.<sup>14</sup> Numbers of people in receipt of LHA in Broadland and South Norfolk have remained stable. Representatives of private landlords (the Residential Landlords Association (RLA)) gave evidence to a DWP study<sup>15</sup> that landlords in the PRS were becoming increasingly reluctant to let to HB recipients. The RLA reported that since there had been a reduction in LHA they had seen an increase in arrears.

In comparison, over the past five years (May 09 and May 14) the number of housing benefit claimants as a whole (including the social rented sector) in greater Norwich has increased by nearly 9%.

<sup>&</sup>lt;sup>13</sup> MOPP(Move on plans protocol)Hostel audit, Norwich City Council, May 2014

<sup>&</sup>lt;sup>14</sup> DWP, Stat Xplorer.

<sup>&</sup>lt;sup>15</sup> Monitoring the impact of changes to the Local Housing Allowance system of Housing Benefit (DWP,2013)

Over the same time period there has been a considerable increase (41%, from 1,291 to 2,199) in the number of people who are working and claiming LHA in greater Norwich. This suggests that rents may be increasing and that people need LHA to top up the low wages they receive.

# Mortgage repossessions

Since the national peak in mortgage repossessions in 2008 we have seen considerable falls in the level of mortgage possession claims in the UK. The first quarter of 2014 (January to March) represented the lowest figure in over a decade. The main reasons for this are:

- Lower interest rates
- Relatively lower levels of unemployment compared to previous recessionary periods
- Introduction of the Mortgage Pre-action Protocol (MPAP) which led to more proactive approaches to dealing with mortgage arrears between lenders, consumers and courts
- Introduction of the Mortgage Rescue Scheme

However, despite the above factors, (using Ministry of Justice calculations<sup>16</sup>) we can estimate that in 2008-12(in greater Norwich) there were between 300 to 470 homes repossessed by county court bailiffs. As previously mentioned there are concerns that if there is a return to unsustainable borrowing by mortgage lenders, rising interest rates, capital shortages on interest only mortgages coming to an end, and the removal of the Mortgage rescue scheme, we could see an increase in the numbers of homeowners at risk of losing their home.

# Statutory homelessness

In the sub-region there was a peak in the numbers of people accepted (337 out of 667 applications) as being homeless and in priority need in 2011/12

Nationally since 2004 there has been a downward trend in the use of temporary accommodation; December 2011 marked the end to this downward trend. Locally, all three councils saw rises in their use of temporary accommodation (at the end of each quarter) during the next year. Since then both Norwich and South Norfolk have seen their levels drop whilst there has continued to be an upward trend in Broadland's figures up until the end of 2013. The trend in Broadland can be attributed to a number of factors including:

<sup>&</sup>lt;sup>16</sup> Page 9, Mortgage and Landlord possession statistics quarterly January to March 2014 (Ministry of Justice, 2014)

- lack of availability of affordable social and private accommodation;
- prohibitive travel costs because of the rural nature of the district;
- lack of available supported housing schemes in the district;
- high rate of domestic abuse presentations.

With the above factors combined this can mean that someone who cannot remain in their own home, moving them on is very difficult.

#### 2.5 Non-statutory homelessness prevention 2008-13

#### Broadland

Over the five year period Broadland has recorded **1,522** cases of where homelessness was either prevented or relieved outside of the statutory homelessness framework.

Of these **1,522** cases, **908** (83.73%) were preventions and **614** (16.27%) were cases of relief. In 2012/13, the English average was 90% and 10% respectively.

Of the **908** prevention cases **517** (56.93%) households were assisted to remain in their own home. In 2012/13, the English average was 52%.

The most common tool used to help people remain in their own home was through advice and mortgage rescue interventions. This tool accounts for 114, (23%) of these 517 cases.

#### Norwich

Over the five year period Norwich has recorded **3,071** cases of where homelessness was either prevented or relieved outside of the statutory homelessness framework.

Of these **3,071** cases, **2,640** (85.96%) were preventions and **431** (14.03%) were cases of relief. In 2012/13, the English average was 90% and 10% respectively.

Of the **2,640** prevention cases **431** (9.12%) households were assisted to remain in their own home. In 2012/13, the English average was 52%.

The most common tool used to help people remain in their own home was through providing other assistance. This tool accounts for **53**, (21.99%) of these **241** cases. The next most was the use of homeless prevention fund payments. This tool accounts for **48**, (19.91%) of these cases.

# South Norfolk

Over the five year period South Norfolk has recorded **1,722** cases of where homelessness was either prevented or relieved outside of the statutory homelessness framework.

Of these **1,722** cases, **1,553** (90.18%) were preventions and **169** (9.81%) were cases of relief. In 2012/13, the English average was 90% and 10% respectively.

Of the prevention **1,722** cases **428** (24.85%) households were assisted to remain in their own home. In 2012/13, the English average was 52%.

In 2009-13<sup>17</sup> the most common tool used to help people remain in their own home was through debt advice, this accounted for, **220** (72.13%) of these **305** cases. The next most common tool used was crisis intervention, this accounted for **24**, (7.86%) of these cases.

<sup>&</sup>lt;sup>17</sup> Breakdown of 2008/09 figures for how households were assisted to remain in their home are incorrect.

# 2.6 Key homelessness challenges

In 2003 the then government released a paper 'More than a Roof – a new approach to tackling homelessness.' It recognised that the causes of homelessness were wide reaching and may not be down to one single reason. Some of the key causes where recognised as:

Lack of affordable housing State of the housing market Personal issues with the individual or their family

With the lack of affordable housing being built in the last three decades there has been an increasing numbers of people living in the private rented sector than ever before, this has meant that households are not able to enjoy the same level of tenure security that other types of housing such as social and in some cases home ownership. It has also meant that due to this demand, prices in the private rented sector have also risen making it especially difficult for those households that need help with their housing costs.

There is strong evidence that people leaving institutions such as prison, hospitals, psychiatric hospitals, and young people leaving care are still vulnerable to social exclusion that can often lead to homelessness. Throughout homelessness services in greater Norwich there is evidence of people from these backgrounds seeking our help.

# Broadland

Some of the key homelessness challenges in Broadland are:

- funding cuts to partner agencies;
- the ending of the Government's Mortgage Rescue Scheme is likely to make it harder to prevent homelessness;
- the maturation of many interest only mortgages, will have a disproportionate effect in Broadland due to the high rate of owner occupation and the typically older age demographic;
- addressing issues with particularly vulnerable homeless people;
- access to supported housing provision and effective move on options to remedy silting up of this provision.
- older people; asset rich and income poor; fuel poverty; isolation; support and care needs; under occupation and upkeep of properties; and vulnerability to crime;

- young people including care leavers (addressing chronic undersupply of acceptable and affordable accommodation for low income singles);
- helping young people address influencing factors for becoming and remaining Not in Employment, Education or Training (NEET) accessing education, services and support; rural transport;
- improving relationships with partners including Children's Services; and
- changes to legal provision for domestic abuse cases is of particular concern due to our high number of presentations.

### Norwich

Some of the key homelessness challenges in Norwich are:

- increasing pressure on front line services such as supported accommodation at a time when funding and resources are being reduced;
- the impact of restriction to access welfare benefits and housing, causing real hardship to families and individuals. For example, we have seen an increase in the number of people who have no recourse to public funds who are fleeing domestic abuse;
- lack of provision for particularly chaotic and multiple need clients;
- increasing numbers of rough sleepers on our streets (mirroring national increases);
- increase in youth homelessness caused by family breakdown and economic hardship through unemployment and welfare sanctions;
- increase in the number of landlords willing to let to people who need help with their housing costs through housing benefit;
- further depletion of affordable housing stock through increased discounts through right to buy;
- increasing numbers of families claiming housing benefit with dependent children living in the private rented sector;
- potential increase in youth homelessness if young people are restricted from certain welfare benefits such as LHA or housing benefit
- economic pressure on working age households income who are affected by the SSSC (or opponents call it bedroom tax) who are unable to 'downsize' to smaller properties.

# South Norfolk

Some of the key homelessness challenges in South Norfolk are:

- The risk of unemployment is a significant consideration to customers. The impact of losing income gained via employment can quickly result in homelessness
- Increasing use of the private rented sector to meet local housing need
- Understanding of our homeless customers and their journey is limited. We do not have proper understanding of what it means to be homeless in Greater Norwich and the impact on the health and wellbeing of an individual, and on other services
- Children and young people are particularly vulnerable to experiencing homelessness, the most appropriate way to meet these complex and specific needs is our key challenge in assisting this group
- Addressing the use of B&B to accommodate homeless households, and to improve the quality and reduce the cost of the temporary accommodation service
- Ensuring customers in temporary accommodation have their support needs met
- South Norfolk is a large and rural district; transport links, lack of telephone signal and broadband connection can make it difficult for people to contact us
- To ensure an appropriate level of service delivery at an early stage in the district to prevent homelessness occurring in the first place, and relieving as soon as possible where it does occur
- To ensure that customers receive a package of support that is appropriate for them, to regain their independence at the earliest opportunity
- We recognise that in South Norfolk, we have an increasingly ageing population-our challenge is helping them to remain independent in their own home, in a sustainable way
- There is a shortage of homes, of varying size, across all tenures. Particularly in rural areas
- Maintaining a properly regulated private rented sector, where landlords are encouraged and supported to provide good quality homes to local residents
- Homeless people, and those at significant risk of homelessness are less likely to access health care

## 3. Development of the strategy

Inspiration for the framework of this strategy was drawn from Homeless Link's document, "Take a step, help end homeless." The main body evidence from which this strategy was developed is the greater Norwich homelessness review which can be found in appendix? of this strategy. The review was developed during 2013 and 2014.

Please note this section will be completed once the 12 week consultation period has been completed.

# 4. Key achievements from the last strategy

Some of the shared greater Norwich achievements are:

- we refreshed our greater Norwich sub-regional protocol for homeless households with joint training completed;
- introduction of a hostel eviction protocol ('Off the Street').

# Broadland

Some of the key achievements in Broadland since the last strategy are:

- we realised the highest level of social development in the past 10 years with over 100 units coming on stream in 2014;
- Forward Court, a purpose built supported housing scheme for 7 young people with low to medium support needs, was opened in summer 2014. This is the only provision of its kind in the Broadland area and has taken many years to secure;
- a Hostels Review project was undertaken. This identified existing supported accommodation projects in the County available to Broadland residents. A detailed Hostels Directory was created. This process has led to new and improved relationships with our voluntary sector partners and has significantly improved access to the limited local supported housing placements for our clients;
- representing the County's local housing authorities inputting into the development of the new leaving care service;
- introduction of a Private Sector Liaison post leading to improvement of Private Sector Leased stock and increase in stock size. Better quality, suitable temporary accommodation options for singles and families has resulted;
- the development of the 'Choices' training scheme for young clients. The course includes formal English and Maths qualifications, employability and employment related certificates, life skills including budgeting and cookery and tenancy management skills;
- we have developed a robust and effective homelessness prevention approach to mortgage arrears by building strong and effective relationships with lenders; offering in-house, specialist debt advice and finding innovative and collaborative solutions to individual households circumstances;
- systems review of the housing service completed which sought to remove wasteful activity and improve client experiences. This is an ongoing process. Benefits to date include:
  - o Increased customer satisfaction with the service
  - Every client approaching the service receives a comprehensive housing options service
  - o Responsive, demand-informed commissioning of services

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- Co-location of allied professionals within the housing service including welfare and debt advice, and domestic abuse specialist support, alongside the Operational Partnership Team, Norfolk Family Focus
- Careful matching of clients to properties makes best use of limited stock and best meets household needs by taking into account factors such as access to education, employment and support
- Review of the priority and 'no priority' rent deposit schemes resulting in improved collection rates and therefore greater recycling of funds benefiting more clients. We have introduced a grant pot for clients who are able to afford privately rented accommodation but would not be able to afford to repay a loan for the rent in advance and damage deposit costs;
- Ongoing sheltered housing review looking specifically at older clients with a support need and their route through the system.

# Norwich

Some of the key achievements in Norwich since the last strategy are:

- introduced a move-on protocol for young people leaving social services care;
- increasing the accessibility of our specialist housing advice services. This has ensured that we are able to provide more specialist advice, help more people and prevent more homelessness than ever before;
- expanding our LEAP initiative to address education, accommodation and employment for hostel occupants and ensure a through flow of hostel provision. The project has developed to include GOALS training, peer mentoring services and a community interest company;
- increasing the size of our NCC private sector leasing scheme to help more homeless applicants into accommodation;
- Introduction of a hostel eviction protocol ('Off the street');
- focussing our Discretionary Housing Payments (DHP) to ensure resources are focused on those in most need;
- restructured our housing options service to ensure that specialist advice is available for all clients at first point of contact;
- highlighting the high profile issue of street begging and false perception that this is linked to rough sleeping. As a result a successful 'Alternative Giving' campaign was run in December 2013 in partnership with the police and voluntary agencies;
- produced an updated information leaflet and map of services for rough sleepers;
- Co-ordinating a severe weather provision for rough sleepers at times of extreme weather;
- introduced a joint protocol between the council and Children's Services around families threatened with homelessness;

- working in partnership with St Martins Housing Trust to provide housing for people who need long term supported accommodation because of their frailty and experience of homelessness;
- reviewed our contractual arrangements with agencies who lease Norwich City Council properties, to ensure that the services fit with our overall strategic needs and priorities.

# South Norfolk

Some of the key achievements in South Norfolk since the last strategy are:

- During a time when presentations to the council for assistance have increased, we have kept preventions and homeless applications at a stable level by investing time to work with customers at an early stage to prevent their circumstances worsening.
- We have built on the success of our lodgings schemes and increased the number of landlords engaged in the process, enabling more people to benefit.
- We have introduced a bond scheme, to assist customers who access the private rented sector to meet their housing requirements.
- Since 2012 we have been building on our bespoke Choice Based Lettings system, and have tailored it to meet local need more effectively.
- We have utilised income from the Single Homeless Prevention Fund to be more innovative and creative in the way that we are able to relieve individual circumstances to avert later crisis.
- In South Norfolk we have a very successful Supported Lodgings Scheme, run by the YMCA and delivered by volunteer hosts. This provides support to young people at risk of homelessness in a supportive family environment.
- We ensure that all accessing supported accommodation in the area are given a support plan to meet other needs which help that individual or family get on in life, such as in employment and training, or health and wellbeing.
- Our house build programme is flexible, allowing us to meet local need. In recent times the increased need for 1 bedroom properties has been met through effective negotiation and planning.
- We have introduced a local connection to the area by virtue of employment, and provision or need for care and support. This offers opportunities for growth in the district by encouraging skilled workers into the area to support business. Enabling people to move based on care need enables people to access the support they need without reliance on public services or those which come at a high cost to them and to services.

- We have restructured our services to ensure that specialist advice is available for all customers when they request it, and at the earliest occasion. We have increased accessibility of specialist housing advice services. This has ensured that we are able to provide appropriate and holistic advice, help more people and prevent more homelessness than ever before.
- We continue to work closely with the Housing Benefit service to provide a more unified service for customers. All parties (including the customer) agree to work together to provide the temporary funding necessary for stability through Discretionary Housing Payments while we provide the debt and housing advice required. This approach ensures that the customer progresses in terms of debt and/or alternative housing for the duration of the DHP award rather than reaching the end of the award and being no further on.
- Continuing to deliver increasing numbers of affordable homes year on year. Whilst identifying changing demand and meeting it, by working with developers to ensure that the homes built are addressing needs in the district.

# 5. Where do we want to be?

Our vision:

"Greater Norwich is a place where agencies work together to support people who might become homeless. Helping people to take control of their own circumstances earlier and stopping them from become homeless will be our main aim. This will provide people with a firm platform where their health and wellbeing, employment or training opportunities are either maintained or improved."

We aim to do this by focusing on these priorities:

- Targeting our resources at those people who are most at risk of homelessness.
- Helping people find affordable, safe, good quality housing.
- Working better together with representatives from the following sectors and professions so that we can work in a coordinated way to prevent homelessness: health, education, criminal justice, mental health, substance misuse, children services, social care, job centre, third sector providers.
- Helping people develop independent living skills, maintain or regain their independence to reduce the risk of someone becoming homeless in the future.

# 6. How will we get there?

### Introduction

The following priorities and actions are drawn from our key homeless challenges above and as a result of the findings of the greater Norwich Homelessness review.

Priority one: Target our resources at those people who are most at risk of homelessness

# **Broadland Actions**

a. To seek earlier, more cost effective, interventions through effective partnership working with partners new and old, including health and Children's Services, by educating partners about our role and building relationships and effective communication channels. (Example – leaving care project team to introduce housing workers, co-location hubs, reduce TA use)

b. Continued monitoring and analysis of demand on the system and application of systems thinking principles to respond to changing need and drive continuous service improvement (e.g. Sheltered review and commissioning).

c. To feed into local forums and professional groups to ensure housing is represented and it's impacts fully understood across boundaries and disciplines, and opportunities for joint commissioning explored (e.g. opportunities for health, GP pilot etc.).

d. Continue to robustly monitor current SLAs for outcomes and value for money.

# **Norwich Actions**

a. Improve data collection so we can capture 'real' time measures of homelessness

b. Carry out dip sampling exercise to measure effectiveness of prevention measures.

c. Increase the numbers of people at risk of homelessness stay in their own homes through increased tenancy enforcement/relations with landlords in the private rented sector.

d. Work with our partners in Children services to improve pathways for young people leaving care

	South Norfolk Actions
a.	. Working with partners, we will ensure that an appropriate level of support is available to customers at an early stage; to reduce the risk of financial difficulty leading to homelessness, and increase the opportunity for the customer to enter or regain employment at the earliest point
b.	. Improve data collection so we can capture 'real' time measures of homelessness in order to react to change efficiently
C.	Work with our partners in Children services to improve pathways for young people leaving care, re-launch the 16 & 17 year old homeless protocol and revise the intentional homeless family protocol
d.	Conduct a review of our temporary accommodation for homeless households, in order to ensure that we offer a range of options to meet customer need. This is coupled with a focus on keeping the numbers accommodated as low as possible through prevention work
e.	Carry out research into the types of communication which would be most appropriate for our customers

**Priority two**: Helping people find affordable, safe, good quality housing.

### **Broadland Actions**

a. Monitor the private sector leasing service and explore opportunities to further develop the service.

b. Continue to build on the success of the Hostel's Review, strengthening relationships with private and voluntary sector landlords.

c. Consider opportunities for financial capacity training, budgeting and money advice to be delivered to our clients on a wider scale prior to tenancy commencement or at the point of a change in circumstances, such as making a benefit claim.

d. Introduce a proactive identification and inspection process for HMOs to ensure they meet safety standards, and take appropriate action where they fall short of required standards.

e. Leaving Care Project – continued support of the development of service in relation to housing.

### **Norwich Actions**

a. Explore the need for a lodgings scheme for people with low support needs.

b. Increase the number of private landlords willing to let to households who are in receipt of housing benefit.

c. Consider the feasibility of a cashless bond scheme for deposits in the private rented sector.

d. Introduce a 'gold standard' for housing advice services.

d. Seek a partnership arrangement between Children services and Let NCC to source accommodation for intentionally homeless families and break the chain of causation.

## **South Norfolk Actions**

- Increase the number of private landlords willing to let to households who need help to meet their housing costs through housing benefit
- b. Continue to build on our house build programme, ensuring it remains flexible, and allows us to meet local need
- c. Tackling issues such as overcrowding; Houses in Multiple Occupation, Caravan Sites, developing and improving the private rented sector unauthorised Gypsy & Traveller encampments, managing the Gypsy & Traveller Transit Site and High Hedges

**Priority three:** Working better together with representatives from the following sectors and professions so that we can work in a coordinated way to prevent homelessness: health, education, criminal justice, mental health, substance misuse, children services, social care, job centre, third sector providers.

# **Greater Norwich actions**

a. We will work across our boundaries within greater Norwich to promote better access to health services for people who are homeless, or at risk of homelessness.

b. Conduct a gap analysis of the provision of prevention of homelessness through education in the schools/colleges and youth organisations in greater Norwich.

c. Where practical, the three greater Norwich councils will work together on bids for funding that help towards the prevention of homelessness.

d. Work together to help develop a stronger evidence base of the health needs of people who are homeless in greater Norwich to help inform the Norfolk JSNA.

#### **Broadland Actions**

a. Continue building on our newly forged links with the council's economic development function to address relevant wider determinants of health and homelessness such as access to education, training and employment.

b. Work with our statutory and voluntary sector partners to protect vulnerable people including young people and victims of domestic abuse from crime, to be safe and secure in their homes.

#### **Norwich Actions**

a. Create a simple web based platform where our partners from statutory and voluntary sectors can share information and good practice

b. Make best use of Norwich City Council stock through increased supported provision through partnership and lease arrangements

c. Identify the pathway to homelessness of 'chaotic' individuals and seek to map and address this through increased partnership working

### **South Norfolk Actions**

- a. We will work with our partner agencies, to ensure that support needs of our customers facing homelessness are met. South Norfolk Council customers will be assisted to utilise these services at the earliest opportunity
- b. Continue to increase opportunities for people to make contact with us, which do not rest entirely on one communication type; developing early help hubs, the Enhanced Housing Options-building on the achievement of developing our own bespoke Choice Based Lettings system, drop in service at SNC, use of technology for face to face contact (i.e. Skype)
- c. Review Service Level Agreements relating to single homeless, domestic abuse outreach advice, rough sleepers and legal advice services to ensure that they are fit for purpose
- d. Work in partnership with health care services to support customers who are, or who are at risk of homelessness, to access necessary health care services to reduce the likelihood of homelessness having a detrimental effect on health and wellbeing

**Priority four:** Helping people develop independent living skills, maintain or regain their independence to reduce the risk of someone becoming homeless in the future.

#### **Broadland Actions**

a. We will support the development, review and implementation of multi-agency strategies and protocols which seek to address homelessness in a joined up manner.<sup>18</sup>

b. Where appropriate seek a county-wide or sub-regional approach to funding bids, allocations and scheme support.

c. Strengthen partnerships, communication and improve pathways into accommodation, including seeking co-location where appropriate and working closer with internal departments including Finance and Revenue Services.

d. Dip-sample homeless prevention outcomes periodically to feed into learning regarding sustainability.

e. Support and promote initiatives such as our 'Grow Your Community' scheme which takes a community approach to developing solutions to issues predominantly affecting the older population such as preventing hospital or social care readmissions post-intervention, promoting good mental health and wellbeing and economic success, all of which reduce the risk of homelessness (e.g. fuel poverty, trips and falls, maintaining properties and finances).

# **Norwich Actions**

a. Support LEAP to ensure long term viability of the project and a community interest company to offer opportunities to clients.

b. Seek partnership arrangement between Childrens' services and Let NCC to address housing issues for intentionally homeless families and break the chain of causation.

### **South Norfolk Actions**

a. Identifying gaps in support customers can access in temporary accommodation and addressing this need in house or in

<sup>&</sup>lt;sup>18</sup> For example the North Norfolk Youth Homelessness Protocol and the Intentionally homeless families protocol.

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- Handy Persons Services to reduce hospital admissions through slips, trips and falls
- facilitating access to housing with care by working with social services, landlords and support providers

### 7. How will we know?

### Monitoring

We will review this homelessness strategy annually with our partners to make sure that we have a proactive approach to preventing homelessness so that it is responsive to emerging needs.

The actions in this strategy will also be reviewed annually to measure progress, and where required we will revise the challenges and actions to ensure the continued relevance of the document.

8. Glossary of terms