# **CHESTERFIELD BOROUGH COUNCIL**

## **HOMELESSNESS STATEMENT 2015/16**

## **INDEX**

- 1.0 Introduction and Context
- 2.0 National Policy and Legislative Context
- 3.0 Service Delivery
- 4.0 Homelessness in Chesterfield
- 5.0 Non-priority Homeless Households
- 6.0 Causes of Homelessness
- 7.0 Housing Need and Demand
- 8.0 Private Rented Market
- 9.0 Welfare Reform and its Impact on Homelessness
- 10.0 Strategic Framework
- 11.0 A Joint Strategy for North Derbyshire 2015-2020
- 12.0 Update on the 2008 Homelessness Strategy Priorities
- 13.0 Future Priorities
- 14.0 Further Information

## **Homelessness Strategy: Interim Statement 2015/16**

#### 1.0 Introduction and context

Chesterfield Borough Council's Homelessness Strategy sets out the framework in which we will develop and deliver homelessness prevention, advice and support services.

This interim statement sets out our plans for 2015/16 whilst we work with partners to develop a joint North Derbyshire Homelessness Strategy for 2015-2020

The Council and its partners have made considerable progress in improving services and reducing homelessness in the borough since the Council published its first homelessness strategy in 2003. Through strong partnership working with local agencies we have:

- Increased the number of households year on year, from becoming homeless through prevention activities with 483 households assisted in 2013/14
- Reduced the number of households in temporary accommodation
- Participated in the Derbyshire and Derby City 'No Second Night Out' initiative which helped 41 people from Chesterfield last year
- Worked in partnership with Action Housing and our neighbouring local authorities, NEDDC and BDC to provide a Private Rented Access Scheme for non-priority homeless households
- Provided funding for the Derbyshire Law Centre Court Desk Service to provide legal help and advice to households at risk of eviction
- Continued to work in partnership with the Chesterfield Credit Union to encourage saving and planned expenditure
- Ensured the continued viability of Newbold Court (supported accommodation for young people)
- Provided funding to the Pathways Day Centre and YMCA Furniture Project to continue to provide services within the borough

We face significant challenges posed by the benefit reforms, prolonged economic uncertainty and reduced resources for support services. We aim to build on existing achievements to continue to prevent households from becoming homeless and support those who find themselves homeless. These challenges have considerable implications for homelessness and therefore we will regularly review and update our approach to addressing and preventing homelessness in the Borough.

This interim statement builds on the original aims of the Council's Homelessness Strategy, revisits key themes and identifies new and emerging issues and priorities in order to ensure that local services are as efficient and effective as possible in order to meet local needs.

#### 2.0 National Policy and Legislative Context

The national landscape has changed considerably since the previous homelessness strategy. The Coalition Government has a result of the challenging economic climate, introduced a number of legislative changes that will affect current and future housing needs.

The Welfare Reform Act 2012 has introduced several changes to the welfare system. Changes to the Local Housing Allowance and Housing Benefit, including the Underoccupancy charge, single room rent for under 35's and the benefit cap, will place strain on working-age households. The changes to disability payments and the introduction of the Universal Credit will result in further challenges.

The Localism Act 2011 also introduced important reforms to social housing and homelessness. The Act permits a local housing authority to develop their own allocations policies and to introduce fixed-term tenancies; through its Tenancy Strategy, CBC continues to offer secure tenancies. The Act also allows a local authority to permanently discharge its statutory homelessness duty by making available suitable accommodation in the private sector.

## 3.0 Service Delivery

At present, homelessness services are provided by the Council's Homelessness Prevention Team. The Homelessness Team is managed within Housing Solutions which has enabled the Homelessness Team and Allocations teams to work together to prevent homelessness, maximise accommodation available to homeless people, provide suitable accommodation and signpost for suitable tenancy support.

The Homelessness Team employs five Officers carrying out Homelessness prevention and casework, and an additional officer has been approved to reflect the Council's commitment to the prevention of homelessness. The cost of providing the Homelessness Prevention Service is £278,230 (2014/15)

Any person who is threatened with homelessness is initially seen by an Officer who will ascertain if there are any prevention options available to address their housing situation. They will also be given advice on housing options and if applicable, make a homelessness application to run in parallel with any prevention measures.

In addition, the Council receives around £84,000 Homelessness Prevention Grant each year from central government to pay for initiatives to prevent homelessness within the borough. Chesterfield BC works very closely with our neighbouring authorities to jointly commission services in order to make best use of these additional resources. The prevention grant currently funds the following initiatives:

- Deposit scheme funding is available for approximately 40 bond payments or deposit guarantees
- Provision of additional security for victims of domestic violence

- Financial contribution to the Furniture Project (Derbyshire YMCA)
- Financial contribution to Pathways Day Centre
- Financial contribution to Derbyshire Law Centre to provide a court desk service
- Financial contribution to the Pre-Tenancy Support scheme (Action Housing)
- Provision of essential cooking pack (microwave, Kettle and toaster)

This list is not exhaustive and any initiative that would prevent homelessness would be considered and provided if practically possible.

The Council also funds housing advice delivered by the Citizens Advice Bureau, Chesterfield Housing Aid and Unemployed Workers Centre and Service Level Agreements are in place. Derbyshire Law Centre has an advice worker available at Court to provide advice on possession cases and has been successful in suspending possession orders to provide valuable time to allow prevention work to take place. In addition, a financial contribution is also made to the Chesterfield Credit Union to provide savings accounts and safe loans for households who are threatened with homelessness.

#### 4.0 Homelessness in Chesterfield

Last year (2013/14) there were 1134 households who received face-to-face advice by the Homelessness Prevention service through appointments and the 'drop-in' service. 81% were single person households and 11.5% were family households (households with a pregnant woman or dependent children) Not every household who approaches for advice is threatened with homelessness as per the statutory definition, but may be at risk of homelessness

Of the 1134 approaches, just under 100 households were owed a statutory duty and 483 households were prevented from becoming homeless as a result of interventions to support them to remain in their own homes (such as debt advice, support on how to deal with mortgage or rent arrears and reconciliation support) and support to secure alternative accommodation. The remaining households received advice and assistance in relation to their specific housing circumstances or were not owed a statutory duty following a homelessness application

Where we are unable to prevent homelessness and a household is homeless or threatened with homelessness, a decision on their homelessness application is made. In 2013/14:

- 98 households were owed a statutory duty
- 10.5% of households where homelessness could not be prevented were not in priority need
- 4% were found to be in priority need but homeless intentionally
- 25% were found not to be homeless

Over the last 10 years we have seen fluctuations in the numbers of households approaching the Council for assistance. This number of households owed a statutory

duty has declined over the last 5 years but over the last 18 months we have begun to see a rise in acceptances again by 18%. Projected figures for 2014/15 indicate that this trend will continue with further 5% rise anticipated

The number of households approaching is averaging around 1150 per year but the numbers of preventions are increasing. This is due to the successful prevention activities available and the positive changes made to the Council's Allocations Policy to encourage the best use of Council stock and to give preference to households threatened with homelessness.

The main cause of homelessness in Chesterfield is the ending of assured shorthold tenancies; this follows the national trend. Relationship breakdown and evictions from families and friends are the next major reason for homelessness. Homeless acceptances arising from mortgage repossession remains low, however a Shelter report published in 2014 using court figures indicate that Chesterfield is ranked 61<sup>st</sup> out of 378 local authorities in the UK for mortgage repossession.

The majority of homelessness applications are from single homeless persons (583) and the majority of acceptances are from families (66%). Chesterfield like many authorities, has noted an increase in the number of single people approaching who have complex needs. This could include mental health needs, physical disability, previous offending history or drug or substance misuse.

## 5.0 Non-priority homeless households

The majority of households who approach the Council as homeless are single households. They account for 81% of all homeless approaches. Most of the single person households presenting are male (66%) and aged between 25 and 44 years old.

The vast majority of single homeless households do not qualify for assistance as most do not have a priority need as defined by legislation. 93.5% of the total number of single person households are not accepted as statutorily homeless. Many of those who approach us are not legally homeless and if they are threatened with homelessness we endeavour to prevent homelessness occurring or we help them secure alternative accommodation.

National research suggests that many single homeless people do not approach their local authority for advice and assistance. Single homeless people who are not in priority need often stay with friends and family and are known as 'sofa surfers' or the 'hidden homeless' and are therefore not included in any homelessness statistics.

Rough sleeping in the borough has also increased over the last couple of years with an estimated 9 people sleeping rough in the borough at any one time. The Council provides funding to the Pathways Day Centre for Homeless and participates in the Derbyshire and Derby City No Second Night Out Project. In addition there are several 'soup kitchens' operating in the borough by voluntary/faith groups.

The Council also works in partnership with Action Housing to provide a private rented access scheme and P3 recently secured funding from DCLG Single Homelessness Fund to provide housing advice and support and access to supported accommodation for young people who are non-priority homeless and are excluded from other sources of housing.

## 6.0 Causes of Homelessness

Evidence from the P1E statistics for Chesterfield indicate that the main cause of homelessness for those owed a statutory duty are:

- Ending of Assured Shorthold Tenancies
- Relationship breakdown
- Eviction from family and friends

The causes of statutory homelessness in the borough are similar to those in the region and nationally.

There is a small amount of repeat homelessness in the Borough, households who within 2 years of being accepted re-present again and duty is accepted. There were approximately 4 cases since 2010 as a result of:

- Repeat domestic violence
- Households who have secured accommodation elsewhere and these arrangements subsequently break down

## 7.0 Housing Need and Demand

There are currently just over 2200 households registered on the waiting list of CBC. Of these 1441 are eligible for 1 bed accommodation and 545 for family accommodation. The waiting list includes those waiting for social housing and those wanting to transfer to alternative accommodation. The main reasons for people wanting to move include:

- Overcrowded or under occupying
- Home unsuitable for medical reasons
- Relationship breakdown
- Mortgage or (private) rent too high
- Move to independent living

#### 8.0 Private Rented Market

The Census 2011 found that 12.4% of the Boroughs housing was privately rented. The size of the private rented sector doubled from 6.2% in the 2001 Census

Rental prices are broadly in-line with Derbyshire averages but are more expensive than parts of neighbouring boroughs and districts. Rental market values for Chesterfield show that the average monthly rent in the borough is for a 1 bed property is £406; 2 beds, £513 and 3 beds, £641. Rent prices are predicted to grow nationally over the next two years which will impact on housing need particularly in relation to overcrowding.

Affordability of private rented property is also an issue as the single room rate is currently £218 per month and the LHA for a one, two and three bed property is £353, £425 and £492 respectively. Around 30% of private rented tenants in Chesterfield claim LHA and of those, 25% are lone parents and in total, 38% contain children

#### 9.0 Welfare Reform and its Impact on Homelessness

Changes to welfare support have impacted on housing and homelessness in the borough. Some of the impacts include:

- Single people being unable to access private rented accommodation
- An increase in the number of overcrowded households
- Increased demand for smaller family properties
- More households experiencing financial hardship and getting in to debt
- Increase in eviction

There are currently 875 council tenants subject to the Under-occupancy charge and 19 households affected by the Benefit Cap.

The introduction of the Universal Credit in the area will commence in February 2015. One of the key challenges will be for families dependant on benefits to deal with the budgeting implications of moving from weekly to monthly benefit payments. This will also mean an end to Housing Benefit payments being made direct to social housing landlords and will mean that claimants have the difficult choice of deciding how to pay for all their living costs

## 10.0 Strategic Framework

The aim of the Homelessness Statement is to address and prevent future homelessness in Chesterfield. To achieve this we focus on:

- Preventing homelessness
- Supporting those who are homeless or at risk of homelessness and maximising housing options
- Providing accommodation for homeless households

The challenges facing the Council and its partners in tackling homelessness coupled with an uncertain economic climate and welfare reform, means that we need to look at new and innovative ways of working whilst ensuring that we provide our 'statutory safety net'.

We need to respond to growing and changing needs and to make best use of our resources. Most homeless people rarely present with just a need for housing. Households presenting as homeless often have varying levels of support needs. This includes employment and training, money and debt management, income maximisation, family breakdown, substance and alcohol misuse, mental or physical health problems and domestic violence.

Our focus therefore needs to be on homelessness prevention and tackling the root causes of homelessness.

The causes of homelessness are often deep-rooted and multifaceted and we therefore need to ensure that we work closely with our partners to develop responsive and sustainable solutions to prevent homelessness.

The key themes of the Councils current homelessness strategy are to:

- Maximise housing options
- Prevent homelessness
- Engage with the private sector and other agencies

These themes are still relevant but we have now identified new challenges and issues that we need to address. Since the announcement of Derbyshire County Council's proposals to end the funding of Housing Related Support, we have been working closely with our neighbouring local authorities, NEDDC and BDC to look at how we can work together and make best use of the limited resources available to us.

We have successfully worked together with South Yorkshire Housing Association to secure the immediate and longer term future of Newbold Court, a short-term accommodation scheme for young, homeless people. We are working with Action Housing to develop a supported housing project; have bid for additional funding for a dedicated No Second Night Out worker for the Chesterfield and North Derbyshire area and for specialist Housing Workers to work alongside DWP colleagues.

All three authorities attend the Chesterfield Homelessness Forum and Welfare Reform Working Group and contribute towards the funding of the Court Desk service.

## 11.0 A Joint Strategy for North Derbyshire 2015-2020

In order to build and capitalise on this solid foundation of joint working, the three local authorities are currently working on a comprehensive review of homelessness across North Derbyshire and intend to issue a joint Homelessness Strategy for 2015 – 2020.

Each local authority will issue their individual action plans and annual Homelessness Statement which will address the joint working and area specific actions.

We believe that by working together and having joint strategic aims and vision we can make the best use of our resources and maximise the opportunities to bring additional funding in to this area

## 12.0 Update on the 2008 homelessness strategy priorities

The Action Plan developed in 2008 focussed on the prevention of homelessness in the Borough. We worked closely with Derbyshire County Council to ensure that Supporting People funded services provided the best service possible for our residents and we engaged with our partners to develop and initiate new services for people who are homeless or threatened with homelessness.

Significant developments included:

- A court desk service provided by Derbyshire Law Centre funded by the three North Derbyshire Authorities
- Provided funding and joint working with Chesterfield CAB to provide savings and loans
- Joint procurement with NEDDC and BDC of a pre-tenancy support scheme
- Support and funding for the YMCA furniture project
- Joint working with DCC to work with young people age 16/17
- CBC had a key role in the procurement of new supported accommodation and floating support SP contracts for Chesterfield and North Derbyshire
- Development of MARAC arrangements and Sanctury scheme
- Continued support and funding of Pathways Day Centre
- Provided funding towards the Derbyshire Move-On officer role
- Established a homelessness forum
- Participated in the Derbyshire Homelessness Watch surveys
- Introduction of a Tenancy Strategy
- Provided targeted funding to support homelessness prevention activities through the Homelessness Prevention funding provided by Central Government

However, as previously noted, there have been significant changes at both a local and national level which have directly impacted on the provision of homelessness services. We have been challenged with responding to these changes and looking at how we can develop our services in the future.

Over the last 5 years we have had to respond to:

- The loss of SP funding for Newbold Court in 2012
- Changes in homelessness provision for 16/17 year olds
- Changes in Homelessness and housing Legislation (Localism Act 2011)
- Comprehensive changes to welfare provision (Welfare Reform Act 2012)
- Changes to Housing Benefit payments in the private sector
- An uncertain financial climate
- Central and local government cuts
- An increase in single homelessness and people with increasing complex needs
- An increase in rough sleeping in the borough
- The reduction of Supporting People funding for Housing Related support during 2014/15 with the ending of the majority of funding in 2015/16
- Loss of DCC out of hours provision

We have therefore had to refocus our priorities and additional key achievements have included

- Securing the future of Newbold Court
- Participating in the Derbyshire and Derby City 'No Second Night Out' initiative
- Worked with Derbyshire colleagues to secure alternative out of hours provision
- Employ additional staff to work with tenants affected by Welfare Reform and to work closely with colleagues to ensure effective spend of the DHP budget in order to prevent homelessness
- Working with the Health Authority to provide funding for emergency accommodation for non-priority applicants who are discharged from hospital NFA
- Made changes to our Allocations Policy to give reasonable preference to nonpriority homeless households

## 13.0 Future Priorities

Our key priorities for the future include:

- Prevention of homelessness
- Understanding and addressing the root causes of homelessness
- Addressing the housing needs of young people and families
- Addressing the needs of vulnerable adults
- Working together with our partners

We also believe that it is important that we work together with our neighbouring local authorities, North East Derbyshire DC an Bolsover DC in order to maximise resources and make best use of those resources by working together and procuring services together.

Over recent years we have worked together to provide key services for homeless people, these include;

- Financial contribution by all three authorities to keep Newbold Court open following the loss of Supporting People funding in 2012
- Joint procurement and funding of the Pre-Tenancy Support scheme for single people
- Joint funding of the Court desk provided by the Derbyshire Law Centre

NEDDC and BDC attend the Chesterfield Homelessness Forum and we are currently looking at the best way to deliver this forum for the benefit of the North Derbyshire area.

In addition, the three authorities recently bid for funding from DCLG for a dedicated No Second Night Out worker for the area and to pay for two specialist Housing Advice Workers to work alongside colleagues in the DWP to deliver the Ambition Project for young people age 16-24 (funded by Sheffield City Region)

The attached action plan identifies the five priorities. We will continuously review and update the action plan and will measure performance against targets on an annual basis. The action plan will help shape future Homelessness Statements and will be integral to the delivery of the North Derbyshire Homelessness Strategy.

#### **Priority 1 – Prevention of homelessness**

Year on year the Council has increased the number of households whose homelessness has been prevented through prevention activities. In 2013/14 we prevented 483 households from becoming homeless through:

- Negotiations with private rented landlords
- Referrals for debt and money management
- Applications for DHP payments
- Referral to support services
- Payment of bonds, low level arrears etc to prevent homelessness
- Loan payments to stop evictions (owner occupied property)
- Negotiations with friends/relatives
- Securing alternative private rented accommodation
- Referral to supported accommodation
- Assistance via the housing register
- Referral of 16/17 year olds to DCC
- Provision of advice and assistance

Preventing homelessness will continue to be a challenge. It is important that people at risk of homelessness can access appropriate advice and support to help prevent them from losing their home.

#### Our key objectives are to:

- Provide good quality and accessible advice and information focussing on prevention and support
- To support people to remain in their homes

In order to meet our key objectives we will:

 Carry out a lean review of prevention activities to ensure we are making best use of limited resources

To measure our success we will:

 Increase the total number of households whose homelessness we prevent and measure those as a proportion of total applications

#### Priority 2 – understanding and addressing the root causes of homelessness

People rarely present threatened with homelessness and have no other needs. Homelessness is often the culmination of many other causes of financial difficulties or personal hardship. It is therefore of paramount importance that the Council and all our partners understand homelessness in our borough and the root causes of the problems facing our communities. Only then can we possibly develop responsive services to meet the needs of households threatened with homelessness.

Preventing homelessness goes beyond addressing immediate housing need. The main causes of homelessness often include unemployment, debt, substance misuse, mental health issues and physical health problems.

#### Our key objective is:

To understand the root causes of homelessness in Chesterfield

In order to meet our key objectives we will:

- Carry out further research with our partners
- Ensure that homelessness becomes a strategic priority for all our partners
- Make better use of information from partner agencies to tackle homelessness and exclusion

#### To measure our success we will:

- increase the number of young people year-on-year, aged 18-24 receiving comprehensive advice and help regarding homelessness prevention, employment and training
- reduce tenancy breakdown year-on-year of young people living in Council accommodation

#### Priority 3 – addressing the housing needs of young people and families

Despite the improvements made in services over the past few years to address homelessness amongst families and young people, households continue to experience homelessness and family breakdown resulting in children and young people being placed in temporary accommodation.

There has been a significant reduction in the number of 16/17 year olds accepted as homeless and the number of care leavers accepted has also reduced. The proposed cuts to Supporting People Budgets will however, impact on the accommodation options and support available to young people and we have concerns regarding this particular group of people.

Family breakdown is a key cause of homelessness in the borough for families and young people. In addition to housing needs, homeless families and young people have a range of additional needs including support needs, employment, training, parenting skills, substance misuse, mental health issues, and a history of offending and anti-social behaviour.

The impact on families and young people of homelessness is well known. Research shows that homelessness can have a long term impact on the physical emotional and behavioural development of children. Homeless young people are more likely to experience lower levels of educational achievement and not be in education or training (NEET). Without appropriate intervention and prevention, a young person could enter a spiral of homelessness resulting in long term homelessness, rough sleeping and increasingly complex needs. It is for these reasons that prevention of homelessness is key for families and young people.

#### Our key objective is:

• To prevent families and young people from becoming homeless and to provide appropriate support for those that do

In order to meet our key objectives we will:

- Improve joint working across agencies to focus on the prevention of homelessness and early intervention for families and young people
- Support homeless young people to achieve their full potential and work in partnership with other agencies to address employment and training needs

#### To measure our success we will:

 increase the percentage of young people applying as homeless age 18-24 whose homelessness can be prevented as a result of preventable family breakdown

- Not place any household with dependent children in B+B (except in an absolute emergency as per guidance)
- Offer tenancy support to all statutory homeless households accommodated in a CBC tenancy

#### Priority 4 – addressing the needs of vulnerable adults

The review of homelessness has clearly identified an increase in single homelessness in the borough. The Homelessness Prevention Team and colleagues in other boroughs and districts are all reporting the increasing complex needs of applicants, many who are presenting with several needs including rough sleeping, mental health issues, physical health problems, drink or drug problems and offending behaviour.

Many homeless adults have chaotic lives with multiple needs and we need to work together to develop solutions to the on-going issue of single homelessness in Chesterfield.

**Rough sleeping** in the borough has increased in the past three years despite the Council pledging continued financial support to Pathways Day Centre, participating in the Derby and Derbyshire No Second Night Out initiative and the on-going commitment of the voluntary sector and faith groups to provide food for homeless people. This is partly due to changes in welfare benefits and housing benefit restrictions for single people but also as a result of the increasing complex needs of our customers

**Mental health issues** are evident amongst the majority of single homeless applicants which range from low level depression and personality disorders to high level mental health needs.

**Substance mis-use** has been identified as a primary support needs of a high number of single homeless applicants. Ensuring people have the options to engage in treatment and support and to have access to training, education and health services is paramount to enabling people with drink and drug problems to live independently.

Our key objective is to:

 Develop services to provide support for vulnerable adults and support them to live independently

In order to meet our key objectives we will:

- Better identify the needs of vulnerable adults through joint working
- Improve support and independent living options

To measure our success we will:

Reduce rough sleeping in the borough

#### Priority 5 – working together

This underpins the Homelessness statement of CBC and ensures the success of the priorities identified.

We have faced challenges working with other agencies in the past but we are committed to striving to work in partnership to make best use of limited resources and maximise opportunities.

**Joint homelessness strategy and review** – this will be key to delivering our objectives for the future and will assist us in developing our partnership working, will enable us to make best use of resources and maximise funding and opportunities for service development in the future.

Our key objective is:

• To work together with our partners to ensure that we make best use of the resources available to us in order to deliver effective services to prevent homelessness and to help those who become homeless.

In order to meet our key objectives we will:

- Produce a North Derbyshire Homelessness Strategy with our neighbouring authorities, North East Derbyshire District Council and Bolsover District Council
- By working in partnership, increase resources in the area to prevent homelessness and provide services to those who become homeless
- Ensure that the services delivered in our area have clear aims and objectives and measurable targets; avoid duplication and make best use of resources available

## 14.0 Further Information

If you require any further information regarding homelessness in Chesterfield, please contact Yvonne Fox, Housing Solutions Manager on 01246 345117 or Yvonne.fox@chesterfield.gov.uk

If you are homeless or at risk of homelessness please contact the Homelessness Prevention Team on 01246 345825 or email diane.price@chesterfield.gov.uk