

**SWALE HOMELESSNESS
STRATEGY
2014-2017**

EXECUTIVE SUMMARY

1. INTRODUCTION

Homelessness remains a key strategic issue for Swale.

Being made homeless can seriously affect a person's life chances as well as their health and well-being. Homelessness can also bring significant costs to local housing authorities and their partners, at a time when overall public resources are diminishing.

Pressure on local homelessness services is increasing, as more people are presenting at the Council as homeless or at risk of homeless.

Access to temporary accommodation is difficult and there is a lack of suitable properties within the Borough, leading to the Council being reliant on Bed and Breakfast outside of Swale.

Delivery of new social housing¹ slowed as a result of the downturn. Fewer homes are available for households to move into and many are staying for longer in temporary accommodation.

The private rented sector represents the biggest opportunity for growth in move-on accommodation, although the majority of landlords still prefer to rent to working households. Where landlords are willing to let to benefit dependant, low income and more vulnerable tenants, they often require extra support and funding.

National reforms introduced since the last Strategy are also likely to make it more challenging for the Council to deal with local homelessness. The introduction of welfare reform aims to incentivise benefits claimants to take up employment and make the benefit system fairer. However, the reforms also have the potential to increase homelessness in the Borough. Local households may struggle to meet their housing costs and people living in areas where housing is more expensive, such as London, may choose to move to Swale where housing costs are lower, putting pressure on local services and scarce affordable housing.

Swale has been identified by the Local Government Association as an area where both the average annual household income loss (£1100) and the proportion of households affected by welfare reform (11%) are above the national average. We can therefore expect the impact of reforms on homelessness services to be higher as well.

¹ The term "social housing" is used within this Strategy to cover Housing Association properties let on social rents or affordable rents, which are up to 80% of market rent.

2. KEY ISSUES

The key issues facing Swale are:

- Increasing numbers of households presenting as homeless to the Council, particularly young people
- Inadequate supply of suitable temporary accommodation in Borough and lack of alternatives to Bed and Breakfast
- Lack of move-on accommodation within the Borough, meaning homeless households having to spend longer in temporary accommodation
- High costs of private renting and decline in number of private landlords willing to accept benefit dependent households
- Welfare reform changes leading to local residents being unable to meet their housing costs
- Low levels of new affordable housing delivery leading to a lack of move-on accommodation for households in temporary accommodation and those who cannot meet the costs of the private rented sector
- Continuing reduction in public funding for Swale Borough Council and its partners, leading to rationalisation of local public services and lower levels of new social homes

3. KEY ACHIEVEMENTS

Specific achievements since the last Strategy was published in 2008 include:

- Improvements in the standard of temporary accommodation across Swale, particularly Tylden House
- Securing some Bed and Breakfast accommodation within the Swale Borough
- Improvements to the homelessness service to focus on providing a resourceful generic Housing Options Service with an emphasis on prevention – including benefits
- Bringing the management of the Housing Register back in-house
- Successful pilot of joint young person's intervention programme with Kent Social Services
- Introduction of a private landlord accreditation scheme to raise standards in the private rented sector
- Enhancing the Deposit Bond Scheme to help more people access the private rented sector

4. VISION AND PRIORITIES

Swale Borough Council’s overall vision for homelessness is to:

Prevent homelessness within the Borough and enable unavoidably homeless households to secure accommodation suitable for their needs.

The Council has identified five strategic priorities to help make this vision a reality, underpinned by a series of key objectives. These are:

<p>Priority One: Prevent homelessness amongst at risk households through the provision of high quality housing advice and assistance</p> <ol style="list-style-type: none"> 1. Assist households at risk of homelessness to retain their existing accommodation or secure suitable alternative accommodation 2. Minimise homelessness amongst young people in Swale 3. Enable households who are homeless or at risk of homelessness to access volunteering, training and employment opportunities 4. Provide timely, high quality advice and guidance to local residents about their housing options
<p>Priority Two: Increase provision of a range of suitable accommodation options for households who are homeless or at risk of homelessness</p> <ol style="list-style-type: none"> 1. Increase supply of and access to a range of good quality accommodation within Swale 2. Increase the amount of good quality temporary accommodation available within Swale and reduce use of bed and breakfast
<p>Priority Three: Provide appropriate support to vulnerable households to enable them to live independently</p> <ol style="list-style-type: none"> 1. Engage households with the appropriate support agencies 2. Provide households with advice and training on budgeting and debt management 3. Work with partners to support people with mental health issues to maintain their tenancies 4. Work with partners to support young people living alone 5. Ensure that people suffering from or at risk of domestic abuse have the right support and advice
<p>Priority Four: Support households in receipt of benefits to ensure that they do not become homeless as a result of welfare reform</p> <ol style="list-style-type: none"> 1. Maximise existing close working arrangements between housing, benefits and Jobcentre Plus 2. Use the discretionary housing payment fund to help local residents manage the impact of welfare changes 3. Ensure that affected households in Swale are prepared for the introduction of universal credit
<p>Priority Five: Build and maintain strong working relationships with local, regional and national partners</p> <ol style="list-style-type: none"> 1. Establish a local strategic homelessness action forum for Swale and retain close and regular liaison with key local partners 2. Link into relevant strategic local, regional and national forums to raise awareness of the risk of homelessness amongst partner organisations 3. Explore options to maximise resources and take advantage of funding opportunities as they arise

INTRODUCTION

Every person deserves to live in a high quality, safe and secure home.

Unfortunately, for many people the reality is very different. Many may find themselves living in unsafe, poor condition housing or housing that is unsuitable for their needs. Factors such as family or relationship breakdown, mental illness, addiction, domestic violence and loss of employment can all lead to a person losing the roof above their head.

On an individual level, homelessness can have significant negative impacts on a person's health and well-being and their ability to access education and employment. At a strategic level, homelessness can affect social cohesion within local neighbourhoods and economic prosperity. Homelessness can also bring significant costs to local housing authorities and their partners, at a time when overall public resources are diminishing.

The Homelessness Act 2002 requires all local housing authorities to have a Homelessness Strategy and undertake a homelessness review of the Borough every five years. The Strategy is required to provide an overall plan of the local authority's activities to prevent homelessness and to ensure sufficient provision of accommodation and support for households who are homeless or at risk of homelessness.

Homelessness remains a key strategic issue for Swale. However, recent and future reductions in public funding for Swale Borough Council and its partners make tackling this issue an increasing challenge.

This Strategy links with the objectives in the Swale Housing Strategy to support vulnerable people and tackle disadvantage and improve quality of life. It also links with the Kent Supporting People Strategy's aims of homelessness prevention and supporting independent living and the Kent and Medway Housing Strategy's aim to support vulnerable people in housing need to fulfil their potential and live a high quality life through the provision of excellent housing and support services.

The lifespan of this Strategy is until 2017. The Delivery Plan for the Strategy will be regularly monitored by Swale Borough Council and its partners and updated annually to reflect progress and changes in the local and national landscape.

THE NATIONAL CONTEXT

Since coming to power in 2010 the Coalition Government has committed significant funding to tackling homelessness, allocating £160m of Homelessness Prevention Grant to local authorities between 2013 and 2015.

The Ministerial Working Group on Homelessness set-up by Government has published 2 reports, the first, *Vision to End Rough Sleeping*:

No Second Night Out Nationwide looked at rough sleeping and the second, *Every Contact Counts* at homelessness prevention. Both reports have a strong focus on partnership working to deal with and prevent homelessness. *Every Contact Counts* contained 10 “Local Challenges” to the homelessness sector (See figure 1) to encourage local areas to improve their homelessness prevention services.

The Government has also sought to enable local authorities to access a wider range of accommodation to rehouse homelessness households. Under the Localism Act 2011, local authorities now have the power to discharge their statutory homelessness duty into the private rented sector as well as the social sector. This should mean that local authorities can discharge their duty more quickly, reducing the time households spend living in temporary accommodation.

The Government’s welfare reform agenda (see figure 2) aims to incentivise people into work and move them away from reliance on state welfare as well as reducing the amount of government money spent on benefits.

Figure 1 – The 10 Local Challenges

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

Figure 2 – Summary of Key Welfare Reform Changes

Changes to Local Housing Allowance (LHA)

In April 2011, LHA was reduced from the 50th percentile of market rents to the 30th percentile and an overall cap to LHA of £400 a week was introduced. The level of LHA available to people under 35 has also been restricted to the single room rate, making it difficult for them to access self-contained housing.

Spare Room Subsidy

Since April 2013, working age social housing tenants in receipt of Housing Benefit with one spare room have had their benefit cut by 14% and those with two or more bedrooms have seen a reduction of 25%. A shortage of one and two bedroom properties has meant that many households who want to move can't and are meeting the rent shortfall themselves.

Benefit Cap

An overall benefit cap was introduced in July 2013, limiting total working age benefits to average (median) net earnings for a working household, currently £26K a year. Couples and households with children receive £500 per week for a household and single people £350. This puts particular pressure on larger families, who have much higher housing costs.

Universal Credit

The proposed introduction of Universal Credit in 2017 will see all working age benefits (excluding Disability Living Allowance or Carer's Allowance) rolled into one single monthly payment, paid directly to the tenant. This means that many tenants who currently have their Housing Benefit paid directly to their landlord will be responsible for paying their rent to their landlord themselves, which may be difficult for some more vulnerable households to manage.

In practice, the reforms also have direct and indirect impacts on households' ability to access or retain housing and may potentially lead to an increase in homelessness. In particular those in the private sector will either have to find extra resources to fund their housing costs or move to less expensive housing, which could lead to benefit dependent households migrating from more expensive part of the country, such as London, to areas with lower housing costs, putting increased pressure on local public services in those areas.

The Government has provided local authorities with additional funding to help support households cope with the effects of welfare reform, including £60m of Discretionary Housing Payments (DHP) and an additional £120m DHP split over 2013/14 and 2014/15 to assist people affected by the benefit cap.

HOMELESSNESS IN SWALE

1. OVERVIEW

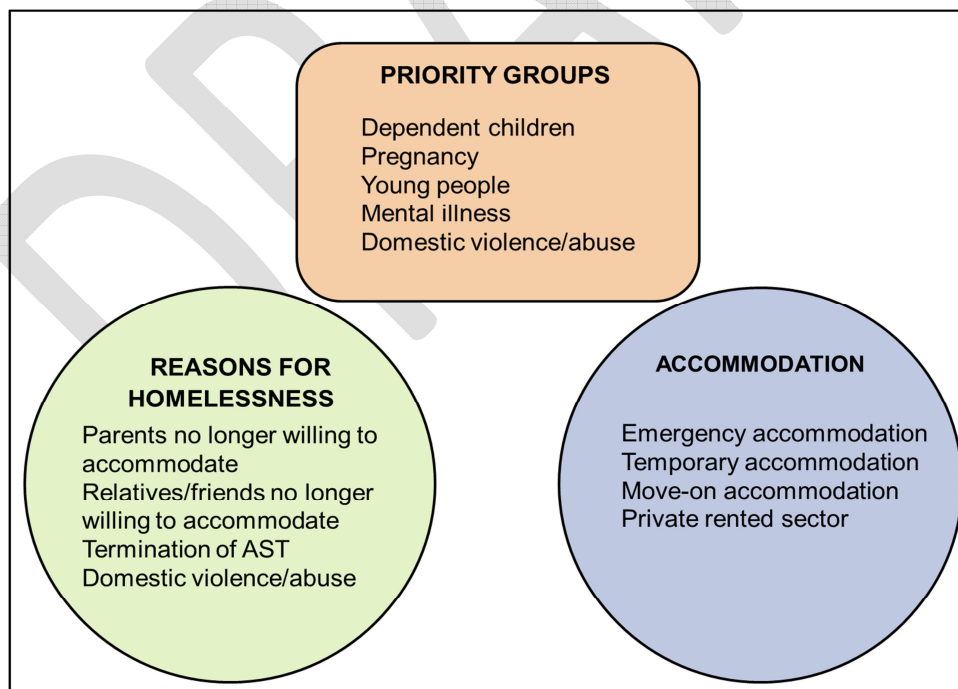
In line with national trends, homelessness in Swale is increasing and has been rising rapidly since 2011. Families and young people remain the top homelessness acceptances with evictions by family or friends the main factors causing homelessness.

Use of temporary accommodation has increased since 2011, as has the use of Bed and Breakfast outside of the Borough. The length of time spent living in temporary accommodation has also gone up, exacerbated by a limited amount of move-on accommodation in both the private and social sectors.

Vulnerable households often require additional support to enable them to be able to sustain their tenancies and prevent them from becoming homeless. This can range from practical advice about looking after their home to help with managing their finances.

Swale has received around £90K of Homelessness Prevention Grant to deal with homelessness and £337K of Discretionary Housing Payments, including £149K to help manage the impacts of welfare reform.

Figure 3 – Overview of Homelessness in Swale



2. PROGRESS SINCE THE LAST STRATEGY

The previous Homelessness Strategy made an important contribution to tackling homelessness through innovative prevention measures as well as enabling the Council to meet the Government’s target to halve the number of households in temporary accommodation by 2010. The Strategy

proposed the development of the Housing Options model, increasing prevention activity to reduce the number of homeless acceptances and the use of temporary accommodation.

Specific achievements since 2008 include:

- Improvements in the standard of temporary accommodation across Swale, particularly Tylden House
- Securing some Bed and Breakfast accommodation within the Swale Borough
- Improvements to the homelessness service to focus on providing a resourceful generic Housing Options Service with an emphasis on prevention – including benefits
- Bringing the management of the Housing Register back in-house
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Whilst homelessness prevention activity undertaken by the Council has continued to rise, levels of homelessness and use of temporary accommodation within Swale have also increased since 2011. This is likely to be due to a combination of external factors such as the economic climate, unemployment and the introduction of welfare reforms.

3. HOMELESSNESS REVIEW 2013

A comprehensive review of homelessness across the Borough was undertaken in Autumn of 2013. The Review comprised: an analysis of local data, including demographics of acceptances, use of temporary accommodation and reasons for homelessness; discussions with local partners; interviews and focus groups with homeless clients; a private sector landlords’ focus group and a strategy development workshop with around 40 local stakeholders.

A copy of the Review report will be placed on the Council’s website, www.swale.gov.uk.

3.1 Key facts and figures

The Review identified the following key facts and figures about homelessness in Swale since 2011:

HOUSING OPTIONS	2011/12	2012/13	Change
Approaches for housing advice	N/R	15244	N/A
No. of homelessness decisions	96	164	+71%
No. of households accepted as eligible, unintentionally homeless and in priority need	44	73	+66%
% of households accepted as homeless containing either dependent children or an expectant mother	70%	71%	+1%
% of homeless acceptances under 25	52%	56%	+4%
% of acceptances where parents no longer willing to accommodate is the reason for homelessness	38%	41%	+3%
No. of households prevented from becoming homeless	254	389	+53%

TEMPORARY ACCOMMODATION	2011/12	2012/13	Change
Number of households placed in temporary accommodation	179	188	+5%
Number of households placed in Bed and Breakfast	111	167	+50%
% of households placed in Bed and Breakfast and placed out of area	70%	77%	+7%
Average number of nights in Bed and Breakfast	28	32	+14%
Net cost of Bed and Breakfast	£ 69,373	£178,780	+158%

HOUSING REGISTER	2011/12	2012/13	Change
No. of households on the Housing Register at year end	3,752	4,589	+22%
No. of households applying to join the Housing Register	1,710	1,699	-0.6%
No. of properties let	545	440	-19%

WELFARE REFORM	No. of Households Affected
Households identified as under-occupying	967
Households affected by the benefit cap	85
Existing benefit claimants aged 25-34 whose LHA was reduced to the shared room rate	40

3.2 Key findings

The Review found that:

- “Parents no longer willing to accommodate” is the main reason for homelessness in Swale, reflecting the young demographic of homeless households in the Borough
- The majority of homelessness acceptances are households with children and/or a pregnant woman and just over half were under 25, both of which are consistent with previous years
- The number of single homeless in the Borough is increasing, as is the number of people presenting with mental health issues
- There are relatively low levels of rough sleeping in Swale, with around 6 or 7 people identified each year in the annual rough sleeper count
- The main methods of preventing homelessness in Swale are resolving rent arrears (paying or negotiating) and assisting households affected by welfare reform to remain in the private/social rented sectors
- The Council is becoming increasingly reliant on Bed and Breakfast as the availability of other forms of temporary accommodation is inadequate to meet a growing demand
- The majority of Bed and Breakfasts used by the Council is outside of the Borough, mostly in the Medway Towns, with some in Ashford and Canterbury
- There is a lack of move-on accommodation within the Borough, forcing homeless households to stay in temporary accommodation, particularly Bed and Breakfast, for much longer than previously
- There are now more private rented properties in the Borough than social rented
- The full impacts of welfare reform do not appear to be being felt by potentially affected households in Swale at the moment

3.3 Key challenges

The key challenges facing Swale over the next 3 years are:

- Continuing reduction in public funding for Swale Borough Council and its partners, leading to rationalisation of local public services and lower levels of new affordable house building
- Lack of move-on accommodation within the Borough, meaning homeless households have to spend longer in temporary accommodation
- Lack of alternatives to Bed and Breakfast, meaning more homeless households have to stay in Bed and Breakfast and for longer
- Lack of smaller properties for under-occupiers in the social sector to move to, meaning they will have to continue to pay their spare room subsidy themselves or accrue arrears
- Costs of the private rented sector and an increase in professional private renters, meaning fewer landlords willing/needing to take benefit-dependent households
- Welfare reform changes fully impacting Swale residents, leading to local residents being unable to meet their housing costs
- Introduction of Universal Credit and Direct Payments, potentially leading to fewer tenants paying their rent and more being made homeless

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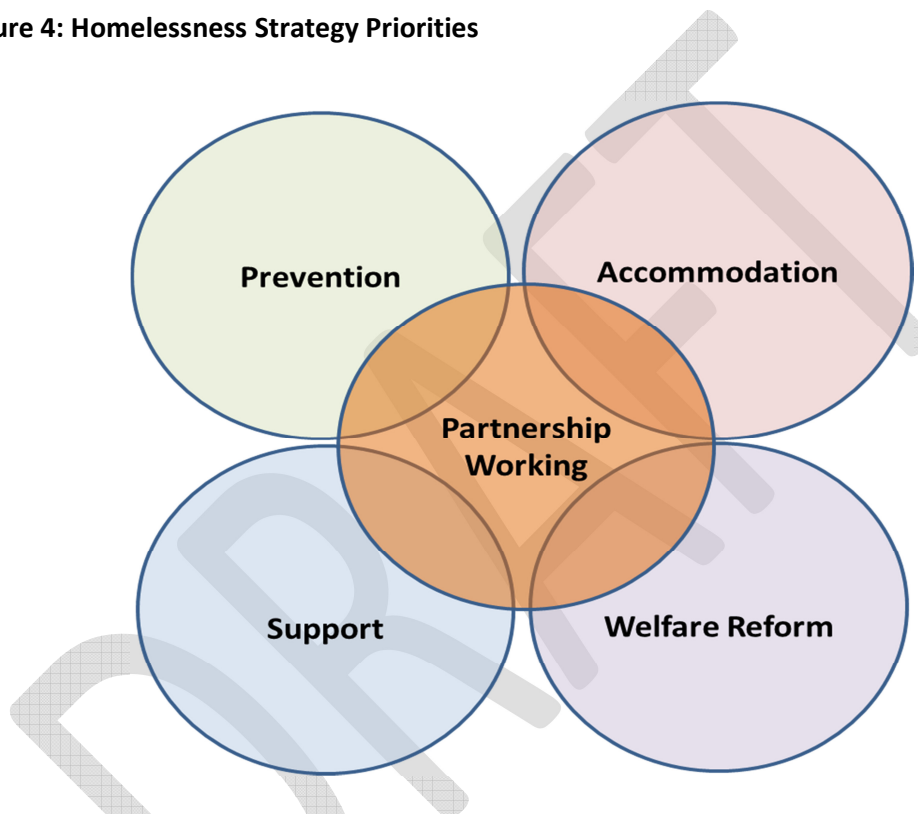
VISION AND STRATEGIC PRIORITIES

Swale Borough Council's overall vision for homelessness is to:

Prevent homelessness within the Borough and enable unavoidably homeless households to secure accommodation suitable for their needs.

The Council has identified five interdependent strategic priorities (see figure 4) to help make this vision a reality.

Figure 4: Homelessness Strategy Priorities



In the short to medium term the Council will ensure that it tackles the current crisis in temporary accommodation, particularly the use of Bed and Breakfast accommodation and the increasing number of households being placed out of Borough. This will be implemented alongside a positive drive to increase suitable move-on accommodation for homeless households, both in the private and social sectors, which will reduce the amount of time households spend living in temporary accommodation.

Over the long-term, the Council will continue to take a proactive approach to preventing homelessness and invest now in preventative measures which will reduce future homelessness presentations and realise future savings. This includes providing support to vulnerable households and helping local residents to cope with benefit changes as a result of welfare reform.

Under each strategic priority is a series of objectives. These are set out in the table overleaf.

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<p>Priority Five: Build and maintain strong working relationships with local, regional and national partners</p> <ol style="list-style-type: none"> 1. Establish a local strategic homelessness action forum for Swale and retain close and regular liaison with key local partners 2. Link into relevant strategic local, regional and national forums to raise awareness of the risk of homelessness amongst partner organisations 3. Explore options to maximise resources and take advantage of funding opportunities as they arise

PRIORITY ONE: PREVENTION

STRATEGIC PRIORITY: PREVENT HOMELESSNESS AMONGST AT RISK HOUSEHOLDS THROUGH THE PROVISION OF HIGH QUALITY HOUSING ADVICE AND ASSISTANCE

1. SUMMARY

Homelessness prevention activity within Swale is strong, with just under 400 households successfully helped to retain or secure alternative housing during 2012/13. Resolving rent arrears, helping people affected by welfare reform to retain their existing tenancies and conciliation to help resolve family disputes are the main methods of prevention employed by the Council.

Investment in preventative services enables the Council to realise greater savings in the long-run by reducing future homelessness presentations, reducing the need for temporary accommodation, including costly Bed and Breakfast.

Support for private sector landlords is becoming more important as the number of households being made homeless from the private rented sector increases and is expected to continue to increase. The sector also represents the biggest opportunity to secure alternative accommodation for potentially homeless households, for which an effective Deposit Bond Scheme is key.

Prevention amongst young people, particularly 16/17 year olds is a key priority for the Council. Working with young people and their families to resolve disputes and providing respite accommodation for young people can prevent homelessness occurring.

Gaining employment is a crucial element of helping homeless households move on with their lives and enabling households to meet their housing costs adequately. Training and skills development can boost confidence and make people more employable.

Demand for housing options services is high, which can reduce the amount of time available to spend on preventative services. Managing demand for housing options advice and making greater use of technology, such as smartphones and the internet, can help to ensure staff's time is used most effectively.

We will:

- **review and improve our offer to private landlords to help prevent homelessness in the private rented sector**
- **develop a 'Good Tenant Programme' to provide households with training on how to sustain a tenancy**
- **assist private landlords to advertise their properties to benefit dependent households**
- **work with young people and their families to prevent homelessness**
- **seek opportunities to provide volunteering or temporary employment opportunities to help build homeless people's skills, confidence and experience**
- **further review our customer demand and interactions, including smartphone and web technologies**

2. PRIVATE SECTOR SUPPORT

Termination of Assured Shorthold Tenancies as a reason for homelessness in Swale is growing and if it follows national trends will continue to increase.

Problems can arise when there are problems with Housing Benefit claims or tenants do not pay their top-up, leading to rent arrears. Tenants’ poor behaviour can sometimes also cause issues and difficulties for the landlord.

Vulnerable households are often unsure what is required of them as a tenant and as result can fail to look after their rented property properly. Such tenants would benefit from receiving some training in how to be a good tenant and maintain their tenancies and their properties effectively.

Discussions with private sector landlords have indicated that they would value a landlord support service which enabled them to resolve any difficulties with the tenancy, such as problems with claiming Housing Benefit or anti-social behaviour, quickly and efficiently. They would also welcome some form of tenant training.

Swale Borough Council has sought to engage with private sector landlords and their tenants on an ad hoc basis to resolve tenancy difficulties before they lead to evictions and has experienced some success.

A properly established landlord support service which intervenes early in tenancy issues would help to prevent the termination of private rented sector tenancies and resultant homelessness. Having such a service in place would also help to attract more private sector landlords who may work with the Council and house homeless or potentially homeless households.

Case Study – Preventing Homelessness in the Private Rented Sector

The Accommodation Team were contacted by Susan, a private landlord, who was having problems with the letting agent who was managing the property containing a vulnerable tenant. The tenant had fallen into rent arrears and Susan was considering serving notice as the agent had failed to get any response from the tenant. The tenant has mental health issues and was scared by the letters she was receiving from the agent.

The team spoke to Swale’s benefit team and established that the tenant should have been paying a top up towards her rent. The agent had not made either Susan or the tenant aware of this. The team also spoke to the tenant’s support worker to make them aware of the issues with the tenancy and discussed an appropriate approach. The team manager arranged a home visit to the tenant, explained the situation and how it could be resolved. It was agreed that if the tenant set-up a standing order to pay the top-up amount Susan would write-off the tenant’s arrears and start afresh. The support worker helped the tenant put the order in place, the arrears were written off and the tenant was able to remain in her home.

“Thank you so much for your help with this problem, it really has been appreciated”

The Accommodation Team followed-up with both Susan and the tenant a month later to check how things were going and there have been no further issues.

Both parties were really pleased with the help they received from Swale Borough Council to resolve their difficulties and Susan is considering making more of her rental properties available for Swale to use to house vulnerable households.

3. SECURING ALTERNATIVE HOUSING

Where households cannot be assisted to retain their existing accommodation, the Council will help them to seek alternatives before they become homeless. For the majority of households the private rented sector will be the default option unless it is felt that they will not be able to manage their

tenancy, even with support. By placing the majority of households in the private rented sector, this should ensure that the Borough's scarce social housing is available to the most vulnerable households.

Households will be encouraged to seek their own accommodation. The Council will help to support this by providing a web-based platform where private landlords willing to accept low income and benefit-dependent households can advertise their properties to Swale residents.

The Council's Deposit Bond Scheme has been a successful homelessness prevention tool. During 2012/13, 116 households at risk of homelessness were able to secure a private rented sector home through the use of a deposit bond. However, the Bond Scheme is not an unlimited resource and the Council needs to ensure that it is being used effectively and to minimise claims against the bond through tenant and landlord support wherever possible. Where households have the financial means to make a contribution towards their bond they should do so.

4. YOUNG PEOPLE

Nearly 60% of homeless acceptances in Swale are under 25. "Parents no longer willing to accommodate" is the main reason for homelessness within Swale.

Swale has a particular issue with 16/17 year olds presenting as homeless and has the highest presentation rate amongst this age group in the County. There is also a high rate of "sofa surfing" amongst this age group, i.e. staying with friends or other relatives, normally in-between leaving the family home and presenting as homeless.

Family disputes lay behind the majority of young people's homelessness and can often be resolved through mediation and conciliation between the young people and their family.

As soon as a young person presents as potentially homeless, a specially trained Housing Options Officer will work with them and their family to try and enable them to return to their family home and/ or to assess their other housing options.

5. ACCESS TO WORK

Unemployment and poverty are well-known causes of homelessness. Inter-generational worklessness, where several generations of the same family have never worked, is also an ongoing issue in Swale, which can make it much harder to break the cycle of benefit-dependency. Lack of a permanent address can also hinder a person's ability to access employment opportunities, creating a catch-22 scenario.

Volunteering can help to provide someone with new skills and confidence and experience of the workplace, particularly beneficial for the long-term unemployed. The Council uses the HELP referral system to refer homeless households to different agencies and local volunteering organisations, such the Swale Volunteer Centre can be included in this.

Making stronger links between housing options and Jobcentre Plus will also help to increase access to employment opportunities for homeless or at risk's households.

Housing providers both within Swale and across Kent are exploring opportunities to pool resources and offer their tenants access to training, volunteering and employment opportunities. Kent Housing Group has also developed an employment support protocol for social housing tenants, which the Council will seek to engage with.

6. HOUSING OPTIONS SERVICE

Swale provides an in-house service, giving housing options advice to local residents. Enquiries for housing advice from the Council have increased substantially over the last year, with just over 15,000 face-to-face or telephone contacts during 2012/13, an average of around 290 a week.

Through its Channel Shift programme the Council has already undertaken work to manage customer demand for the housing options service. Many customers will continue to require 1:1 interaction, however the Council will continue to explore more cost-effective alternative methods of providing general housing options advice to local residents, including updating the web presence and exploring options for developing smartphone applications. We will seek customer views on this to ensure that we develop methods that our customers will use.

In light of recent local and national changes which will impact on people's ability to access or retain housing, such as the Council's new Allocations Policy and welfare reform, the Council will review its housing options literature, update it as necessary and ensure consistency across all platforms and formats. To ensure that the literature is appropriate and understandable to customers, service users will be involved in its review and redesign.

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PRIORITY TWO: ACCOMMODATION

STRATEGIC PRIORITY: INCREASE PROVISION OF A RANGE OF SUITABLE ACCOMMODATION OPTIONS FOR HOMELESS AND POTENTIALLY HOMELESS HOUSEHOLDS

1. SUMMARY

Homelessness cannot be prevented in all cases. Where prevention of homelessness is not possible, Swale Borough Council will assist local residents to secure accommodation suitable for their needs. For the majority this is likely to be in the private rented sector under the new powers brought in by the Localism Act, as the level of social homes available for re-let each year is low and decreasing.

Availability of suitable temporary accommodation within the Borough is limited, with the Council becoming reliant on Bed and Breakfast, mostly outside of Swale.

Time spent in temporary accommodation is increasing, exacerbated by a lack of more permanent move-on, both in the social and private rented sectors.

We will:

- **actively target and procure private sector landlords to house homeless households**
- **promote the delivery of new social homes within the Borough**
- **increase the amount of suitable emergency accommodation that is situated within the Borough including through direct provision**

2. PERMANENT ACCOMMODATION

Across the Borough there is a lack of suitable permanent move-on accommodation both within the social and private rented sector.

Accommodation options for single people are limited, particularly for those under 35 who only receive Housing Benefit at the single room rate.

(i) Social housing

There is a limited supply of available social housing² within the Borough. There are currently around 8,000 Housing Association properties across Swale, however only a small number of these (around 5%) become available for re-let annually and this number is decreasing year on-year.

New supply has also been restricted. Housebuilding across all tenures has decreased since the credit crunch in 2008 and less public money is now available to build affordable homes than in previous years. Only 60 new social homes were built during 2012/13, 20 for social rent and 40 for affordable rent. Whilst this is an increase of 18% on 2011/12, it is nearly a third of what was built in 2009/10.

Against this, local demand for social housing continues. During 2012/13, the Council's Housing Register received 1699 new applications from households hoping to obtain a social home. Accessing social housing is therefore not a realistic option for the majority of Swale residents. Even those accepted by the Council as being homeless will not be the top band of the Housing Register unless they have an urgent or critical need to move and may therefore struggle to secure a social home.

² The term "social housing" is used within this Strategy to cover Housing Association properties let on social rents or affordable rents, which are up to 80% of market rent.

(ii) Private rented sector

The private rented sector within Swale has grown significantly over the last few years and is now larger than the social sector. Although the Council does work with some private landlords, the sector remains a largely untapped resource and has huge potential to provide stable, secure and good quality homes for the majority of homeless or at risk households.

The limited amount of available social housing within the Borough means that the Council will need to look to the private rented sector to provide housing options for the majority of households who are homeless or at risk of homelessness using the powers under the Localism Act to discharge its statutory homelessness duty into the private sector.

Due to an increase in working households renting privately, many landlords are less willing than in the past to house benefit dependent households without incentives such as support.

3 TEMPORARY ACCOMMODATION

The Homelessness Review has identified a continuing need for temporary accommodation (including emergency accommodation) within the Borough.

The majority of Bed and Breakfast used by the Council is outside of the Borough, meaning that it is also used by other local authorities. Rooms are generally available on a “first come, first served basis”, with no guarantee of provision. Some of the hostel accommodation situated within the Borough, also caters for need across Kent, not just the needs of Swale.

Due to a lack of more permanent accommodation for homeless households to move on to, time spent in all forms of temporary accommodation is increasing.

The Council is becoming increasingly reliant on Bed and Breakfast accommodation as availability of other forms of temporary accommodation is limited. Supported accommodation and Housing Association owned temporary accommodation are increasingly becoming “blocked” by households unable to move onto a more permanent home, leaving the Council little choice but to house new homeless households in Bed and Breakfast.

Living in Bed and Breakfast accommodation has been shown to contribute significantly towards poor outcomes for residents, particularly around their health and wellbeing. Research carried out by Shelter found that people’s health had suffered as a result of living in such accommodation and children in particular were at greater risk of illness and more likely to miss out on important childhood immunisations.

Bed and Breakfast is also an expensive drain on scarce Council resources. The net cost of Bed and Breakfast to the Council in 2012/13 was around £178K.

The Government has indicated within *Every Contact Counts* and its 10 Local Challenges that it wishes to see local authorities reducing their use of Bed and Breakfast accommodation. The recent Local Government Ombudsman report *No Place Like Home* criticised Councils’ use of unsuitable Bed and Breakfast accommodation, particularly for families.

PRIORITY THREE: SUPPORT

STRATEGIC PRIORITY: PROVIDE APPROPRIATE SUPPORT TO VULNERABLE HOUSEHOLDS TO ENABLE THEM TO LIVE INDEPENDENTLY

1. SUMMARY

Homelessness is rarely an issue in isolation. The majority of households accepted by Swale Borough Council as being homeless, eligible for assistance and in priority need are so by virtue of having additional and often complex needs.

Young people, people with mental health issues and people suffering domestic abuse are key priorities within Swale. Providing such households with housing may resolve their immediate problem of homeless but it will not help them to address their other issues. Without support, these issues could lead to households not being able to sustain their tenancies, either in the social or private rented sectors, and repeat homelessness is the outcome.

Support services are not provided directly by Swale Borough Council but by other partners such as Kent Supporting People or health agencies. We need to ensure that there are effective systems in place to enable Housing Options staff to be able to offer additional support and refer homeless or potentially homeless households for external support. Conversely, external agencies need to be able to easily alert Housing Options where there are vulnerable households at risk of homelessness. Having the right support in place can help households to manage their independence effectively and prevent homelessness.

We will:

- **provide vulnerable households with budgeting and debt management advice**
- **establish a multi-agency roundtable approach for local residents with mental health issues**
- **pilot a young person's mentoring scheme to support young homeless people in Swale**
- **strengthen the links between Housing Options and SATEDA to support people suffering from domestic abuse**
- **Improve information sharing between agencies to support vulnerable households**

2. BUDGETING

A key strand of support is ensuring that households can adequately manage their personal finances. With the introduction of welfare reforms, which are putting an increased strain on benefit-dependent households' already tight finances, the ability to budget properly is of crucial importance.

Local Housing Associations already employ financial inclusion officers to help their tenants manage their finances. However there is little available for private sector tenants. The local Swale CAB provides detailed budgeting and debt management advice to Swale residents, although as of April 2013, government funding to CAB for this type of work has been cut. The Council continues to fund Swale CAB for its core activities.

3. MENTAL HEALTH

There is a strong link between homelessness and poor mental health, with an estimated 70 per cent of people accessing homelessness services nationally having a mental health problem.

In Swale, the number of homelessness acceptances due to mental health problems is rising and tripled between 2011/12 and 2012/13, where it accounted for 7% of all homelessness acceptances.

However, this only represents cases where mental health was the priority need, and it is expected that mental health issues are present amongst a greater proportion of the households accessing Swale's housing options service.

Homeless persons with mental health issues can often be difficult to rehouse, particularly where this is coupled with problems of substance or alcohol addiction. Where they are found housing by the Council, they can experience great difficulties in maintaining their tenancies and looking after their properties and are particularly vulnerable to repeat homelessness.

Support for mental health clients is vital to help them avoid homelessness. The level of support required can vary, but can often be quite complex and involve a number of different agencies. Housing is not necessarily on the radar of other agencies, who are focused on clinical needs, but it needs to be considered as an essential part of any mental health recovery pathway.

The Council and its partners, including Kent Supporting People, health agencies, Kent Social Services and Housing Associations, will adopt a person-centred approach to mental health clients living in Swale and hold regular multi-agency roundtable meetings to monitor people's progress and identify any issues before they have a chance to impact on their housing. If successful, such an approach will be rolled out to other vulnerable client groups.

4. YOUNG PEOPLE

Young people in particular need additional support to cope with living on their own and sustaining their tenancies. It is normally their first experience of being responsible for their own accommodation, paying their own bills and feeding and clothing themselves. Many find this responsibility overwhelming and struggle to combine this with attending school or college. Many can also find it quite lonely (see case study).

Currently, young people tend to return to Housing Options when they are in need of advice or even emotional support. Whilst this demonstrates the strong positive impact Housing Options has on these vulnerable young people's lives, it is not necessarily their role to provide this type of on-going support and puts a strain on already limited resources.

One of the suggestions that derived from discussions with young people themselves is to have a mentoring scheme for homeless young people, where they can get personal help, advice and support from an individual mentor as and when they need it. Mentors will also be able to act as a role model for homeless young people and help them to develop life goals and aspirations.

Case Study – Jason’s story

Jason became homeless in April 2012, aged 17. Jason’s mum suffered from mental health problems and had asked him to leave the family home on many previous occasions, eventually allowing him to return after a few days.

Jason’s parents were emigrating and Jason did not want to go with them. Due to the problems between him and his mum, he was concerned that if she asked him to leave the family home, he would be stranded with no support in a foreign country. Jason was also in his final year of A Levels and wanted to stay and complete these.

Jason was placed in Bed and Breakfast accommodation for a month before securing a flat in a specialist young persons’ supported housing scheme.

“It’s a lot to manage [living] on your own as well as going to school. You’re expected to be an adult and a child at the same time.

Jason found living on his own hard and struggled to cope with looking after himself and his flat and keeping up with his studies. He found studying in his flat difficult as his neighbours weren’t in education or work and kept irregular hours and he failed his A Levels. He felt isolated in his flat and struggled with depression and loneliness. Jason often returned to Housing Options as he felt there was no-one else he could go to, who provide him with much-needed practical help and emotional support.

After a year, Jason opted to move out of supported housing into a house share arrangement with some older friends who are working. He has found this much more settling and is now re-sitting his A Levels with the intention of going onto university next year.

5. DOMESTIC ABUSE

Domestic abuse remains an ongoing issue for Swale. Local access to advice, support and advocacy is provided through Swale Action to End Domestic Abuse (SATEDA). There is also a weekly One Stop Shop in Sittingbourne and a weekly drop-in advice service at the Sheppey Gateway. The Council will strengthen its links with SATEDA to help Swale residents suffering from domestic abuse to understand their housing options.

For people whose abusive partners have left and who wish to or are able to remain in their own home, additional security and measures such as locks, extra bolts and security chains can be installed.

PRIORITY FOUR: WELFARE REFORM

STRATEGIC PRIORITY: SUPPORT HOUSEHOLDS IN RECEIPT OF BENEFITS TO ENSURE THAT THEY DO NOT BECOME HOMELESS AS A RESULT OF WELFARE REFORM

1. SUMMARY

Reforms to the welfare benefits system for working age people are being introduced by the Government to incentivise benefit-dependent households to start work or increase their hours if they work part-time.

Many of the Government's reforms may affect households' ability to access housing or retain their existing accommodation, potentially leading to an increase in homelessness within the Borough and placing additional pressure on local homelessness services. The reforms may also result in low income or benefit dependent households relocating to the borough from areas with high costs such as London.

Swale has been identified by the Local Government Association as an area where both the average annual household income loss (£1100) and the proportion of households affected by welfare reform (11%) are above the national average. We can therefore expect the impact of reforms on housing services to be higher as well.

The full effects of welfare reform do not appear to be being felt yet by Swale residents, but it is likely that households are able to cope with a reduction in income over the short-term but not on a long-term basis.

Closer alignment between housing and benefit departments within the Council is helping the authority to manage the impacts of welfare reform more easily and prevent homelessness.

Preparation of households for the introduction of the Benefit Cap proved very successful and the Council will take a similarly direct approach to the introduction of Universal Credit.

We will:

- **strengthen the links between Swale housing, benefits and Jobcentre Plus**
- **pilot housing surgeries within Jobcentre Plus**
- **continue to support local residents currently affected by welfare reforms and prepare them for Universal Credit through targeted advice, guidance and direct action**
- **monitor the effects of welfare reform on affected households and how they are coping**

2. IMPACT SO FAR

A number of reforms have already been implemented, which have had an impact on Swale residents. Changes in Local Housing Allowance (LHA) have reduced the amount Swale residents receive and across all parts of the Borough private rents tend to be higher than LHA, meaning that benefit-dependent households have to top-up their rent themselves (see figure 5).

Changes such as the Benefit Cap and the Spare Room Subsidy mean that many households in Swale are no longer receiving enough Housing Benefit to cover their housing costs. A lack of available appropriately-sized social housing means that many of these have not been able to move and are therefore paying the shortfall between their rent and Housing Benefit themselves or will lose their home. This is often at the cost to food or fuel.

Figure 5 – Average Rent Levels at April 2013

Area	Average Weekly Private Rent (all housing types)	Average Weekly LHA Rate (all housing types)	LHA vs Private Rented
Sittingbourne	£160.64	£146.03	-£14.61
Faversham	£169.33	£169.81	£0.48
Sheerness	£150.62	£146.03	-£4.59

So far, claims by affected households to the Council's Discretionary Housing Payment fund have been lower than expected. However, it is likely that the full impacts of the changes have yet to be realised. Whilst affected households are coping in the short-term, it does not necessarily mean that they will manage the additional strain on their finances over the long-term. It is therefore vital that the Council and landlords understand how households are managing and intervene early to try to ensure that they do not turn to costly and unsustainable forms of finance to pay their rent.

3. OUR APPROACH

The Council has taken a very proactive approach to assisting households affected by welfare reform, particularly the Benefit Cap. By employing officers within Housing Options to undertake focused work on welfare reform, we have been able to link up housing and benefit information to identify and target affected households and help them prepare for the reforms and help to mitigate their impact (see case study opposite).

This joint approach has proved highly effective and with the continued roll-out of reforms, including the introduction of Universal Credit, a further alignment of benefits, housing and Jobcentre Plus within Swale, including piloting housing surgeries in Jobcentre Plus, would help to ensure that affected households are sufficiently assisted to cope with the changes.

Case Study – Helping residents affected by the Benefit Cap

The Benefit Cap was introduced in Swale in July 2013 and applies to 85 households within the Borough.

Using funding from Housing Options and DWP to help local authorities manage the impacts of welfare reform, Swale Borough Council (SBC) employed 2 officers within the Housing Options team and undertake intensive work focused on helping residents affected by the Benefit Cap.

Working with partners, these advisors actively engaged with affected households before the Cap was introduced and help them prepare for the changes. This included undertaking joint home visits with Housing Association staff and making appointments on people's behalf with Jobcentreplus to explore their potential employment options.

This direct approach, whilst resource-intensive, has been found to be very successful. Affected households were much more willing to engage with SBC and other partners and take on board their suggestions when discussions took place within their own home.

As at the end of September 2013, 54 affected households had been helped back into some form of employment.

4. UNIVERSAL CREDIT

The introduction of Universal Credit in 2017 will be the most significant reform to the benefit system, rolling 6 individual benefits (including Housing Benefit) into one single monthly payment,

paid direct to the tenant. This will be a major change for benefit recipients and many will need additional help and support to prepare for the new system, particularly direct payment.

The changes will affect all benefit recipients except for “vulnerable clients” for which a definition has yet to be provided by the Government. The earlier clarity around these exceptions is provided the easier it will be for the Council to identify which residents within Swale will be affected and how, so that it can undertake appropriate targeted information and support.

It is not yet known exactly when Universal Credit will start to apply to people living in Swale, which makes it difficult for the Council and its partners to plan when to undertake activities to help local residents understand and cope with the changes.

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PRIORITY FIVE: PARTNERSHIP WORKING

STRATEGIC PRIORITY: BUILD AND MAINTAIN STRONG WORKING RELATIONSHIPS

1. SUMMARY

Partnership working is vital to tackling homelessness across the Borough. Provision of the necessary prevention and support services cannot be delivered by the Council alone.

A strategic forum for tackling homelessness in Swale will help to bring focus to the Council's work and that of other agencies.

Engagement with partners at a strategic and operational level will help to strengthen relationships. In the current financial climate opportunities for maximising limited resources will be explored.

We will:

- **establish a new strategic Homelessness Action Forum with all key local partners**
- **identify opportunities to bid jointly for national or regional funding pots, pool funding and staff to maximise our resources**

2. OUR PARTNERS

Swale's current key strategic partners are:

- AmicusHorizon HA
- CAB
- Canterbury and Coastal Clinical Commissioning Group
- CASA Support
- Hyde HA
- Jobcentreplus
- Kent Advice Service for Single Homeless
- Kent County Council
- Kent Housing Group
- Kent Joint Policy and Planning Board
- Kent Supporting People
- KMPT Mental Health Services
- Porchlight
- Private sector landlords
- Moat HA
- Riverside HA
- Swale Action to End Domestic Abuse
- Swale Clinical Commissioning Group
- Swale Families Programme
- Swale Health and Wellbeing Board

3. WORKING TOGETHER

The Council will ensure that it engages regularly with key Swale partners, both an on individual and group basis through attendance at key meetings such as Kent Housing Options Group, the Swale

Families Local Operational Group, the Health and Wellbeing Board and the Canterbury and Coastal and Swale Clinical Commissioning Groups.

A new local Homelessness Action Forum will be established to provide strategic leadership on homelessness across the Borough. A multi-agency approach, similar to that taken by the Troubled Families Programme, will be applied to complex homelessness cases, with partners coming together to ensure the appropriate services are put in place for those households. Frontline officers across organisations will also be encouraged to engage more directly. Building relationships at both the strategic and frontline officer level will help to improve understanding of other agencies and enable better service delivery.

In the current climate of diminishing public resources, the Council and its partners need to ensure that they can continue to deliver effective homelessness services whilst achieving value for money. Together we will seek out opportunities to work in partnership to pool resources and jointly take advantage of any local, regional or national funding opportunities as and when they arise.

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DELIVERY OF THE STRATEGY

Delivery of the Strategy will be overseen by Swale Borough Council and its partners through a new strategic Homelessness Action Forum, consisting of representatives from key local partners and agencies.

1. DELIVERY PLAN

The Strategy will be implemented via the Delivery Plan, which sets out the actions to be undertaken by the Council and its partners to achieve the Strategic Priorities and Objectives. Progress against the Delivery Plan will be monitored by the Swale Homelessness Action Forum.

The Delivery Plan will be a living document and will be updated annually. Whilst a copy will be included in the final Strategy, the most up-to-date version can be found on the Council's website, www.swale.gov.uk.

2. RESOURCES

There are a number of resources available to deliver the Strategy. These include:

Finance	<ul style="list-style-type: none"> • Central Government funding in the form of Homelessness Prevention Grant, Discretionary Housing Payments and additional funding until 2015 from DWP to help households affected by the benefit cap. • The Council also provides funding from its General Fund to cover the costs of temporary accommodation. • Kent Supporting People also fund supported accommodation and housing-related support services within Swale.
Staff	<ul style="list-style-type: none"> • Swale's Housing Options team operate the frontline of homelessness services, providing advice and guidance, signposting to other agencies, undertaking assessments and prevention work.
Partners	<ul style="list-style-type: none"> • Partners including housing providers, housing support organisations, health agencies are vital to tackling homelessness and partnership working in the Borough will be strengthened.
Accommodation	<ul style="list-style-type: none"> • There are around 8,000 social sector homes and 9,000 private rented homes in the Borough. However, the availability of both to new benefit dependant households is limited.
Technology	<ul style="list-style-type: none"> • Kent Homechoice, the Kent Choice-Based Lettings system and related back-office Locata system enable effective management of housing options service.