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|  Brent | Housing Scrutiny Committee 22 February 2018 |
| | Report from the Strategic Director of Community Wellbeing |
| Find Your Home Scheme – Progress Report | |

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| Wards Affected: | ALL |
| Key or Non-Key Decision: | |
| Open or Part/Fully Exempt: <small>(If exempt, please highlight relevant paragraph of Part 1, Schedule 12A of 1972 Local Government Act)</small> | Open |
| No. of Appendices: | None |
| Background Papers: | None |
| Contact Officer: | Laurence Coaker Head of Housing Needs 020 8937 2788 |

1.0 Purpose of the Report

1.1 This report provides an update on the general performance of the Find Your Home scheme, the extent to which it is meeting its objectives and the impact the scheme is having on residents in general.

2.0 Recommendations

2.1 That the committee note the analysis of how the Find Your Home Scheme is making a significant contribution to meeting the demand for affordable housing for households who are threatened with homelessness, and preventing them from becoming homeless, which are the objectives of the scheme.

3.0 Background

3.1 The Housing Needs Service consists of three operational teams

- The Housing Options Team
- The Single Homelessness Team
- The Accommodations Services Team

3.2 The primary function of the Housing Options team and the Single Homelessness team is to prevent households from becoming homeless, either

by helping the household to retain their current accommodation (when this is appropriate) or by assisting the household to secure alternative suitable accommodation in the Private Rented Sector (PRS).

- 3.3 The Find Your Home scheme, is a service provided by the Housing Options Team, who proactively work with households who are threatened with homelessness, to help them to secure accommodation in the PRS, before they become homeless.
- 3.4 The prevention of homelessness is a core function of the Housing Needs service and makes a significant contribution to Demand Management, one of the strategic priorities of the Council as defined in the Brent 2020 vision, to manage down the pressure on needs led budgets
- 3.3 The implementation of the Homelessness Reduction Act 2017, which commences in April 2018, places additional statutory duties on local authorities to intervene at an earlier stage to prevent homelessness and extends the period during which an authority should treat someone as threatened with homelessness from 28 to 56 days.
- 3.4 Where it is not possible to prevent homelessness, the Housing Options Team will assess what duties the Council may have, under the Housing Act 1996, Part VII, to secure suitable accommodation for the homeless household. If the main rehousing duty is triggered, the Council has a statutory duty to secure suitable accommodation for the household.
- 3.5 Due to the lack of availability of social housing in Brent, homeless households are placed in “Temporary Accommodation” (TA), leased in the private sector, until they are able to move into social housing. The average waiting time to secure social housing depends on the household’s priority band, their waiting time and the size of accommodation required. The table below illustrates the average waiting time for households who are accepted as homeless and living in TA, who are in priority band C

Table 1 average waiting time for households who are accepted as homeless and living in TA, who are in priority band C

| Property Size | Average Waiting Time - Band C |
|----------------------|--------------------------------------|
| 2 Bed | 9 Years |
| 3 Bed | 16 Years |
| 4 Bed | 18 Years |

- 3.6 As there is insufficient supply of social housing to meet the demand from homeless households, and the use of TA for such long periods is not sustainable, the Council is making use of the power provided by The Localism Act 2011 to end the main rehousing duty by making an offer of suitable accommodation in the PRS to end the homelessness duty, thus breaking the link between homelessness and direct access to social housing.

- 3.7 The majority of homeless households to whom the Council owes the main rehousing duty, will therefore receive one offer of suitable accommodation in the PRS to end the homeless duty. If they refuse this offer of accommodation, the Council will end the duty, and the household will need to make their own rehousing arrangements. If the family consists of dependent children, under the age of 18, they may obtain assistance through the Children and Young People service. However, if following a Child and Family Assessment (CFA) the family are deemed to be eligible for support, the likely outcome would be an offer of PRS accommodation outside of London.
- 3.8 As the majority of homeless households will be offered PRS housing as a resolution to their homelessness, a better outcome is for the household to find privately rented housing themselves, and secure the accommodation with the assistance of the Council. This prevents the need for the Council to provide Temporary Accommodation while we seek PRS accommodation to end their homelessness. In addition, introducing personal choice (albeit limited by affordability) in the decision of where to live stops the risk of the household refusing accommodation offered by the Council, where we are unable to offer any choice.
- 4.0 A brief overview of the scheme – including its purpose, key objectives, desired outcomes, resources and costs**
- 4.1 The Find Your Home Scheme was initially launched as a pilot in September 2015, before becoming a mainstream service in August 2016, as part of the Housing Options team restructure. Specialist homelessness prevention teams were created to concentrate resources on prevention work, including the Find Your Home service, as opposed to the statutory homelessness assessment.
- 4.2 The main purpose of the Find Your Home service, is to prevent homelessness and is designed to achieve a better outcome for households who are threatened with homelessness, by avoiding the need for them to have to access emergency bed and breakfast accommodation, and rely on the council to secure accommodation for them. Households are able to access support and resources to secure a property in the PRS, which they are able to choose for themselves, before they actually become homeless. It is also in line with the new statutory duty to prevent homelessness, being implemented under the Homelessness Reduction Act 2017.
- 4.3 Households are encouraged to access services as soon as they are aware that there is a threat that they may become homeless. This enables the Housing Options team to have as much time as possible to work with the household to prevent them from becoming homeless. The need to approach the Council as early as possible and the promotion of the Find Your Home scheme is constantly promoted through communication plans, forums, the Council's website and member engagement.
- 4.4 Since the implementation of the Government's Welfare Reforms, and specifically the Local Housing Allowance (LHA) cap, introduced in October 2011, the main driver of homelessness in Brent (and London generally) is the

eviction of households from the PRS. This is due to the growing unaffordability of the private rented sector in Brent, for families on low income and who are dependent on benefits to help meet their rental liability.

- 4.5 The other main reasons for homelessness in Brent are family exclusions, domestic abuse and a combination of properties being unreasonable to continue to occupy, and non-violent breakdown in relationship.
- 4.6 When a household first approaches the Council in housing need, an assessment of their circumstances, including their reason for homelessness and eligibility (as defined by homelessness legislation) is conducted to determine the appropriate action. If the household are already homeless, they are assessed to determine what rehousing duties may be owed. However if the household are only threatened with homelessness, then the Housing Options team will work with household to prevent their homelessness.
- 4.7 An initial assessment of the household's circumstances is undertaken. Having completed this initial assessment, if it is identified that the best option to prevent homelessness is to secure accommodation in the PRS, the household will be given a follow up appointment where they will be provided with practical support, advice and assistance through the Find Your Home scheme. An online affordability map has been developed, which is used to illustrate where the household can afford to live according to their individual circumstances. The officer will use this tool to manage the expectations of the household as to where they are likely to be successful in securing accommodation and therefore where they should concentrate their search. A Personal Housing Plan, tailored to the individual household's circumstances is then agreed to confirm what action they take to find accommodation. The creation of a Personal Housing Plan for every household will become a statutory requirement under the Homelessness Reduction Act 2017. The Plan is then reviewed every three weeks with the household to check on progress made and provide ongoing advice and support.
- 4.8 In Brent, the main barrier to households successfully securing a property before they become homeless is the affordability of accommodation. Understandably, most households wish to remain in the borough, however this is often not a realistic option. For example a single mother + 2 x dependent children, who is not working, and requires a 2 bedroom property will have a shortfall between her benefit income and the LHA rent of £83 p/w in South Brent and £23 p/w in North Brent. If the household do not secure accommodation under the Find Your Home scheme, and they subsequently become homeless, the Council will accept the main rehousing duty, and secure suitable accommodation to end the homelessness.
- 4.9 If however the household do identify a suitable property, the Find Your Home service will ensure that the property is suitable, (including affordability) and that gas/electrical and Energy Performance Certificates are obtained. An incentive payment equivalent to 8 weeks LHA rent for the property is then paid to the owner to secure the accommodation for the household. The Find Your Own service will then remain in contact with the household until their Housing Benefit

claim is in payment and there are no tenancy relation issues with the landlord, to ensure tenancy sustainment.

4.0 Performance

- 4.1 The prevention of homelessness achieved through the Find Your Home Scheme makes a significant contribution to the overall number of preventions achieved, which became a Key Performance Indicator for the Housing Needs Service in 2016/17 and will be required as part of the new homelessness statistical report 'H-CLIC', required by Government.
- 4.2 The overall Prevention of Homelessness Performance Indicator is monitored monthly by the Housing Needs Senior Management Team and the Housing Departmental Management Team, and reported on a quarterly basis to the Council's Corporate Management Team and Central Government.
- 4.3 There is no specific target set for prevention of homelessness through Find Your Home, only an overall target and a Prevention of Homelessness Performance Indicator, which the Find Your Home scheme contributes to. The quarterly outturn for 2016/17 and the YTD performance of the Find Your Home scheme is listed in brackets in table 2 below.

Table 2 Prevention of Homelessness including Find Your Home Preventions recorded in brackets

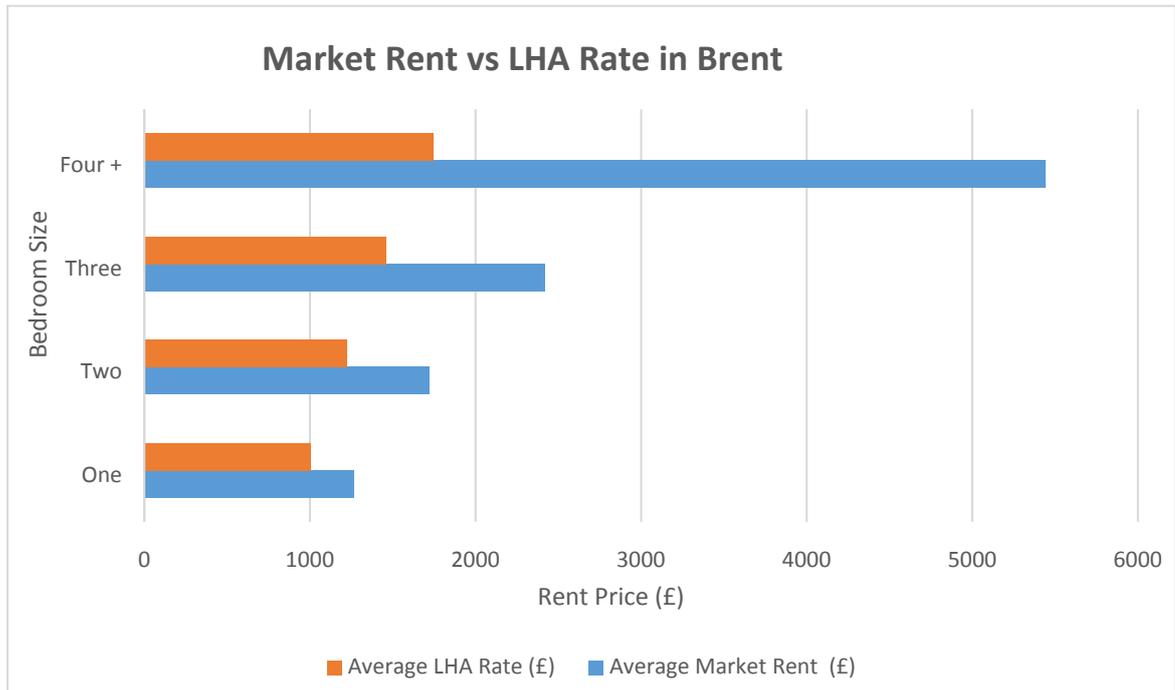
| Performance Indicator - Homeless Prevention | | | | | | |
|---|-----------|-----------|-----------|-----------|---------|--------|
| | Actual Q1 | Actual Q2 | Actual Q3 | Actual Q4 | Outturn | Target |
| 2016/17 | 158 (96) | 97 (59) | 93 (81) | 67 (60) | 415 | 510 |
| 2017/18 | 137 (69) | 145 (73) | 246 (79) | tba | | 600 |

- 4.3 The outturn for 2016/17 fell short of the target set, primarily due to issues with embedding the new prevention service as part of the Housing Options team restructure in August 2016. A higher target was set for 2017/18, due to predicted improvement in performance once these issues had been resolved. The spike in performance in 2017/18 in Q3 is due to more accurate recording of prevention of homelessness for single households, following the implementation of the Single Homelessness Team, and Single Homeless Prevention Service (SHPS)

5.0 Barriers

- 5.1 As stated above the major barrier to the success of the Find Your Home scheme is the affordability of accommodation, due to the average market rent in Brent being significantly higher than the Local Housing Allowance rate, resulting in the majority of PRS accommodation in Brent being unaffordable, as illustrated in Table 3 below.

Table 3 – Gap between LHA Rate and Average Market Rent in Brent



5.2 If a household is successful in finding a property at the LHA level, it will not be affordable if they are not working, due to the Government’s Welfare Reform. The total amount of benefits that a single or two parent family can receive has been capped at £442 p/w. When all other benefits are calculated, the housing benefit entitlement is reduced so the total benefits do not exceed the benefit cap limit. The example in table 4 below shows a lone parent who is not working will have a shortfall of £83/£23 per week, depending on the area of Brent where the property is found.

Table 4 – Example of the weekly shortfall between income and the LHA rent for a non-working, lone parent with 2 children

| | Lone Parent 2x Children under 10 yrs | 2 Bed LHA Rate South | 2 Bed LHA Rate North |
|--|---|----------------------------|----------------------------|
| Wages/Salary | 0 | | |
| Income Support | -£73 | | |
| Child Tax Credit 2 children | -£115 | | |
| Working Tax Credit | 0 | | |
| Child Benefit 2 children | -£34 | | |
| = Total Income from benefits | -£223 | | |
| Overall Benefit Cap | £442 | | |
| = Total Max HB Contribution | £219 | | |
| Minus LHA rate- 2 Bed South / North Brent | | £302 | £242 |

5.3 The Find Your Home service provides detailed financial analysis of an individual's circumstances and uses benefit calculators to show that a household is always better off in work, as they will be exempt from the Overall Benefit Cap, as long as they are in receipt of Working Tax Credits. Support and advice on how to secure employment is provided in partnership with Brent Employment Services.

6.0 Financial Implications

6.1 Temporary accommodation including the Find Your Home scheme is funded through the Housing needs General Fund.

6.2 The average cost of securing accommodation through the Find Your Home Scheme is £3,300 (equivalent to 8 weeks Local Housing Allowance rent) This is a one off payment made to the owner of the property to prevent the household from being made homeless. The early intervention means there is no further costs for would-be acceptances, this is because we do not have to go through the costly process of completing an investigation in further duties that apply under stages 1 and 2.

6.3 It is forecasted that the use of the Find Your Home service will increase in 2018/19, as the demand for homelessness services will increase with the ongoing issues around welfare reform and affordability, as well as the implementation of the Homelessness Reduction Act in April 2018.

6.4 Although the Find Your Own Scheme may lead to increased cost initially, it is anticipated that the improved focus on prevention of homelessness will result in a reduction of households owed the main housing duty.

7.0 Legal Implications

7.1 There are no immediate legal implications arising from this report.

8.0 Diversity Implications

8.1 Some protected groups are over-represented among homeless households. This is partly due to the criteria through which priority need is established under the relevant legislation: for example, a household may be regarded as being in priority need owing to age, to a physical disability or mental health condition or to pregnancy. It is also an effect of poverty and disadvantage: some ethnic groups, for example Black Africans, are over-represented among homeless households compared to their presence in the general population.

8.2 Since the primary focus of the Find Your Home Scheme is to prevent homelessness, and is presented as an option for households to agree to, the impact is positive for households who are threatened with homelessness.

Report sign off:

Phil Porter

Strategic Director of. Community Wellbeing