

Annex A

Hammersmith and Fulham Council

Homelessness Prevention Strategy

April 2016

Foreword from Councillor Fennimore to be inserted

1. Summary

Tackling homelessness and improving services for homeless people is a key priority for this administration. In 2015 Hammersmith and Fulham Council adopted a new Housing Strategy 'The Change We Need in Housing' which sets out the detail of the Council's affordable housing strategy and includes delivering more affordable housing; improving standards in the private rented sector; giving better services to council tenants and, leaseholders; and, improving services for homeless people.

The development of a new Homelessness Prevention Strategy delivers on a key action captured in the Housing Strategy Action Plan - Action 8: **'The Council will work with third sector agencies and clients to develop and adopt a homelessness prevention strategy.'** This strategy is an update and refresh of the 2012 Homelessness Strategy with a specific emphasis on prevention. The intention is to publish a concise strategy setting out our 'direction of travel', key principles underpinning our approach and priority areas for action. The strategy will provide the basis for future engagement and collaboration with key stakeholders and agencies and the development of a more detailed action plan.

The 2002 Homelessness Act places a duty on local housing authorities to undertake a review of Homelessness for their district and formulate and publish a strategy based on the results of that review. This strategy delivers on this duty and the priorities and principles contained within it have been developed in partnership with other stakeholders in the borough. This reflects the Council's determination to work with other agencies in the borough to jointly tackle the causes of homelessness, prevent homelessness, and improve the experience of homeless people in the borough. Our aim is that the strategy provides a framework and approach for agreeing partnership action and collaboration.

The Council's commitments on homelessness are as follows:

- To take measures to tackle the causes of homelessness, support those suffering the many different types of crises that have led to their homelessness, and reduce homelessness in the borough.
- Work with homeless charities, faith communities and homelessness prevention professionals to provide safe, warm accommodation for homeless individuals and homeless families
- Act to help people in danger of homelessness
- Take measures to support homeless people out of homelessness
- Take action to ensure homeless children are provided with suitable homes and support
- Make sure that young homeless people have safe accommodation and access to police-checked mentors who will support their wellbeing and help them back into education or employment.
- To set up a Hammersmith and Fulham Homelessness Forum to facilitate better partnership working and joint action on homelessness.

Local challenges of high rents, high housing prices and shortage of affordable rented housing are well known. These coincide with a national policy agenda of welfare reform reducing benefit levels; Local Housing Allowances capping the level of Housing Benefit that can be paid, often well below the market rent; and, continued cuts to local government funding. Taking into account the on-going impact of welfare reforms, continued upward pressure on the local housing costs and likely negative impact of the Housing and Planning Bill on future social rented supply, it can be anticipated that levels of homelessness and associated approaches for advice and support in the borough will increase.

The causes of homelessness are complex with the majority of in- borough homelessness approaches arising from loss of private rented accommodation; exclusion by parent, relative or friend; and, domestic violence. There are many risk factors associated with homelessness such as substance abuse and mental health problems, but these problems may also arise as a consequence of homelessness. The social, emotional and financial costs of homelessness are significant creating barriers to education, work and training and undermining mental and physical health

Since 2010, Government funding to Hammersmith and Fulham Council has reduced by £66m with a further reduction of £33.6m expected between 2015/16 and 2019/20. The council is facing continued and significant budget pressure. To meet this challenge, it is exploring how to deliver services and improved outcomes with significantly reduced resources. In practice this means that the council needs to look at how it organises itself across departments and within services and structure itself in order to deliver better outcomes in a more cost effective and efficient way. This will be done with a focus on improved customer experience, making every contact count and maximising its links and value created with the third sector.

The council wants to use its resources to the best effect by tackling the causes of homelessness, acting early to prevent people becoming homeless and support those experiencing homelessness and those at risk through the impact of welfare reform. The council needs to align efforts and services across the council with those of external agencies with a focus on early intervention and prevention to deliver improved outcomes and budget over the medium to long term.

2. Context

2.1 Statutory Duties

This Homelessness Prevention Strategy flows from the Council's Housing Strategy 2015 and should be read in this context. The Housing Strategy can be located at: http://www.lbhf.gov.uk/Directory/Housing/Housing_advice/Housing_strategy/42430_Housing_Strategy.asp

The Council has specific duties relating to Homeless Households in the borough that are set out in Part VII of the 1996 Housing Act and we aim to carry out these responsibilities as fairly and efficiently as possible. The Council has specific duties towards households that are;

- Eligible for assistance
- Homeless or threatened with homelessness
- In priority need and
- Unintentionally homeless

This is explained in detailed on the Councils website at http://www.lbhf.gov.uk/directory/housing/housing_advice/homelessness/126877_homeless_our_duties.asp?LGNTF=32#duties

The Council seeks to ensure that each homeless approach it receives is dealt with in a consistent, fair and inclusive manner, taking account of any factors such as disability, race, ethnicity, gender, sexuality, and other equality groups.

Our Housing Allocation Scheme aims to meet the housing needs of those residents who are eligible and most in need of help and to do this we may discharge our duties across a range of tenures including both social rented and private sector rented accommodation.

The Council also provides and funds a range of housing options, advice and preventative services in the borough to help homeless households, prevent homelessness and support people with additional vulnerabilities. The Council has made progress on prevention but we know that there is a limit to what the Council can do by itself through its statutory duties and that the way forward is through collaboration with partner agencies.

2.2 The Local Picture

There are a number of local challenges and national factors that contribute to homelessness in the borough. These include high rents, high housing prices and a shortage of affordable housing. These challenges sit alongside a national policy context of welfare reform reducing benefit levels, Local Housing Allowances (capping the level of Housing Benefit that can be paid often well below the market rent), continued cuts to local government funding and reduced social rented stock. The number of those living in the private sector has increased over the last 10 years and the numbers of landlord evictions from the private sector is increasing.

All of this contributes to the difficulties faced by many families on modest or low incomes finding or keeping a home in the borough.

Although the number of homelessness approaches to the council has declined over the last 5 years the number of homeless acceptances (households to whom the council has accepted a statutory duty) by the council has increased and alongside this has been an increase in the number of households in temporary accommodation including out of borough temporary placements. This increase is in part attributable to the increase in tenants in the private rented sector not having their tenancies renewed and losing their homes, ongoing debt issues and the impact of welfare reforms.

House prices and private sector rents in Hammersmith and Fulham are amongst the highest in London and securing affordable private rented accommodation is a struggle for many people, especially those on low incomes. High house prices in Hammersmith and Fulham mean that there is a large proportion of the population living and / or working in the borough that cannot afford to buy a property here. A household would need an income of £103,000 to purchase an 'entry level' property in the borough.

Average and entry level rents are increasing rapidly in the borough and in 2015 the average monthly rent was £1,922 compared to the London average of £1,599:

- Between the 12 months to June 2011 and the 12 months to June 2014, the average (mean) rent has increased by over 30%, and the lower quartile rent has increased by almost 47%.
- The average annualised income per resident in the borough is 1.89 times the average annualised rent – this is the second lowest rate in London; and the second lowest ratio of all Local Authorities in the country.
- Average rents in Hammersmith and Fulham equate to 52.3% of the average income of households. **This is the 7th highest proportion in London.**

According to the LBHF Strategic Housing Market Assessment 2014/15 the tenure mix within the borough has changed significantly between 2001 and 2011. The percentage of households in the private rented sector has increased from 23% to 33% with a commensurate decline in the percentage of owner occupied households (from 43% to 34%). According to the 2011 Census 12% of properties are overcrowded by at least one bedroom. Private rented and social rented households have proportionally more overcrowding (17% each) than owner occupied households (5%). Those areas with the highest deprivation in relation to barriers to housing and services and living environment tend to closely correlate with the location of large social housing estates. The affordable social rented sector has 42% of properties with one bedroom which is much higher than other London boroughs, and only 24% have three or more bedrooms. Alongside this there is a large percentage of properties in the borough that are second homes and empty. On average the waiting time to be rehoused by the council to a 3 bed property is over two years and over 3 years for a four bed property.

A balance needs to be struck between housing those on the housing register and homeless households. Currently the letting plan allows for broadly 30% of lettings to

residents who are homeless and an annual quota of 50 properties for supporting people in our supported housing pathway, 25 for children leaving care (subject to review) and a there is a new pilot Learning Disability Quota of 5 beds to provide access to general needs housing for single people with a defined Learning Disability who would not otherwise qualify to join the Housing Register. It is expected that this quota will mainly assist those who are capable of living independently but who are living with elderly carers / parents.

The council's Draft Local Plan sets an affordable housing requirement of 40% of new housing, of which 60% should be affordable rented and the remaining 40% be intermediate (e.g., shared ownership). This translates to an annualised target of approximately 240 affordable rented homes and 160 intermediate homes. This requirement is underpinned by evidence from the council's Housing Market Assessment 2014/15 which estimates that there are over 2,500 households currently in housing need in the borough and that over 600 households per year will require assistance with affordable rented housing.

2.3 Homelessness in Hammersmith and Fulham

Looking at the figures for statutory homelessness approaches and acceptances is a useful starting point for understanding homelessness in the borough but it doesn't present a complete picture. The 2015 report from the homelessness monitor England indicate that there are significant levels of hidden homelessness and overcrowding in London and the South East. A mixture of structural pressures in the housing market coupled with the impact of welfare reforms all play a part in contributing to homelessness and overcrowding levels.

- The numbers of households being accepted as homeless in Hammersmith and Fulham has been increasing since 2010/11.
- Since 2010/11 The majority of homeless acceptances are from 25 – 44 age group with the majority of these households female lone parents. The main reasons for homelessness over this period have been loss of private rented accommodation; exclusion from family and friends; and, domestic violence.

2.4 Temporary accommodation

The council provides Temporary Accommodation for homeless households, who have no other alternative accommodation, whilst it makes enquiries into their homelessness application and pending a move into permanent accommodation. The council is committed to keeping families with children out of Bed & Breakfast (B&B) accommodation and securing, where possible, local temporary accommodation to minimise negative impacts on links to local education, health, employment and social ties, but this is not always possible. The council faces significant challenges in securing affordable temporary accommodation in the borough as many landlords will seek to achieve market rents and these are well above the level that can be met by Housing Benefit for non-working households and may well prove to be unaffordable for working households. The council continues to focus on improving the quality of temporary accommodation, reducing length of stay and the cost of temporary accommodation through faster decisions on housing applications and housing options.

- Since February 2014 there have been no families with children in B&B over the statutory limit of 6 weeks and since July 2015 there have been no families at all in B&B and no nightly lets for families.
- Between 2009/10 and 2014/5 the number of households in temporary accommodation increased by 36%.
- There has been an increase in the number of placements in temporary accommodation out of borough but efforts are made to make in borough placements, with currently 55% of temporary accommodation placements still being within the borough .

2.5 Single Homeless People with Support Needs

Analysis from our single homeless team (PATHS) indicates that the majority of single homeless people they see will have one or more of the following support needs: substance misuse, offending behaviour, mental and/or physical health problems, history of offending, history of tenancy breakdowns and rough sleeping. A recent review of the people living in some of the Council's commissioned high support accommodation services for single homeless people indicates that 40% of these residents are verified rough sleepers; 54% have lost a tenancy (many of them social rented); 67% have an offending history or are currently being managed as an offender; 57% are using both drugs and alcohol; 67.5% are 'dual diagnosis' and just over 25% of residents aged 35-55 have a mobility need. These findings illustrate the multiplicity and complexity of support needs affecting residents that our single homeless accommodation services are supporting. It also highlights the need for Health and Adult Social Care service providers to work closely together.

Rough sleeping count figures from November 2015 were 5 rough sleepers which is a slight decrease from the previous year's count.

We work closely with service providers ensuring that our commissioned supported housing provides high quality support aimed at tackling the underlying problems contributing to homelessness. This range of services are designed to prevent problems becoming worse and to achieve better accommodation, health and employment, training and education outcomes for this cohort of people with complex needs. The council commissions a number of providers to deliver housing related floating support to people who are at risk of losing their home. This is a free, short term service to residents in the borough who are living independently in any tenure. Floating Support compliments the range of other homelessness prevention work that the council carries out.

3. What we are already doing

The council provides a range of housing options services to support homeless households and prevent homelessness.

The council has already delivered on its commitment to make the Housing Allocation Scheme fairer and more inclusive for applicants by making changes to the medical and overcrowding eligibility criteria. The Council has also provided additional funding for the Law Centre to provide legal advice and

representation on housing matters and co-ordinate the provision of advice in the borough. We work closely with a range of third sector organisations and statutory organisations including Health, Adult Social Care, Shelter, Citizen's Advice Bureau, St Mungo's Broadway, Centrepont, Standing Together and many other specialist agencies tackling homelessness at a grassroots level. There are a number of council wide initiatives that will feed into the work on homelessness prevention and these include:

- Establishing a Homelessness Forum with our 3rd sector and other partners to build an Action Plan to deliver this Strategy.
- As part of Hammersmith & Fulham's Poverty and Worklessness Commission looking at homelessness under the 'Addressing Affordability of Local Housing' priority.
- Undertaking a council wide Smarter Budgeting Project to support targeting of services.
- Analysis of demographics and services looking at where and how the council should focus its efforts on prevention and this will inform the design of services.
- Setting up a multi-agency Welfare Reform taskforce to examine how agencies might organise in response to the impact of welfare reform.
- Developing a H&F Private Landlord Charter to support improvements in private sector rented provision.

4. Principles and Priorities

4.1 Principles

The council has determined three key principles that need to underpin its work in this area. They are:

Early intervention and prevention – *we want to shape council services around better identifying and working with those at risk of homelessness and shaping services to address issues at an early stage.*

Partnership working – *The Council has a statutory framework which determines our responsibilities to homeless households. However we recognise that there is a wealth of expertise in the local third sector agencies and we want to ensure better collaboration between council departments and partner agencies to ensure a customer focused cost effective response to homelessness.*

Customer focused approach – *through better partnership working, early intervention and a case management approach we want to make every contact count and reduce customers having to unnecessarily navigate multiple departments and agencies.*

4.2 Priorities

Through consultation with stakeholders we have identified the following priorities which will contribute the most towards reducing homelessness in the borough. These are explored further in section five :

Priority One - Shaping services around early intervention/prevention and a case management approach.

Priority Two - Mitigating the effects of welfare reform.

Priority Three - Improving customer experience and making every contact count.

Priority Four - Delivering a range of affordable housing solutions.

Priority Five - Working with landlords to improve private sector rented housing.

5 - Priorities

Priority 1 - Shaping services around early intervention/prevention and a case management approach.

The social, emotional and financial costs of homelessness are significant and episodes of homelessness are known to have a detrimental impact on social ties, employment, health and educational outcomes. We want to avoid these costs where possible by working with those at risk of homelessness at an earlier stage and focusing on prevention. The Council has experienced sustained budget cuts over the last five years and this means we must develop innovative and cost effective ways to deliver services. We plan to develop our case management approach to develop solutions focused around the individual, working closely with other departments and stakeholders.

To achieve this priority we will undertake the following activity:

Work with other front line services such as Adult Social Care and Children's Services and Housing Management to put in place mechanisms to work more efficiently across departments.

Explore the potential to develop predictive models to help identify households that are most at risk of homelessness and would benefit from preventative support

Continue with a flexible case management approach for our direct lettings team using landlord incentives where appropriate to help maintain private sector tenancies and utilising this team to work with no duty household in temporary accommodation to provide planned move on.

Focus on early engagement with Landlords including Registered Providers (i.e., housing associations) and families to explore options to prevent homelessness applications.

Work with Street Outreach and Homelessness service providers to minimise rough sleeping, focus services on prevention and tackling causes of homelessness to avoid repeat cycles of homelessness.

Specifically, in 2016/17 we will:

- **Establish a Homelessness Forum with our 3rd sector and other partners to build an Action Plan to deliver this Strategy;**
- **Harmonise the Council's services with those of other partners and agencies so that they are fully directed at homelessness prevention;**
- **Complete a Smarter Budgeting exercise to devise innovative ways to prevent and reduce homelessness.**

Priority 2 - Mitigating the effects of welfare reform.

Changes to welfare benefits have had a significant impact on low income or non-working families ability to secure and maintain accommodation in the borough. We have responded to these changes in a number of ways including setting up a 'Housing Benefit (HB) Assist' project and developing our links with private sector landlords. The HB assist team works to find a solution for those affected by benefit changes living in temporary accommodation but is now expanding to work with those in the private rented sector. The focus of this work is achieving sustainable outcomes with an emphasis on exemption and working with partner agencies. One of the outcomes in the Council's Smarter Budgeting programme is reducing homelessness and we use the results of this to inform our approach to mitigating the impact of welfare reform.

To achieve this priority we will undertake the following activity:

Using the results of our Smarter Budgeting programme , expand the work of our HB Assist Team, using a case management approach to target support to individuals in temporary and private sector accommodation most likely to be affected by the benefit cap and the rollout of Universal Credit, with a focus on employment and affordability.

Further develop our case management approach and provide outreach to the next tranche of clients likely to be affected by welfare reform.

Work closely with Job Centre Plus and third sector advice agencies with a focus on employment, personal budgeting and alternative payment arrangements to achieve sustainable outcomes aimed at keeping people in their homes.

Work closer with One Place to provide employment support alongside other support.

Develop predictive models to assist in early identification of households at risk of homelessness.

Specifically, in 2016/17 we will;

- **Expand the case management approach of HB Assist to assist residents affected by welfare reform;**
- **Seek co-location of Council services at 145 King St with Job Centre Plus and our 3rd sector partners to provide a comprehensive service to residents affected by welfare reform, including the Overall Benefit Cap and Universal Credit;**
- **Provide support to the Advice Forum in developing its work on welfare reform.**

Priority 3 - Improving customer experience and making every contact count.

Very often customers that approach the housing options service as homeless and at risk of homelessness are in crisis and experiencing a number of stresses in their lives. While the Council is sometimes constrained in the help and assistance it is able to provide and must work within the constraints of the Homelessness legislation, it can do its best to ensure the quality of contact that a customer has is the best it can be.

The council acknowledges that it is important that customers feel supported and listened to during their contact with the service. To this end the Housing Options Service has undertaken a Customer Journey project to look at a snapshot of customer experience and explore how services can be improved. The project provided insight into both customer and staff experience of service provision in housing options and from this work we are aiming to improve customer's experience.

An action plan has been developed to address thematic issues arising from the project and the improvements arising from this project will benefit all housing options customers.

To achieve this priority we will undertake the following activity:

Strive to increase the supply of local affordable temporary accommodation and improve our response to complaints about conditions in temporary accommodation.

Improve support for households in temporary accommodation particularly those in out of borough placements by reviewing current policies and service level agreements with managing agents and supporting providers to improve the resettlement and monitoring process.

Improve current working practices with partner providers to enable bespoke support packages e.g. Schools and GP referrals, community support, income maximisation and budgeting.

**Continue our drive to keep people out of B&B through earlier intervention with landlords where homelessness is threatened, more rapid movement of households out of other temporary accommodation and ensuring Housing Benefit is administered effectively.
Evaluate the impact of our current communications pilot with the third sector which set up direct links for agencies into council departments in order to improve the service they provide to clients.**

(cont. below)

Develop preventative approaches to:

- **address problems earlier.**
- **reduce the cycle of repeat homelessness applications.**
- **improve move on from temporary accommodation and**
- **reduce level of arrears.**

Improve customer experience of the homeless application process ensuring steps in the application process are clear and communicated simply and that staff are supported and trained to provide a high quality service.

Specifically, in 2016/17 we will;

- **Improve the operation of the Reception at 145 King St, including the physical layout, and the range of services available e.g. debt advice;**
- **Improve services to residents through better communication and access by telephone, letter, email and text;**
- **Support and train staff to equip them to provide a high quality to residents.**

Priority 4 - Delivering a range of affordable housing solutions

The Council's 2015 Housing Strategy 'Delivering the Change we Need in Housing' sets out the Council's plans for more and better, well- managed affordable housing in mixed income, mixed tenure successful places. Delivering more affordable housing is central to the Council's approach to tackling homelessness and we are actively working to identify and fast track schemes to maximise affordable housing delivery in the short term.

The council wants to maximise the delivery of affordable housing in the 5 regeneration areas, and directly on sites within its ownership as well as re-engaging with housing associations to initiate the delivery of more affordable homes where all sectors are contributing to providing new affordable housing. In 2015 we set up a Residents' Commission into the future of council housing in the borough and this has recently made recommendations on the best way forward to secure the future of Council Housing in the borough. As well as this we have re-instated lifetime tenancies and made changes to the council's Housing Allocation Scheme creating a fairer system for tenants and residents.

To achieve this priority we will undertake the following activity:

- **Adopt a cost effective housing programme across council, housing association and private sector to deliver 400 new genuinely affordable homes annually to buy or rent.**
- **Identify and fast track schemes that will maximise affordable housing delivery in the short term and provide the platform for maximising affordable delivery from 2018 onwards.**
- **Review existing planning agreements to ensure that existing social housing is protected and opportunities are explored for increasing affordable housing delivery.**
- **Increase opportunities for council tenants to become homeowners and to move to a home more suited to their needs. .**

Specifically, in 2016/17 we will;

- **Bring forward proposals for Home Ownership Bonds, enabling tenants to build notional equity in their home over time, which they are then able to use towards the purchase of another home suitable for their needs**
- **Establish a panel of Housing Association partners to take forward the delivery of affordable housing**

Priority 5 - Working with landlords to improve private sector rented housing

The council wants to achieve better outcomes for our residents in private rented housing. The council has a statutory obligation to take action against unsatisfactory landlords in certain circumstances, especially where they are deliberately letting homes which are unfit to live in and not undertaking appropriate remedial action. We will meet our obligations and publicise enforcement action to dissuade others from doing the same. The Council will work to identify and curtail illegal sub-letting. The Council promotes landlord accreditation through the *London Landlord Accreditation Scheme*. This scheme provides training and support for private landlords. However, the Council recognises that private sector tenants and other interested parties want more to be done. In addition, the Council wishes to explore what steps can be undertaken to provide more security for long-term renters unable to buy their own home. The Council will promote the right to longer term tenancies in the private sector for those that want them and for rent increases to be kept at reasonable levels.

To achieve this priority we will undertake the following activity:

- **Formulate an H&F Private Landlords Charter will reference to conditions and standards in the private rented sector.**
- **Ensure that private sector lettings through our direct lets team meet Health and Safety requirements to ensure a high standard of accommodation.**
- **Build relationships with and encourage local landlords to offer affordable private sector lets.**
- **Build partnerships with other authorities to capitalise on collective buying power for temporary accommodation.**
- **Ensuring good joint working between council services to bring empty properties back into use and increase standards through use of empty dwellings or better homes grant.**
- **Investigate the advantages and disadvantages of licensing schemes within the Borough.**

Specifically, in 2016/17 we will;

- **Bring forward a proposal for a Social Lettings Agency to assist residents on low/modest incomes to access homes in the private rented sector and help landlords find suitable tenants and manage their homes;**
- **Review the services and incentives provided to landlords to make their homes available for renting at affordable rents.**

Equality Issues

The adoption of the Homelessness Strategy document requires the Council to undertake an Equalities Impact Assessment (EqIA) to fully assess what the positive and negative impacts of adopting the changed approach will be on defined 'equality groups'. These are:

- women
- black, Asian and ethnic-minority people
- young people and children
- older people
- disabled people
- Lesbian people, gay people, bisexual people and transsexual people
- people from different faith groups

The impacts of the delivery of the Homelessness Prevention Strategy on members of equality groups identified above are considered to be positive. However, officers will need to identify and be mindful of any unintended impacts that might negatively affect members of specific equality groups identified above.

Monitoring the delivery of the Homelessness Strategy

Outcomes from the strategy actions will be monitored on a six monthly basis and subject to annual review considering performance against measurements of success and in light of any further statutory changes.