

Homelessness Review

London Borough of Richmond upon Thames

March 2012

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Chapter One – Executive summary

- 1.1 This Homelessness Review has been developed in line with the Homelessness Act 2002. This document will inform the updated Homelessness Strategy, due for adoption in 2012.
- 1.2 Key achievements since the last Homelessness Strategy include: reaching and sustaining the 2010 Government target to halve the number of households in temporary accommodation; completing the Mental Health Supported Accommodation and Rehabilitation Review 2009; implementing joint assessment (by Housing Options Team and Children's Services) of homeless 16/17 year olds; developing a four bedroom unit at the SPEAR hostel for clients with complex needs; meeting/exceeding Rent Deposit targets and working with RPs to extend Thamesbank Credit Union into Richmond upon Thames.
- 1.3 The 2012 Homelessness Strategy will be monitored and implemented via the Corporate Housing Programme Board.

Policy, Legislative & Socio-Economic Context for Review

- 1.4 Due to the national economic situation there is a need for budget efficiencies facing both local authorities and stakeholder organisations. Households are also affected by budgetary pressures.
- 1.5 There has been a 17% increase in statutory homelessness acceptances across England, comparing Q2, 2011 with Q2, 2010.
- 1.6 Significant welfare benefits reform is underway, including Local Housing Allowance changes in the private rental sector and a proposed Universal Credits system (an integrated working-age credit that will replace Working Tax Credit, Child Tax Credit, Housing Benefit, Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance) for households in receipt of benefits.
- 1.7 The Localism Bill, which had been through the second reading stage at the House of Lords as at 27 Oct 2011, makes provisions for the freedom for Local Authorities to discharge homelessness duties into the private rental sector, rather than into the social housing sector – Richmond Council is currently considering this opportunity.
- 1.8 The Coalition Government, through the Local Decisions (2010) paper, gives Local Authorities greater flexibility in developing their Allocations policy, e.g. to give more support to people in work to access social housing.
- 1.9 The Affordable Rent Model will allow housing associations to charge up to 80% of private market rents in certain new housing developments and to convert a proportion of their existing stock to the new model when it becomes vacant. There will be a reduction in the grant available from the Homes and Communities Agency to develop new affordable housing stock.

Homelessness Trends & the Profile of Homeless Households

- 1.10 The total number of homelessness decisions made per year has decreased significantly in the last eight years, both in Borough (by 64%) and across Greater London (29%). Homelessness prevention activity (e.g. the Safety First and Rent Deposit Schemes) have contributed to this decrease. However, there has been an increase in homelessness approaches this year, compared with last year. A similar pattern (overall decline and latter increase) is seen for homelessness acceptances.
- 1.11 London Borough of Richmond Upon Thames is now (2010/11) ranked 13th highest out of the 33 London boroughs for homelessness acceptances per 1000 population, compared with being ranked 32nd at the last Review (PIE and GLA Population data 2011).
- 1.12 In Richmond Borough, the age band group with the largest number of accepted homeless households is the 16-24 year old band (cf. the 25-44 year old band, subregionally and across Greater London). Sorting by family composition type, households headed by female lone parents make up the biggest proportion of homelessness acceptances (28%). The majority of homeless families require 2 bedrooms. Homelessness applications from BME groups are nearly 2.5 times the rate expected from their proportion of the resident population in the Borough. National research highlights that LGB youth are over-represented amongst homeless young people. Housing applicants in this Borough have been reluctant to declare if they are LGB, so it is difficult to draw conclusions about homelessness issues affecting this group. 20% of homelessness acceptances in Richmond Borough for 2010/11 came from households in priority need for statutory assistance due to disability (cf. 15% subregionally; 17% across Greater London). In this Borough, women are overrepresented in statutorily homeless households (67% of these households are headed by women).
- 1.13 The most common reasons for homelessness in Richmond Borough in 2010/11 were: parental eviction (34%); termination of Assured Shorthold Tenancies (21%); eviction by other relatives/friends (11%); and violent breakdown of relationship involving partner (8%).
- 1.14 The majority of accepted homeless households in this Borough (2010/11) had the following priority need classifications: households with dependent children (43%); 16/17 year olds (24%); households with a mental illness or disability (15%) and households containing a pregnant woman (9%). This Borough has a much higher proportion of 16/17 year olds compared with total number of acceptances in comparison with the subregion – 13% and Greater London – 12%), and this may be because the Rent Deposit Scheme (RDS) is an inappropriate diversion scheme for this group. Homeless acceptances amongst households prioritised due to mental ill health have also increased proportionally – the RDS does not suit these households, either.

Homelessness and the housing market

- 1.15 The housing market in Richmond upon Thames is dominated by owner occupation (70% own their own home; (GLA estimates 2010 Annual Population Survey. 18% of households rent in the private sector: a significant proportion of private rented stock is high rent, targeted at professionals. The

Borough transferred its Council housing stock to Richmond Housing Partnership (RHP) via Large Scale Voluntary Transfer in 2000. Richmond Borough has the fourth smallest housing association sector in Greater London.

- 1.16 Affordability (buying *and* private renting) is a big driver of homelessness in Richmond Borough, which has the highest house prices of any Outer London Borough. The majority (85%) of the Borough's population live in good quality or 'moderate' accommodation, according to Mosaic Data but there are less well-off groups, too.
- 1.17 The Association of Residential Letting Agents (ARLA) reports a strengthening of private rental demand across the UK, and particularly in prime central London and the rest of the South East. London rents are an average of 50% higher than outside of London, and London rents have increased by 12% since 2010. The lowest levels of private renting in Richmond Borough are found in postcode districts with the least expensive rental values: these areas are characterised instead by the lower end owner occupied market.
- 1.18 The number of landlord possession claims leading to orders granted in Richmond upon Thames has dropped since 2003.
- 1.19 The impact of LHA changes in Richmond Borough was modelled in December 2010. Estimates from the modelling found that 68% of the Borough's LHA caseload were anticipated to face an LHA reduction and of these 66% of claimants would face rent shortfalls in excess of £20 per week.
- 1.20 Modelling also found 480 single households (aged 18-59) are expected to have a rent shortfall when the LHA changes all take effect. This includes claimants aged 25-34, who will no longer be eligible for the one bedroom rate, but for the single room rate.
- 1.21 In September 2011 the borough has analysed 'actual households' facing LHA reductions and there will be a total of 177 (59% of caseload) facing an LHA rate reduction over the months of January, February and March 2012.
- 1.22 Richmond Borough has the lowest number of mortgage possession claims for any Outer London Borough (85 in 2010). In 2010/11, there were no homelessness acceptances in Richmond Borough due to mortgage repossessions.
- 1.23 The four largest housing associations own 88.5% of housing association stock in the Borough. All four have homelessness prevention programmes to reduce evictions due to rent arrears and anti-social behaviour.

Homelessness prevention and homelessness services

- 1.24 The Council is committed to a homelessness prevention or Housing Options approach. All households at risk of homelessness (or already homeless) are eligible for housing advice and assessment, but only a proportion of households qualify for statutory homelessness assistance (Homelessness Act 2002). The Housing Options Team work in close partnership with relevant services, e.g. Social Services and the police. The Housing Options approach includes provision of a Rent Deposit Scheme, sheltered accommodation for older homeless households and the Sanctuary scheme for women suffering

domestic violence. Two officers have been employed to perform bespoke casework with households affected by LHA changes.

- 1.25 The Private Sector Team monitor the condition of private rented sector accommodation and administer Disabled Facility Grants, which can prevent homelessness by helping vulnerable households to stay in their present home. This team also monitors the condition of private sector housing and take enforcement action where required, to ensure that all properties meet or exceed the statutory minimum standards.
- 1.26 The Resettlement Team provides young homeless people and vulnerable adult households with emotional and practical support to maintain their temporary accommodation placements and also to transfer successfully when allocated accommodation in the Housing Association sector. Young people can also be supported in the private rented sector.
- 1.27 National Housing Federation research shows that 24% of housing association tenants nationally do not have a bank account. Experian Research commissioned by RHP in 2009 says that 6% of Richmond Borough residents are financially excluded. The four largest Housing Associations and Richmond Citizens Advice Bureau (RCAB) address this with financial inclusion work, which has a homelessness prevention function.

Homelessness and vulnerable groups

- 1.28 The Supporting People budget faces an 11.3% reduction to the baseline formula grant.
- 1.29 National research by Crisis finds that 3 in 10 rough sleepers have been in the Armed Forces. The Borough accepted 1 homeless applicant as a result of vulnerability following leaving the Armed Forces in 2008/09 with no acceptances from then. The Government recently published the Armed Forces Covenant proposing that service personnel generally should not be disadvantaged for social housing.
- 1.30 Violent relationship breakdown is the fourth ranked reason for homelessness acceptances in Richmond Borough. Refuge runs the domestic violence refuge accommodation in the Borough, including a general refuge, a refuge for BME households and individual units available with floating support.
- 1.31 Ex-offenders often experience homelessness when released from prison. Homelessness complicates probation arrangements for ex-offenders, e.g. because correspondence is not always forwarded on to them: it is estimated that 50% of people seen at Kingston Court for probation breaches are homeless.
- 1.32 Both victims and perpetrators of antisocial behaviour are at risk of homelessness, and both parties can be considered vulnerable in some cases.
- 1.33 Mencap research highlights that people with learning disabilities are increasingly having to remain living with ageing parents. The national policy document 'Valuing People Now' and Richmond Council's own commissioning strategy outline that people with learning disabilities should be able to access the same housing options as their non-disabled peers. In this Borough, people with learning disabilities who meet the 'critical' or 'substantial' Fair Access to Care Services (FACS) criteria are generally re-housed into

supported housing and so do not pass through the statutory homelessness service.

- 1.34 People with a mental health problem can be at increased risk of homelessness due to many factors, including difficulty managing a tenancy. The Mental Health Rehabilitation and Accommodation Strategy (2009) reviews existing accommodation issues, homelessness issues and gaps in provision for this client group, including a shortage of move-on accommodation and an unmet need for accommodation for those with complex needs. MIND Richmond's work with people with mental health problems counts as homelessness prevention and tenancy sustainment work. Budget cuts might have an impact on service delivery in this sector.
- 1.35 16/17 year olds are disproportionately represented among Richmond Council's homelessness acceptances, compared with across Greater London. Every accepted homelessness case for a 16/17 year old in the year up to 31 August 2011 was examined to look for commonalities and foci for service improvement.
- 1.36 Research carried out by Sheffield Institute for the Study of Ageing found that older people (60+) can be at risk of homelessness for a variety of reasons, including financial problems in retirement, the death of a spouse or relative and harassment from neighbours. Richmond Council works to prevent homelessness in this age group by nominating to sheltered accommodation via the Richmond Housing Register.

Homelessness and rough sleepers

- 1.37 Richmond Council works with SPEAR, a local housing charity that provides a range of services for rough sleepers and single homeless in the Borough. There were 61 rough sleepers (including those not yet entered on the CHAIN database) in Richmond Borough over the course of the financial year 2010/11. The SPEAR annual statutory street count was last conducted on 23 November 2011. 8 people were verified as rough sleepers in Richmond Borough between midnight and 2 am. CLG have recently defined rough sleepers as 'People sleeping, about to bed down (sitting on/in or standing next to their bedding) or actually bedded down in the open air (such as on the streets, in tents, doorways, parks, bus shelters or encampments). People in buildings or other places not designed for habitation (such as barns, sheds, car parks, cars, derelict boats, stations, or "bashes")' (CLG 2010).
- 1.38 The majority of rough sleepers are male (usually fewer than 5% of hostel residents are female) but SPEAR has seen an increase in the number of female clients in the last two years. They also report a rise in the complexity of need in rough sleepers. SPEAR observe that rough sleepers in this Borough tend to fall in one of two categories: long-standing rough sleepers with complex needs and young people who are homeless due to family breakdown, often resultant from challenging behaviour.
- 1.39 When a rough sleeper presents to Richmond Council for advice/assistance, SPEAR perform the rough sleeper verification. SPEAR also delivers a skills development programme, a Rent Insurance Scheme, a floating Tenancy Support service, A Drug and Alcohol Service (based at Richmond Royal Hospital), a Young Person's Support Project and SPEAR also runs a direct access hostel (Penny Wade House) with 14 spaces, including 4 spaces for clients with complex needs.

- 1.40 The Vineyard Community Centre provided practical support (e.g. a place to shower) and an advice and referral service for single homeless people. The centre closed due to financial difficulty in May 2011, but will reopen in November 2011. It is expected to resume advisory and signposting services, as well as providing practical and emotional support. A community café is due to form part of the Vineyard Project.
- 1.41 Richmond Council collaborated with NHS Richmond and the Probation Service in 2010 to commission Homeless Link to identify service gaps in the Borough, particularly the impact on substance misuse and dual diagnosis. Move-On Plans and Protocol (MOPP) identified move-on barriers, including a shortage of move-on units. The Clean Break audit identified that 44 of the people entered on the Drug Intervention Record database (DIR) (two years up to 2010) had a housing need.
- 1.42 A number of organisations (SPEAR, Vineyard, Richmond Royal, Probation) have all highlighted the need for more hostel places and move on supported accommodation.

Service user experiences

- 1.43 A sample was taken of 120 customers who had approached the Housing Options Team for advice/assistance in the 12 months up to 31 August 2011. Customers were chosen from different stages of assessment/assistance, including customers who were not offered assistance beyond advice (e.g. because they were not in 'priority need'). There was a 50% response rate. Key findings include:
- Where applicants made positive comments about their experience of statutory homelessness services, these comments included those centred around clear communication about resources and applicable legislation; a personalised approach to service provision and efficiency services.
 - Negative comments expressed by customers included that customers wanted more support to find a private tenancy through the Rent Deposit Scheme; communication problems and unhappiness with the cleanliness/repair standard of temporary accommodation.
- 1.44 Resulting recommendations may include:
- Consolidating existing good working practices, including partnership working with relevant services, clear presentation of information and efforts to deal with customers sympathetically.
 - Improving services by looking into providing Rent Deposit Scheme clients with more support to find a tenancy, by working to standardise caseworkers' work behaviours, by reviewing the cleanliness/repair of Temporary Accommodation and by simplifying joint working practices between Housing Options and Housing Provision Teams.

Accommodation and homelessness

- 1.45 Councils are required to secure emergency temporary accommodation (TA) for certain homeless households while their cases are being assessed as well as for accepted homeless households. TA might be Bed and Breakfast (B&B) accommodation (self-contained or not), hostel accommodation or short term leased (STL) properties. The total number of households in TA declined from

458 in March 2005 to 192 in March 2009, meeting the 2010 target to halve the number of these households. However, this number did increase to 223 households in 2010.

- 1.46 The Localism Bill contains proposals to allow Local Authorities to discharge homelessness duties into the private rented sector, driven partly by the Government's recognition that households can spend significant lengths of time in Temporary Accommodation due to shortages of social housing. The Council will consider whether to adopt these freedoms. The Borough will also commission research to better inform our understanding of the private rented sector. This will inform the development of a Strategic Tenancy Policy.
- 1.47 The Rent Deposit Guarantee Scheme (RDS) forms part of Richmond Council's housing options approach, by assisting people who are homeless or at risk of becoming homeless to access housing in the private rented sector.
- 1.48 As at 1st April 2011, there were 4807 households on the Richmond Housing Register (RHR) the majority of whom were applying for an assured tenancy in a housing association property. This had increased to 5381 households by 1st October 2011. 60% of RHR applicants claim welfare benefits. Homeless households currently receive reasonable preference when properties are allocated to households on the Richmond Housing Register. Recent Government policy outlined in 'Fair and Flexible' (2009) and the House of Lords Decision (Ahmed, 2009) gives local authorities greater flexibility in how they allocate social housing. The Council is currently consulting on changes to its Allocations Policy.
- 1.49 Affordable housing development in this Borough is cyclical, as is characteristic for this type of development – a peak of development completions is due in March 2012 to meet a Homes and Communities Agency (HCA) funding schedule deadline. Richmond Borough has high land values (including high land values in the social housing sector) and small sites, which limit development. The Borough has a historic higher proportion of bedsit and one bedroom housing stock. The funding for future developments beyond the current HCA funding round (2011-15) will require substantial input from Affordable Rent income. It is difficult to predict the impact of this change on future affordable housing provision in the Borough.

Resources

- 1.50 There are 21.88 Full Time Equivalent Staff in the Housing Operations Team whose work helps to address homelessness.
- 1.51 The Homelessness Grant from DCLG for 2010/11 is £600,000.
- 1.52 Supporting People funding will be reduced due to national cuts with the borough facing a 11.3% reduction in funding.
- 1.53 During 2008/11 Housing Association partners working in Richmond and supported by the Council received in excess of £20m from the HCA to meet local housing need. In the current bid round for Affordable Rent there is substantially less grant available from the HCA. The basis for the model is that Registered Providers will raise funds for new developments by increasing the rents they charge and borrowing against the higher income.

- 1.54 The borough also has access to the Housing Capital Programme and Affordable Housing Fund to fund affordable housing development.
- 1.55 The Discretionary Housing Benefit Fund is available to help support households in the private rented sector, which may be of use for households affected by LHA changes.

Chapter Two – Introduction

Context

- 2.1 The Homelessness Act 2002 requires Local Authorities to conduct a Homelessness Review to inform the development of their Homelessness Strategy. The Review document considers:
- Key issues of homelessness affecting Richmond upon Thames
 - Current and likely future levels of homelessness and homelessness trends in the Borough.
 - Services currently provided to prevent homelessness, to secure housing for homeless people and to provide them with support
 - The resources available to the Council, other statutory organisations and voluntary organisations to provide services for homeless people.

The results of this review will form the basis for an updated homelessness strategy for London Borough of Richmond upon Thames that will be adopted in 2012.

Monitoring of the Homelessness Strategy

- 2.2. The 2008 Homelessness Review found that not all aspects of the 2003 strategy action plan were actively monitored and that monitoring of the 2008 strategy needed to be more robust. This has been implemented, with the monitoring of strategy action plans taking place on a six-monthly basis. The designated 'Lead Officers' are asked to provide an update on progress for each action that they are responsible for. Below are the 'traffic light' definitions used when requesting progress updates -

Green	on track for completion within timescale
Amber	at risk of not being completed within timescale
Red	at significant risk of failure

- 2.3 Summary reports were completed at the end of each financial year and a set of recommendations was devised for actions which have been defined as Amber and Red at the end of year and which are therefore at risk, or significant risk of not being delivered on time. The recommendations for all Red and Amber actions were discussed with lead Assistant Directors and lead officers so that necessary amendments to the action plan could be made. Actions that were red often were not delivered due to no longer being relevant or in some cases due to insufficient resources.
- In 2008/09 77% of actions were Green, 14% Amber and 9% Red.
 - In 2009/10 69% of actions were Green, 12% Amber and 19% Red
 - In 2010/11 71% of actions were Green, 21% Amber and 7% Red.

Achievements achieved since the last Homeless Strategy

- 2.4 Some of the key achievements of the 2008-2012 strategy include:
- The Council halved the number of its households living in temporary accommodation (2010 Government target) by 2009, and despite a subsequent increase in 2010, the 2010 target has still been met.
 - The Mental Health Supported Accommodation and Rehabilitation Review was completed during 2009.
 - Awareness sessions were held for LBRUT front line staff regarding single homelessness support services available from SPEAR.
 - The Homelessness Forum Terms of Reference was successfully reviewed and updated.
 - Joint assessment of homeless 16/17 year olds by Housing Options Team and Children's Services (Social Services) commenced.
 - A four bedroom unit at the SPEAR hostel was developed for those with complex needs.
 - Rent Deposit targets for numbers of homelessness cases prevented by the creation of private rented sector tenancies were achieved and, in some years, exceeded.
 - In 2010 the Borough carried out awareness-raising work with Young People's Resettlement Officers on LGB youth homelessness issues as well as signposting to the Albert Kennedy Trust on the specialist support and information that is available
 - Worked with the G15 Housing Associations and RHP/Richmond Churches to achieve Richmond's G15 Action Plan.
 - Working with RP's to support the extension of Thamesbank Credit Union into Richmond upon Thames

Monitoring of the new, 2012 Homelessness Strategy

- 2.5 The Action Plan for the 2012 strategy will be monitored via the Corporate Housing Programme Board.

Review Methodology

- 2.6 The Review document has been developed by:
- Analysis of data from a number of sources such as P1E returns (Government returns on homelessness prevention and relief), Rent Deposit Scheme records, the Richmond Housing Register, Affordable Housing Delivery statistics, Housing Advice & Homelessness prevention statistics and other Council data sources. Data from Government departments (such as the Ministry of Justice) and local partners was also used.
 - Mapping of homelessness services in the borough
 - Consultation with key Local Authority Officers working in homelessness and its prevention
 - Consultation with a number of key stakeholders in the Borough on key homelessness issues
 - Using information from wider resident consultation events on issues around housing and homelessness
 - Consultation with service users on their experience of homelessness services

- Consultation with Members including from the Housing Scrutiny Task Group and Overview and Scrutiny.

Key Sections of the Review Document

The Review is structured in 11 chapters, comprising:

- 1) Executive summary
- 2) Introduction
- 3) Policy, legislative & socio-economic context for review
- 4) Homelessness trends & the profile of homeless households
- 5) Homelessness and the housing market
- 6) Homelessness prevention and homelessness services
- 7) Homelessness and vulnerable groups
- 8) Homelessness and rough sleepers
- 9) Service user experiences
- 10) Accommodation and homelessness
- 11) Resources

Where relevant, each chapter includes key facts, consultation responses, an outline of service provision, and future trends in homelessness.

Chapter Three – Policy, Legislative & Socio-Economic Context for Review

Policy, Legislative & Socio Economic Context

- 3.1 In order to best understand the Review findings, it is necessary to consider the context of new Government policy and current socio-economic issues:
- **Recession, austerity and economic downturn** – due to the world economic situation and the need for financial austerity, both local authorities and voluntary sector organisations have seen a reduction in budgets and the need for efficiencies and cuts to services. At the household level, budgets are also facing pressures such as increased costs of food and travel.
 - **Increases in homelessness nationally** – compared with the 2nd Quarter of 2010, the 2nd Quarter of 2011 has seen a 17% increase in statutory homeless acceptances in England. Homelessness application acceptances from the private rented sector have increased by 14%.
 - **Welfare policy changes** – there are considerable potential impacts on homelessness of the changes to levels of availability of Housing Benefit including Local Housing Allowance changes in the private rented sector and the introduction of the proposed Universal Credits benefits system. This is discussed further in Chapter 5: Homelessness and the Housing Market.
 - **Discharge of homelessness duty into the private rented sector** – the Localism Bill, which had been through the second reading stage in the House of Lords as at 27 October 2011, contains provisions for Local Authorities to be able to discharge their homelessness duties via offering a tenancy in a private rented property rather than nomination to a housing association property. The Coalition Government set out its plans with regard to the reform of social housing in the 2010 paper 'Local Decisions: a fairer future for social housing'. They state homeless households may have a temporary need for accommodation and an offer of a settled home in the private rented sector could solve their housing issue. It would also reduce expensive temporary accommodation costs. Local Decisions also highlights concern that some applicants may apply as homeless in order to secure social housing and the power to discharge into the private rented sector will free up lettings to other households in housing need who have been waiting longer on the Housing Register.
 - **Greater flexibility and changes to the way social housing will be allocated** – in 2009 the Government published "Fair & Flexible", Draft Statutory Guidance on Social Housing Allocations for Local Authorities in England". Alongside the statutory reasonable preference categories (which remain) the Government outlined proposals around choice, greater mobility, making best use of existing stock, fairness and support for people seeking or in work. These proposals give Local Authorities greater flexibility when developing their Allocations policy and allow for greater scope to weight time or local connection with an area when distinguishing between applicants in

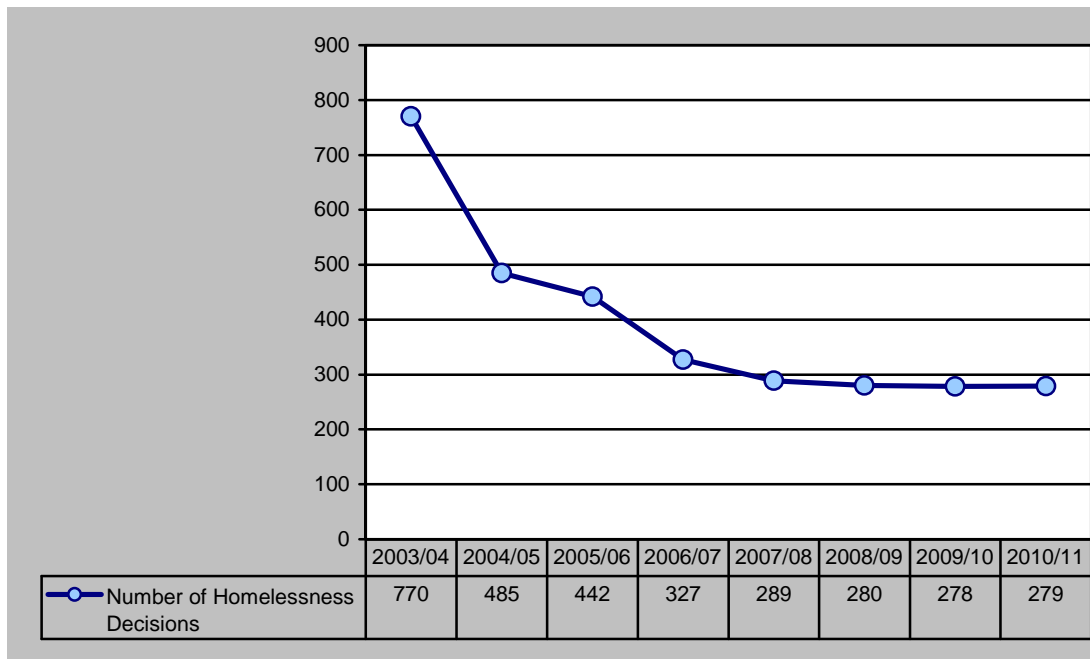
reasonable preference categories. Again, the Local Decisions paper gives guidance on the Coalition Government's planned housing reforms. In the section on allocating social housing it outlined plans to allow local authorities to end open waiting lists, which were brought in by the Homelessness Act 2002. This allowed anyone outside of the borough to apply to be on the local authorities Housing Register. The Government proposes to give local authorities the choice to exclude from the list those residing outside the borough (with some exceptions). Local Decisions suggests that open waiting lists give applicants false expectations around accessing areas where demand for social housing is high. By excluding from waiting lists those who are not likely to be successful in accessing social housing it will be easier to manage expectations. Local Decisions also proposes that Local Authorities should develop allocation schemes that reflect needs and housing issues within the local area. The consultation gives examples such as restricting registration to those in housing need (e.g. homeless and overcrowded households), imposing residency criteria or excluding applicants with poor tenancy records or sufficient resources to buy or rent privately. A consultation response to this document highlights the concern that changes to the definition of 'local connection' might disbenefit people who are in temporary accommodation or homeless, socially excluded people and vulnerable people in general, e.g. some homeless people may not have a local connection to any particular local authority.

- **Introduction of Affordable Rent Model and reduction in grant availability for affordable housing from the HCA** – the new Affordable Rent model for delivering social housing was introduced in 2011, with housing associations allowed to charge up to 80% of private market rents with tenancies of flexible duration (generally with a minimum of five years). Housing associations with development agreements with the HCA will also be allowed to convert a number of re-lets each year to affordable rent properties. With an expensive private rented market in the Borough there are key concerns around affordability especially in light of welfare changes including the cap on total benefits. The introduction of the affordable rent model has also seen a reduction in the affordable housing grant available from the Homes and Communities Agency (HCA) with a greater emphasis on housing associations delivering sites using their own resources and borrowing money secured against income from the Affordable Rent model.
- A consultation response from SPEAR is that the Greater London Authority and Homeless Link are recommending that Local Authorities sign up to No Second Night Out (NSNO) standards. However, although Richmond Council supports the overriding objectives to address rough sleeping and will promote the reconnection and thorough assessment aspects of the NSNO protocol, other aspects (e.g. hostel place provision) will not be adopted because they would have overly negative consequences on existing services (e.g. at Penny Wade House). The NSNO pilots were conducted in central London, where the homelessness landscape of challenges is different.

Chapter Four – Homelessness Trends & the Profile of Homeless Households

Number of Homelessness Decisions Made

- 4.1 The total number of homelessness decisions made has decreased significantly from 770 in 2003/04 to 279 in 2010/11. Since 2007/08 the number of decisions made has remained relatively stable. This follows the London wide trend with decisions made decreasing from 62,150 in 2003/04 to 44,160 in 2010/11.
- 4.2 The proportion of decisions made leading to a homelessness acceptance varies due to factors such as eligibility, whether a household is homeless or in priority need, or is intentionally homeless. Households may make an application who are not in priority need or may after investigations are made be assessed as intentionally homeless.
- 4.3 Homelessness prevention activity such as housing advice, tenancy relations work, mediation, the Safety First scheme and referral to the Rent Deposit Scheme all help to reduce the number of decisions made.



Source P1E Returns

Latest Trends in approaches

- 4.4 Richmond Council has seen a 14% increase in homelessness approaches compared to the same period last year (figures in brackets are for 2010). In May 2011 there were 76 approaches (71), June - 96 (58), July – 68 (59) and in August 61 (76). In this four month period there has been an increase of 67 approaches compared to last year.

Number of Homelessness Acceptances

- 4.5 The number of homelessness acceptances has declined significantly from 316 in 2003/04 to 160 in 2010/11, although acceptances rose slightly from 2008/09 to 2010/11. This generally follows London-wide trends with acceptances declining from 31,320 in 2002/03 to 10,180 in 2010/11; also up slightly from 9460 in 2009/10.
- 4.6 The percentage of decisions made leading to acceptances was around 57% in both 2004/05 and 2010/11 although yearly rates have ranged from 41% to 57%.

London Wide Comparison of Households Accepted and in Priority Need

- 4.7 In comparing the total number of households accepted and in priority need during 2010/11 Richmond upon Thames is ranked the 10th lowest out of the 33 London boroughs (including City of London) at 160 households. Within the sub-region Merton (89), Kingston (137) and Sutton (150) all have lower numbers than Richmond upon Thames.

Accepted Households per 1000 Population

- 4.8 When reviewing the number of accepted (as homeless) households per 1000 population (using GLA 2011 borough estimates) Richmond upon Thames is ranked 3rd (out of 7) in the subregion, with similar levels to Kingston upon Thames. London wide the borough is ranked 13th out of 33 boroughs for homelessness acceptances per 1000 population (GLA population estimates 2011) with many Outer London boroughs having fewer acceptances. This contrasts with the position at the last review with the Borough being the second lowest borough for homelessness acceptances per 1000 population in London. This change may reflect the increase in acceptances during 2010/11.

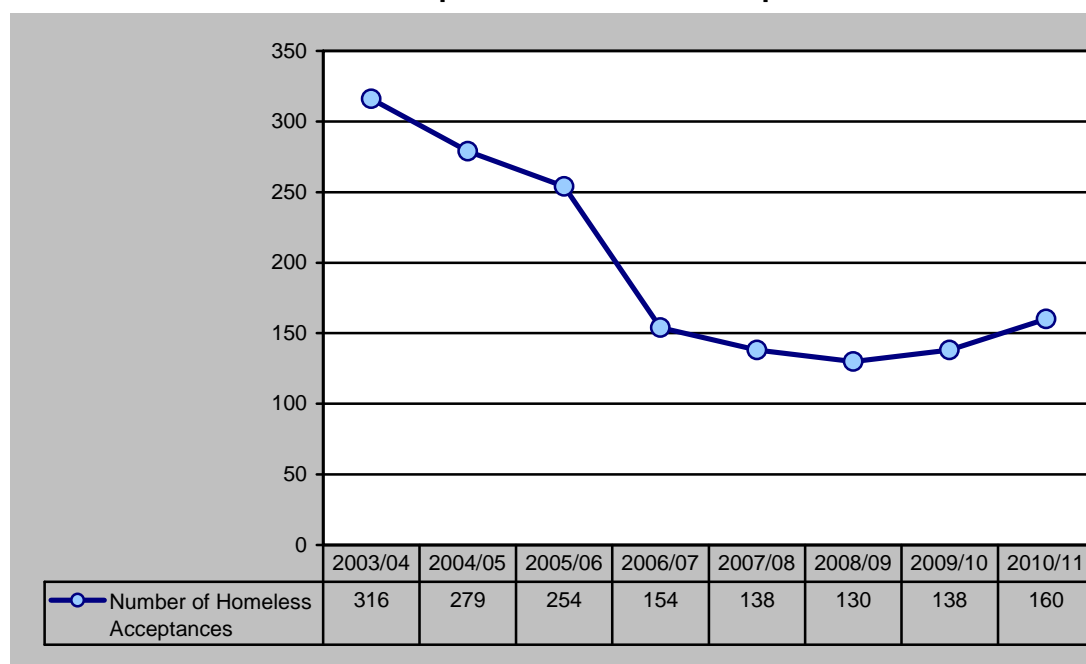
Local Authority	Homelessness acceptances per 1000 population
Lambeth	2.61
Wandsworth	1.67
Croydon	1.65
Kingston upon Thames	0.87
Richmond upon Thames	0.84
Sutton	0.79
Merton	0.44

Source; P1E Returns and GLA 2011

Latest Trends in Acceptances

- 4.9 Richmond upon Thames Council has seen an increase in homelessness acceptances compared to the same period last year (figures in brackets are for 2010). In May there were 18 acceptances (9), June – 8 (7), July – 24 (18) and August – 7 (11). This makes a total of 57 acceptances compared to 45 last year, for this period.

Number of Homelessness Acceptances in Richmond upon Thames



Source; P1E Returns 2003/04 – 2010/11

Non-Accepted Cases

- 4.10 In 2010/11 59 decisions that households were eligible but not homeless were made: just over 21% of all decisions made. This compares with Merton at just over 22% and Kingston on 43% (Kingston does, however, have substantially more decisions made overall than both Richmond upon Thames or Merton).
- 4.11 During the same timescale Richmond Council made 44 decisions that households were eligible but not in priority need: just over 15% of all decisions. This broadly reflects the situation in other local boroughs with Merton at nearly 17% and Kingston at 20% of decisions.
- 4.12 The number of applicants deemed eligible but intentionally homeless was 16 during 2010/11: nearly 6% of all decisions. This compares to nearly 10% in Merton and nearly 3% in Kingston. The number of cases where applicants are found to be intentionally homeless can vary between years and in Richmond have ranged from 16 to 42 over the last ten years.
- 4.13 There were no ineligible cases during 2010/11, 1 in 2009/10 and 2 in 2008/09.

Repeat Homelessness

- 4.14 There was 1 case of repeat homelessness during 2008/09 and no cases during 2009/10 or 2010/11.

Key Findings

Homelessness acceptances have declined in Richmond upon Thames from 316 in 2003/04 to 160 in 2010/11.

There has however been an increase in homelessness from 130 cases in 2008/09 to 160 cases in 2010/11.

The percentage of decisions made leading to acceptances was around 57% in both 2004/05 and 2010/11 although yearly rates have ranged from 41% to 57%.

In comparing the total number of households both accepted as homeless and in priority need during 2010/11, Richmond upon Thames is ranked the 10th lowest out of the 33 London boroughs (including City of London) at 160 households. Within the subregion, Merton (89), Kingston (137) and Sutton (150) all have lower numbers of these households than Richmond upon Thames.

Age of Accepted Homeless Households

- 4.15 The age group band with the largest number of accepted homeless households is the 16-24 year old age group, averaging 57% of acceptances over the last three years. This is followed by those in the 25-44 age group, at 30% of acceptances; and next those aged 45-59 who make up 9%. Older people make up only 4% of homeless acceptances with extremely few cases of older people aged 75+.
- 4.16 Compared to the sub-region the borough has significantly proportionally more acceptances from younger people aged 16-24, (with the 2010/11 average for the subregion being 38%) and proportionally fewer of those aged 25-44 (with the sub-regional average being 49%). Richmond has near similar levels of acceptances from those aged 45-59 (with the subregional figure being 10%) and a slightly higher percentage of over 60s.
- 4.17 Richmond upon Thames also differs from the Greater London average, Richmond Council having more acceptances of 16-24 year olds than the London average of 35%. Similarly the borough has lower number of those aged 25- 44 with the London average being 53%. There are near similar levels of acceptances from those aged 45-59 (11%) and over 60's (3%).
- 4.18 Figures for 2006/07 at the time of the last Homelessness Review (2008) also found that the largest group of acceptances was for 16-24 year olds at just over 44% of acceptances. During the same time period the percentage of acceptances from 25-44 year olds was also higher at just over 42%, compared to the average for the last three years of 30%. Richmond therefore differs from the subregion and Greater London in having the highest number of acceptances from those aged 16-24 and not from those aged 25-44.

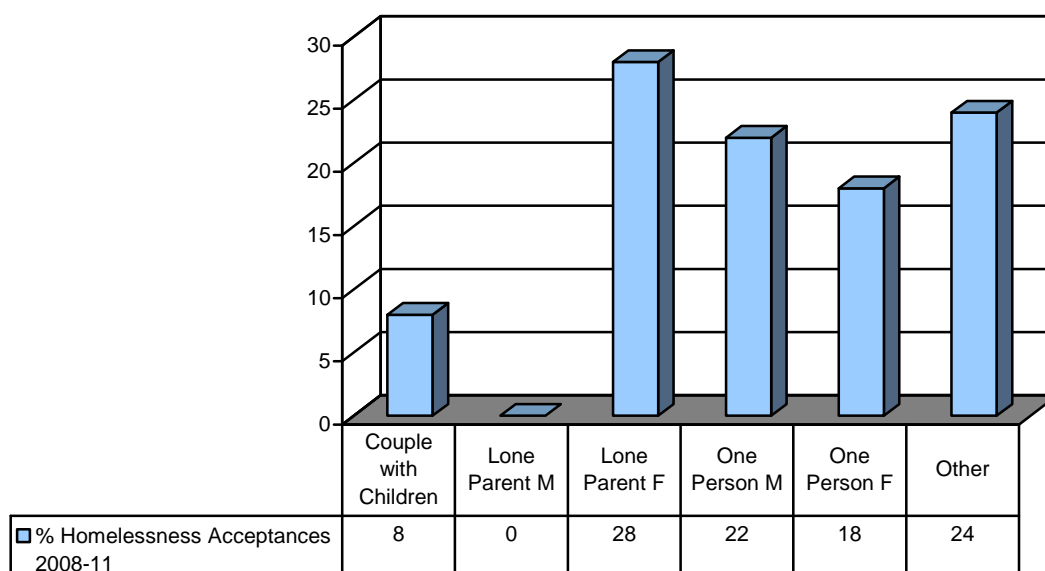
Key Findings

The age group with proportionally the most homelessness acceptances in Richmond upon Thames is the 16-24 year old age group.

The proportion of acceptances from this age group has increased since the last Homelessness Review in 2008. There has also been a decrease in the proportion of acceptances from those aged 25-44 although this age group still make up the second largest acceptance figures.

Family Composition of Accepted Homeless Households

4.19 The largest groups (sorted by family type) accepted as homeless are households with female lone parents (28%) and single households – both male (22%) and female (18%). ‘Other family composition’ makes up 24%, while couples with children make up 8% of acceptances.



Source; P1E Returns– 2008-11

4.20 Comparing family composition of accepted homeless households in Richmond Borough to Greater London for 2010/11 the Borough is similar in that female single parent households are the largest group but the Borough rate is much lower compared to the London average of 58% of acceptances falling in this category. Richmond also has a higher rate of single person households compared to the London average of 26% of acceptances.

4.21 Comparing family compositions of acceptances in the borough to the subregional breakdown, again Richmond Borough has much lower levels of female single parent households (with the sub regional average at 57%) and higher levels of one person male (at 22% compared to 14% for the subregion) and one person female households (at 18% compared to 9% for the subregion).

Number of Children in Accepted Homeless Households

4.22 Reviewing P1E data from 2008/09 to 2010/11 the majority of homeless households with children (68%) consist of either a household including a pregnant women with no other children (20%) or a household with one child (48%). A further 28% of accepted homeless families have 2 children whilst 9% have three or more children.

4.23 The majority of homeless families require 2 bedroom properties although the remainder may require homes with 3 or more bedrooms. This may be useful to inform the Rent Deposit Scheme and affordable housing development.

Ethnicity and Homelessness

4.24 Research was carried out in 2009 on Ethnicity and Housing / Homelessness issues. The full report is available on the Council's website [here](#). The Report analyses data from April 2007 to March 2009 with key findings including:

- Ethnic minorities are overrepresented on the Housing Register which may reflect greater levels of housing need. There is also under-representation of certain ethnic groups which may reflect better socio-economic outcomes for these groups.
- Homelessness applications from BME groups are nearly two and a half times the proportion of BME groups in the resident population in Richmond Borough.
- The incidence of homelessness amongst those from a black ethnic origin was high: six times the rate expected from their proportion of the resident population.

Homelessness and Asian Households

4.25 Some major causes of homelessness for Asian households are;

- 'parents/relatives/friends no longer able to accommodate', loss of UK Border Agency accommodation and loss of rented accommodation.
- Although recorded cases do not show a significant overrepresentation of Asian households amongst all homeless households, sampled case histories and national research suggest there may be 'hidden' homelessness within the Asian community. There may be a need for better promotion of housing advice services to the Asian community.
- A significant proportion of Asian households became homeless due to the loss of rented accommodation, highlighting the difficulties of meeting private rented sector costs.
- Overcrowding is a significant factor leading to homelessness in the Asian community and reductions in this issue could be beneficial in reducing homelessness cases.

Homelessness and Black Households

4.26 There is a significant overrepresentation of Black homeless households. A large proportion of Black homeless households are Black African.

- Homeless Black households are more likely to be young people – 34% (of which 62% were asylum/former asylum seekers).
- 50% of all homeless Black households were asylum/former asylum seekers, some from African states such as Sierra Leone, Eritrea and the Democratic Republic of Congo (DRC).
- 'Parents/relatives/friends no longer able to accommodate' was the cause of homelessness in 29% of all homelessness cases with Black households.

- Again, overcrowding is closely linked to homelessness for Black households and therefore any measures taken to tackle this would also help to address the levels of homelessness in this minority group.

4.27 **Mixed Race and 'Other' Ethnic Minority Groups**

- There is no significant overrepresentation of Mixed Race households amongst accepted homeless cases compared to the borough population.
- There is a significant overrepresentation of 'Other' ethnic groups amongst all accepted homelessness cases. However, as it is not possible to identify specific ethnic groups within this category it is difficult to identify any common causes or issues.

4.28 The number of homelessness cases where ethnicity is not known is high, 60 cases (21%), however the input of this information has now been made mandatory.

Homelessness and LGB Issues

4.29 The Richmond upon Thames Equalities Profile (2009) estimated that 5 -7% of the Borough population is Lesbian, Gay or Bisexual (LGB). This equates to between 9,450 and 13,230 borough residents. For the purposes of this review there is limited statistical data available around homelessness in relation to LGB issues, compared with other equalities strands such as ethnicity. This is because the Government does not ask for monitoring of this data in the P1E homelessness returns. This section therefore highlights the information available before reviewing national research on LGB homelessness which may affect LGB residents in the borough.

Data available

4.30 In 2009/10, out of 1342 Housing Register applications the majority (1160) left the question on sexual orientation blank and in another 72 this information was not given and another 2 'preferring not to say'. A further 85 ticked 'heterosexual', whilst 1 ticked 'gay man' and 2 ticked 'gay women'. 20 ticked 'other'. Discussions with allocation staff highlight that forms are regularly returned in the post with monitoring information not filled in as it seems people do not wish to disclose this information. Where applicants were comfortable declaring a non-'heterosexual' sexuality, these applicants also reported facing an issue such as harassment directly related to their sexual orientation.

4.31 In reviewing the entire Housing Register as at October 2011 there are 19 applications from gay men, 19 applications from gay women, 7 from bisexual applicants, 846 from heterosexual applicants and 30 from applicants who preferred not to say. 181 applicants ticked 'other'. A further 133 applicants did not provide this information and the remaining 4217 households left this blank. This latter figure is high because monitoring questions on sexual orientation were not introduced until 2009.

4.32 With regard to accepted homeless households in the last three years (2008/09 – 2010/11) and sexual orientation, monitoring returns gave the following breakdown:

- 1 gay man, 1 gay women and 2 'other' applicants
- 21 heterosexual applicants

- 1 preferred not to say, 13 didn't provide the information and a further 358 left the question blank.

National Research

- 4.33 Research on LGB youth homelessness¹ highlights that gay and bisexual youth are overrepresented amongst homeless young people and may be more at risk of becoming homeless. This may be due to their sexual identity, e.g. familial eviction or leaving due to parental views. Other young people may leave home due to homophobic bullying at school.
- 4.34 In 2010 the Borough carried out awareness-raising work with Young People's Resettlement Officers on LGB youth homelessness issues as well as signposting to the Albert Kennedy Trust on the specialist support and information that is available. Also, the Jigsaw website² (a London wide initiative, supported by London Councils) provides advice and assistance to LGB young people threatened with homelessness.
- 4.35 Research on housing and homelessness issues affecting LGB people³ also highlights issues such as same sex domestic violence, harassment and homophobic abuse, which may cause homelessness. The research also highlights issues of invisibility for older LGB service users with service providers not considering older peoples sexual orientation.
- 4.36 Finally, equalities monitoring is particularly an issue for LGB service users. Research⁴ shows there may be low levels of disclosure with some people refusing to disclose their sexuality or not feeling able to due to concerns over how they will be treated. The report also highlighted that there may be staff reluctance to ask what they consider to be a personal question.

Homelessness and Disability

- 4.37 A person has a disability under the Equalities Act 2010 if they have a physical or mental impairment and this has a substantial and long term adverse affect on their ability to perform day to day activities.
- 4.38 Data on disability is available from our statutory homelessness acceptance returns but it is broken down into those who have a priority need due to physical disability and those who have a priority need due to mental health issues. It should be borne in mind that Richmond Council uses a housing options approach and in some cases households which include a disabled member or an older person household already have a housing register application. By reviewing their points it has been possible for some to be made an offer of social housing rather than have to make a homeless application and be found temporary accommodation. The Council also carries out a number of wider housing activities beneficial⁵ to disabled households including

¹ Out on My Own (2001), Cull M et al.

² <http://www.akt.org.uk/about-us.html>

³ Social Exclusion ; issues and best practice in Lesbian, Gay and Bisexual housing and homelessness (2001), Gold, D

⁴ Ibid

⁵ More information on this will be available in the forthcoming Policy Statement on Physical and Sensory Disabilities.

- Disabled Facilities Grants
- Planning policy targets that 10% of properties are built to wheelchair accessible standards (Core Policy CP14)
- Council Officers work with developing housing associations to ensure that all properties are built to lifetime homes standards and that 10% is built to wheelchair standards across a range of unit sizes. In the 2011/12 affordable housing programme at least 11 units were built to wheelchair accessible standards.

4.39 In 2008/09 and 2009/10, nine applicants were accepted as homeless and in priority need due to physical disability and in 2010/11 the figure was eight. During the same periods 19, 16 and 24 applicants were accepted due to mental health issues, respectively. Richmond Council maintains its homelessness records in line with national guidance on P1E returns, so no statistics are kept on multiple disabilities and homelessness. The details of each case considered on a case-by-case basis, and appropriate adjustments (e.g. regarding suitability of a temporary or permanent placement) are made accordingly.

4.40 In 2010/11, there were 8 households where priority need was awarded on the basis of physical disability (6 single applicants, 1 couple and one family unit, where the parent was disabled). In addition, there were 4 households where priority need was awarded on a basis *other* than vulnerability due to physical disability, but they had the 'secondary priority need' of vulnerability due to physical disability (1 couple, over 60, 1 single applicant and one family unit where both parents were disabled).⁶

4.41 Overall for 2010/11 a total of 20% of acceptances came from households in priority need due to disability, compared to 15% for the subregion and 17% for Greater London.

4.42 Single homeless households and rough sleepers experience higher levels of health issues including mental ill health, physical ill health and drug and alcohol misuse issues. For example those experiencing prolonged exposure to cold and stress have greater incidence of cardiovascular disease. The processes of homelessness applications may also impact on people's health with research from Shelter finding 56% of households surveyed experienced depression and 49% of those in temporary accommodation experiencing wider health problems⁷.

4.43 SPEAR estimate that across all of its services, 35% of service users have a mental health problem and 23% have a physical disability.⁸ Among those currently in hostel accommodation an estimated 50% have mental health issues and 29% have a physical disability.

⁶ Note that these figures do not count households where one or more member has a physical disability, but not to a level which would warrant priority need. Also, priority need on the basis of physical disability might not have been assessed in a case where priority need would be met through other criteria (e.g. having a dependent minor). Lastly, it is possible that other households have the 'secondary priority need' of vulnerability due to physical disability, but that this was not entered on IBS.

⁷ <http://www.bmj.com/content/328/7453/1396.4.full>

⁸ These figures are self reported and not based on statutory definitions

- 4.44 More discussion on disability and mental health is available in chapter 7: Homelessness and Vulnerable Groups. A Policy Statement on Physical and Sensory Disabilities with regard to homelessness and housing will be developed during 2012/13.

Homelessness and Gender

- 4.45 Women are likely to be overrepresented in statutorily homeless households, compared with men. This may be because they may be more likely to be the principal carer of children or be pregnant and in priority need. Homeless Link found that in 2009/10, 75% of statutory applicant households were headed by a woman. Conversely, during the same time period only 11% of rough sleepers were female.
- 4.46 Issues such as domestic abuse also disproportionately affect women and this can be a cause of homelessness (although men may under-report domestic abuse) Further information is available in chapter 7: Homelessness and Vulnerable Groups
- 4.47 Between April 2008 and March 2011, out of 397 accepted homeless applicant households 267 were headed by a female applicant and 130 by a male applicant. In percentage terms this equates to 67% female applicants and 33% male applicants.
- 4.48 In the last three years, under 5 accepted homeless households have included a person who has declared that they have had, are undergoing or will undergo gender reassignment. Disclosure of gender reassignment is at a very low rate, possibly due to due fear of discrimination. However, in the identified cases, there were no identified difficulties in offering these households homelessness assistance that met their needs, respected their privacy and maintained their personal safety.

The proportion of homelessness applications from BME groups is nearly two and a half times the proportion of BME groups in the resident population (2009). The incidence of homelessness amongst those of black ethnic origin was six times the proportion of the resident population (2009).

National research on LGB youth homelessness⁹ highlights that gay and bisexual youth are overrepresented amongst homeless young people and may be more at risk of becoming homeless. There is a need for increased equalities monitoring around LGB people and homelessness and around Richmond Housing Register applications to better understand if there are local issues.

Overall for 2010/11 a total of 20% of homelessness acceptances came from households in priority need due to disability, compared with 15% for the subregion and 17% for Greater London.

SPEAR estimate that over all its services, 35% of service users have a mental health problem and 23% have a physical disability.

Between April 2008 and March 2011 67% of statutory homeless applicants in Richmond Borough were female and 33% were male. National research by Homeless Link found that in 2009/10 90% of rough sleepers were male.

⁹ Out on My Own (2001), Cull M et al.

Reasons for Homelessness

4.49 A review of P1E returns for 2010 highlights that the most common reasons for homelessness in Richmond upon Thames are:

- Parents no longer willing to accommodate – 33.75%
- Termination of Assured Shorthold Tenancy (AST) – 21.25%
- Other relative or friend no longer willing to accommodate – 11.25%
- Violent breakdown of relationship involving partner – 7.5%

4.50 Parental eviction was the top reason for homelessness at the time of the last homelessness review in 2008, though key differences since 2008 include an increase in the proportion of cases from Termination of Assured Shorthold Tenancy and a decrease in the proportion of violent breakdown of relationship involving partner. When comparing Richmond upon Thames to the Greater London average and South West London Sub Region average the Borough has:

- Higher levels of parental eviction compared to the Greater London average of 22% and the subregional average of nearly 25%. This may reflect the limited housing options of low income households in the borough due to affordability issues. It may also reflect the decreased levels of eviction due to friends and relatives no longer being able to accommodate in the borough. This might also reflect the high relative of homelessness acceptances in this borough where the client is 16/17 years old.
- Significantly higher levels of 'end of Assured Shorthold Tenancy' compared to the Greater London average of 12% and the subregional average of nearly 12%. This may reflect the buoyant private rented market in Richmond Borough where landlords can choose tenants from a number of competing groups including young professionals who can afford to pay higher rents. These groups are also less likely to have difficulty finding a deposit compared to low income households. The forthcoming Local Housing Allowance changes may be another factor in landlords serving notice to leave properties.
- Lower levels of 'other relatives or friends no longer willing or able to accommodate' at 11% compared to 20% in the subregion and 22% in Greater London.

The CAB in Richmond highlights the following reasons why CAB clients become homeless:

- parental eviction
- family break-up
- landlord ending private rented tenancies to get more rent from the next tenant
- debt/financial difficulty – where benefits are given direct to tenants and other debtors are pressing for payment, rent arrears are often not prioritised.

For 2010, P1E data highlights that the most common reasons for homelessness in Richmond upon Thames are;

- Parents no longer willing to accommodate – 33.75%,
- Termination of Assured Shorthold Tenancy (AST) – 21.25%,
- Other relative or friend no longer willing to accommodate – 11.25%
- Violent breakdown of relationship involving partner – 7.5%

Parental eviction was the top reason for homelessness at the time of the last homelessness review in 2008. At 34%, Richmond Borough has higher levels of parental eviction compared to the Greater London average of 22% and the subregional average of nearly 25%.

The Borough also has significantly higher levels of homelessness due to 'end of Assured Shorthold Tenancy' compared to the Greater London average of 12% and the sub-regional average of nearly 12%.

Reasons for Homelessness 2010/11

Reason for Homelessness	Richmond Upon Thames %	SW Sub Region %	Greater London %
Parents no longer willing or able to accommodate	34%	25%	22%
Other relatives or friends no longer willing or able to accommodate	11%	20%	22%
Non-violent breakdown of relationship with partner	2%	3%	3%
Violent breakdown of relationship involving partner	7%	9%	8%
Violent breakdown of relationship involving associated persons	1%	2%	2%
Racially motivated violence	0%	0%	0%
Other forms of violence	1%	1%	1%
Racially motivated harassment	0%	0%	0%
Other forms of harassment	2%	1%	1%
Mortgage Arrears (repossession or loss of home)	0%	4%	2%
Rent arrears on local authority or other public sector dwelling	0%	0%	0%
Rent arrears on social landlord or other housing association dwelling	1%	0%	1%
Rent arrears on private sector dwelling	0%	2%	3%
Loss of rented accommodation due to termination of AST	21%	12%	12%
Loss of rented accommodation due to other reasons	2%	3%	5%
Required to leave accommodation provided by HO as asylum support	6%	3%	3%
Left an Institution or Care – Prison or Remand	0%	1%	1%
Left an Institution or Care – hospital	2%	2%	1%
Left other Institution or LA care	4%	0%	1%
Other reason – left HM Forces	0%	0%	0%
Other reason – emergency, sleeping rough etc	5%	11%	11%

Percentages rounded up or down – may not equal 100%, Source; P1E Returns 2010/11

Priority Need Categories of Accepted Homeless Households 2010/11

- 4.51 The Council accepts a wide range of households as homeless and it is useful to analyse the Priority Need categories to understand from which types of household homelessness demand is coming from and whether this demand is changing over time. Demand may change due to a large number of factors, e.g. Rent Deposit Scheme assistance is a homelessness prevention activity that may lower the number of families with children who are accepted as homeless. The wider housing market (e.g. high rents) and issues such as overcrowding (which may lead to parents no longer able to accommodate household members) may also influence the relative proportions of priority need categories of accepted homeless households.
- 4.52 The majority of accepted homeless households in Richmond upon Thames are:
- Households with dependent children (43%)
 - 16/17 year olds (24%)
 - Households with a mental illness or disability (15%)
 - Households containing a pregnant women (9%)

Sub Regional Comparison 2010/11

- 4.53 Compared to the subregion the Borough has fewer acceptances from households with dependent children (43% compared to 61%) and fewer acceptances from households containing a pregnant woman (9% compared to 13%).
- 4.54 The Borough has significantly more acceptances from those aged 16/17 than the subregional average (24% compared to 5%). Richmond Borough also has more acceptances for people experiencing mental ill health than the subregional average (15% compared to 8%).

Greater London Comparison 2010/11

- 4.55 Again, Richmond upon Thames has fewer acceptances from households with dependent children (43% compared to 60%) and slightly fewer acceptances from households containing a pregnant woman (9% compared to 12%).
- 4.56 The borough has significantly more acceptances from 16/17 year olds (24% compared to 4%) and those with a mental health issue (15% compared to 9%).

Comparisons between Richmond upon Thames and SW sub region and Greater London authority

Priority Need Category	Richmond Upon Thames 2010/11 %	SW Sub Region 2010/11 %	Greater London 2010/11 %
Applicant who is homeless because of emergency	0%	0%	0%
Applicant whose household includes dependent children	43%	61%	60%
Applicant is, or household includes, a pregnant women and no other dependent children	9%	13%	12%
Applicant aged 16/17 years old	24%	5%	4%
Applicant formerly in care and aged 18-20 years old	0%	1%	1%
Applicant or a member of their households is vulnerable due to			
Old Age	1%	2%	2%
Physical Disability	5%	7%	8%
Mental Illness or disability	15%	8%	9%
Other special reason			
Drug Dependency	1%	0%	0%
Alcohol dependency	0%	0%	0%
Former Asylum seeker	1%	0%	0%
Other	1%	2%	2%
Applicant vulnerable as result of			
Having been in care	1%	0%	0%
Having served in HM Forces	0%	0%	0%
Having been in custody or remand	0%	0%	1%
Having fled home due to violence	0%	1%	1%
Domestic violence	0%	0%	0%

Percentages rounded up or down – may not equal 100%
Source; P1E Returns 2010/11

Richmond Acceptances by Priority Need Category over time

Priority Need Category	2007/08 %	2008/09 %	2009/10 %	2010/11 %
Applicant who is homeless because of emergency	0%	0%	0%	0%
Applicant whose household includes dependent children	30%	27%	30%	43%
Applicant is, or household includes, a pregnant women and no other dependent children	10%	8%	8%	9%
Applicant aged 16/17 years old	29%	35%	31%	24%
Applicant formerly in care and aged 18-20 years old	1%	0%	1%	0%
Applicant or a member of their households is vulnerable due to				
Old Age	4%	3%	3%	1%
Physical Disability	5%	7%	7%	5%
Mental Illness or disability	9%	15%	12%	15%
Other special reason				
Drug Dependency	0%	0%	0%	1%
Alcohol dependency	1%	1%	0%	0%
Former Asylum seeker	1%	0%	0%	1%
Other	7%	3%	5%	1%
Applicant vulnerable as result of				
Having been in care	1%	0%	2%	1%
Having served in HM Forces	0%	1%	0%	0%
Having been in custody or remand	0%	0%	0%	0%
Having fled home due to violence	1%	0%	1%	0%
Domestic violence	0%	0%	1%	0%

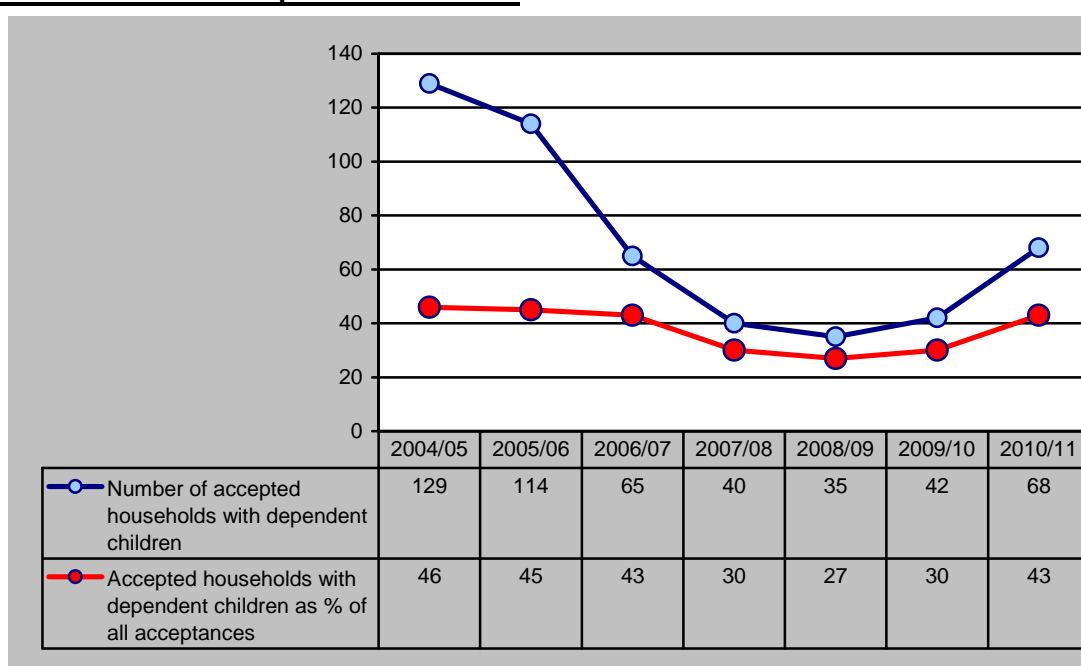
Source P1E Returns 2007/08 to 2010/11
% rounded up or down to nearest %

Mapping change amongst the largest Priority Need groups

Households including Dependent Children

- 4.57 Accepted homeless households with dependent children make up the largest priority need group in the borough. As homelessness has fallen in the Borough, so has the number of households with dependent children.
- 4.58 The percentage of all acceptances made up of households with dependent children fell from 46% in 2004/05 to 27% in 2008/09. Diversion activity such as the Rent Deposit scheme may have helped reduce drive down acceptances from this group. Interestingly the percentage of households accepted in 2010/11 has increased since 2008/09, to 43%. This may reflect the greater numbers of Assured Shorthold Tenancies ending as a cause of homelessness during this year. Changes to the Local Housing Allowance will mean we need to monitor acceptances from families with children to see if this upward trend continues.

Households with Dependent Children

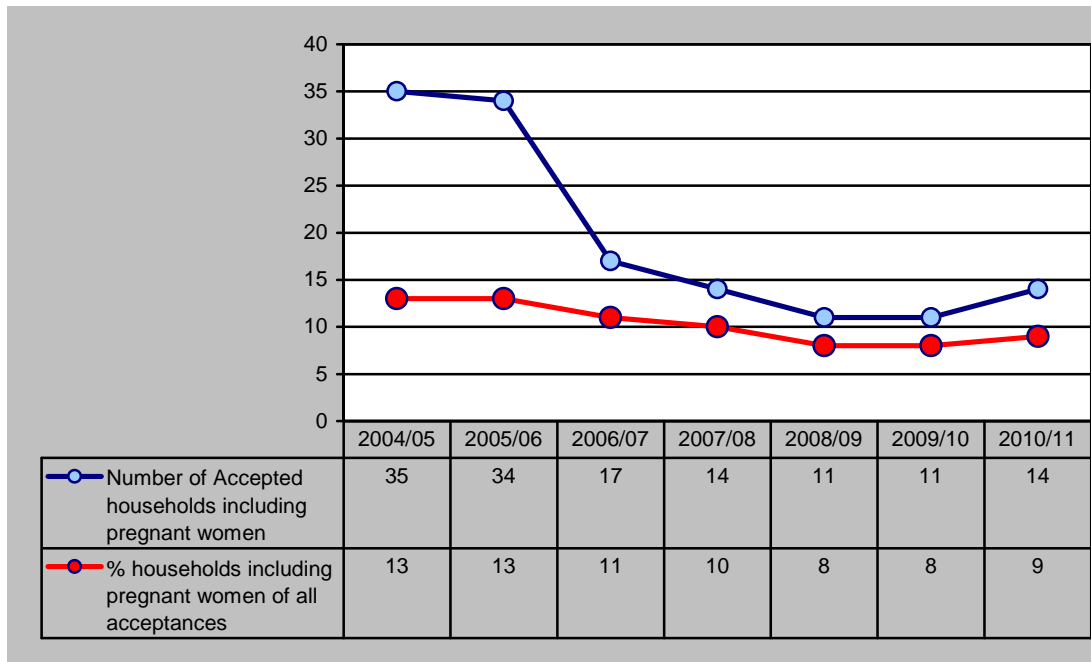


Source P1E Returns 2004/05 to 2010/11
% rounded up or down to nearest %

Households including pregnant women

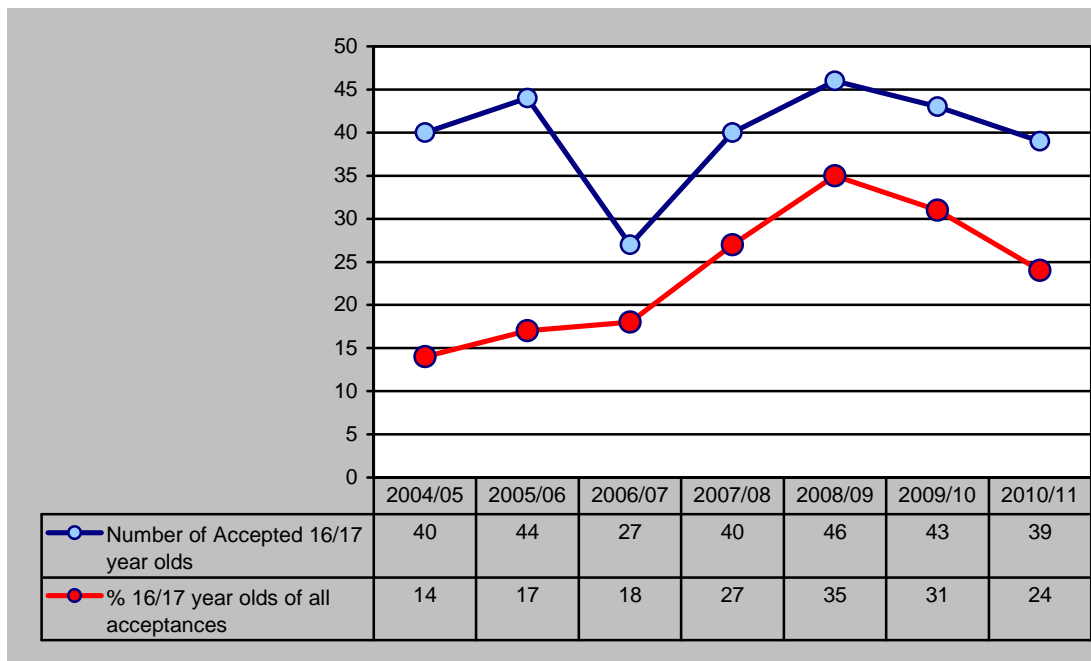
- 4.59 Households containing a pregnant women make up the fourth largest priority need group accepted by the borough. Numbers have fallen between 2004/05 to 2008/09 in line with the wider fall in homelessness acceptances. Acceptances from this group increased slightly between 2009/10 and 2010/11 although so did homeless acceptances generally. The percentage of all acceptances made up of households with pregnant women has reduced slightly between 2004/05 to 2010/11 from 13% to 9%.

Households containing a pregnant women



Source P1E Returns 2004/05 to 2010/11
% rounded up or down to nearest %

16/17 Year Olds



Source P1E Returns 2004/05 to 2010/11
% rounded up or down to nearest %

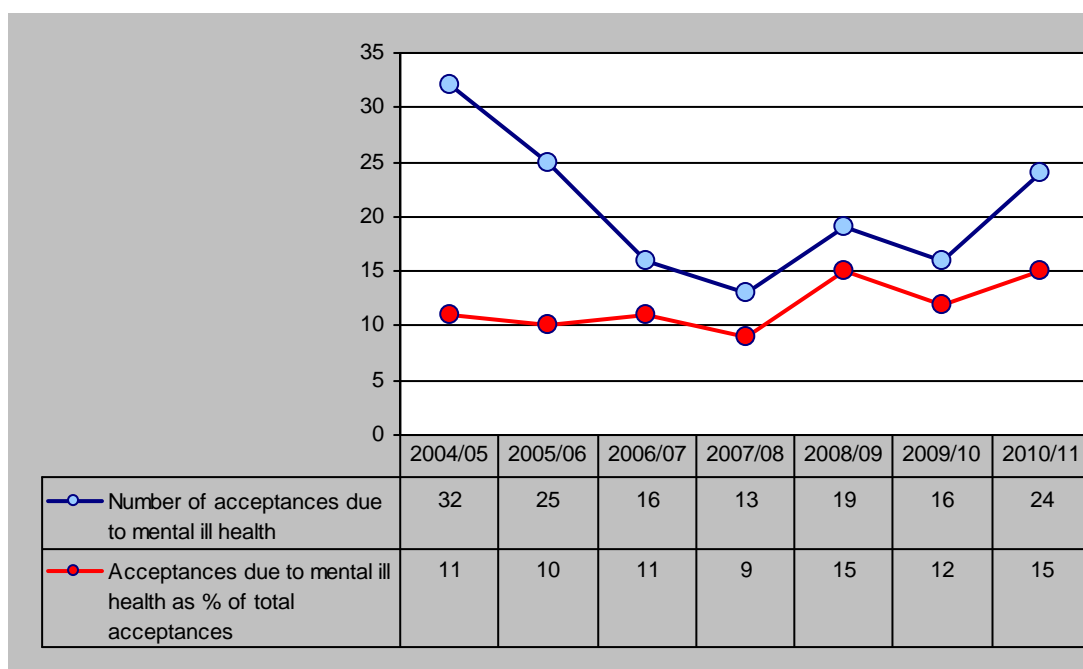
4.60 The absolute number per year of 16/17 year olds accepted as homeless has remained relatively constant between 2004/05 and 2010/11 although there was a dip in acceptances during 2006/07. The percentage of acceptances that 16/17 year olds make up has however increased from 14% of acceptances in 2004/05 to 24% in 2010/11, with a peak in 2008/09 of 35% of acceptances.

Future Trends

4.61 GLA population projections highlight an increase in the population of 16/17 year olds from 3952 in 2011 to 4247 in 2014. In 2010/11, acceptances from this group represented nearly 1% of all 16/17 year olds. If this 1% rate continues to apply, this will mean an increase of approximately 3 to 4 acceptances in 2014.

Applicants vulnerable due to mental health

4.62 Acceptances of households vulnerable due to mental health reasons fell between 2004/05 and 2007/08, from 32 acceptances to 13. However, acceptances have increased with 24 in 2010/11, though this remains below 2004/05 levels. The percentage of all acceptances due to mental health problems has also increased from 12% in 2004/05 to 15% in 2010/11. This could be because for some clients with serious mental health issues the Rent Deposit Scheme may not be suitable, as clients need to source properties themselves or they may require more support to sustain a tenancy than is available in the private rented sector.



Source P1E Returns 2004/05 to 2010/11
% rounded up or down to nearest %

Homelessness Trends – Views of the South West London Sub Region

The Borough contacted the seven South West London subregional boroughs to consult on homelessness issues and trends affecting the sub region. Four boroughs responded.

Key Homelessness Issues

Asked to identify the three top issues affecting homelessness in their borough all mentioned the impact of Local Housing Allowance (LHA) and other welfare benefit changes on homelessness. Also, they all mentioned issues around the availability or sourcing of private rented accommodation either as temporary accommodation or as part of private rented housing options approach (such as rent deposit schemes).

Cross Borough Issues

Asked to identify any cross borough homelessness issues those mentioned included affordability, rough sleeping, domestic violence, concern over placements from other boroughs into the private rented sector and the inter-borough temporary accommodation agreement.

The majority of accepted homeless households in Richmond upon Thames have a priority need due to being:

- Households with dependent children (43%)
- 16/17 year olds (24%)
- Households with a mental illness or disability (15%)
- Households containing a pregnant women (9%)

The borough has significantly more acceptances from those aged 16/17 than the subregional average (24% compared to 5%). Richmond also has more acceptances for mental health than the sub regional average (15% compared to 8%).

The percentage of homelessness acceptances from those with a priority need due to mental health problems has increased from 11% in 2004/05 to 15% of acceptances in 2010/11. The percentage of acceptances from those with a priority need due to being 16/17 has increased from 14% in 2004/05 to 24% in 2010/11. Both of these percentage increases may be due to the Rent Deposit Scheme not being suitable for these client groups.

The percentage of acceptances from pregnant women has fallen from 35% in 2004/05 to 14% in 2010/11 though this is still the fourth highest priority need group.

The percentage of acceptances from households with children has reduced slightly from 46% in 2004/05 to 43% in 2010/11, though the percentage of acceptances has increased over the last two years from 27% in 2008/09. The increase since then mirrors the increase in households accepted as a result of a landlord ending an Assured Shorthold Tenancy.

Chapter Five – Homelessness and the housing market

- 5.1 The housing market in London Borough of Richmond upon Thames is dominated by owner occupation with the majority of households (69%; Census 2001) owning their own home. Nearly 30% own their home outright. There is also a large private rented sector with nearly 17% of households (Census 2001) renting privately. Initial work points towards a private rented sector has a large market for high end / corporate lets with very high rents in areas of the borough such as Richmond, Barnes and Kew. There is also a large market for young professionals. More recent information on tenure estimates that 71% of households are owner occupiers, 17% of households rent privately and 11% of households rent from a housing association ([GLA Intelligence Borough Profiles](#)).
- 5.2 The Borough transferred its Council housing stock to Richmond Housing Partnership (RHP) via Large Scale Voluntary Transfer in 2000. RHP is the largest housing association in the borough followed by Richmond upon Thames Churches Housing Trust, Thames Valley Housing Association and London & Quadrant. Richmond upon Thames has the fourth smallest housing association sector in Greater London.

Affordability

- 5.3 Affordability, both to buy and to rent, is a key issue facing people who wish to live in Richmond Borough. This Borough has the highest house prices of any Outer London Borough. Rents are also high with the average weekly cost of renting a three bedroom property being £426 although this rises to £634 in South Richmond and £623 in Barnes¹⁰.
- 5.4 Affordability can be a key driver of homelessness in different ways;
- Landlords renting to young professionals (who are able to pay higher rents) rather than to low income households. Landlords might even end ASTs with the latter in preference to renting to the former
 - Newly created households who cannot afford to rent or buy in the borough.
 - Overcrowded households asking people to leave
 - Limited options of young people in housing association properties who cannot afford to rent or buy

Mosaic Public Sector Profile

- 5.5 Mosaic Data uses a number of data sources to characterise household typologies based on demographic, socio-economic and cultural information. This data should be considered only one of a number of sources of information about the borough but provides an interesting perspective on the housing market.

Richmond upon Thames - an affluent borough

- 5.6 Richmond upon Thames is dominated by 'young well educated city dwellers' who form 50.50% of the population (this group includes young professional families in better quality terraced housing and well educated singles living in purpose built flats). The second largest group is 'wealthy people living in the

¹⁰ Hometrack 2011

most sought after neighbourhoods' (which includes wealthy professionals) which comprise 28.87% of the borough's population. A further 6.3% of the population are 'middle income families in moderate suburban semis'. From Mosaic data just over 85% of the population in Richmond upon Thames falls within these groups.

But containing less well-off groups

- 5.7 Mosaic also highlights Richmond has less well off groups including;
- Young people renting flats in high density social housing (2482 people)
 - Elderly people reliant on state benefits (1,457 people)
 - Families in low rise social housing with high levels of benefit need (561 people)
 - Indebted families in Right to Buy properties on low rise estates (1962 people)

The Private Rented Market in London

- 5.8 The Association of Residential Letting Agents (ARLA) Review & Index for Residential Investment¹¹ gives an overview of the private rental sector in the UK. Across all property types, 56% of ARLA members (letting agents and investor landlords) report that achievable rent levels have increased in the last six months. This corresponds with a strengthening of demand for Private Rented Sector properties. The strongest increase in demand has been in prime Central London and the rest of the South East. The average tenancy lasts 18.9 months, not far down from the all-time high of 19.0 months reached in the first quarter of 2011. The average void period is 20 days. A significant proportion (42%) of landlords perceive an increase in the number of tenants struggling to meet rent payments.
- 5.9 We can expect some stability in the private rental sector, as 71% of landlords do not expect to sell any properties in the coming year and 24% expect to buy further properties. 78% of landlords expect to retain their property investments for an average of 10 years.
- 5.10 Other reports by companies in the private rented sector¹² show buoyant demand with 6.7 applicants in London for every flatshare compared to the England average of 4.1. Rents have also increased by 12% since 2010 with rents in London averaging 50% higher than outside of London. Rents have increased at a rapid rate over the last year fuelled by increased demand due to households delaying owner occupation due to affordability and also households wanting flexibility before committing to a mortgage.

The Private Rented Market in Richmond upon Thames

- 5.11 There is a large private rented sector in some of the most expensive parts of the borough to rent privately including Twickenham Riverside, South Richmond, Kew, St Margaret's & North Twickenham and Barnes. Some of the most affordable areas to rent property in the borough have the lowest proportion of households in the private rented sector. The lowest levels of private renting are found in Heathfield, Hampton North, Whitton, West

¹¹ <http://www.arla.co.uk/buy-to-let/buy-to-let-review/2011/q2/>

¹² Easyroommate.co.uk and Homelet.co.uk

Twickenham and Hampton. These wards coincide with the postcode districts with the least expensive rental values; TW2, TW3, TW4 and TW12.

- 5.12 As a consultation response to this document, SPEAR highlighted their belief that private landlords experience such high demand for their properties that there is no reason for them to offer these properties to those reliant on welfare benefits. Therefore for those reliant on welfare benefits properties tend to be those with hard-to-let, low quality properties. Both SPEAR and Richmond AID favour a 'beefed up' Rent Deposit Scheme that widens the client base (e.g. to include clients with support needs) and that generally offers more support to clients.

Private Rented Tenancies & Homelessness

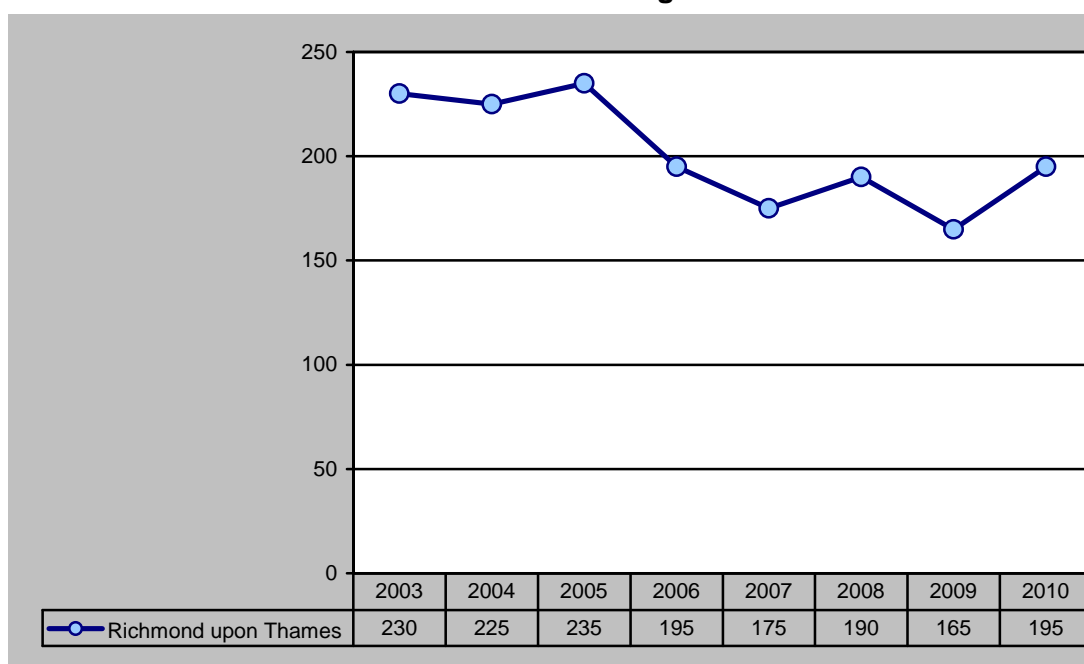
Number of Landlord Possession Claims Leading to Orders Granted

- 5.13 Information on the number of Possession Orders granted in the private rented sector in Richmond upon Thames is available from the Ministry of Justice.

- 5.14 **Caveat** - There is however a caveat to using this dataset as although the majority of possession orders are in the private rented sector it does also include orders granted to housing associations. In 2010/11 housing associations evicted 22 households so this figure must be considered when interpreting the data. For 2010/11 89% of orders made were in the private rented sector.

- 5.15 The number of landlord possession claims leading to Orders Granted has dropped from 230 in 2003 to 195 in 2010, though there was a rise in Orders granted between 2009 and 2010. Not all households whose landlords gain Possession Orders approach the Council as homeless: many households are diverted via Housing Options Team on to the Rent Deposit Scheme. Others may find alternative accommodation by themselves.

Number of Landlord Possession Claims Leading to Orders Granted

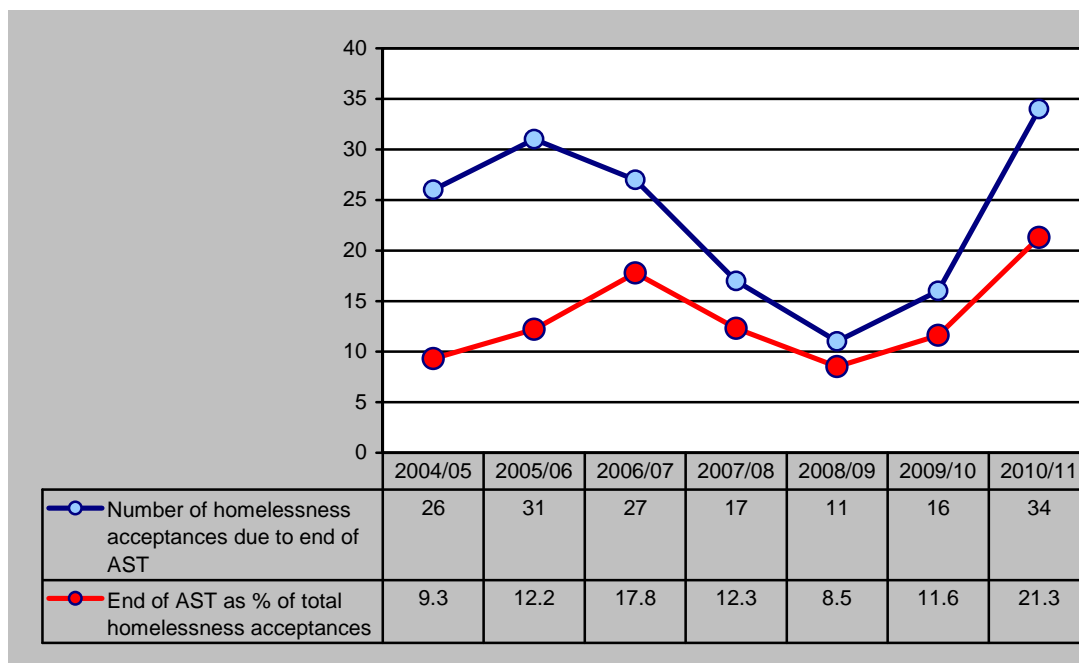


Source: Ministry of Justice 2003-2010

Number and % of homeless acceptances from the Private Rented Sector

5.16 The number of homeless acceptances due to 'end of an Assured Shorthold Tenancy' declined between 2005/06 and 2008/09 but has increased from 2008/09 to 2010/11. The decline during this period may in part be due to households successfully securing tenancies with Rent Deposit Scheme assistance, via our Housing Options approach.

Number and Percentage of total homeless acceptances from End of Assured Shorthold Tenancy



Source; P1E Returns 2004/05 – 2010/11

5.17 Discussions with front line housing staff highlight that the increase in homelessness due to an end of Assured Shorthold Tenancy is partly due landlords having more choice in who to rent properties to, with many going to young professionals. This may limit opportunities for customers to find a private rented tenancy with Rent Deposit Scheme assistance. Landlords may also end tenancies and rent to professionals who can pay higher rental levels than the current Local Housing Allowance levels would cover (LHA rates are an average rent taken over the last twelve months so may take time to re-adjust to market levels).

Local Housing Allowance Changes

5.18 The June 2010 budget and October 2010 Comprehensive Spending Review (CSR) outlined a series of changes to the Local Housing Allowance (LHA) aimed at reducing the overall cost of the Housing Benefit (HB) bill. These reforms have led to a significant reduction in the maximum entitlement of all LHA claimants¹³, exacerbating existing problems with rent shortfalls and increasing barriers to accessing affordable accommodation.

¹³ All households that started claiming HB on or after 7th April 2008 in the private rented sector. Those households already in receipt of HB that have moved to another home rented from a private landlord or had a break in their claim on or after 7th April 2008.

- 5.19 A reduction in LHA thresholds may push those households struggling to balance already tight budgets into rent arrears, potentially triggering eviction and homelessness. It may also force households into overcrowded and/or sub-standard accommodation.

LHA changes in April 2011

- 5.20 In April a national cap was introduced on the maximum LHA payable for each property size (£250 a week for a one bed; £290 for a two bed; £340 for a three bed; £400 for a four bed and above). LHA rates were set at the 50th percentile (the median cost) of local rents; since April these rates have been calculated using the lower 30th percentile figure.
- 5.21 Existing customers are exempt from these changes for up to nine months from the date their claim is reviewed (i.e. the anniversary of their claim). In practice this means many existing customers will not be affected until after January 2012.

Initial Research Modelling the Impact of LHA changes on Homelessness

- 5.22 In December 2010, using data extracted from the borough's HB system, officers modelled the impact of the national cap and shift to the 30th percentile on the borough's LHA recipients. Broad information will be shared with stakeholders in due course, after refinement with up-to-date data.

Health Warning – Understanding the Data

- 5.23 The research was carried out as a 'best estimate' in understanding the potential impact of the LHA changes on homelessness in the borough. Its strength is that it reviews the number of families, disabled households and older people affected by rent shortfalls, all groups who may well be in priority need under Homelessness legislation.
- 5.24 Due to availability of data at the time, the modelling work had to use 'rent shortfalls' rather than actual LHA reductions. It looks at the rent shortfall faced by households from their rent levels outlined in their tenancy document and the change to the 30th percentile. But this could not take into consideration the fact that households may have existing rent shortfalls over and above those due to LHA reductions for a number of reasons such as:
- moving into a property where the LHA does not cover the rent (due to a lack of affordable properties or choosing to live in a certain area)
 - as LHA is an in-work benefit tenants may be expected to top up their LHA from earned income
 - family or friends may top up LHA receipts to meet rent levels
 - topping up rent with other family income, benefits or savings
 - LHA rates are reviewed on a monthly basis and may have dropped below a household's rent level even before these reforms.
- 5.25 Therefore, these findings are likely to overestimate numbers who have a rent shortfall purely due to LHA reduction. The findings do, however, highlight that existing households already dealing with stretched finances and topping up rents themselves may struggle even more in light of LHA reductions.

- 5.26 Since the research was carried out LHA rates for some property sizes have increased and are now higher than they were in November 2010. We also now have a more sophisticated reporting system – in May 2011 Northgate released a new version of the Benefits Queryview software (used to extract data from HB records). This new release was specifically written to allow local authorities to identify claimants affected by the LHA changes. The new reports provide more accurate information than was previously possible. We can now start to analyse those households affected purely by LHA reductions.
- 5.27 Therefore, the research below is a useful indicator of potential homelessness (especially reviewing impact on potential priority need groups) but is likely to be an overestimate. The Council has carried out further analysis for the first three months of 2012 on actual numbers affected by LHA reductions.
- 5.28 For the first quarter of 2012 we know that 177 live LHA cases will be affected by LHA rate reductions, approximately 59% of the caseload.

December 2010 Research

- 5.29 As at 29/11/2010 1,308 of the Borough's households claiming LHA would be affected (68% of the Borough's LHA caseload). Of these 863 (66%) would face rent shortfalls in excess of £20 per week.

Shortfalls due to LHA rates at April 2011

	Total no. of claimants at 29/11/2010	No. with rent above Apr 2011 LHA rate (based on Nov 2010 rates)	Value of shortfall			
			>£0 - £20	>£20 - £50	>£50 - £100	>£100
Room	266	215	83	89	26	17
1 bed	634	468	149	199	83	37
2 bed	743	439	173	180	73	13
3 bed	212	142	32	57	37	16
4 bed	54	34	6	13	6	9
5 bed	11	10	2	2	2	4
Total	1920	1308	445	540	227	96

- 5.30 The table below shows the number of households facing a shortfall, and the 3 month period in which they will be affected (the dates in brackets take into account the 9 month transitional protection afforded existing customers – the full impact of LHA changes will be felt when all transitional protection expires at the end of 2012).

Timescale of impact

LHA anniversary date of those with a shortfall			
Apr-Jun 2011 (Jan-Mar 2012)	Jul-Sep 2011 (Apr-Jun 2012)	Oct-Dec 2011 (Jul-Sep 2012)	Jan-Mar 2012 (Oct-Dec 2012)
334	410	288	276

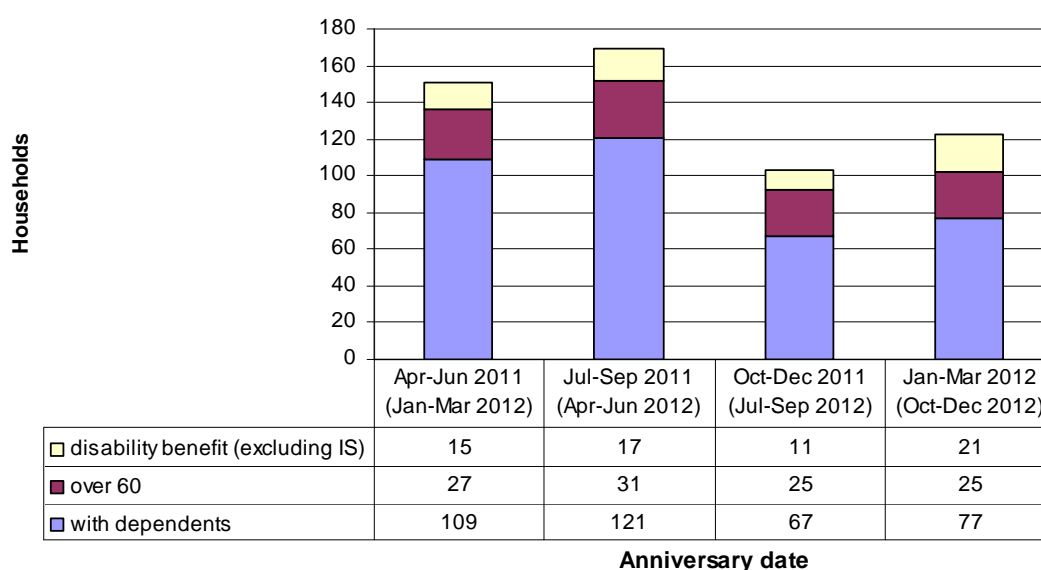
- 5.31 Under the 1996 Housing Act local authorities have a legal duty to provide accommodation to certain households who are homeless or threatened with homelessness. Statutory responses to homelessness are focussed on

families with children rather than single homeless people, unless they are classified as vulnerable and thus in 'priority need'. The modelling work undertaken in December 2010 made the assumption that all households with dependent children or with a lead claimant over 60 and/or in receipt of a disability benefit are vulnerable and fall into a 'priority need' category and estimated the number of existing claimants towards whom the council might accept a duty to house.

5.32 Over the 12 month period April 2011 to March 2012, 820 vulnerable households are estimated to face rent shortfalls as a result of changing LHA rates. Of these 546 (67%) will face shortfalls in excess of £20 per week.

5.33 The chart below shows the number of vulnerable households facing shortfalls of more than £20 per week by lead claimant type. All claimants over 60 have been extracted from the numbers in receipt of a disability benefit, however claimants with dependents might also be over 60 and/or in receipt of a disability benefit, thus there may be some limited double counting of households.

Vulnerable households (by type) facing rent shortfalls >£20 per week following Apr 2011 LHA changes



5.34 The modelling work estimated that 108 households with a lead claimant over 60 would face rent shortfalls in excess of £20 per week. Of serious concern are the 32 households facing shortfalls of £50 - £100 per week and the 19 households facing shortfalls of more than £100 per week.

5.35 In addition, 64 households with a lead claimant in receipt of a disability benefit (excluding Incapacity Support) would face rent shortfalls over £20 per week. Of this group 13 households would face shortfalls of £50 - £100 per week and 4 households rent shortfalls greater than £100 per week.

5.36 572 (44%) of the 1,308 households affected by the April 2011 changes contain dependent children. 374 of these households with children would be facing shortfalls in excess of £20 per week, 104 (28%) of whom are working and receiving LHA as an in-work benefit.

- 5.37 8% (48) of households with dependent children also contain one or more non-dependent adults, many of whom will be children of the claimant(s) aged 18+, some of whom will be in full time education or training.
- 5.38 Of serious concern are the 105 households with dependent children facing rent shortfalls of £50 - £100 per week and the 37 households with dependent children facing shortfalls of more than £100 per week.
- 5.39 The Homelessness Act 2002 requires that all homeless people, even if not in priority need, receive advice and assistance. Therefore our Housing Options service has a duty to provide advice to all households that approach for assistance as a result of the changes to LHA. It should be noted that some households may not approach the Council for assistance having already moved to cheaper accommodation.

Single Homeless Households aged 18-59 affected by LHA cap change from 50th – 30th Percentile

- 5.40 Using Housing Benefit data the borough has estimated the number of single or couple households aged 18-59 that are not in receipt of disability benefit and who will face a reduction in their Local Housing Allowance. This is a useful as a broad estimate of future homelessness affecting single 'non priority' households, although some of these households could well be in priority need if they have health issues but do not claim disability benefits.
- 5.41 Research estimates that during January – December 2012 480 LHA claimants will be affected by rent shortfalls. Of these 74 households will have weekly rent shortfalls of >£50-£100 and 36 will have shortfalls of >£100 per week. Those households with shortfalls below £20 per week may well be able to negotiate with landlords for a reduced rent or make up the shortfall from within their own means. Those facing higher shortfalls may find it increasingly difficult to remain within their current accommodation.

Timescale	> £0 - £20	> 20 - £50	> 50 - £100	>£100	Total
April – June 2011 (Jan – March 12)	47	43	12	9	111
July – Sept 2011 (April – June 12)	50	61	26	10	147
Oct – Dec 2011 (July – Sept 2012)	45	50	20	11	126
Jan – Mar 2012 (Oct – Dec 2012)	27	47	16	6	96
Total	169	201	74	36	480

Source: LB Richmond upon Thames Revenues & Benefits

Latest Actual Figures (Oct 2011) of Households impacted by LHA changes

5.42 The table below provides the latest information available on actual cases affected by LHA changes.

Month Transitional Protection ends		Jan-12	Feb-12	Mar-12	TOTAL
Total number of LHA cases		86	85	128	299
Cases where LHA reduces after Transitional Protection	No.	49	55	73	177
	%	57%	65%	57%	59%
No change cases	No.	37	30	55	122
	%	43%	35%	43%	41%

5.43 The table above shows the total number of LHA recipients whose transitional protection (exemption for nine months after last claim review date) ends in the months of January 2012, February 2012 and March 2012. There will be a total of 177 (59% of those receiving TP) households facing an LHA rate reduction over the months of January, February and March.

5.44 In March (2012) there will be 73 households facing an LHA rate reduction when their transitional protection comes to an end, the highest number of cases in one month.

SPEAR raised concerns over the private landlords being able to 'cherry pick' preferred kinds (e.g. working) tenants, often to the detriment of Housing Benefit claimants. They also raised concerns regarding the ability of young adults to secure private rented accommodation

Changes to the Under 35 Rule & impact on Single Homeless Households

5.45 From January 2012 the age threshold for the 'room in shared accommodation' rate of LHA will increase from 25 to 35. This will mean that those aged between 25 and 34 living in one bedroom accommodation will only be eligible for the lower rate rather than the one bedroom rate.

5.46 Those on higher or middle rate Disability Living Allowance will be exempt as will care leavers under 22. The Government has also recently announced further exemptions for individuals that have been in homeless hostel accommodation for three months and receiving resettlement services to live in the community as well as ex offenders over 25 under Multi-Agency Public Protection Arrangements (MAPPA) services.

5.47 As at July 2011 the LHA Rate in Outer South West London was £188.15 for a one bedroom property whilst the shared room rate was £78.50. This will leave a rent shortfall of £109.65 per week for 25-34 year olds which will mean many of these households will have to move or fall into rent arrears.

5.48 Estimates of Housing Benefit data estimate there are 104 single people in this age group currently in one bedroom accommodation in the borough.

Future LHA changes

5.49 The following reforms were announced in the June 2010 budget, requiring primary legislation (an Act of Parliament)¹⁴. They are anticipated to be adopted from April 2013:

- LHA rates will continue to be up-rated in line with inflation, but using the lower Consumer Price Index (CPI) rather than with local rent levels, as they are at present (saving the Government £390m by 2014/15).
- HB entitlements for working age people in the social sector will reflect family size.

5.50 The CSR also announced that, from 2013, household benefit payments will be capped at around £500 a week for couples and lone parent households and at around £350 a week for single adult households, so that no workless family can receive more in welfare than median after-tax earnings for working households. All Disability Living Allowance claimants, War Widows, and working families claiming the working tax credit will be exempt from the cap. This will have a significant impact on households in receipt of HB, particularly those living in high value areas such as Richmond, i.e. insufficient residual income to cover living expenses.

5.51 As a consultation query, Richmond AID have asked about Richmond Council's consideration of availability of shared accommodation in the borough. Local planning policy¹⁵ allows conversion of family-sized dwellings into houses of multiple occupation as well as re-conversion in the other direction. Applications are considered on a case-by-case basis, taking into account housing merits and other considerations, e.g. environmental impacts.

Local Housing Allowance – views from the South West London Sub Region

Four South West London boroughs responded to our consultation and all were concerned about the increase in homelessness from Local Housing Allowance changes (one felt that it was still unclear what the outcomes for homelessness will be). The remainder highlighted LHA reforms as one of the key challenges facing their borough. Two had carried out research on the potential impact and one mentioned bringing in additional resources. Others had developed LHA action plans and were looking at both negotiating with landlords and helping tenants to negotiate lower rents or would assist them in relevant, necessary future moves.

Key Facts

The borough will have a duty to provide advice on securing accommodation to non-priority households facing homelessness. This could be for up to 480 households.

There is likely to be increased demand for Rent Deposit Scheme assistance for single people.

¹⁴ Primary legislation or an Act of Parliament creates a new law or changes an existing law. An Act is a Bill approved by both the House of Commons and the House of Lords and formally agreed to by the reigning monarch.

¹⁵ Richmond Council's Development Management Plan (DMHO1; 5.1.6; Feb 2011)

There could be increased demand for Houses in Multiple Occupation or flatshares amongst those aged 25-34 who will only be eligible for shared room levels of LHA.

There is potential for an increase in sofa surfing and rough sleeping as well as demand for hostel places.

Lack of local private rented accommodation as a move-on option could cause silting up of hostel and intermediate supported housing.

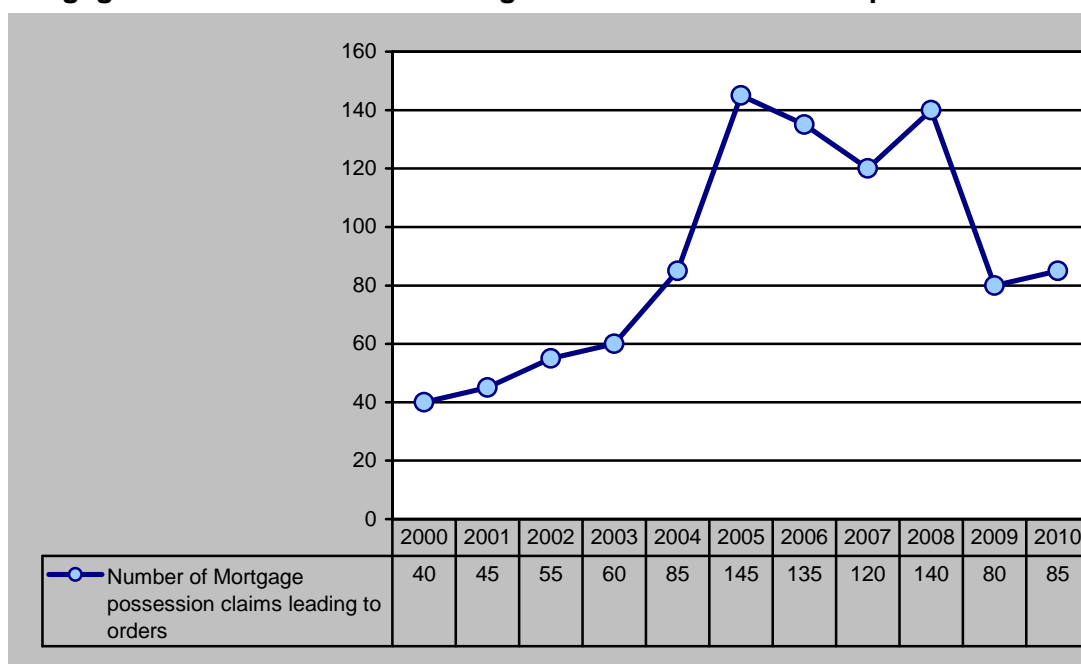
Homelessness amongst owner occupiers

5.52 Owner-occupiers make up the majority of households in Richmond upon Thames with the Census 2001 finding that nearly 69% of households own their own home. The GLA estimate (Focus on London using Annual Population survey, 2009) that 69.7% of households own their home in the borough which is the 6th highest rate of owner occupancy in Greater London.

5.53 There are a number of data sources to measure homelessness affecting owner occupied households including Ministry of Justice statistics on Mortgage Possession Orders and Local Authority P1E returns.

5.54 In 2010 there were 85 mortgage possession claims made in Richmond upon Thames that led to possession orders, the lowest number of any Outer London borough. Kingston upon Thames also had low numbers at 100 orders made. Interestingly at a Greater London level boroughs that are the most expensive to buy in have the lowest number of Orders made, with Kensington and Chelsea, Hammersmith and Fulham, Islington and Camden all having low numbers of orders made (although these boroughs also have smaller owner-occupied markets).

Mortgage Possession Claims leading to Orders in Richmond upon Thames



Source; Ministry of Justice

5.55 In Richmond high property prices (and subsequent equity in a property) may be one factor behind the low numbers of orders as may the general affluence of many owner occupied households in the borough (the Local Housing Assessment 2007 found that the average amount of savings amongst owner occupiers with mortgages was £38,559). Richmond upon Thames also has a significant number of owner occupiers who own their property outright, at 39.46% (Census 2001).

The Citizens Advice Bureau felt that the low rates of mortgage repossession may be due to the general affluence of the borough. This was partly due to households having more equity/resources to downsize and partly because the borough has a high proportion of highly educated people who are used to resolving their own problems.

Homelessness Acceptances due to Mortgage Repossessions

5.56 The number of homelessness acceptances due to Mortgage Repossession in Richmond Borough was 0 in 2010/11 compared to the Greater London average of 6 per borough and the South West London average of 14 per borough. Rates have traditionally been low averaging 0 - 2 per year over the last seven years.

5.57 With many households having high equity levels in property from high house prices in the borough many households facing repossession in Richmond still have enough equity to address their housing situation, such as moving to a smaller property or renting privately. This may be one factor contributing to the low levels of households approaching the Council as homeless due to mortgage repossession.

Timescale	2004 / 05	2005 / 06	2006 / 07	2007 / 08	2008 / 09	2009 / 10	2010 / 11
Number of Accepted Homeless households due to mortgage arrears	1	2	1	0	2	1	0

Source; P1E Returns

Existing Services

5.58 The Council provides advice to Richmond residents on the national Mortgage Rescue Scheme whereby vulnerable households either gain an equity loan from Registered Providers (which lowers mortgage payments) or a Registered Provider buys the property and the existing owners stay in the property and rent the property (with an Assured Shorthold Tenancy).

5.59 Housing Advice services in the Council and other Advice agencies in the borough also provide advice to owner occupiers in mortgage difficulties, such as information on the 'Homeowners Mortgage Support' scheme, which has funding for at least through to the end of 2013.

Future Trends

- 5.60 The Council of Mortgage Lenders (CML) forecast¹⁶ that nationally, repossessions will increase in 2011 from 36,000 in 2010 to 40,000 in 2011. This will increase further to 45,000 in 2012. Estimated increases are due to short term pressures on housing finances although low interest rates should help limit any increase. The number of people in arrears will increase to 180,000 in 2011 and remain near this during 2012.
- 5.61 It is difficult to predict from these national trends the trend in Richmond upon Thames and whether general affluence in the borough will help keep repossessions low. The CAB has however received more inquiries regarding mortgage arrears compared to the same period last year at 35 for April – June 11' compared to 13 for the same period in 2010.

The borough will need to keep a 'watching brief' monitoring repossessions and homeless applications from owner occupiers. A Mortgage Pre-Action Protocol is available in the English courts – free advice is available to owner occupiers who experience difficulty in meeting mortgage payments. This includes pre-hearing legal advice services which may give owners more time to release equity and to avoid homelessness. There is also a need to regularly liaise with CAB to find information on trends in advice work to owner occupiers.

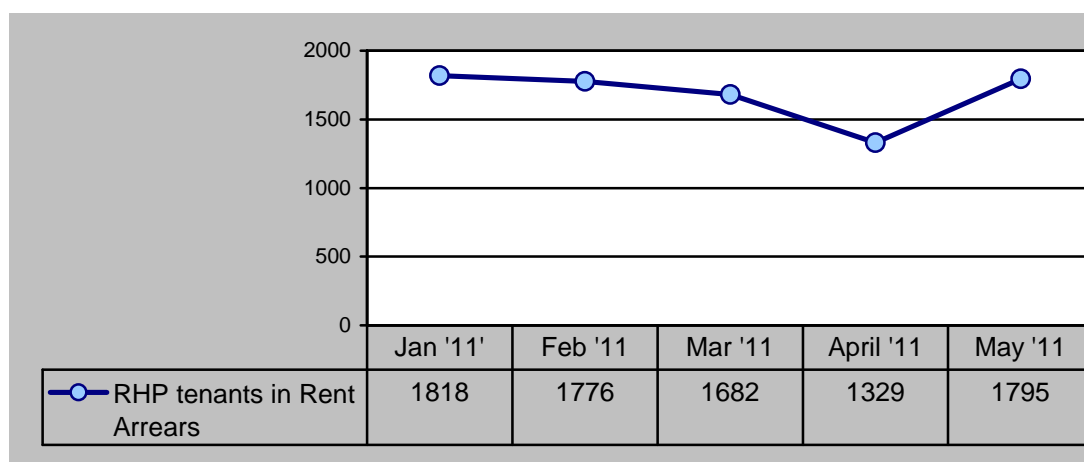
Homelessness & the Housing Association Sector

- 5.62 Homelessness from the housing association sector may be due to a number of reasons including eviction for rent arrears or anti social behaviour. Overcrowding or conflict between parents and 16/17 year olds may also lead to household members being asked to leave the family home.
- 5.63 The largest housing associations Richmond Housing Partnership (RHP) and Richmond upon Thames Churches Housing Trust (RUTCHT) own between them own nearly 81% of the social housing stock in the borough (this comprises 63% from RHP and 18% from Richmond Churches).
- 5.64 The next largest housing associations in the borough are London & Quadrant owning nearly 6% of housing stock in the borough (Regulatory Statistical Return 2009; RSR) and Thames Valley Housing Association with nearly 3% of stock.
- 5.65 Together these four housing associations own just under 90% of housing association stock in the borough. Therefore capturing information on what these associations do to prevent homelessness due to rent arrears or anti social behaviour provides a useful picture of homelessness within the Housing Association sector in Richmond upon Thames (the only exception to this would be homelessness from parental evictions or other family/friends unwilling to accommodate).
- 5.66 Note that where Housing Associations are increasingly minded to encourage under-occupying tenants to downsize to suitably sized accommodation, there may be increased demand for interventions, e.g. the Sponsored Moves scheme.

¹⁶ CML, 2011

Richmond Housing Partnership

Number of tenants in Rent Arrears



Source; RHP

5.67 The number of tenants in arrears has fluctuated during 2011. This mirrors the size of the arrears. Arrears increased significantly in April both for tenancies in and not in receipt of housing benefit although this has stabilised for RHP tenancies not in receipt of Housing Benefit (HB). RHP comment that tenant's finances have also been under mounting pressure in the past six months due to increases in the cost of living.

Rent Arrears Amount for RHP tenants

Timescale	Arrears for RHP tenants that are in receipt of HB	Arrears for RHP tenants that are NOT in receipt of HB
Jan 11	£469, 832	£472,205
Feb 11'	£461, 401	£478,592
Mar 11'	£443, 422	£452,904
April 11'	£456,335	£517,884
May 11'	£493,004	£474, 716
June 11'	£483, 180	£462, 393

Source; RHP

Number of Court Applications

5.68 The number of Court applications made in the first quarter of 2010/11 was 22, an increase from quarter four of 2010/11 (15). In comparison to quarter one 2010/11 there has been an increase from 18 to 22. This has largely been due to tenants' failures to comply with agreements made and where there has been no effort to re-negotiate the agreement or engage. RHP only obtains possession orders where there is a history of non-payment for arrears where residents do not engage.

5.69 During the first quarter of 2011/12 8 evictions took place due to rent arrears compared to 6 for the same period last year. Overall, evictions for rent arrears remain low as financial support and advice is provided to residents throughout the arrears recovery process and eviction is a last resort.

Number of Evictions due to rent arrears

2008/09	2009/10	2010/11	2011/12 up to June '11
21	12	14	5

Source: RHP

Homelessness Prevention – Rent Arrears

5.70 RHP carries out a number of activities to prevent homelessness for tenants with rent arrears, including:

- Financial assessments/budgeting at start of tenancies, to ensure tenants are receiving the correct benefits from commencement of tenancy.
- Referral to RHP tenancy support officers who offer advice and support with budgeting (among other kinds of support)
- Promoting Money Advice service ‘health checks’ and providing financial inclusion awareness days.
- Close working with Housing Benefit including RHP verification officers for HB applications and when negotiating reductions if HB have made overpayments.
- Referrals to CAB at Notice of Seeking Possession stage and eviction stage.

Homelessness Prevention – Anti Social Behaviour

5.71 Tenants can also be evicted due to anti social behaviour. Prevention is an essential element of RHP’s work approach, and includes community development work alongside enforcement measures, e.g.:

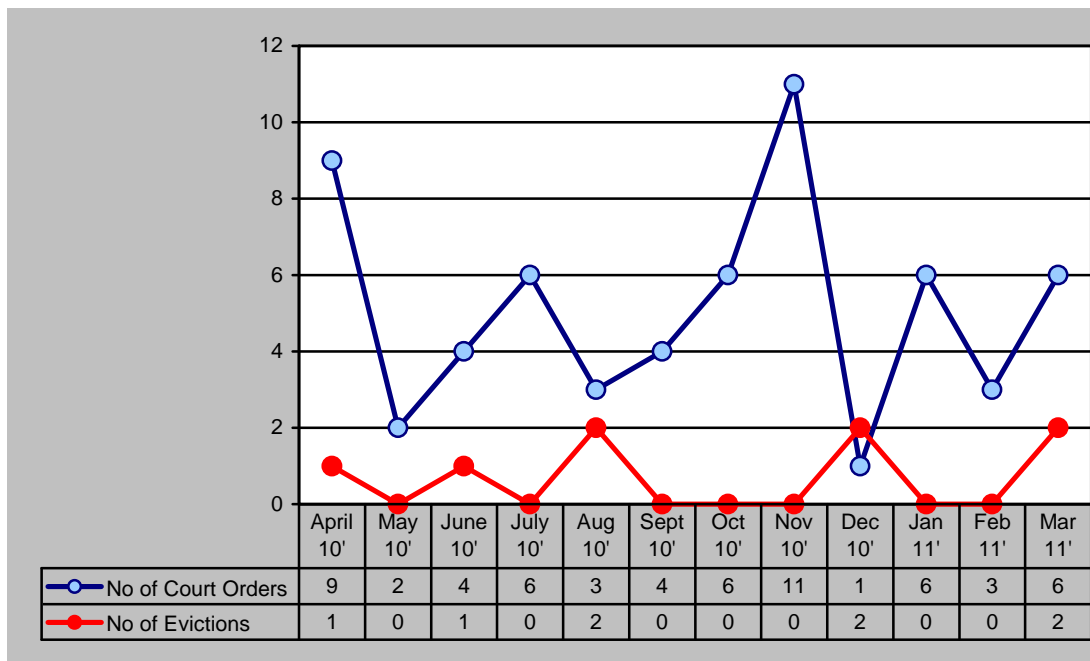
- Mediation services to help neighbours solve disputes
- Diversionary projects for young people such as football coaching and IT clubs
- The use of Acceptable Behaviour Contracts and Parental Control Agreements.
- Joint working with the Community Safety Partnership to prevent and combat anti social behaviour
- Provision of tenancy support services for vulnerable tenants
- Supporting family intervention projects.

Richmond upon Thames Churches Housing Trust (RuTCHT)

Homelessness prevention:

5.72 RuTCHT undertakes work with residents to prevent homelessness. Some of the key areas include preventing rent arrears, intervening early to prevent debt escalating and providing additional support when tenancies start to fail. Wherever possible they focus on voluntary and early intervention with antisocial behaviour (ASB) cases to prevent eviction.

Number of Court Orders and Evictions from Richmond upon Thames Churches Housing Trust Stock



Source; Richmond Churches (includes stock outside of Richmond upon Thames)

5.73 They undertake a considerable amount of additional work to assist residents, for example by offering a free Welfare Benefits Advice service and working with a debt management organisation which tenants can access for free. They also undertake financial inclusion work such as promoting the Credit Union, advising how to avoid loan sharks and providing training and volunteering opportunities to help residents into work.

Homelessness Prevention - Rent and arrears:

5.74

- All new Richmond Churches tenants are offered an initial 'Welfare benefits health check' two weeks after they move in. This helps to establish whether residents are getting all the benefits they are entitled to and also helps to ensure that any queries regarding Housing Benefit claims are resolved early on to prevent lapsed claims or overpayments.
- Every tenant is referred to a Welfare Benefits Advisor when they receive a Notice of Seeking Possession (usually 4-6 weeks in arrears) (NoSP). This still helps to tackle arrears early, i.e. before they escalate too far.
- If a NoSP has been served and RuTCHT has not been able to engage with the tenant regarding welfare benefits or to make an agreement, the case is referred to the Resettlement and Support Coordinator. She manages a much smaller case load and so can work with individuals more closely. One part of her remit is to work with residents who are at risk of losing their home to try to prevent this. To date, no Richmond Churches tenant has been evicted who has been supported by this service.
- Focus on early intervention and getting arrears repayment agreements, even if for low financial amounts, to prevent escalation
- RuTCHT use Possession Claim Online (PCOL; HM Court & Tribunal Service's internet-based service for claimants and defendants) to save money and to reduce costs for tenants if they do have to go to Court

Using Customer Insight for Homelessness Prevention

5.75

- RuTCHT undertook a large exercise (starting approximately 2 years ago) to gather more information on their customers to enable the organisation to target services to respond to individual needs. As well as collecting this data for all existing tenants, all new tenants now complete a form when they sign their tenancy agreement to provide this information.
- This information is used by Richmond Churches to target services. The information has been used successfully in a number of ways. Some examples include promoting aids and adaptations to those over 60 as well as welfare benefit advice and resettlement support. This enables older people to stay in their homes longer.
- Richmond Churches also used this programme to undertake a review of residents who have fallen into arrears and who they should work with to prevent this. They identify profiles of residents most likely to fall into debt and target early intervention and welfare benefit advice at these groups. The characteristics included: more female lead tenants, more aged between 20 and 40, most were White British and they were more likely to have a mental health problem or learning difficulty.
- Richmond Churches identified some key reasons for this. People aged between 20 and 40 are the most economically active and therefore the most likely to have significant changes to their income status depending on whether they are in or out of work. Women may be adversely affected as they may have a partner move in or out which also affects their income. People with mental health problems or learning difficulties may be less able to manage forms and money and require more help to manage this.

Homelessness Prevention for Anti Social Behaviour (ASB) cases

5.76

- Richmond Churches focuses on early intervention and wherever possible, refer residents to mediation services to resolve neighbour disputes at an early stage. This tends to be successful as there is buy-in from both residents if they have made the agreement themselves.
- There is an escalating process for cases that are not resolved by residents, with a focus on voluntary actions such as Acceptable Behaviour Contracts and Neighbourhood agreements. If this is unsuccessful, Richmond Churches serve a tenancy caution which is a warning before enforcement action
- Where possible, injunctions or undertakings are used to resolve cases rather than seeking to evict a resident.
- Vulnerability assessments are carried out on the perpetrator as well as the victim when considering serving a Notice and commencing legal proceedings. This is to identify if there are any support needs for the perpetrator or any disabilities or learning difficulties. If so, the perpetrator will be referred to the relevant agency or nominated to the Resettlement and Support Coordinator if more appropriate to try to help them to improve their behaviour and prevent further action.
- Richmond Churches may still serve a notice whilst this support is being undertaken, but will not progress to court or eviction if the intervention is successful
- As part of this, Richmond Churches takes a victim centred approach and consider the vulnerability of and impact on the victim. There are some serious

cases where it is appropriate and reasonable to proceed to possession and evict tenants. For example, last year, Richmond Churches evicted 2 residents for drug dealing.

Thames Valley Housing Association

- 5.77 Thames Valley Housing Association have a rented stock in the borough of 248 units (RSR 2009) with 5.3% of tenants within Richmond in rent arrears. There were no evictions in the last financial year and none pending to date during 2011/12. Homelessness prevention activities carried out by Thames Valley include:
- A Pre-Action protocol relating to arrears cases – working closely with Housing Benefit and advice/information about debt advice services and the Credit Union.
 - Advising tenants of benefit changes
 - A tenancy support officer working with vulnerable tenants in financial difficulty.
 - Preventative work on Anti Social Behaviour (ASB) such as working with children's services and family intervention projects. There are currently 6 live ASB cases

London and Quadrant

- 5.78 London and Quadrant issued no evictions in Richmond upon Thames in 2010/11. Their rent arrears level for Richmond is 2.59% of rent arrears as at 31.03.2011.

Chapter Six – Homelessness Prevention and Homelessness Services

Homelessness Prevention

- 6.1 Like the majority of Local Authorities, Richmond Council is committed to a Housing Options approach that aims to assist clients to secure their existing accommodation or to examine the range of possible routes to securing a new tenancy. Homelessness prevention is used where appropriate in parallel with the legal responsibilities under Part V11 of the Housing Act 1996.

Council's prevention services

Housing Advice

- 6.2 Housing advice and information is provided by Council staff in Housing Options based at the civic centre. This includes advice on security of tenure with staff actively working to prevent homelessness in the private rented sector (such as writing to landlords where an invalid S21 notice has been served or reinstating households who have been illegally evicted) and to prevent homelessness among owner occupiers (such as providing advice for clients with mortgage arrears). They also provide advice on income maximisation, welfare benefits, signposting to other services and information on homelessness legislation.

Housing Options Team

- 6.3 The Housing Options service provide a duty system with an emphasis on homelessness prevention and assessment through a natural progression to options/homeless interview and resolution. They provide an appointment system and there is 24 hour cover provided through a combination of Office and Adult/Children Emergency duty teams. Each client has a named caseworker. There is good collaborative working with other departments and agencies and representation at a number of panels including Multi-Agency Public Protection Agency (MAPPA), Multi-Agency Risk Assessment Conference (MARAC), Prolific and Priority Offender (PPO) and ASB panels. The team also includes a specialist worker for 16/17 year olds and a domestic violence caseworker.

The Housing Options service has run a programme for external organisations to shadow Duty officers to improve understanding and expectations of the type of service that can be delivered.

Housing Options Approach

- 6.4 The housing options approach for homeless households includes:
- The Rent Deposit scheme – offering mobility within and access to the private rented sector via interest-free loans for rent deposit guarantees and the first month's rent in advance.
 - Shared ownership opportunities where relevant
 - Supported housing opportunities for vulnerable households
 - Sheltered housing for older homeless households
 - Bed and Breakfast / Hostel / Temporary Accommodation for those households where homelessness cannot be prevented (level access rooms are available at Briar House hostel, Uxbridge Road, for those who need level access temporary accommodation)
 - Housing Options approach may also include the Sanctuary scheme for women suffering domestic violence (where appropriate and recommended by professionals).

Housing Options report a short supply of emergency B&B accommodation within the Borough (extremely limited supply; for single people) as well as a short supply of private rented accommodation below LHA levels in the Borough.

Prevention services regarding the impact of the Local Housing Allowance

- 6.5 The Council has employed two staff members to carry out bespoke casework with households affected by Local Housing Allowance changes.

Private Sector Housing Team

- 6.6 The Private Sector Housing Team are responsible for monitoring the condition of private rented sector properties and taking enforcement action where required. They monitor Homes in Multiple Occupation (HMOs) and deliver the Landlord Accreditation Scheme both of which ensure private sector house conditions in the borough meet the minimum statutory standards. They also administer Disabled Facility Grants and aids and adaptation funds, all of which may help maintain vulnerable households in their existing home and prevent homelessness.

Resettlement Team

- 6.7 The Resettlement Team includes a Manager and six generic resettlement officers who support 16/17 year olds and teenage parents whilst they are in

temporary accommodation and continue their support up to 3 months after clients receive permanent accommodation. They also provide tenancy support for vulnerable adult clients such as those with mental health problems. Their work supports homeless households to maintain their accommodation.

Supported Housing Options & Floating Support

6.8 The Supporting People budget, administered by the Council, funds a number of supported housing schemes and floating support services that maintain tenancies and support vulnerable groups including rough sleepers, those suffering domestic violence, ex-offenders, young people and clients with mental health issues. Services delivered to these groups may help maintain tenancies, e.g. by developing living skills for young people. Further information is available in the Homelessness and Vulnerable Groups section.

Richmond Citizens Advice Bureau (RCAB) officers have shadowed client's interviews with the Housing Options Team to improve understanding and noted an efficient and fair service. They also say the Council is aware of pertinent issues and are able to focus on them. In terms of weaknesses CAB are concerned that the Council is too focused on a housing options / preventions approach with regard to the rent deposit scheme and private rented sector.

Richmond Citizens Advice Bureau (RCAB)

6.9 RCAB aims, quite simply, to provide the advice people need for the problems they face. In the past year they have helped 5,432 individual clients deal with 19,295 separate issues and secured more than £1,600,000 in financial gains for their clients.

6.10 Of the issues RCABS advised on in the last year:

- 32% concerned welfare and benefits
- 17% were debt issues
- 11% were housing issues
- 10% were employment issues
- 30% concerned other issues, including immigration, legal issues, family & relationship issues.

6.11 Housing issues range from disputes with landlords to helping clients facing eviction to problems over housing benefit; clients facing homelessness and clients facing a change in housing circumstances that prompts wider problems for example in access to healthcare and education. On average RCAB deal with 3.5 issues per client. One problem can cause or lead to another.

6.12 RCAB point out that where homeless clients choose to gain legal representation (e.g. to appeal against 'not in priority need' decisions), there is a declining availability of housing lawyers offering to take on cases on a Legal Aid basis. The problem of lack of availability is likely to worsen if the Legal Aid, Sentencing and Punishment of Offenders Bill is adopted (it reached the committee stage, following the third reading, on 20 December 2011).

Registered Providers (RPs)

- 6.13 When a client first accesses a social tenancy with one of the larger Registered Providers in Richmond Borough, their vulnerability is assessed, and the RP's Tenancy Support Team will provide practical support (e.g. applying for charity funding to help with moving costs). The Tenancy Support Team also establishes whether the client requires ongoing tenancy management support, and will also arrange crisis intervention, as the need presents. There is also a multi-agency 'vulnerable person's panel' which meets every other month, which coordinates responses to avoid evictions.
- 6.14 The homelessness prevention activities of RPs is discussed in greater detail in the Homelessness and the Housing Market chapter.

Housing Benefits Department

- 6.15 Housing Benefits Department can award Discretionary Housing Payment (DHP) to cover rent shortfall for Housing Benefit claimants in the private rented sector where the rent charged exceeds the LHA rate. This shortfall between the rent charged and the LHA rate must be 'causing hardship', e.g. where the customer is at substantial risk of being unable to buy essential items such as food over a persistent length of time for a DHP to be awarded. DHPs are awarded on a case-by-case basis and there are defined vulnerabilities which are particularly given weight in assessing whether DHP can be awarded. For example, older people whose independence is at risk, young people and those eligible for a disability premium in the award of their housing benefit will be considered more favourably in awarding DHPs.

Financial Inclusion work

- 6.16 Financial Exclusion can be defined as when individuals cannot access key financial products including a bank account, insurance or affordable loans. They may be reliant on alternative forms of credit such as payday loans, doorstep lending or from 'loan sharks' who charge exorbitant interest rates on the sum borrowed. Financial exclusion is also related to financial capability where people do not have the skills to manage money or to make financial choices regarding cost, such as getting the cheapest deals on energy bills
- 6.17 National research by the National Housing Federation links financial exclusion and the housing association sector. Their review of existing literature found that 24% of housing association tenants have no bank account and that tenants were clearly overrepresented as doorstep credit customers, borrowing at APRs of up to 164%. There are also clear links between social disadvantage, lack of basic skills such as numeracy and financial inclusion.
- 6.18 In January 2009, Richmond Housing Partnership (RHP) commissioned Experian to develop baseline evidence as to the extent and nature of financial exclusion in the London Borough of Richmond upon Thames. Key findings include: 8% of residents do not have a savings account, 6% have difficulty obtaining credit whilst overall 6% of residents are financially excluded.

Financial Exclusion and Homelessness

- 6.19 Financial Exclusion is therefore clearly linked to being part of a low income household, many of whom reside in a housing association property. Therefore the work and services offered by housing associations, the CAB and the Credit Union are important in addressing financial exclusion. Financially excluded households are less likely to weather a financial crisis than those

with savings, where a financial crisis might be loss of income from unemployment, awaiting a benefits payment or the need to urgently purchase white goods such as a fridge. Therefore financially excluded households may be more at risk of rent arrears and homelessness.

RCAB

6.20 The CAB has been instrumental in driving financial inclusion work forward in the borough. In order to pre-empt some of the other issues they see such as homelessness the financial capability team specializes in peripatetic work – working with partner organisations to help local residents get to grips with their finances at key stages of their lives. In 2010-11 the financial capability team trained 337 clients and front line workers from around 10 organisations.

Richmond Housing Partnership

- 6.21 RHP has carried out a number of work streams to increase the financial inclusion of their tenants. This has included:
- ‘Speed dating’ event for workless households to find volunteering opportunities, providing them with valuable work experience for their CVs
 - Financial inclusion road shows
 - Work and volunteering opportunities
 - Promotion of Thamesbank Credit Union
- 6.22 Upcoming work will include working with the Traveller community on CVs and job applications and targeting young people on estates with high rates of youth unemployment regarding training opportunities and benefits.

Richmond Churches

6.23 Richmond Churches will be holding a financial inclusion week across the Paragon Housing Group during October 2011. They recently put the following paragraphs together to highlight what they are doing:

“Financially included households are more likely to pay their rent, less likely to fall into arrears and become more able to pay off rent arrears and other debts. Providing residents with access to the right advice and information about managing money, money saving and proper banking and saving services demonstrates the Group commitment to working with residents to develop and support initiatives that improve quality of life beyond our core landlord responsibilities”.

- 6.24 The Financial Inclusion Week ‘Making the Most of your Money’ included a range of activities designed to encourage residents and staff to learn about managing money, setting budgets, saving money by shopping for the best deals and dealing with debt.
- 6.25 Richmond Churches are also working with the Money Advice service to promote basic bank accounts and accessing information for residents about what to do if they are made redundant. They are also working with Scottish and Southern Electricity to manage utilities in void properties and provide energy saving information to residents when they move in. They also have access to a ‘community fund’ that means tenants may be able to get help with high bills or in some cases, free ‘A’ rated energy appliances.

Thames Valley Housing Association (TVHA)

- 6.26 Financial Inclusion work includes setting up a Service Level Agreement with Richmond CAB and working alongside Thamesbank Credit Union. TVHA also work with larger housing associations in the borough for future promotional work around financial inclusion.

Thamesbank Credit Union

- 6.27 In 2010 Thamesbank Credit Union, working with key housing associations and the Council, expanded to include Richmond upon Thames within its catchment area. The Credit Union provides access to affordable loans and offers savings schemes for its Members. It is working to promote its schemes to Housing Association tenants in the borough.

- Richmond Council is committed to a Housing Options approach, which prioritises homelessness prevention, where appropriate
- The Council has employed two staff members to carry out bespoke casework with households affected by Local Housing Allowance changes
- 6% of households in Richmond Borough are estimated to be financially excluded, and national research demonstrates a close link between financial exclusion and holding a housing association tenancy
- Richmond CAB and the four largest housing associations in the Borough have developed financial inclusion work programmes for Richmond residents
- The Thamesbank Credit Union extended its services into Richmond Borough in 2010. The Credit Union works closely with local housing associations.

Chapter Seven – Homelessness and Vulnerable Groups

Overview

- 7.1 This section of the report reviews homelessness that affects vulnerable groups and pays particular attention to those groups which are priorities in Richmond Borough.
- 7.2 Richmond Council's Housing Options team run a *generic* service as *any* member of the public may face homelessness at some point in their life. Where a homeless applicant is identified as falling into a vulnerable group, the assigned officer will then work to mitigate against disadvantageous conditions, e.g. a victim of domestic violence will not be placed in temporary accommodation in the vicinity of the perpetrator.

Armed Forces

- 7.3 National research carried out by Crisis¹⁷ found people who have been in the Armed Forces are more at risk of homelessness than other groups, with as many as 3 in 10 rough sleepers having been in the Armed Forces.
- 7.4 In 2008/09 the borough accepted only 1 homeless applicant as a result of vulnerability following leaving the Armed Forces with no acceptances since this date.
- 7.5 The Government has recently published an Armed Forces Covenant and in May 2011 held a Service Personnel Summit. The Covenant includes proposals that service personnel injured in service should get preferential access to appropriate housing schemes and that service personnel generally should not be disadvantaged for social housing due to the requirements for mobility within the service. Actions from the summit will consider the Government's allocation guidance and how it might encourage fairer treatment for ex-military personnel applying to live in social housing.

Domestic Abuse and Homelessness

- 7.6 Violent relationship breakdown involving a partner is the fourth highest reason for homelessness acceptances in Richmond Borough with 7% of acceptances during 2010/11 which is similar to the Greater London average of 8%.
- 7.7 In 2009/10 eight households were accepted due to violent relationship breakdown involving a partner and 1 further household was accepted due to vulnerability due to domestic violence. In 2010, twelve households were accepted due to violent relationship breakdown involving a partner.

Refuge

- 7.8 The national charity Refuge runs the domestic violence refuge accommodation in the Borough which includes a general refuge, a refuge for BME households (which will be converted to another general refuge, as decided by Supporting People commissioners in January 2012) and individual units available with floating support. The individual units with floating support are often useful for those women suffering domestic violence who may have

¹⁷ Lest we forget, 2000, Crisis

mental health or anti social behaviour issues which make sharing hostel accommodation more difficult. Women stay at a refuge on average for six months but this period may be longer for certain individuals. They have to work on gaining independence and decision making skills as perpetrators often completely control an abused woman's behaviour.

- 7.9 Refuge offer a holistic service providing 24 hour advice helplines, refuge provision, training, support and advocacy services. Their service is ISO9001 accredited. They have a specialist electronic case management system that maps measurable outcomes such as risk of homicide or changes in victim empowerment. Due to the nature of domestic violence they take a multi agency approach working on risk assessments, advocacy, Multi-Agency Risk Assessment Conference (MARAC) case meetings, housing, counselling and benefits.
- 7.10 Many women may be financially abused, e.g. with loans taken out in their name or rent/benefits given to the partner, which can affect these women's chances of re-housing.

Refuge raised concerns over the impact of welfare changes and the welfare cap on those families requiring refuge and support work.

There is concern that the drivers of 'localism' and updates to allocations policies around local connection will not reflect subregional or regional issues such as domestic violence (where the women have no choice but to move). Therefore any changes to allocations policies should reflect the needs of women fleeing domestic violence.

Often victims of domestic abuse are stigmatised by society with the generalised perception 'it doesn't happen to people like us', which can lead to discrimination.

There is a need for more affordable housing but Refuge review all move-on options including accessing the private rented sector.

Refuge raised concerns that in the current economic climate Local Authorities' comparison/benchmarking of services was often with smaller organisations that run domestic violence refuges and which were not 'like for like'. They highlight the quality of service provision, knowledge and training that they provide which is ISO9001 accredited.

Violent relationship breakdown involving a partner is the fourth highest reason for homelessness acceptances in Richmond with 7% of acceptances during 2010/11 which is similar to the Greater London average of 8%.

- 7.11 While the service provision outlined above serves women victims of domestic violence, we recognise that men, too, can be victims of domestic violence.

Homelessness, Ex Offenders¹⁸ and the impact of Crime on Homelessness

¹⁸ More detailed information on rough sleeping and ex-offenders and housing services for ex offenders is available in the Rough Sleeping chapter.

- 7.12 Research undertaken by Homeless Link highlights that 30% of people leaving prison will have nowhere to live on release¹⁹. There are also clear links between the provision of stable accommodation and reducing re-offending. The borough has very few homelessness acceptances from those who are vulnerable specifically due to having left prison/remand (such as due to being institutionalised), with one acceptance in 2008/09, one in 2009/10 and no cases in 2010/11.
- 7.13 Ex-offenders who are not in priority need may access the CRI rent deposit scheme or may access the SPEAR hostel if homeless.
- 7.14 Stonham is the provider of supported housing for ex offenders in Richmond and receives a Housing Register quota of 3 nominations per year.
- 7.15 A consultation response from SPEAR states the view that housing and other statutory systems best serve people with low support needs. Accordingly, people with medium to high support needs (including issues such as low motivation, self-esteem, mistrust and poor communication skills) are more likely to become involved in social problems such as homelessness, antisocial behaviour and even crime if statutory housing policies do not recognise the needs of these people.

Anti social behaviour

- 7.16 With regard to anti social behaviour not only perpetrators but victims of anti social behaviour are vulnerable to homelessness. Perpetrators may be evicted due to the behaviour and may well be deemed intentionally homeless if their actions brought about their homelessness²⁰. It should be noted that some perpetrators may themselves have vulnerabilities such as learning difficulties or challenging backgrounds. Those suffering anti social behaviour or harassment may also face homelessness if they fear violence or ongoing harassment.

Consultation with the Community Safety Team highlighted the importance of ensuring Prolific and Priority Offenders (PPOs) are in stable accommodation to prevent re-offending. They also felt it was unclear how LHA and other welfare changes would affect service users. Finally it was felt there was a shortage of affordable housing within the borough.

- 7.17 Routine drug testing on arrest has been implemented within the borough. Taking a holistic view, early detection may help to prevent future crime to fund drug use, which may have positive impacts on risks of homelessness for offenders and ex offenders.
- 7.18 Discussions with Probation Officers at Kingston Crown Court found that the main causes of homelessness for ex-offenders was the fact the majority of their clients are male and less likely to be in priority need category. Ex-offenders were also likely to be Intentionally Homeless such as through committing domestic violence. The main causes of homelessness for their

¹⁹ Homeless Link website available [here](#)

²⁰ The work of Registered Providers in preventing homelessness from ASB is discussed in the Homelessness and the Housing Market chapter

clients was a mixture of factors including relationship breakdown, domestic violence, addiction, mental health, lack of life skills and leaving prison.

Probation officers at Kingston Crown Court highlighted the economic benefits to society of re-housing ex offenders. The stability housing provides allows access to jobs: both housing and employment reduce re-offending, which in turn reduces the UK taxpayers costs of prison.

Officers raised the importance of housing in their clients' lives, having experience of clients who were homeless, living in insecure accommodation, cars or sofa surfing – there is a need for more hostel accommodation in Richmond and they spoke positively about the work of SPEAR. Many of their younger clients lacked confidence and living skills and there was also a need for more supported housing for this group.

Lack of stable accommodation could also prevent probation officers from agreeing probation orders, as there was no way to enforce orders on those with no fixed abode. Officers wanted to see ex-offenders who were at a position in their life where they wanted to turn their life around be supported with housing – which could materially affect their motivation and chances. Officers estimate 50% of those breaching their Probation Orders at Kingston Court were homeless.

Consultation with probation officers managing ex-offenders on probation in Richmond found:

The majority of clients were young and single with no dependents and not automatically in priority need.

There was a definite need for more hostel accommodation with many probation managers having clients with no fixed abode (NFA) who were sofa surfing, living in cars or were sleeping rough.

There is a need for more hostel accommodation and move on options after the hostel.

Concerns were raised over the move on options from Stonham schemes and issues around silting up of supported housing units.

Officers expressed concern over the difficulties in verifying clients who were rough sleepers as they moved areas or their circumstances changed when they were able to stay temporarily with friends. This made it more difficult for services to carry out verification.

Clients tend to present with housing issues at crisis point – more training about the services available would help probation officers.

Where offenders are NFA it is easy for them to breach their probation terms unintentionally due to breakdown of communication and it is more difficult to take enforcement action.

Ex offenders often face discrimination in accessing housing and are often penalised for past behaviour without being given credit for improving their life.

Concerns were raised over Registered Providers turning down nominations with poor liaison with Probation services as to the reasons why. Probation officers would appreciate panel meetings at which the basis of refusal can be examined. Closer partnership working may reassure Registered Providers over risk management plans.

Probation Officers strongly support Rent Deposit Scheme assistance for ex-offenders because the scheme offers immediacy (where properties are available) and flexibility (any registered residential postal address in the UK) and because ex-offenders often lack sufficient savings to put down a deposit on a tenancy without assistance.

People using Learning Disability Services

- 7.19 National research by Mencap²¹ (2011) highlights that more people with learning disabilities may be forced to live with ageing parents and that nationally, local authorities are struggling to meet demand for housing support services. The interim report also states that, based on current accommodation trends and population growth, there will be a need for 19,680 new registered care places and an additional 14,222 supported accommodation placements in England and Wales over the next fifteen years.
- 7.20 People with learning disabilities should be able to access the same housing options as their non-disabled peers. This is outlined in the national policy document 'Valuing People Now' and in Richmond Council's own commissioning strategy.
- 7.21 Locally, people with learning disabilities that meet the 'critical' or 'substantial' Fair Access to Care Services (FACS) criteria are generally re-housed into supported housing. Therefore they do not pass through the statutory homeless route. There are a number of housing choices available to people with learning disabilities including registered residential care (either in the borough or outside), supported living options (with commissioned support) or independent living (with commissioned support). The borough maintains an accommodation plan which lists all clients who will need to move in the coming years with service users prioritised in terms of the urgency of their move.
- 7.22 The borough's Learning Disability Commissioning Strategy 2010 - 2013 includes plans to move people with learning disabilities away from residential settings to supported community settings and there is a national government indicator (Adult Social Care Outcomes Framework indicator 1G) that monitors the proportion of adults with learning disabilities who live in their own home or with their family. Adult and Community Services (ACS) Development has worked to improve performance on this indicator in recent years. There is also a gap in supply of supported move on options for people with learning disabilities.
- 7.23 For people with learning disabilities who are in transition from Children's to Adult Services the transition needs to be carefully managed. A transition development officer works with a virtual team including social workers from

²¹ <http://www.mencap.org.uk/news/article/pressures-housing>

both services. Clients expect to access the same opportunities as their non-disabled peers such as private rental options. Again there is a gap in provision here although the borough staff have been working with Golden Lane Housing to source private rental properties.

- 7.24 There are clients who pass through statutory homeless services who have mild learning difficulties but who are not eligible for social care funding because they do not meet the FACS criteria, a significant proportion of which have autism.

The majority of clients with learning disabilities do not become statutory homeless due to Social Services responsibilities. There is, however, a need to deliver more supported housing and private rented options. Officers state that those with mild learning disabilities that do not meet the FACS criteria may, however, pass through the Homelessness service. Clients who do access the Homelessness service are assessed for vulnerability due to their learning disability.

Mental Health

- 7.25 Those with a mental health problem may be at higher risk of homelessness as their behaviour may cause them to be evicted from the property they are staying in. This may be due to inability to cope and to maintain a tenancy or they may exhibit antisocial behaviour or have anger management issues. Fluctuating conditions may create changes in behaviour and mood and there may be a lack of structure to support them. Drug and alcohol misuse may also create further issues. External factors such as the behaviour of others can also affect those with mental health problems, potentially triggering illness.
- 7.26 The Mental Health Rehabilitation and Accommodation Strategy (2009) reviewed the housing and support needs of adults in the borough in need of accommodation. The guiding principles of the strategy are to 'Improve the quality of life for people with mental health needs. To recognise that people with mental health needs should be able to live as independently as possible, with a choice of accommodation for them to live in'.
- 7.27 It reviews existing accommodation options, homelessness issues and gaps in provision. Some of the key points from the review include a shortage in move-on accommodation, an unmet need for accommodation for those with complex or high needs and greater clarity of the pathways into accommodation.
- 7.28 A consultation response from Richmond RAID gives that, "replacement of Disability Living Allowance (DLA) with the Personal Independence Payment (PIP) from 2013 is going to result in a significant reduction in those getting a compensatory disability benefit although they will still retain their disability-including some wheelchair users amongst others."
- 7.29 It should be remembered that any classification of a housing applicant as 'disabled' (whether learning disabled, mentally ill or physically disabled) is recorded in line with self-disclosure.

Discussion with **mental health practitioners** highlights that there are fewer issues around homelessness for mental health clients already in Housing Association property who generally maintain their tenancies but a considerable number of issues for those who are sofa surfing and rough sleeping. Further discussion on mental health and rough sleeping is discussed in the Rough Sleeping section. They also felt there is generally a lack of affordable housing in the Borough and confirmed there is a key issue around 'move-on' accommodation for those in residential units. Practitioners thought that a Housing Register quota given directly to mental health service users may alleviate homelessness acceptances from this group.

Lastly practitioners felt that the Rent Deposit Scheme currently does not work for many of those with mental health issues due to problems being interviewed by estate agents and their ability to find a private rented property without additional support. They felt a joint housing / mental health worker situated within the Housing Department would greatly assist clients with mental health problems facing homelessness.

7.30 Health Practitioners also highlighted the following issues:

- There is a need for Registered Providers (RPs) to understand the Recovery Model and how, after treatment, many with mental health problems could effectively maintain tenancies, even if their previous behaviour (attributable to their condition) may have caused concern regarding maintaining a tenancy. There was also a need for closer working arrangements amongst RPs, housing and mental health colleagues.
- There are issues around the housing options of rough sleepers/sofa surfers who have previously held housing association tenancies but have been evicted. They may be reliant on friends who also have chaotic lives making it difficult for them to disengage from negative behaviour such as drugs and alcohol.
- This was mirrored by other organisations who felt that it was particularly difficult for homeless clients to escape from the cycle of mental health decline, antisocial behaviour and subsequent eviction
- Some practitioners acknowledged clients with mental health issues and extremely chaotic lifestyles may not be suitable for a general needs housing association tenancy with floating support. There needs to be an acknowledgement that for some clients this would not be suitable housing option.
- There is a need for RPs and Richmond Council's Housing Allocations team to take into consideration other residents with mental health or chaotic behaviour within the same block when allocating property as their behaviour can sometimes impact on the new tenant.

Practitioners reviewed what worked well including;

- the remodelling of provision from accommodation-based to floating support has worked well for the major provider of mental health accommodation in the borough.

- Floating support is provided prior to moving into general needs tenancies for clients in Kingston Lane to improve tenancy sustainment once established.
- Good working relationship with Richmond upon Thames Churches Housing Trust who were open to the development of supported housing for those with mental health needs.
- The Vulnerable Tenants Panel which worked to prevent eviction of tenants with mental health problems.

MIND

- 7.31 MIND Richmond run a number of services for those with mental health problems from their Wellbeing Centre in Richmond and across the borough. This includes one- to-one work using the Recovery Star model. The Wellbeing Centre sees on average 25 clients a day and has three support workers. The majority of clients are existing housing association tenants although a minority either own or rent privately. Some come from the SPEAR hostel. Their clients are disproportionately from poorer backgrounds as the more affluent clients can access private care.
- 7.32 MIND's work contributes to the prevention of homelessness and tenancy sustainment. They also work with carers, again preventing potential homelessness from crisis points being reached where a client with mental health issues is asked to leave when families or friends are unable to cope.

Future Trends – Risks regarding Homelessness and Mental Health

- 7.33 There has been an increasing pressure on the Council's mental health service budgets, arising from an increased number of people requiring residential care or supported living accommodation. This is partly due to the decommissioning of some in-patient NHS services in-year, resulting in an additional 24 adults with mental health needs requiring residential care services or supported living accommodation since April. A co-coordinated approach across the health and social care system is being taken to manage this pressure and £200,000 of NHS funding from the Council's Section 256 Agreement is being used to manage the over spend and some further action is planned in-year to reduce the current forecast over spend of £186,000
- 7.34 Changes to the Welfare Benefits system including Incapacity Benefit and Disability Living Allowance were concerns raised by practitioners. Issues around how clients approached medicals and ability to appeal as well as benefit shortfalls were raised and may contribute to homelessness amongst those with mental health problems. Clients may also find it difficult to cope with attending official interviews and sometimes do not turn up for this reason.

Young People

- 7.35 The number of 16/17 year olds accepted as homeless has remained relatively constant between 2004/05 and 2010/11 but the percentage of total acceptances that 16/17 year olds make up has increased from 14% of

acceptances in 2004/05 to 24% in 2010/11. This may be because other groups such as families can access rent deposit options more successfully. The borough does however have significantly higher acceptances from 16/17 year olds compared to the Greater London average (24% compared to 4%).

16/17 years old presenting as homeless

7.36 Under the *Housing Act 1996* as amended by the *Homelessness Act 2002* all homeless young people aged 16 to 17 have a priority need for accommodation. In 2010/11 (by date of application) the borough accepted a duty to house 35 homeless young people aged 16 to 17 years. Between 2007/08 and 2010/11 334 young people, 16 to 17 years old, approached as homeless and we accepted a duty to house 164 (49%) of these applicants.

7.37 The table on the next page shows the reasons for homelessness for the 164 young people 16 to 17 years old that approached and we accepted a duty to house between 2007/08 and 2010/11. The vast majority (70%) of homeless presentations originate from parents being either no longer willing or able to accommodate their child.

Reason for Homelessness	%
Parental Eviction	70%
Asylum Seeker	14%
Friend/Relative Eviction	5%
Other	3%
Violence	3%
Leaving Care	2%
ART/Social Services	1%
Rehab	1%
Youth Offending Institute	1%

LBRUT, April 2011

Research of Case Files on 16/17 year olds

7.38 In order to understand homelessness affecting 16/17 year olds in more detail the case files of all clients in this group accepted in the year up to 31st August 2011 were examined, looking for commonalities amongst the cases to improve the direction of future service provision.

Key Findings included

7.39

- 70% of clients were excluded by parents or other family members. The source of friction at home was variable though the Young Person's Housing Officer observes that a significant proportion of clients come from overcrowded households.
- 27% of clients faced unacceptable conditions at home or their locality e.g. violence, abuse, incapacity of parents or abandonment.
- 24% of clients had previously been homeless in some form e.g. where the whole family had fled into a domestic violence refuge. (This does not

necessarily mean that they had previously received statutory homeless assistance).

- 79% had faced significant problems necessitating prior referral to statutory support services e.g. social services, Youth Offending Team, Child and Adolescent Mental Health Service and the Adolescent Resource Team (this service's functions have now been transferred to the Targeted Youth Support team).
- From the case notes in at least 32 of the 33 cases where the client was accepted as homeless it was noted that at the point of accessing homelessness advice and assistance these young people's homelessness problems were probably intractable without re-housing. In some cases this reflected the extent to which family relationships had broken down and in others the significant welfare and safety concerns the clients faced. There is a real need to target homelessness prevention work upstream of when applicants access the statutory homeless service.
- At least 58% of clients originated from households in the housing association sector (the tenure of other clients was not recorded).
- 79% of clients' last settled address was in Richmond with an additional 6% having an out of borough address due to placements by Social Services and other reasons. At a ward level clients were generally spread out with the largest number (18%) coming from Heathfield. ward.

Young people leaving care

- 7.40 As a statutory housing authority we also have a duty to secure accommodation for care leavers aged 18 to 20 (until their 21st birthday) if they become homeless through no fault of their own.
- 7.41 On top of our obligations under homelessness legislation the *Children Act 1989*, amended by the *Children (Leaving Care) Act 2000*, places a duty on Children's Services authorities to provide accommodation for a child "in need" aged 16 or over; and to provide accommodation for care leavers aged 16 or 17 (known as a "relevant child"). Former relevant children, young people aged 18 to 21 who have left care, are also owed a duty of assistance including assistance with accommodation.
- 7.42 Following the Hillingdon judgement and *Local Authority Circular (2003) 13*, the number of young people receiving a leaving care service from the borough has increased. The Hillingdon judgement ruled that asylum seekers aged 16 or 17 initially provided with accommodation and support (for at least 13 weeks) are eligible for a leaving care service.
- 7.43 As at February 2011 the borough was supporting 127 care leavers. Of this group it is estimated that 77 are / were asylum seekers (61%).
- 7.44 There are two groups of leaving care clients that officers felt were more vulnerable to future homelessness. These included clients who engage in criminal or gang activity – this is due to their behaviour or activity which does not lend themselves to maintaining tenancies as well as potential prison sentences. Clients with learning and functional disabilities with moderate needs under the FACS criteria may also be at risk of homelessness when

support ends from the Leaving Care team as these clients will no longer qualify for support from the People with Learning Difficulties team.

Teenage parents

7.45 From 2007/08 to 2010/11 (to date) we accepted a duty to house 21 teenage parents. Over 75% of the young mothers housed are White British. A number of the teenage mothers housed will be leaving care clients. Of the 127 young people receiving a leaving care service in February 2011 27 are parents and / or pregnant.

Young offenders

7.46 At any one time the Youth Offending Team (YOT) is working with approximately 60 clients. The YOT caseload as at 31/01/2011 was 53, not including those on the Police Final Warning programme. However, YOT officers estimate that of this group never more than 5% of the caseload (approximately 3 cases per year) face a serious housing issue and present as homeless.

7.47 100% of young offenders were housed successfully on release from custody in 3 of the past 4 years (2007/08, 2009/10 and 2010/11 to February 2011). In 2008/09 only 83.4% were successfully housed, but in absolute terms this equated to just one young person, of the 6 released from custody, housed unsuitably.

Existing services

7.48 When a young person aged 16/17 presents as homeless they are referred to the Targeted Youth Support team (TYS), Children's Services, who will alert Housing Options (if not the referring agency). Where safe and appropriate to do so the YYS team will work towards preventing homelessness, for example by working with the applicant and their immediate/extended family to enable that young person to return home. If mediation is successful and the young person returns home a CAF (Common Assessment Framework) is completed. This identifies any additional support requirements, which are then met by the YYS team. Examples of support provided include counselling or assistance with accessing education and / or training. The young person can then look to move out in a planned fashion at a later date when they are less likely to require formal support to do so. As of May 2011 the YYS team is supporting approximately 16 young people aged 16/17 at home.

7.49 If mediation is unsuccessful an Initial Assessment will be carried out by a qualified social worker in conjunction with the Young Persons' Housing Options Officer. During this joint assessment the young person is offered temporary accommodation. A joint housing and Specialist Children's Services protocol has been developed with the following principles embedded in the protocol

- Homelessness should be prevented where possible;
- 16/17 year olds are best accommodated in the family home;
- Family mediation, if appropriate, should be used as quickly as possible with both parties present;
- A home visit should be undertaken in every case of a potentially homeless 16/17 year old; and
- That young people should be placed in suitable housing that addresses their needs.

- 7.50 When a young person is accepted as statutorily homeless they are housed in:
- One of the Borough's 2 hostels; or,
 - Bed & Breakfast accommodation.
- 7.51 The majority of B&B accommodation is out of borough and non-self-contained i.e. with shared facilities. It is only used in emergencies when no other suitable accommodation is available. The Borough's hostels provide 56 bed spaces; they are staffed but not directly supported.
- 7.52 In addition teenage parents have access to 4 studio flats, provided by Richmond upon Thames Churches Housing Trust, with floating support provided by Resettlement Team officers. Young homeless men (up to 18) have access to a 3 bed hostel where support is provided on site by SPEAR.
- 7.53 The Resettlement Team is able to refer 5 clients, with low to medium support needs, to a floating support scheme provided by Centrepont. The Leaving Care Team also refers up to 5 clients to this scheme. Thus, at any one time Centrepont will be supporting up to 10 young people in Richmond.
- 7.54 There is a range of specialist provision for young people leaving care, combining accommodation based schemes and floating support. The Leaving Care and Children Looked After teams refer clients to a supported hostel run by St Christopher's Fellowship (6 rooms plus an emergency bed and a vacation bed). St Christopher's Fellowship also provides floating support to young people leaving care in up to 4 independent studio / 1 bed flats (provided by Richmond Housing Partnership).
- 7.55 The Leaving Care Team also have placements with foster carers for those aged 18+ (a version of Supported Lodgings) and 4 Leaving Care Flats in which clients are supported by Leaving Care Team workers. Leaving Care will also source private rented sector accommodation for their clients as another choice in the range of accommodation for care leavers.
- 7.56 In terms of move-on accommodation, the Leaving Care Team is provided with an annual quota of permanent social tenancies: numbers may vary from year to year according to assessed need and availability (6 places for 2011/12). The Centrepont scheme receives a further 4 quota referrals (2 from Leaving Care and 2 from Housing Options). Other young people (young parents and young people who arrived in the UK as unaccompanied minors) will be re-housed into permanent accommodation as and when a suitable vacancy arises, coinciding with them having highest priority on the housing register.

Consultation with the Leaving Care team found that once permanently re-housed, care leavers sustain their tenancies successfully – with only one case known of a care leaver losing their permanent tenancy in the last five years.

Leaving Care found that there needs to be more suitable temporary accommodation for 16/17 year olds. They were also concerned with the development of Affordable Rent properties which were unlikely to be affordable to Leaving Care clients, with first jobs usually offering low incomes, and decreases in the supply of social rented homes.

Housing Support

- 7.57 All young people found eligible for assistance under housing and homelessness legislation are allocated a Resettlement Officer. Resettlement Officers support clients through their time in temporary accommodation, assist with moves into permanent accommodation and ensure clients are settled and have the ability to maintain a tenancy.
- 7.58 Resettlement Officers assist clients with benefit applications, provide budgeting advice, act as an advocate, refer to other agencies (booking and attending appointments), apply for grants and assist with purchasing essential household items, set up utilities accounts and help clients develop the independent living skills they require to successfully maintain a tenancy.
- 7.59 Young homeless applicants will often spend up to a year in temporary / move-on accommodation before being permanently re-housed. Resettlement Officers will work with clients for a further 3 months after moving into permanent accommodation. However, for those young people without any adult support it is often inappropriate to close the case at this stage and Resettlement Officers will continue to work with the young person until they are able to sustain their tenancy.
- 7.60 In addition to the support provided by the Resettlement Team any 16/17 year olds found eligible for assistance are allocated a qualified social worker who acts as their lead professional, coordinating the support that that young person requires to live independently. The care plans drawn up by the lead social worker will take a young person up to 18 and/or when they are living independently without support.

Key Findings

- 7.61 16/17 year olds make up a high proportion of homelessness acceptances with proportional increases from 14% of acceptances in 2004/05 to 24% in 2010/11. This may be partly due to the rent deposit scheme not being suitable for this client group.

Older People

- 7.62 The UK Coalition on Older Homelessness highlights that older people (over 50) are often trapped in unsuitable temporary accommodation, are less likely to be known to statutory services or to engage with them and, if rough sleeping, often hide from view. Older rough sleepers may also have alcohol dependencies, mental health problems, physical health issues or exhibit challenging behaviour. Older people who have slept rough may face an accelerated aging process, facing issues in their 50's that usually occur in older people a lot later.
- 7.63 Research carried out by Sheffield Institute for the Study of Ageing²² found that older people may face homelessness due to a number of factors including financial problems (many after finishing work could not afford the rent and were unaware of benefit entitlements), the loss of accommodation due to end of tenancy or eviction, the death of a spouse or relative (some older people found it difficult to remain in the marital home), the end of a

²² Crane (M) et al, University of Sheffield available at http://www.shef.ac.uk/polopoly_fs/1.90714!/file/Findings-from-England.pdf

relationship and problems with landlords, co-tenants or neighbours (such as harassment from neighbours). The Study also found that 71% of older homeless people had physical health problems, 60% had mental health problems and 37% had issues with alcohol.

- 7.64 Older people (60+) made up 3% of homeless acceptances in 2010/11 (4 acceptances), 4% of acceptances in 2009/10 (5) and 7% of acceptances in 2008/09 (9)²³. Older people may be in priority need due to vulnerability on age grounds. The Borough works to ensure older people who face homelessness are re-housed via the Richmond Housing Register ensuring older people do not have to go into bed and breakfast or temporary accommodation.

Chapter Eight – Homelessness & Rough Sleepers

Introduction

- 8.1 CLG have recently defined rough sleepers as 'People sleeping, about to bed down (sitting on/in or standing next to their bedding) or actually bedded down in the open air (such as on the streets, in tents, doorways, parks, bus shelters or encampments). People in buildings or other places not designed for habitation (such as barns, sheds, car parks, cars, derelict boats, stations, or "bashes")' (CLG 2010).

The borough funds and works in partnership with SPEAR, which is a local housing charity providing a comprehensive range of services for rough sleepers and single homeless people in the Borough, They manage a 12 bedroom hostel which has recently been re-provisioned with Places for Change funding from the CLG. The new hostel includes a four bedroom unit for homeless clients with complex needs.

- 8.2 SPEAR receives funding from the Council to play a key role in monitoring and working with rough sleepers through its outreach and hostel services. The target is to maintain the number of rough sleepers at five or under.
- 8.3 SPEAR collects data on local rough sleepers for CHAIN, London's most comprehensive and widely used database on rough sleeping and the street population. CHAIN is a Government funded database managed by the homelessness charity Broadway, and over 80 projects across London contribute information to it. Outreach teams and hostels across London use the system to record information about contacts made with people who sleep rough and the wider street population (for example people who drink or beg on the street). CHAIN data shows that the number of rough sleepers in

²³ % rounded up or down to nearest %

Richmond in 2008/09 was 58 and in 2009/10 this reduced to 46²⁴. Note that rough sleepers are only entered on the CHAIN database with their consent, which not all rough sleepers give.

- 8.4 SPEAR is responsible for returning figures for CHAIN data. Richmond has the second highest number of rough sleepers in the south west sub region, and it is in the top 20 London boroughs with the highest rates:

Borough	Chain statistics 2008-09 full year	Chain statistics 2009-10 full year
Lambeth	328	230
Richmond	58	46
Wandsworth	27	38
Merton	9	23
Croydon	1	50
Kingston	3	10
Sutton	2	7

Source: CHAIN data Broadway

- 8.5 In 2010/11 SPEAR verified a total of 61 rough sleepers throughout the year, this figure includes those verified rough sleepers who were not entered onto CHAIN.
- 8.6 SPEAR estimate that there are consistently approximately 60 rough sleepers verified in Richmond Borough per year, over the last 4 years.

CLG Count

- 8.7 The CLG also produce guidance in carrying out rough sleeping counts in '*Evaluating the Extent of Rough Sleeping: A new approach*' (2010) providing local authorities with detail on how counts should be carried out and the procedures in place to ensure consistency in count techniques across England. Local authorities are required to submit estimates of the number of people sleeping rough on the streets in their area if they did not carry out a count.

2010 Street Count

- 8.8 The SPEAR annual statutory street count was last conducted on 23 November 2011. 8 people were verified as rough sleepers in Richmond Borough between midnight and 2 am.

Breakdown of Rough Sleepers

- 8.9 SPEAR monitoring data also provides a yearly breakdown of the number of clients it has dealt with, and the number resettled:
- 8.10 In the 18 month period of April 2010 – Sept 2011, 91 rough sleepers were CHAIN verified in Richmond Borough. 39 of these had been reconnected to their home borough (outside of Richmond Borough) or resettled (into temporary accommodation, private rented accommodation, Housing Association housing or supported housing).

²⁴ SPEAR was partly operating out of borough in 2009/10 due to the redevelopment of the Richmond hostel, so this figure is considered to be artificially low.

Breakdown of Rough Sleepers

Client Numbers	2007-2008	2008-2009	2009-2010	2010-2011
Total number of referrals for year	280	289	336	308
Number of rough sleepers at yearly count	-	12	3	6 ²⁵
Number of sofa surfers (10% out of borough)	-	164 (quarters 3&4 only)	273	229
Number resettled via:				
SPEAR hostel	27	34	26	12
Rent Deposit Scheme	20	20	20	N/A**
Other hostels	-	-	12	14
HMO's	-	-	4	4
Private rented	-	-	2	3
Rough Sleepers Initiative	2	2	2	1
Housing Association	0	0	2	1
Housing Options Team - LBRuT	-	2	10	3 (b&b)
Total number of people resettled	49	76	78	38

Source: Spear Outreach Monitoring
Key:- = data not available

- street count took place 26/11/2010
- NA** - the service closed June 2010

Profile of Rough Sleepers

8.11 There are a variety of reasons why people become rough sleepers, and many have multiple needs which may add to, or be a consequence of their housing situation. SPEAR estimate that a significant number of their clients:

- have mental health issues
- have substance misuse issues e.g. alcohol, drugs
(Indeed, only 13% of the rough sleepers identified in the 18 month period of April 2010 – Sept 2011 did *not* require support for mental health issues or a substance misuse issue.)
- are ex- offenders

8.12 Very few rough sleepers are A10 European nationals, less than 10% of the total, and this is not an issue in the borough as it is in Westminster or other central London areas. Of the ethnicity information available for the 91 rough sleepers identified in the 18 month period from April 2010 – Sept 2011, 57 were from the UK, 18 originated from other European countries and 5 were from Africa.

8.13 Where clients' institutional histories are known, SPEAR report that at least 60% of rough sleepers in this borough have a history of care, service in the armed forces or imprisonment.

²⁵ SPEAR also state that at the time of the 2010 count they were also working with 18 rough sleepers who were previously verified

- 8.14 The number of sofa surfers has risen between 2008/09 and 2009/10 with SPEAR dealing with over 200 cases in both 2009-10 and 2010/11: they gave advice and information to this group. SPEAR estimate at least 10% are out of borough, and the increase in this numbers during 2009/10 may be due to closer working and regular outreach sessions at the Vineyard day centre.
- 8.15 Although the majority of rough sleepers are male (usually fewer than 5% of hostel residents are female), there has been an increase in number of female clients during 2009/10. Outreach workers feel this is due to an increased presence at the Vineyard, which enables more one to one work with homeless people who previously contacted SPEAR via their office or by telephone. With the reopening of the Vineyard during 2011 SPEAR will again carry out outreach work at the project.

Future Trends

- 8.16 Changes to the Local Housing Allowance and the Under 35s rule may well have an impact on the number of single non-priority households facing homelessness. This could increase the number of sofa surfers and rough sleepers in the borough.

Consultation with the Vineyard project found that recently an increasing number of clients were rough sleeping but did not have complex needs (drugs, alcohol and mental health). Rather, these were individuals who were sleeping rough due to factors such as relationship breakdown, job loss or financial issues which had together led to them becoming homeless. These clients may then suffer depression or anger management issues through the demoralising process of rough sleeping itself.

The consultation found that sourcing private rented accommodation was increasingly difficult for organisations working with rough sleepers.

- 8.17 SPEAR are experiencing a rise in the complexity of need seen by the outreach team and homeless hostel staff. Of the 14 people currently residing in the SPEAR homeless hostel 12 have multiple needs such as alcohol, drug and mental health problems. It is often more difficult for clients with high support needs to move into onward referral routes e.g. private landlord do not choose these clients or referrals may be rejected to housing association property due to high levels of support needs.
- 8.18 SPEAR also report a significant waiting list of rough sleepers. They report that there are typically 25 rough sleepers on the waiting list for a hostel space. The wait can be up to 11 months.
- 8.19 SPEAR found that their clients can be broadly categorised into two groups. One is the long-standing community of rough sleepers in the borough with a history of rough sleeping and alcohol and drugs misuse issues and often associated mental health problems. The other group is young people who become homeless in Richmond due to family breakdown, often as a result of challenging behaviour.

Consultation with SPEAR found they believed an increase in intermediary supported housing options would help to increase throughput of rough sleepers off the streets and throughput of hostel residents.

SPEAR also recommended a three part strategic approach to rough sleeping:

- A focus on entrenched client groups including long term rough sleepers, complex needs clients and those with drug and alcohol misuse issues.
- A programme addressing young people's homelessness such as a short term foyer project with housing and employment outcomes
- A homelessness prevention function for non-priority households to prevent rough sleeping and homelessness.

A number of organisations (SPEAR, Vineyard, Richmond Royal, Probation) have all highlighted the need for more hostel places and move on supported accommodation.

Council Services

- 8.20 The Housing Options Team is the first point of contact for all people in housing need. A range of homelessness prevention initiatives are undertaken which include home visits in cases involving eviction from families and friends, the availability of specialist mediation services and alternative housing options such as accommodation in the private rented sector.
- 8.21 The Council works in partnership with SPEAR, which is the primary provider of services for rough sleepers in the borough. All rough sleepers are verified by SPEAR in the first instance, and outreach workers work jointly with the Council assisting them in securing accommodation.
- 8.22 When a rough sleeper approaches the Council's Housing Options Team for advice and accommodation, they are directed to SPEAR, who provide emergency accommodation, and liaise with the Council to ensure the person is placed on the Richmond Housing Register. All rough sleepers in the Borough must be verified by SPEAR. SPEAR will also hold outreach sessions at the Vineyard, a day centre for homeless people when it is re-opened in late 2011.
- 8.23 Once a rough sleeper has been verified, temporarily accommodated and supported by SPEAR, they can be given additional priority on the Richmond Housing Register via a quota allowance system. This allocates 14 rough sleepers applicants additional priority on the Housing Register per year. Properties are usually studios, provided by Registered Providers (RPs) in the borough. Richmond Housing Partnership and Richmond upon Thames Churches Housing Trust are the main providers in the Borough. Once they have settled into a permanent tenancy, SPEAR will float off their support: however, where longer term assistance is needed, this can continue to be provided by the RP's tenant support officers.

SPEAR Services

- 8.24 SPEAR provides a comprehensive range of services for rough sleepers in the borough. This includes seven services and a volunteer programme. The hostel was refurbished in 2010 and as a result the number of bed-spaces increased from 10 to 14. The extra four spaces enable SPEAR to target, for the first time, rough sleepers with chaotic behaviour, delivering support to complex needs service users through a joint working arrangement between the Community Mental Health Trust (CMHT), Community Drugs and Alcohol Team (CDAT), the Primary Care Substance Misuse Service and social services.
- 8.25 The Primary Care Substance Misuse Service typically has approximately 130 clients at any given time, of whom about 22 are homeless (as at 19 January 2012), though the numbers can change quickly. The homeless clients have varying circumstances, e.g. some are rough sleepers and some are sofa surfers.
- 8.26 SPEAR provides a 24 hour information and support helpline and in 2010 they received 420 enquiries about homelessness and housing.
- 8.27 SPEAR services include:
- A **Direct Access Hostel** (Penny Wade House) with 12 single en suite rooms, i.e. 12 spaces for women and men. This means clients with dual diagnosis i.e. mental ill health combined with drugs or alcohol misuse can be accommodated. Accommodation is provided for six weeks. During this time, clients work with designated keyworkers to identify their needs and to find suitable move-on accommodation. The hostel's priority client group is verified rough sleepers. Referrals are taken from within SPEAR, as well as from external agencies and individuals referring themselves. The Hostel was refurbished in late 2010 and now offers computer training facilities and a workshop, and communal areas to enable residents to develop skills that will help them get jobs and look at opportunities to find a settled home. The refurbishment allows SPEAR to work with more single homeless women, as the rooms are self-contained with en suite facilities, where before only a maximum total of 4 women could be taken into 2 rooms. All the same, SPEAR put in their consultation response that homelessness services nationally generally need to be more tailored to women's particular needs, citing national research as the evidence base.
 - A **Young Person's Support Project** offers three young men the opportunity to learn independent living skills and maintain a tenancy for the first time.
 - A **Drug and Alcohol Service** (based at Richmond Royal hospital) offers a service to clients with a substance misuse issue. They take referrals from doctors, the local Community Drug and Alcohol Team and through SPEAR's services. The service aims to provide a bespoke solution to substance misuse, whilst also providing services (either through SPEAR, or through referral) that can tackle any other support needs that the individual has.
 - An **Outreach Team** enables people who leave the street to take steps towards lasting independence. Rough Sleepers are located and 'verified'. SPEAR works with them to access temporary accommodation, whilst addressing other needs identified during an initial assessment. SPEAR also work with people who are homeless but not rough sleeping – for instance people who are staying on a friend's floor.
 - A **Tenancy Support Team** supports people in temporary and permanent accommodation. For those who no longer need support, SPEAR can refer to

a Registered Provider or help them to access private sector accommodation. For individuals who need a little more help, SPEAR can offer supported tenancies, or shared flats (called training flats). All tenants access support around their income, health and education as any of our other clients.

- SPEAR's **Skills Development Worker** offers all clients the chance to learn new skills and get involved in activities such as digital photography, fishing or bowling. Longer term they can support clients into volunteering, training and employment.

8.28 SPEAR also manage a three bedroom hostel in the borough for under-18 year old ex-offenders, on behalf of the Youth Offending Team.

8.29 In 2010 SPEAR opened their first second stage accommodation in the borough, a House in Multiple Occupation (HMO) providing short term tenancies and a support worker. A local university supports the project by contributing towards the cost of the support worker and providing mentoring opportunities.

8.30 A new pilot for rough sleepers with low level need and sofa surfers has also been developed and has been operational since 2011. Working in partnership with Homeless Link, the Rent Insurance scheme focuses on securing tenancies in the private sector for rough sleepers. An insurance policy has been developed which will be marketed to private landlords, guaranteeing rent, legal advice and emergency repair payments if a tenant defaults. SPEAR will provide a tenancy finder service as well as resettlement support where necessary to tenants. Once the scheme is piloted, if it is successful, this new insurance "product" can be sold to other Councils to assist rough sleepers in their own boroughs

Vineyard Community Centre

8.31 The Vineyard project has for 33 years provided an advice and referral service for single homeless people and those with mental health issues. In May 2011 the project was closed due to financial difficulty but the Vineyard Church have gathered support for a new service and will be renovating the community centre with a new service open in November 2011.

8.32 The Vineyard will reopen with a broader remit than before, i.e. in addition to working with homeless people, it will also have a faith element, a community café and youth resource. The Vineyard will provide support for rough sleepers and the single homeless in terms of their physical, spiritual and mental wellbeing. This will include a befriending service, meals, showers, laundry and clothing to users of the centre. There will also be morning drop in services from January 2012 onwards provided by external agencies such as SPEAR, drug and alcohol teams and benefits advisors.

PROMPT Research results

Sub Regional research using PROMPT toolkit (developed by Homeless Link) highlighted the importance of day centres and outreach teams for rough sleepers to access advice with the biggest factor contributing to end rough sleeping being support for these services. This reinforces the importance of organisations such as SPEAR and the Vineyard in addressing rough sleeping.

Rough Sleeping, Drug & Alcohol issues and Ex Offenders

Move-On Plans and Protocol (MOPP) and Clean Break Findings:

- 8.33 In partnership with NHS Richmond and the Probation Service, the Council commissioned Homeless Link in 2010 to use both tools to identify unmet need and service gaps in the Borough. In particular, the report looked at the impact of housing shortage on substance misuse and dual diagnosis as well as increasing client involvement.
- 8.34 The **MOPP** concluded there was a shortfall in move-on requirements in the borough. There are currently fourteen units available for individuals with alcohol and/or drug misuse issues (provided by SPEAR). There is however a need for
- second stage supported housing (approximately 34 tenancies/licences were needed)
 - Local Authority allocated housing with floating support (34 tenancies/licences needed)
 - to a lesser extent, units without floating support (12 tenancies/licences needed).
- 8.35 A number of barriers to move-on were identified, the main one being the lack of long-term care/support projects or programmes of specialist support. 'Unrealistic expectations of clients' was the second highest ranked barrier to move-on, where clients feel that if they wait long enough they will get a social housing tenancy. Other barriers included a lack of second stage projects or programmes of specialist support, a lack of floating support and lack of move-on for those with pets.
- 8.36 The **Clean Break** audit showed that, over two years until 2010, 44 of the people entered on to the Drug Intervention Record database (DIR) had a housing need. This suggests that there are approximately 20 individuals a year, with offending issues, who have both a housing and drug need. The audit also looked at numbers in drug treatment at that time through the National Drug Treatment Monitoring system, drug using probation clients through OASys data (Offender Assessment System), Council Homelessness figures on individuals with a substance misuse need and CHAIN data and concluded a minimum of 114 bed spaces and maximum of 135 will need to be available to substance misuse clients at any one time. This figure however assumes no overlap between the cases analyzed and this figure may need to be looked at more closely to ensure it reflects the level of need in the borough.
- 8.37 Homeless Link identified five priority areas for action for the Council to effectively meet the needs of those with both a substance misuse and housing need to ensure the following outcomes are met:
- Effective Joint Working
 - Access and Housing Options
 - Prevention
 - Information
 - Client involvement
- 8.38 An action plan has been agreed to ensure outcomes in these five areas are improved in the future, and this will be measured by a project group made up

of the statutory and voluntary sector working in collaboration with Homeless Link.

Rough Sleepers and ex-offenders

- 8.39 SPEAR report that more than a quarter of the rough sleepers they work with have previously been in prison.
- 8.40 Ex-offenders are at high risk of homelessness on or after their release from prison. The link between homelessness, offending and re-offending has been well documented, and developing pathways into secure accommodation for ex-offenders is recognised as a key method to reduce re-offending. Key issues for those who are leaving prison are inadequate housing advice services, homelessness increasing the risk of re-offending and having been in prison increasing the risk of homelessness. Offending behaviour is often interlinked with other support needs and the accommodation needs of ex-offenders must be addressed in conjunction with wider resettlement needs, including substance misuse, mental health, education, training and employment.
- 8.41 Services for young offenders centre on a three bedroom unit in the borough which SPEAR manages on behalf of the borough's Youth Offending Team.
- 8.42 For over 18's, there is one bail hostel in the Borough and offenders are allocated a place through a central referral system. Some may be on licence or on community service, and will be supervised, with drug/alcohol treatment attached where appropriate. The Council's probation service will be notified in advance of a prisoner's release to the hostel, and where possible will visit them in prison or speak via a remote link to plan accommodation needs, and make referrals to supported housing where appropriate. Supported accommodation providers such as Stonham Housing, St Mungo's, St Giles and Look Ahead and a YMCA in a neighbouring borough will then be considered, but there is often no available space (up to five or six clients for every place).
- 8.43 Look Ahead and Stonham Housing are specifically funded through the Supporting People programme to provide services to ex-offenders. Look Ahead provides floating support to 6 ex-offenders and Stonham Housing provides accommodation through two hostels, one high and one low support, providing a maximum stay of two years to a further 19 ex-offenders in the borough. Referrals are made through the prison and probation service, and this service aims to support residents to be independent without re-offending.
- 8.44 Other options are the private rented sector, and the CRI Rent Deposit Scheme.

Rough Sleeping and Mental Health

- 8.45 Serious and complex health problems are faced by people who sleep or have slept rough, and the links between homelessness and mental health have been well documented. Rough sleepers are more likely than the average citizen to have mental health problems, to misuse drug or alcohol and to have very poor physical health. Statistics are stark, with St Mungo's, a charity for homeless people in London, estimating that around 70% of the clients in their hostels have a mental health problem and 60% have both a mental health and substance misuse issue. SPEAR report that only 13% of their rough

sleeper clients do *not* require support for at least one of the following: alcohol/drug misuse or mental health problems.

- 8.46 The Council carried out a Mental Health Supported Accommodation Review in 2009 which highlighted the links between homelessness, rough sleeping and mental health. The report acknowledges that although the majority of people with mental health problems in the borough do not suffer homelessness, there are key risks factors that may increase the likelihood of them doing so. These include the inability to cope with day-to-day accommodation issues, difficulties with rent arrears, difficulties presented by some housing conditions in the private rented sector, isolation and lack of support networks, harassment and anti-social behaviour, chaotic living and substance use problems. By the same token, homelessness itself can contribute to mental ill health and some mental health issues can actually develop during or after homelessness.
- 8.47 SPEAR estimate that most of their clients have low level mental health needs which are not severe enough to warrant referral to a specialist mental health service. However, a small number (3 or 4 people per year) do exhibit signs of severe and enduring mental illness and are referred accordingly. Improving access to health and social care services for people with multiple needs who are sleeping rough or in hostels is a core government objective, and SPEAR engage in partnership working to ensure rough sleepers access effective health and care services.
- 8.48 The Mental Health Supported Accommodation Review (2009) highlighted a need to develop a four bedroom assessment unit in the Borough and this has been successfully completed in partnership with SPEAR, who increased the number of bed-spaces in their hostel to target those with more complex needs. The review also highlighted a need for a four bedroom supported move-on unit for homeless people with mental health needs, and this work is currently being progressed.

One community organisation raised concerns over the issue of rough sleepers being referred from one agency to another with a lack of realistic information made available for those sleeping rough. They also raised concerns over what they considered 'the overly bureaucratic nature of services / staff' which faced rough sleepers wanting to access social housing.

Consultation with SPEAR clients - SPEAR organised consultation with clients with experience of sleeping rough. They were asked the same questions as stakeholder organisations were for the review.

The residents felt that lack of information on where to go for help, difficulties in asking for help and difficulties motivating oneself when faced with personal difficulties all got in the way of accessing homelessness services.

They also offered a number of reasons as to the causes of homelessness including relationship breakdown, inability to pay rent, being the victim of assault, alcohol abuse and violence / destructive behaviour. A number of residents mentioned lack of people to turn to (support network).

The residents felt the Council could improve their service by improving communication and information on homelessness, being more sensitive/fairer, listening more and being less bureaucratic.

The hostel residents highlighted a number of factors that may lead to increased homelessness including unemployment, overcrowding, lack of available accommodation, relationship breakdown, drug and alcohol abuse and the recession.

- SPEAR, the Richmond Borough charity for single homeless people, provides a comprehensive range of services including services for rough sleepers, a 14 unit direct access hostel (Penny Wade House), a Drug and Alcohol Service and a Tenancy Support scheme
- Richmond Borough has the 2nd highest number of rough sleepers in the South West London subregion of 7 boroughs. 61 rough sleepers were verified in Borough in 2010/11, including those not entered on the CHAIN database
- SPEAR report a trend of increasing numbers of sofa surfers
- Due to financial constraints, the Vineyard Community Centre closed in May 2011, after 33 years of providing support to rough sleepers. It is due to reopen in March 2012.
- There is a significant shortage of intermediary or move-on options for single homeless people in hostel accommodation
- Nationally, a high proportion of rough sleeping and an offending history
- One of the outcomes of the Mental Health Supported Accommodation Review 2009 is that a four bedroom assessment unit for clients with complex needs was incorporated into Penny Wade House.

SPEAR's Homeless Resettlement Pathway Analysis

8.49 SPEAR have carried out detailed analysis of the resettlement pathways faced by its rough sleeper and single homeless clients. The analysis found that;

- whilst 19 rough sleepers secured a resettlement outcome a further 42 verified rough sleepers were not resettled.
- Whilst 15 hostel residents were resettled into supported accommodation with tenancy sustainment/floating support a further 10 could have been resettled had appropriate accommodation been secured
- Whilst 13 clients were resettled from RSI accommodation with tenancy and floating support a further 10 clients could have been resettled had appropriate accommodation been available.

8.50 SPEAR estimate that by increasing the number of resettlement outcomes for clients ready to move out of RSI accommodation they could increase throughput at the hostel by 60% and increase the resettlement of rough sleepers into the hostel by 55%.

8.51 SPEAR's work highlights the need for increased 'throughput' which may address a number of consultation respondents requests for more hostel accommodation.

8.52 From this analysis work SPEAR have developed a number of recommendations that they will be looking to take forward. This includes

- Expanding outreach services to engage rough sleepers
- Increasing advice and support to prevent rough sleeping
- Increasing hostel throughput with a second stage low support accommodation project
- Increase private rented sector units
- Maximising the use of the Housing Register quota for rough sleepers

Chapter Nine – Service user experiences

Introduction

- 9.1 Customers of the Housing Options Team were surveyed to find out whether the homelessness service at Richmond Council is easy for customers to access, to engage with, and to understand. Perceptions of fairness of treatment were also gauged. The survey questions are listed in *Appendix A*.
- 9.2 A random sample of 120 customers was taken. Each of these customers approached the Housing Options Team for advice and assistance in the twelve months up to 31 August 2011, so all respondents reported that they could remember their dealings with the service. The surveys were conducted over the telephone in September 2011 by the Corporate Partnership and Policy Team. Interpreting help was available.
- 9.3 For a representative sample, the respondents were chosen for an even spread across different groups:
- clients who are waiting for a decision on their case;
 - clients who are currently in temporary accommodation and waiting for an allocation of permanent, Housing Association accommodation;
 - clients who are on the Rent Deposit Scheme (looking for a tenancy);
 - clients who have secured private rental accommodation through the Rent Deposit Scheme;
 - clients who have been re-housed permanently in Housing Association accommodation; and
 - clients whose cases have been assessed, but who will not be offered homelessness assistance (e.g. because they are deemed to be 'intentionally homeless' or they are not in 'priority need' for statutory assistance).
- 9.4 A telephone survey was chosen because a telephone conversation involves immediate, direct contact, whereas written correspondence can be filed away or forgotten. The telephone format also prompted further discussion, which gave insight beyond set line of questions. One limitation of this survey is that with a longer lead-in time, a written survey might have generated more considered responses and/or benefitted respondents who were less confident speaking over the telephone. Customers were offered the option to fill in the survey in writing, if this was preferred, but only one customer chose this. Also,

no 16 or 17 year olds were surveyed because when Resettlement Officers asked these minors if they would participate in this survey, they declined.

- 9.5 It is important to put the responses and findings in context. Not all customer groups are eligible for homelessness assistance other than advice (Housing Act 1996; Part VII), so some customers are likely to be disappointed with their approaches for assistance, despite being in housing need. Customers are likely to be more focussed on the *outcome* of homelessness processes than on the processes themselves. Even where homelessness assistance is owed and extended to customers, their housing situations are intrinsically stressful and expectations can exceed what is deliverable, e.g. there is always greater demand for Housing Association properties than there is supply in this Borough. The shortage of affordable housing is also a regional and national issue. Further, it is understandable that not all customers facing homelessness will immediately take in all the information presented to them.

Findings

- 9.6 The sample size was 120 and a 50% rate of response was achieved. Respondents were spread evenly across all survey groups, i.e. no particular survey group was over- or underrepresented.
- 9.7 88% of respondent customers felt they managed to access the Housing Options Team for housing advice and assessment 'in time' (either 'in good time' or 'just in time'). It is positive that the vast majority of respondents either self-referred or were referred to Richmond Council's homelessness service in a timely way relating to their housing situation. This suggests that the service is well-publicised or that customers can self-refer by an intuitive route (e.g. via the Council's website).
- 9.8 The majority of customers knew to access the Housing Options Team through friends or family (48%) or via a referring professional (25%) and 7% through the website/telephone switchboard. 18% were recorded as 'other' because they either already knew of the service, or they dropped in at the Civic Centre. This finding suggests the links with relevant, referring organisations (e.g. social services, refuges) are strong.
- 9.9 55% said they were advised of the range of housing options available to them on first contact with the Housing Options Team. This relatively low positive response could reflect a number of factors. For example, it is perhaps unreasonable to expect all customers in stressful situations to take in the wealth of information presented to them at initial meetings with Housing Options Team, though it is correct that it is all presented. Also, some customers' 'first contact' might have been with staff in other teams than the Housing Options Team.
- 9.10 61% said they could contact their Housing Options caseworker easily (either 'very easily' or 'quite easily'). Among customers who answered this questions negatively, in some cases the respondents were in regular contact with their Rent Deposit Officer and so had limited contact with their Housing Options caseworker. It should be remembered that in some cases (e.g. where a client is not deemed to meet eligibility criteria for statutory assistance), clients may have had only limited contact with their assigned caseworker, through no shortcoming of the service provided by the caseworker.

- 9.11 52% of respondents said they did not raise any problems/complaints against the service. Of the remainder, 52% were either extremely satisfied or satisfied with how their problem/complaint was dealt with. It is worth bearing in mind that it is in the nature of statutory homelessness services that not all customers qualify for assistance (beyond advice), even if they face homelessness. It is unsurprising for customers in this category to be disappointed with service provision.
- 9.12 45% of respondents answered 'yes' or 'mostly' when asked whether their caseworker communicated with them clearly about how their case was being assessed. A further 27% answered 'sometimes', 13% said 'rarely' and 9% said 'never'. It is difficult to gauge whether the mode of presentation of information to respondents by caseworkers was found to be unhelpful (where the respondents answered this question negatively), or whether the information simply was not presented.
- 9.13 50% of respondents felt they were treated 'absolutely fairly' or 'fairly most of the time' and a further 20% felt they were treated fairly 'some of the time', but the remaining 31% felt they were treated fairly 'rarely' or 'not at all'.

In terms of overall satisfaction with Housing Options Team service received, 51% were very satisfied/satisfied, 27% were dissatisfied/highly dissatisfied and the remainder reported being neither satisfied nor dissatisfied.

Looking at these last two findings together, the responses map in a mostly predictable way (e.g. of those who felt they were treated 'absolutely fairly', 91% were either very satisfied/satisfied with how the service they received overall). However, there are also notable irregularities (e.g. 18% of people who felt they were 'hardly' treated fairly still felt 'satisfied' with the overall level of service received). This decoupling of 'predictable' responses highlights the caution with which these survey results must be taken. For example, the outcome-biased nature of this work could mean that a customer was satisfied with the communication they received during the assessment process of their case, but was dissatisfied with the outcome.

- 9.14 Customers were asked about the positive aspects of the service received in an open-ended way. The responses can be categorised in three broad bands:

Clear communication about resources

- 9.15 Customers said that 'the system' or 'the rules' are not ideal, but that service provision made the best of what was available. A characteristic comment is, *'They can't help me, but I understand they just follow the rules, and they told me nicely.'* This suggests that the Options Team is successfully and clearly communicating what resources are available and what legislative constraints apply.

Personalised approach to service provision

- 9.16 Customers would say that one particular member of staff excelled others in level of service and he/she exceeded expectations. A characteristic comment is, *'I met some bad Council workers who did not want to help or to explain things, but I'm glad that I also met some very good Council workers who took a lot of time to explain lots of different things.'* These comments show that customers appreciated when staff demonstrated behaviours that left them feeling that their situation had been dealt with appropriately and that their

feelings are taken into account. It is laudable that Options Team officers achieved this with some customers, but there is room for improvement.

Other

- 9.17 There were positive comments on the efficiency of service, e.g. *'The speed'*, or miscellaneous other factors, e.g. *'Knowledgeable and experienced people and impartial advice'*; *'Communication is good.'* Where respondents made positive general comments, they tended to frame these as expectations exceeded. It came across that some customers had low expectations of the service they would receive.
- 9.18 One respondent came across as overwhelmed by the good service she received: *'I was fleeing domestic violence... I felt hopeless. I was stressed. But the way that they talked to me at Richmond Council was very good. It gave me hope.'* Another remarked, *'The empathy and the understanding of the people of my situation helped me get through it.'*
- 9.19 Customers were also asked about the negative aspects of the service received in an open-ended way:

Greater faith in a third party

- 9.20 17% of applicants mentioned that they have greater faith in a third party than they do in Richmond Council's Housing Options Team. The third party in question was a Councillor, the police, CAB, a solicitor, etc. These applicants said they relied on the third party for complete and accurate advice, and they perceived that Council staff accord a case more careful treatment when a third party is involved. Customers did not clearly differentiate between Council staff in different departments.

Applicants wanted a Greater Appreciation of Personal Distress

- 9.21 A common complaint was that staff were inflexible or insensitive in the face of difficulties faced by customers. For example, where appointments were missed due to medical issues, customers reported this would not be taken into account. Customers reported circumstances that they felt were not taken seriously by staff, including bereavement. Applicants also reported that they would have liked a more supportive service: they felt that staff should not just offer technical advice (e.g. explaining their legal rights when a tenancy is being terminated), but that staff should also demonstrate sympathy towards and appreciation of the distress they were facing.

Insufficient support to find a private tenancy through the Rent Deposit Scheme

- 9.22 This was a near-universal complaint among those on the Rent Deposit Scheme, but who had not yet found a private tenancy through the scheme. Overall, these customers represented themselves as being aware of and satisfied with the terms of the Rent Deposit Scheme, but in need of more detailed guidance and practical assistance in finding landlords willing to sign them up as private tenants. Practical assistance could include coaching customers so that they know how to approach estate agents/landlords, making telephone calls on customers' behalf, dummy runs of interviews with prospective landlords and providing encouragement/reassurance if a contract 'falls through'. There were exceptions, e.g. one respondent described her Rent Deposit Officer as being *'absolutely perfect... and she gave essential advice. Her attitude is perfect.'*

Unhappiness with Temporary Accommodation provision

- 9.23 The two problems reported with temporary accommodation were standard of repair/cleanliness and suitability (floor height/location). Cigarette/cannabis smoke was a concern, as well as continuity at school for children. This does however conflict with previous customer satisfaction work on temporary accommodation which confirm good satisfaction levels.

Communication problems

- 9.24 A number of applicants said that they wished someone had talked them through all their options at the outset, and that they would have preferred if they were given one definitive list of documents to bring in – it was frustrating to them to have to produce documents repeatedly. In some cases, it did not seem that customers were actually being asked to produce documents repeatedly without reason, but again the communication could have been clearer. In particular, there was a lack of clarity among customers around making a homelessness application.
- 9.25 Applicants felt that communication between Housing Options Team and Housing Provision Team is poor, and that housing staff themselves are unclear about the processes that link the two team's processes. For example, customers are unclear when information shared with one team is passed across to the other. Another example is that applicants were unclear how their homelessness (Housing Option) case relates to their Richmond Housing Register points allocation (administered by the Housing Provision Team).
- 9.26 It was a common complaint for applicants to say they could not follow the progress of their case, and that they were given information in a way that confused and sometimes conflicted previous advice from other officers.

Perceptions of Incomplete advice

- 9.27 12% of clients said that they had been given incorrect or incomplete advice, with some applicants stated the poor advice had had bad consequences for them, e.g. one person gave notice to their landlord, and so was found 'intentionally homeless'. Again, it is important to note that Housing Options clients often approach the team for advice at times of significant stress and uncertainty, so it would perhaps be surprising if all customers took in the advice offered to them.

Staff cover

- 9.28 Some customers reported that their cases were 'on hold' when their caseworker was away (on annual leave or sick leave). They said they would be encouraged not to send paperwork in, for example, until their caseworker had returned.

Recommendations

- 9.29 The research has led to a number of recommendations which will be discussed by housing managers and any actions included as part of the Homelessness Strategy Action Plan.
1. The Housing Options Team will continue to receive timely referrals (including self-referrals) if they maintain and consolidate their good current working practices to publicise their services and to maintain strong links with associated services.
 2. Housing Options staff should be encouraged to continue with their efforts to establish a rapport with customers as a personalised service and a feeling of

dealing with a sympathetic caseworker were reported to be conducive to a positive customer experience.

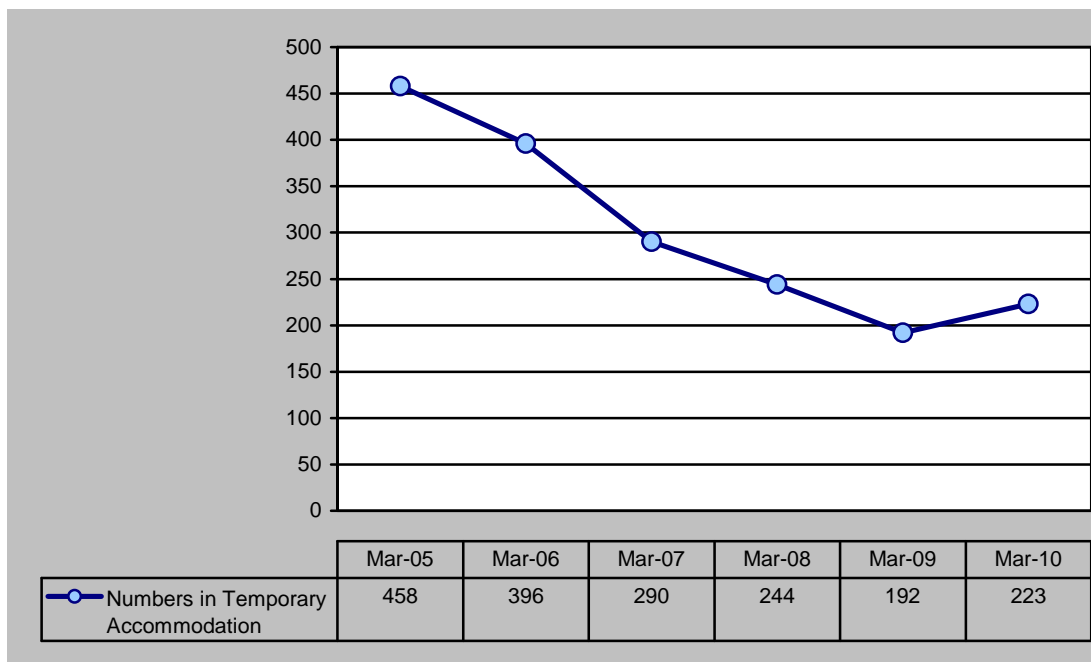
3. Customers appreciate clear, simply presented information about how their case is being assessed, so Housing Options Team might want to develop template guidelines or an information sheet to help to manage customers' expectations, and to guide them through the application process in a way that minimises perceptions by clients of negative interactions with staff members. Richmond CAB expressed support for this action point.
4. Review Temporary Accommodation issues highlighted.
5. The Rent Deposit Team's service could consider providing more support to customers in finding a tenancy.
6. The Housing Options and Housing Provision Teams should build on preliminary work to simplify joint working practices.

Chapter Ten – Accommodation & Homelessness

Temporary Accommodation

10.1 Councils are required to secure emergency temporary accommodation (TA) for certain homeless households while their cases are being assessed as well as for accepted homeless households. This may be in the form of Bed and Breakfast accommodation, self contained bed and breakfast accommodation or hostel accommodation. Accepted households may also be provided with short term leased properties (STL's).

Numbers in TA over the last ten years



10.2 The total number of households in temporary accommodation (TA) has declined from March 2005 when there were 458 households in TA to 192 households in March 2009. The borough met the 2010 target of a 50% reduction in households in temporary accommodation well before the target date. However, the number of households in temporary accommodation rose between 2009 and 2010 from 192 to 223 households.

Temporary Accommodation trends 2008 – 2010

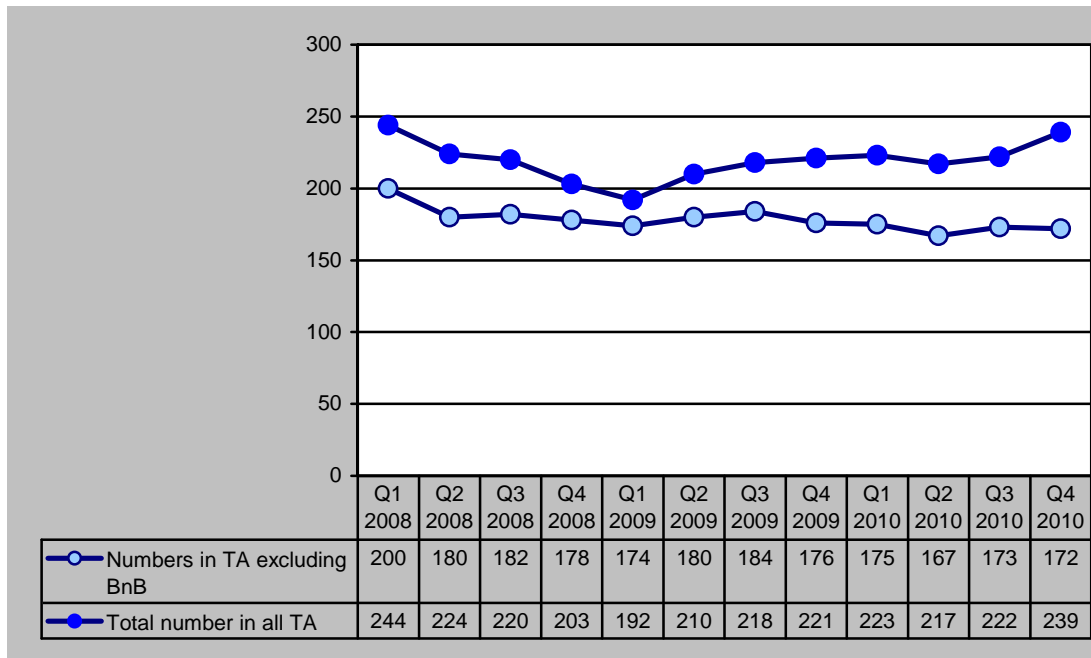
10.3 The number of households in temporary accommodation (excluding Bed and Breakfast accommodation) fell between 2008 and 2009. It then increased slightly during 2009 before reducing slightly again during 2010. Between 2008 and 2010 the number of households in TA excluding Bed and Breakfast fell from 200 to 172 households.

10.4 The total number of households in temporary accommodation fell between 2008 and the beginning of 2009 before increasing during 2009 and then increasing during the last quarter of 2009. The last quarter of 2010 has seen an increase in the total number in temporary accommodation to 239, though this is still below 244 in Quarter 1 2008.

10.5 The total number of households in Bed and Breakfast accommodation in Quarter 1 of 2008 was 44. This decreased to 18 in Quarter 1 of 2009. Since then the number of households in Bed and Breakfast accommodation has increased with a large increase between Quarter 3 and Quarter 4 in 2010.

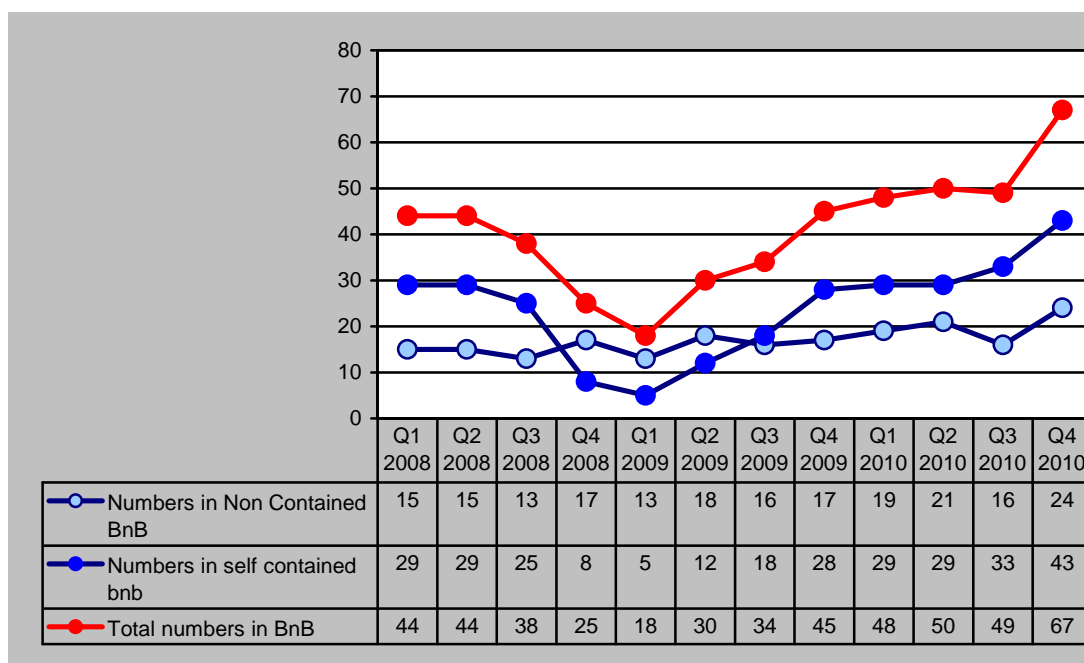
10.6 Average time spent in temporary accommodation has been dropping steadily, with a recent upswing, in line with overall trends in homelessness nationally.

Total numbers in Temporary Accommodation



Source; Council Statistics

Numbers in Bed and Breakfast



Source; Council Statistics

Latest Trends

10.7 There was an increase in the use of Bed and Breakfast accommodation in the last quarter with 62 placements in June 2011 rising to 71 in September 2011 (note that 9 of the 71 are discretionary placements, rather than placements of households towards whom a statutory homelessness duty is owed).

Opportunities in the Private Rented Sector

10.8 The Localism Bill (passed through second reading stage in the House of Lords, as at 27 Oct 2011) contains proposals to allow Local Authorities the freedom to discharge homelessness duties into the private rented sector. Currently, homeless households can agree to a tenancy in the private rented sector but the new proposals will give Local Authorities the power to discharge duty into this sector: Tenancies will be for a minimum of a year and subject to the existing tests of reasonableness under the Housing Act 1996. If a household became homeless again within two years through no fault of their own then the homeless duty towards the household would recur. Officers will negotiate for tenancies that last longer than one year, where possible.

10.9 The Government outlines the drivers behind this proposal stating that in certain situations homelessness is a temporary issue that can be resolved via a property in the private rented sector. The new measure will also reduce the very high costs of providing temporary accommodation which many homeless households find themselves in for significant lengths of time. It will also allow social housing allocated via the Housing Register to go to other groups in housing need, such as overcrowded households. The Government also states that in some instances the current system may encourage households to become homeless in order to secure social housing via the Housing Register.

- 10.10 With a limited number of housing association re-lets each year (330 in 2010/11) and nearly 5000 households on the Housing Register there is a severe mismatch between supply and demand for housing association properties. There is likely to be less affordable housing delivered during 2011-15 than in comparable previous periods. The Borough is also facing significant potential increases in homelessness due to the impact of Local Housing Allowance changes.
- 10.11 The Council will commission research in developing our Strategic Tenancy Policy. Part of this work will inform the Council's position with regard to the broad principles that will govern when homeless households are offered private rented accommodation rather than a social housing tenancy. The Strategic Tenancy Policy will take into consideration ongoing Local Housing Allowance reforms.
- 10.12 Richmond Council's Empty Property Strategy 2011-15 sets out the Council's approach to bringing empty properties, including long term empty homes, back into use. This is often achieved with Government funded improvement works, with the property owner agreeing to lease out the property under the terms of the Rent Deposit Scheme. Note that not all long term empty dwellings meet social housing standards, e.g. minimum bedroom sizes.

Sub Regional Consultation

Consultation with four out of the seven South West London boroughs found that three would definitely use the new flexibilities outlined in the Localism Bill to discharge duty into the private rented sector. The fourth was giving the issue some thought and awaiting confirmation of how the proposals would be enacted. One local authority was already discharging duty into the private rented sector with consent from applicants.

All boroughs stated they would try to place in-borough and place outside as a last resort while one was concerned about the lack of private rented market properties in that borough.

Rent Deposit Scheme

- 10.13 Locally the Rent Deposit Guarantee Scheme (RDS) forms part of Richmond Council's housing options approach, and is intended to assist people who are homeless or at risk of becoming homeless to find housing in the private rented sector. It guarantees the deposit required against any reasonable dilapidations which may occur during the period of rental, up to the equivalent of 6 weeks' rent, and can advance the first month's rent. The scheme is intended to provide accommodation to people who may be in priority need and have not become homeless intentionally.
- 10.14 Analysis has been carried out as to the broad area that customers using the rent deposit scheme have moved to. For Richmond upon Thames the majority find private rented accommodation in the Richmond²⁶, Twickenham and Hampton areas.

²⁶ 'Richmond' area includes East Sheen, Mortlake and Barnes

10.15 A majority of those moving outside the borough move to Hounslow, Kingston upon Thames and Surrey.

Number of Rent Deposits over time

10.16 The number of Rent Deposits increased between 2008/09 and 2009/10 from 69 to 85 but numbers decreased to 51 during 2010/11.

Has area movement changed over time?

10.17 In 2008/09 the most moves occurred in Richmond (28%), Hounslow (25%), Twickenham (14%) and Hampton (12%). In 2010/11 Richmond (33%), Twickenham (20%), Hampton (14%) and Kingston (10%) had the most moves followed by Hounslow (8%).

10.18 The changes to the Local Housing Allowance may well have an impact on the continuing viability of rent deposits properties in some parts of the borough.

Future Trends- Rent Deposit Scheme

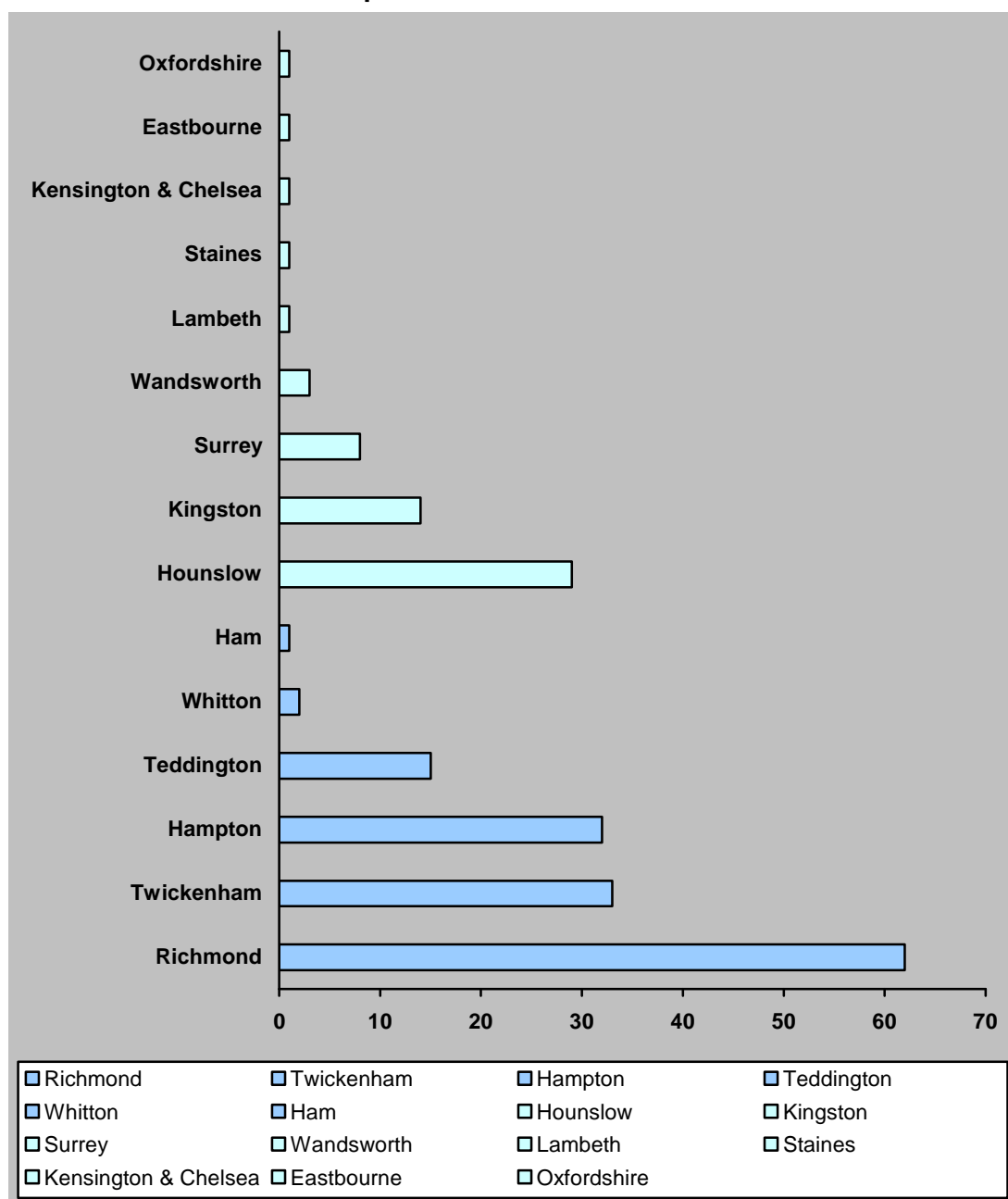
10.19 The recent up-turn in the local private rental market that began in January 2010 has increased competition at the bottom end of the market. Housing Benefit claimants and RDS clients are finding it increasingly difficult to secure tenancies in the private rented sector, as landlords are able to pick and choose their tenants and prices continue to rise.

10.20 The number of private rented properties let through the scheme has also decreased when comparing figures from May – August 2010 and 2011 although the 2010 statistics previously included lets facilitated by SPEAR (who now run an in-house tenancy insurance scheme). Figures in brackets are for 2010. In May there were 8 lets (9), June 9 (11), July 4 (10) and in August 3 (4). Over the four month period a total of 24 lets were made compared to 34 in the same period during 2010.

10.21 Council officers believe that increased demand from the non-benefit-claimant market for private rented accommodation and landlord concerns over LHA changes are key reasons for this.

CAB raised concerns over the duration of Assured Shorthold tenancies and wanted the Council to negotiate longer tenancies especially for households with children, where continuous moves disrupt schooling.

Area Moved to from Rent Deposit scheme 2008-2011



Source: Homelessness Prevention data 2008-2011
 Note – Richmond area includes Barnes, E Sheen and Mortlake

Consultation with Local Authorities in the South West London Sub Region

Four local authorities in South West London who responded to our questions highlighted that since 2011 it has become increasingly difficult to source private rented properties.

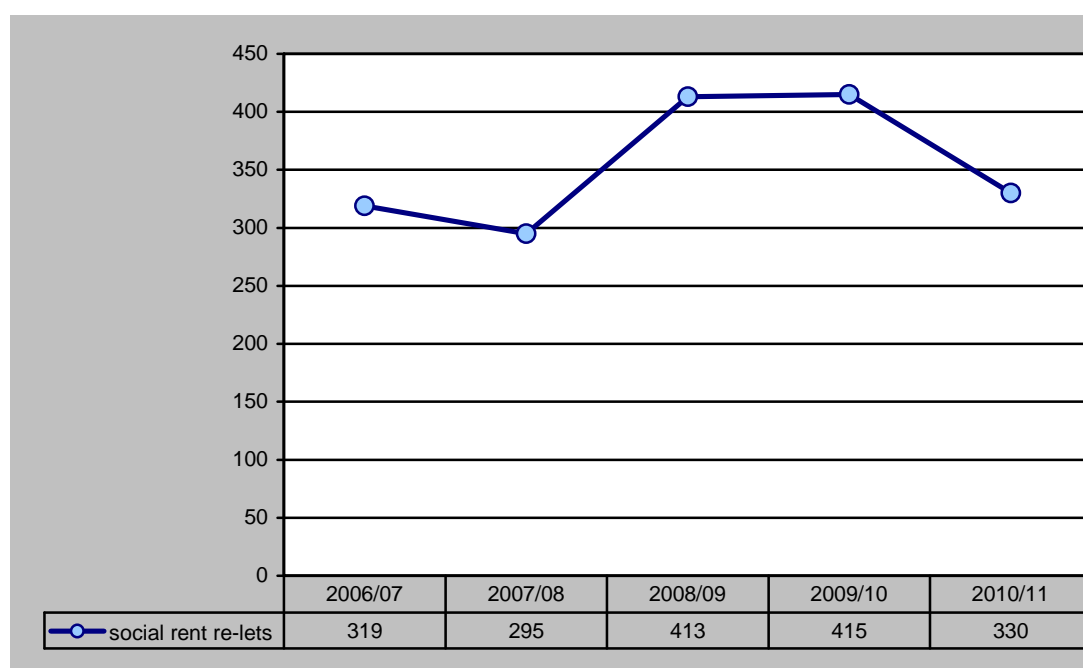
It is becoming more difficult to access private rented properties for the rent deposit scheme. Council officers believe that increased demand from the non-benefit-claimant market for private rented accommodation and landlord concerns over LHA changes are key reasons for this.

The Housing Register & allocation of Housing Association Properties

10.22 As at 1st April 2011 there were 4807 households on the Richmond Housing Register the majority of whom were applying for an assured tenancy in a housing association property. This had increased to 5381 households by 1st October 2011. Nearly 60% of those on the Register are reliant on welfare benefits and this rises to 80% of those requiring three bedroom homes. This significant increase in applications might be caused by a combination of factors, including increased pressure on the private rented sector and a new group of people being concerned about their housing future in the current economic climate, who previously were more confident about it.

10.23 Richmond has the fourth smallest housing association sector in Greater London and in 2010/11 the Council had only 369 properties to which it could nominate (this includes 67 new builds/purchase-and-repairs and also Sponsored Moves re-lets, which were not included in counts up to and including 2009/10). Demand for affordable housing therefore greatly outweighs supply.

Number of Housing Association re-lets available to the Council



Source HSSA Returns

10.24 Homeless households currently receive 'reasonable preference'²⁷ when allocating properties to households on the Richmond Housing Register. A local authority is required to give 'reasonable preference' to a number of groups on the Housing Register.

²⁷ These require local authorities to give reasonable preference when allocating to those in housing need including the homeless, people owed duties by local authority under certain sections of HA 1996, people occupying insanitary or overcrowded housing, medical or welfare grounds and people who need to move to a certain area where failure to do so would cause hardship

- 10.25 Recent Government policy outlined in 'Fair and Flexible' (2009) and the House of Lords decision in Ahmed (2009) gives boroughs greater flexibility in how they allocate social housing and does not require local authorities to give cumulative preference to households with more than one category of reasonable preference when deciding the allocation of social housing. Local authorities also have greater flexibility in prioritising applicants in reasonable preference including local connection, waiting time and developing new local factors to reflect local issues. 'Local Decisions: a fairer future for social housing' (2010) also introduced greater flexibilities to Local Authorities including excluding those on the Register who had no real prospect of being re-housed and those living outside of the borough (with the exception of certain circumstances such as domestic violence). The Government has recently announced plans to allow Local Authorities to prioritise working households.
- 10.26 The Council provides a number of quotas for nominating to housing association properties via the Housing Register which are relevant to Homelessness. These include quotas for ex offenders, mental health via Hestia, rough sleepers and care leavers.
- 10.27 The Council is currently consulting on changes to the Allocations Policy. This includes changes to the criteria regarding local connection to the borough, whether to prioritise working households or those carrying out community work and whether to give greater priority to those in the armed forces. It also asks whether those in rent arrears or who owe the Council money should be suspended from the Register and whether consultees think that those with no realistic chance of being re-housed on the Register should also be removed. A consultation response from SPEAR is the worry that long-term/itinerant rough sleepers will lack local connection to any borough, and hence to any support. However, Rough Sleeper Initiative lets will remain available to this client group, via SPEAR. Also, ex-services clients might newly qualify for homelessness assistance. Lastly, this difficulty might be expected to decrease over time, as 'reconnection' work is emphasised.
- 10.28 The Localism Bill will allow local authorities to discharge homelessness duties into the private rented sector – Richmond Council are exploring this possibility. Government thinking behind this is that often, homeless households require accommodation per se rather than social housing and their difficult circumstances leading to homelessness may be temporary – therefore the private rented sector can provide suitable accommodation. This will also reduce the cost of temporary accommodation. There will be certain applicants for whom the private rented sector is not the most appropriate housing option e.g. a household with a disabled member or someone requiring supported housing. If the freedom to discharge homeless duty into the private rented sector was utilized the borough may have to look to other areas to find affordable private rented properties. The Allocations Policy will need to reflect the circumstances around when and how households will discharge duty into the private rented sector, if this change in discharge duty is adopted. The Housing Options Team will use a case-by-case approach to private rented sector placements, e.g. they will ensure the appropriateness of placements to ensure minimum disruption of work arrangements.

Richmond has the fourth smallest housing association sector in Greater London and in 2010/11 the Council made nominations to only 369 housing association properties. There are currently 4807 households on the Richmond Housing Register.

Homeless households are one category given 'reasonable preference' in our Housing Allocations policy.

The Government has given Local Authorities greater flexibility over the allocation of social housing including waiting time, local connection, promoting work as well as excluding those living outside the borough (with exceptions) and those with very limited prospects of being re-housed.

The Council has a number of Housing Register quotas relevant to homelessness including those for SPEAR, mental health, care leavers and ex-offenders.

Local Authorities will have the freedom to discharge duty towards homeless households into the private rented sector rather than provide costly temporary accommodation.

The Council will introduce a new Allocations policy in April 2012. Changes will include giving greater priority to those with a local connection, prioritising working households, prioritising armed forces personnel, excluding from the Richmond Housing Register those living outside the borough and those who owe money to the Council or to Registered Providers.

Research on the Impact of proposed Housing Register changes on accepted homeless households

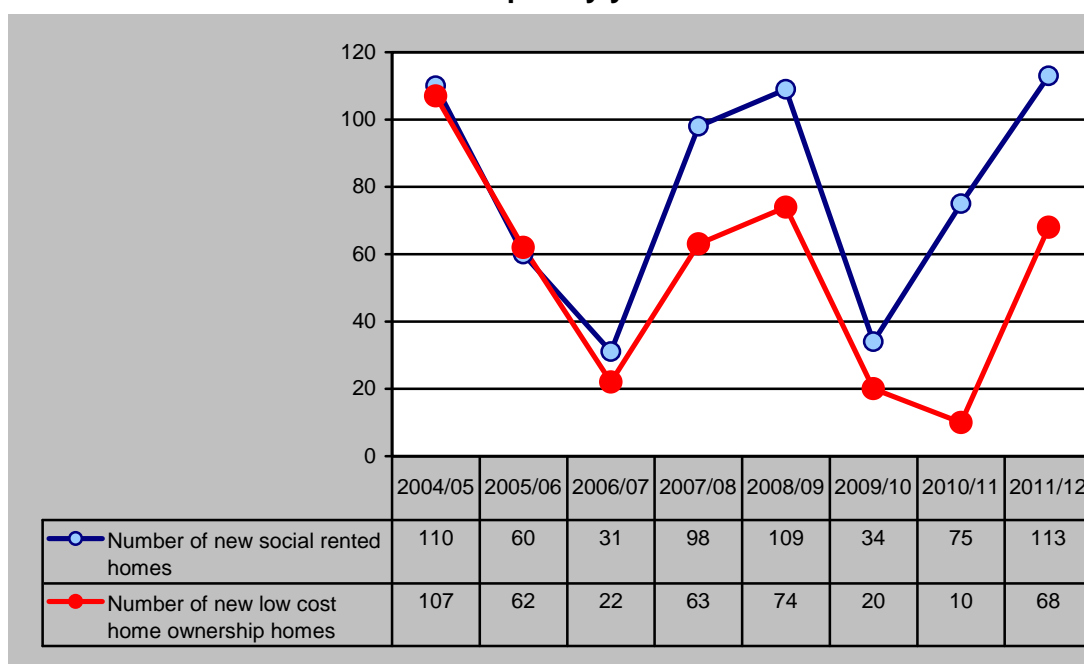
- 10.29 The Council is currently modelling the impact of these proposals on households on the housing register in particularly reviewing the impact on those currently most likely to be re-housed to see if their circumstances change. Proposals included giving households living in the borough increased local connection points. The modelling also looked at what would happen if working households were given a range of additional points. Finally overcrowded households were given an additional 20 points per additional room required. The modelling work will inform policy decisions around any changes to allocations policy.
- 10.30 The analysis work included accepted homeless households who were near or had reached the threshold where re-housing could be considered.
- 10.31 The changes to the local connection points had a positive effect on homeless households in the sample. Those on the Housing Register who were requiring 2 bedroom properties, 3 bedroom properties and those who were under the age of 50 requiring one bedroom properties had the most positive results regarding Local connection moving households into the points threshold where they would be considered for accommodation.
- 10.32 The effect of homeless people gaining additional points for working will put them at a slight advantage only; data modelling was conducted to assess the effects of gaining 30, 50 and 80 working points. Despite there not being a great impact from these changes there was still a case of 1 or 2 of homeless applicants receiving enough housing points to meet the housing threshold, because they were in employment. However the additional 50 and 80 housing point's had no further impact in assisting applicants to meet the point's threshold.

10.33 The effect that overcrowding points change has on the homeless applicants in the sample was minimal. There was no change visible for applicants waiting for 2 and 3 bedroom properties. There is however an increase by 1 of an applicant who gained overcrowding accommodation points, however on the whole overcrowding does not seem an issue for homeless applicants in the sample provided. This may be due to many households being in temporary accommodation appropriate to their family composition. On the whole, however, accepted homeless households are not awarded overcrowding points on their Richmond Housing Register applications, as it is deemed that the 'homelessness time-in-need points' that they accrue is proportionate to their need for re-housing.

Affordable Housing Development

10.34 The graph below highlights the level and type of affordable housing development over the last seven years. It should be noted that development is cyclical in nature. Development in Richmond is challenging due to the nature of the borough: there are large areas of historic green space, listed buildings and the Thames landscape. Sites that are available may be smaller than in other London boroughs and Richmond Borough also has high land values – both of these factors can limit development.

Number of Affordable Homes developed by year



Bedroom Size Estimates

10.35 Of the homeless households accepted in 2010/11 we can estimate²⁸ that 33% require 2 bedroom properties (due to being pregnant or having one or two children) whilst an additional 13% require three bedroom properties (having two to four children) and 6% require 3 bedroom or more sized properties.

²⁸ These estimates are for research purposes only as P1E returns do not have the gender/age of the children and further assumptions around sharing cannot be made

- 10.36 It should be noted that the Borough has a historic higher proportion of bedsit and one bedroom housing association stock. Larger properties are useful in terms of new affordable housing to make best use of existing stock and to address overcrowding.

Affordable Housing Development - 2012 and beyond

- 10.37 The number of new affordable homes due to be completed in LB Richmond in 2011/12 is currently 216 as at October 2011. Development is cyclical in nature and this represents a relatively high number of completions compared to normal years. The peak has been caused by a number of factors. Working with Registered Providers funding has been allocated by the Homes and Communities Agency to help deliver affordable housing to meet the needs of local people. By providing grant tailored to individual sites, the Council has used its own capital resources to provide gap funding. This has helped attract funding from both Registered Providers and the Homes and Communities Agency to ensure new affordable homes are delivered. This has been achieved at Third Cross Road, Elmtree Road and St Margaret's Road.
- 10.38 The primary factor has been the potential for Registered Providers (RP's) in LB Richmond to take advantage of grant available at the end of the Homes and Communities Agency (HCA) 2008-11 funding round. The main requirement for grant was that RP's completed their homes no later than March 2012. This has helped to kick-start the delivery of some schemes in the borough, including some with private residential homes. The peak in delivery may also be a result of improving economic circumstances with developments commencing that had been delayed as a result of the economic downturn.
- 10.39 Delivery in future years is likely to be lower. Funding allocations for the HCA's 2011-15 housing programme is currently being decided. Two key changes will have an impact on delivery in LB Richmond. The first is the reduction in total budget to be allocated, so levels of funding will reduce across the country. The HCA have also stated that no grant funding will be available on sites that are private developer led (also known as S106 sites). No S106 sites have been delivered without grant funding in LB Richmond for many years, developers will be able to use concerns around viability to minimise the amount of affordable housing delivered onsite.
- 10.40 Secondly, while the impact of the Affordable Rent model has yet to be fully assessed, early indications are that delivering affordable housing, particularly houses for rent at levels that are affordable to local people, will be harder to develop.
- 10.41 Current indications show that delivery in 2012-13 will be between 50 and 60 units. Continued support from the Housing Capital Programme will be required to deliver some of these units and increase the delivery of affordable housing where appropriate. Delivery of affordable housing development will continue throughout the 2011-15 Affordable Homes Programme (subject to funding approval). In some cases the approach has also enabled developers to start work on homes for private sale. Investment in housing has been seen to be an efficient way to generate economic output in the wider economy.

CAB raised the need for more social housing as a main priority for homelessness service improvement.

Update on Funding on Affordable Rent programme

10.42 The Homes and Communities Agency has allocated the funding available for the 2011-15 bidding round. All of the Registered Providers who regularly develop affordable housing in the borough have received an indicative allocation of funding that can be used to deliver homes within the North West London sub-region of which Richmond is a part (for investment purposes). As schemes are identified during the funding period, those that meet the funding criteria can be allocated grant. Under the terms of the programme, developments need to complete before the end of March 2015. Work is already progressing with Registered Providers and developers to identify suitable opportunities to build new affordable homes.

10.43 The Homes and Communities Agency's new grant regime is already having a significant impact on the way Registered Providers (RP's) fund new developments. Grant rates are considerably lower than previous funding rounds and to make up the shortfall RP's are now permitted to charge rents of up to 80% of open market rental values. This applies to new build and re-lets of existing properties. The extra rent received can be used to subsidise new homes.

In Richmond it is likely that rents will need to be significantly below this level in order to ensure the homes are affordable to those on low incomes or in receipt of welfare benefits. Average grant rates per property will fall significantly. Previously, family homes for rent could attract in the region of £100,000 per property. Early indications are that rates will fall to around £28,000 with some RP's having an average grant considerably below this. To help fund affordable homes in the borough, Registered Providers can also access their own Recycled Capital Grant Funding. Where a scheme meets identified local priorities, funding could also be available from the Council's Housing Capital Programme. Priorities are identified in the Borough Investment Plan and Interim Policy Statement on Affordable Rent. In some cases a mixture of funding sources will be required to help ensure that affordable housing can be delivered in a very high value area.

10.44 The full impact on the total number of units likely to be delivered is not yet known. As part of the bidding process some Registered Providers have identified how many homes they expect to build. Richmond upon Thames Churches Housing Trust plans to build around 120 homes comprising 89 for rent and 31 for shared ownership. Richmond Housing Partnership, working with their development partner Thames Valley Housing Association, plan to deliver a total of 238 homes. These will be available for rent at a mixture of the current Target Rent and the new, higher, Affordable Rent.

Chapter Eleven – Resources

Council Resources

- 11.1 This section provides a brief overview of the Resources available to the Council and its partners in addressing homelessness. A more detailed analysis will form part of the Homelessness Strategy.
- 11.2 The Housing Operations revenue budget includes funding for housing advice, homelessness and temporary accommodation. There are 21.88 Full Time Equivalent staff members including 2 additional officers to carry out preventative work around LHA cases. The impact of LHA changes may also increase resources required for bed and breakfast and temporary accommodation.
- 11.3 The Corporate Partnership and Policy Team also includes a budget to deliver the housing policy and enabling the development of affordable housing for 2011/12 this is £233,100
- 11.4 Whilst the majority of revenue funding is met from the Council's general fund the Council also receives Homelessness Grant and Supporting People funding.

Homelessness Grant

- 11.5 The Homelessness Grant is an annual grant from the Homelessness Directorate at CLG received to assist the authority in implementing the Boroughs Homelessness Strategy and addressing homelessness issues. The table below outlines the funding available.

Homelessness Grant Funding (CLG)

2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
£315,000	£365,000	£400,000	£400,000	£400,000	£600,000

- 11.6 The borough also benefits from part of sub regional funding including the £500,000 sub regional homelessness prevention projects fund.

Supporting People Funding

- 11.7 Supporting People (SP) funding provides housing related support with the aim of allowing individuals to live independently in their accommodation. Support can be long term or short term and can be via supported accommodation or through floating support, where support is provided wherever an individual resides.
- 11.8 In Richmond Borough, up to 1200 people from ten defined adult client groups benefit from Supporting People programme services at any one time. The ten strategically relevant groups are: people with mental health problems, ex-offenders, young people, older people, people with learning disabilities, the single homeless/rough sleepers, domestic violence victims, travellers, and Home Improvement Agency clients. SP fund all domestic violence provision in the borough, delivered by a single provider (Refuge).

- 11.9 The Supporting People budget part funds many services that address or prevent homelessness or sustain tenancies. With national cuts to this budget the borough faces an 11.3% reduction from the baseline formula grant. The current budget for 2010/11 is £2,845,925. SP services will continue to be commissioned by client group.

Funding for Affordable Housing

- 11.10 Funding for affordable housing can be bid for from the Homes and Communities Agency (HCA). During 2008-11 Housing Association partners working in Richmond and supported by the Council received in excess of £20m to meet local housing need.
- 11.11 In the current bid round for Affordable Rent there is substantially less grant available from the HCA. The basis for the new model is that Registered Providers will raise funds for new developments by increasing the rents they charge and borrowing against the higher income. All of our key development partners have received an allocation of funding that could be spent in the North West London sub-region, of which Richmond forms a part. The HCA have confirmed that in this sub-region, 4243 re-let conversions and 6516 newly developed units are expected in the period 2011-15.
- 11.12 Only one firm bid for an extra care scheme received an allocation, however two local registered providers are indicating that they have the capacity to deliver over 350 affordable homes in the borough by March 2015.

Housing Capital Programme

- 11.13 The Council's Housing Capital Programme (HCP) can be used to support affordable housing that meets local priority needs such as family homes for rent and homes for vulnerable residents. Crucially it can be used to support schemes that may not be eligible for funding from the HCA.
- 11.14 The HCP has recently supported Network Housing to deliver a programme of houses for Target Rent. The homes were purchased on the open market and renovated to meet current standards. They proved very popular with the families who were allocated a home and some of the 2 bedroom homes were used to encourage residents under-occupying much larger homes to downsize.
- 11.15 Contributions from the HCP helped attract £6.5m from the HCA to deliver 49 homes over 3 phases.

Affordable Housing Fund

- 11.16 New housing developments need to provide a percentage of affordable housing. Where this is not possible onsite, the planning process allows for a payment to be made in lieu of provision. These sums form the Affordable Housing Fund (AHF) which is then used to grant fund the provision of affordable homes elsewhere in the borough.
- 11.17 Where appropriate, onsite provision is prioritised. As a result, the fund does not provide a regular and predictable source of grant. It can be used in a

similar way to the HCP and is useful to help access funds from the HCA. At Third Cross Road, Twickenham, £358,750 from the AHF was recently used to help attract £4.5m of funding from the HCA.

Discretionary Housing Benefit Funding (Private Rented Sector)

11.18 For private rented tenancies the Council receives Discretionary Housing Benefit payments which can be used to support households affected by LHA changes.

Appendix A – Questions used in Service User consultation

1. Thinking back to when you first approached the Housing Options (homelessness) Team, do you think you approached them
 - (a) in good time
 - (b) just in time
 - (c) just too late
 - (d) far too late

2. How did you find out about Richmond Council's homelessness service?
 - (a) through friends
 - (b) from a family member
 - (c) through a professional (e.g. social worker, GP)
 - (d) through Richmond Council website or switchboard
 - (e) other (e.g.)
 - (f) unsure

3. When you first contacted Richmond Council for housing advice, do you feel you were told what the range of options available to you were?
 - (a) Yes
 - (b) No
 - (c) Unsure

4. Can/could you contact your caseworker easily?
 - (a) Very easily
 - (b) Quite easily
 - (c) With some difficulty
 - (d) With great difficulty/never
 - (e) I do not know who my caseworker is

5. Are you satisfied with how any problems/complaints you raised were dealt with?
 - (a) Extremely satisfied
 - (b) Satisfied
 - (c) Slightly dissatisfied
 - (d) Very dissatisfied
 - (e) I have not raised any complaints

6. Have you understood how your case has assessed along the way, i.e. has communication from Council officers been clear?
 - (a) Yes
 - (b) Mostly
 - (c) Sometimes
 - (d) Rarely
 - (e) Never

7. Do you feel you have been treated fairly?
 - (a) Absolutely
 - (b) Mostly
 - (c) Some of the time
 - (d) Hardly
 - (e) Not at all

8. Please rate your overall satisfaction with the service you have received:
 - (a) Very satisfied

- (b) Satisfied
- (c) Neither Satisfied nor Dissatisfied
- (d) Dissatisfied
- (e) Highly dissatisfied

9. What has impressed you about the service you have received? What has gone well?

10. What has disappointed you about the service you have received? What has not gone well?