

CABINET

23rd November 2011

REPORT OF THE PORTFOLIO HOLDER QUALITY OF LIFE

Homelessness Prevention Policies

EXEMPT INFORMATION

None

PURPOSE

To seek approval for both the adopted approach and the individual policies for the schemes.

RECOMMENDATIONS

1. That the Policies attached are approved

EXECUTIVE SUMMARY

In line with best practice the Council has adopted a prevention approach to dealing with homelessness. Through this approach the Council seeks wherever possible to enable households to either remain in their current accommodation or to support them to find their own accommodation in the private sector.

To achieve this, the Council provides a range of advice and assistance and also makes use of a suite of prevention tools. This report brings together and update policies relating to each of the prevention tools. The need to update policies has been highlighted by a recent audit of policy management across the Council.

The ongoing economic downturn and other changes- for example welfare benefit reform, will require the Council to make full use of all tools available. For this reason these policies are aimed to ensure that the maximum number of households can be assisted through use of the relevant scheme whilst at the same time ensuring sound financial management and best use of resources. In addition to improved outcomes for the customer the homelessness prevention approach has additional benefits in reducing use of temporary accommodation and reducing demand for scarce social housing. The use of these policies has a direct impact on the achievement of corporate priorities helping to ensure that the negative impacts of homelessness on economic wellbeing, health and community cohesion are reduced.

For a number of years Tamworth Borough Council has received grant funding from the Department for Communities and Local Government (DCLG) to assist with the prevention of homelessness.

This grant has been utilised to fund the schemes that are the subject of this report and to fund services delivered by partner agencies, most notably the Debt Advice Service provided by Citizens Advice Bureau.

RESOURCE IMPLICATIONS

All the schemes are currently funded by DCLG grant and contain provision for the scheme to be ended at any time in the event that the funding ceases to be available.

The provision of these schemes is having a positive benefit on the use of B&B with a significant reduction in spending on B&B accommodation since 2007/08 when the Authority spent £187,000 reducing to just £30,000 in 2010/11.

LEGAL/RISK IMPLICATIONS BACKGROUND

The prevention of homelessness has been a key objective of central government since 1996 and subsequent legislation and good practice guidance has served to reinforce this point of view. The continuation of the homelessness prevention grant funding to local authorities by the Coalition Government sends a clear message that this priority is unlikely to change in the near future.

Earlier this year the internal auditors recognised that a number of key policies throughout the organisation were not readily available or required updating. The policies relating to homelessness prevention were identified as such.

All of the schemes detailed are funded by CLG Grant. Continuation of all of these schemes is dependent upon the continued availability of this grant. Currently grant funding is likely to be available for a further period of two years. From April 2014 the position is currently not clear. Should this grant no longer be available after this date or withdrawn earlier than is currently anticipated the Council will need to review the continuation of the prevention tools..

SUSTAINABILITY IMPLICATIONS

The continuation of the schemes is subject to the continued availability of CLG homelessness grant.

By preventing homelessness the Council makes a significant contribution to the achievement of its corporate priorities. As detailed above the negative impacts of homelessness on maintaining links to Health, education, community cohesion and employment for those who are made homeless are well documented. Homeless households are amongst the most vulnerable in society and these policies provide a clear link to the Corporate priority to protect the vulnerable within our communities.

BACKGROUND INFORMATION

The following schemes are included in this report for approval:

The Bond Scheme; This is a paper bond offered to a private landlord to allow access to private rented accommodation. The bond has a monetary value equivalent to eight weeks rent on the property to which the Bond is applied. A landlord may bring a claim on the Bond in the event of damage or non payment and any valid claim is charged back to the outgoing tenant by way of a sundry debtor, utilising the Councils normal debt collection processes. The risk to the Authority is regulated by way of a robust assessment of the applicants ability to afford the proposed rental property and other reasonable living expenses.

The Repossession Prevention Fund; is a loan scheme with a financial value of up to £5,000 which is designed to allow households who are at risk of repossession from either owned or rented accommodation to take an interest free loan so the accommodation can be secured for the long term. There is a requirement that any household making use of this fund actively engages in debt advice in order to avoid a similar need reoccurring. This funding was provided by CLG along with the criteria for administering the fund following the recognition of Tamworth as a 'hotspot' for repossession.

The Sanctuary Scheme; allows for additional or enhanced security measures to be applied to the current home of a victim of either domestic violence or hate crimes. The service is free of charge to victims and is fully supported by the Police and Fire Service with referral to the scheme from the Multi Agency Risk Assessment Committee (MARAC) on which are representatives of all appropriate statutory agencies. The application of Sanctuary measures to a property has the positive benefits of allowing the victim to maintain all educational, economic and social support networks and reduces costs for the Authority by way of temporary accommodation.

The prevention (spend to save) fund; allows for a small loan of less than £500 to be offered to any household if by so doing the household can either prevent or delay homelessness. The only restrictions on this scheme are that the applicant is resident in the Borough and that they have the financial capacity to repay the loan. A single application only is allowed for this scheme and funds are not paid to members of the applicant's family.

In addition the **Homelessness Prevention Policy Statement** outlines the options for homelessness prevention that are funded by CLG Grant but provided by an external agency or are as a result of a one off funding or training requirement.

In addition to a range of advice services these schemes provide the 'toolkit' of options

available to Tamworth Borough Council in order to prevent homelessness in the Borough and provide the majority of the schemes detailed by CLG as being 'good practice' for a local housing authority.

REPORT AUTHOR

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LIST OF BACKGROUND PAPERS

APPENDICES