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Policy & Scrutiny Committee Community Wellbeing and Older People

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Colchester Borough Council: Homelessness Review and Strategy

Homelessness Strategy Update 2009

In July 2008 Colchester completed its second Homelessness Review and Strategy. The review identified the levels of homelessness in the Borough. Our action plan outlines how Colchester will tackle homelessness during the period 2008 - 2013.

This Homelessness Strategy update 2009 summarizes the actions that have been successfully achieved. The update also includes details about the actions yet to be achieved but where some progress has been made.

This Homelessness Strategy update 2009 shows the levels of homelessness in the Borough a year after the introduction of the 2008 Strategy.

The Homelessness Strategy Partnership developed the strategy and will be responsible for overseeing its implementation.

Progress on the Actions from the Homelessness Strategy 2008-2013

Chapter 1: Preventing Homelessness amongst hard to reach groups

Actions achieved

(1.01) The Colchester Joint Referral Panel (JRP) has been established for the allocation of accommodation and support for the 16-25 age group. A wide range of housing and support providers have joined the panel. It met in November 2008, and has held fortnightly meetings ever since. The JRP has improved the way that vacancies and waiting list places at supported housing providers are allocated. The members of the JRP believe that the multi agency approach adopted by the panel has improved information sharing between agencies and therefore the quality of referrals to supported housing schemes.

(1.02) Colchester Borough Council (CBC) in partnership with the Young Person's Housing Forum (YPHF) has produced a leaflet for young people who are thinking of leaving home. The leaflet provides information regarding young people's short and long term housing options, enabling young people to leave home in a sustainable way.

(1.07) Essex Mediation and CBC have agreed a Service Level Agreement (SLA) for the delivery of the Young Person's Mediation Service. The agreement includes an extension of the referral routes into the service which means that agencies such as Connexions, Youth Enquiry Service (YES) and the Youth Offending Team (YOT) can now make referrals to the service directly. This increases the chances of a young person aged 16 or 17 being able to resolve their differences with their parents and remain at home.

(1.09) CBC's Young Persons Homelessness Officer and the YES have continued to visit 6 Secondary Schools in the Borough (4 Schools are visited together by CBC and YES and 2 Schools are visited by YES alone). The purpose of the visits is to explain the risks of leaving home in an unplanned way and enable young people to make sustainable choices about leaving home wherever possible.

(1.10) A joint protocol for the assessment of housing and support needs of vulnerable 16/17 year olds who have been made homeless, has been agreed between CBC Housing Services and ECC Social Services (Child Protection and Assessment Team). The protocol has been in operation for a relatively short period of time but it provides members of both organisations with details of their relevant practices, roles and responsibilities.

(1.15) A high number of Introductory tenants are sustaining their tenancies. In the last 3 years there have been 10 evictions due to rent arrears. This is a lower percentage than secure tenants generally and shows that the support provided has helped new tenants settle into their homes successfully.

Actions partly achieved

(1.18) The impact of the Local Housing Allowance has been monitored. Initial findings suggest a significant increase in the number of landlords seeking possession of their rented properties but this is likely to be due to the economic downturn. Consultation is being undertaken to amend the Broad Rental Market Area (BRMA) which may have a minor impact on rent in identified areas. Further updates will be published.

Actions yet to be achieved or behind schedule

(1.11) The provision of information on Housing and Homelessness in the Borough for parents has yet to be carried out. Any work in relation to this action shall have regard to the Essex County Council (ECC) Family Learning and Parenting Strategy.

(1.12) There have been tentative discussions held between Swan floating support, CBC and Essex County Council Supporting People Team (ECCSP) regarding the creation of an intensive floating support service for service users who are particularly vulnerable with high support needs. If the scheme is introduced then more clients will be able to benefit from this vital service, including those who are moving on from supported accommodation into general needs properties. Discussions between the above organisations regarding funding possibilities are ongoing.

(1.13) Colchester has been given a Local Area Agreement (LAA) Performance Reward Grant of £60,000 for the funding of a Family Intervention worker. The Family Intervention worker will enable a number of families whose tenancies may be under threat as a result of anti-social behaviour, to receive intensive support¹. The Family Intervention worker will help families take positive and supportive action to reduce the incidence of anti-social behaviour amongst their family members and help maintain their tenancies.

(1.17) The annual consultation with service users has not yet been arranged but is likely to take place in the autumn of 2009.

Chapter 2: Advice and Support

Actions achieved

(2.01) There has been a 10% increase in the number of people claiming Housing Benefit in the Borough as shown in the updated evidence base on page 8 and there has been an increased amount paid out in Discretionary Housing payments (DHPs). The increased take up of housing benefit and DHP's in the Borough means more people are receiving support with their housing costs.

(2.03) There has been an increase in the number of people using the Colchester Credit Union. In 2006/07 they were 326 members, rising to 372 members in 2007/2008 and 404 in 2008/2009. These rises show that more are taking advantage of the savings and loans on offer and will benefit from more awareness of the alternatives to expensive doorstep lenders.

(2.07) CBC has provided a range of information leaflets, both around the Borough and in the Homechoice Shop. These include "Housing options", "Surviving the Credit Crunch" and "Guide for Tenants and Landlords for the Homefinder and Path schemes". They contain relevant, useful information.

(2.17) The Colchester County Court desk had been run voluntarily by the Colchester Citizens Advice Bureau (CAB) until September 2008 when the Legal Services Commission (LSC) issued tenders for the contract. Shelter was successful in their bid to run County Court Desks throughout Essex. The CAB still continues to provide advice and support to homeowners and tenants at risk of losing their homes in order to prevent homelessness.

(2.18) CBC continues to provide home owners facing mortgage repayment difficulties with high quality advice through the work of the housing assessment and options team. CBC in partnership with Moat Housing Association (Home Buy agent for the Essex area) and the CAB are soon to launch a Mortgage Rescue Scheme. Other schemes developed by Central Government to help homeowners include: The Mortgage Arrears Protocol, Support Mortgage Interest (SMI) Payments (The time limit before the Mortgage Interest is paid by the DWP was reduced to 13 weeks from 39 weeks for all new working age claimants from April 2009), stamp duty suspended, expanded free legal representation in County Courts for households at risk of repossession, and The Homeowner Mortgage Support Scheme (HMSS) (The HMSS allows lenders to reduce a borrower's monthly mortgage repayments, with the deferred payments rolled up and paid at a later date, when the borrower's financial circumstances have changed).

(2.19) CBC has recently launched the "Surviving the Credit Crunch" campaign, where a range of information on issues relating to money, housing, fuel and local support groups has been made available to residents of the Borough through leaflets, e-newsletters and dedicated pages on the CBC website. The information available includes, 'what to do if you're struggling to keep up to date with mortgage repayments', 'how to reduce your monthly outgoings' and 'increase your monthly income'.

¹ Colchester 2020 website news item; <http://www.colchester2020.com/newsArticle>

Everyone in the Borough will be able to benefit from the information available and be aware of the options available to them.

Actions partly achieved

(2.06) The National Homelessness Advice Service (NHAS) in partnership with Shelter have delivered debt advice training to Local Authority (LA) Staff in the Eastern Region. A training event was held in Colchester for LA staff, issues such as dealing with mortgage arrears were covered in detail. On an annual basis the CBC's Welfare Rights Service provides a training course on dealing with debt, available to LA staff and staff from voluntary agencies.

(2.09) CBC has been successful in securing funding to set up a sanctuary scheme to help the survivors of domestic violence stay safe in their homes. The procedures and referrals have been created and agreed by CBC, Colchester Borough Homes (CBH), Essex Police, Colchester Disorder Reduction Partnership (CDRP) and Colchester and Tendring Women's Refuge (CTWR). The scheme is subject to a final approval from external and internal partners, once finalised the scheme can go on line in two months from that date.

In addition North Essex and East Hertfordshire Relate have secured funding to provide a rehabilitation scheme for the perpetrators of domestic violence. The programme will be similar to the IDAP (Integrated Domestic Abuse Programme), but unlike the IDAP; entry onto the Relate scheme is not conditional upon a Court order following conviction for a violent crime. Attendance on the Relate scheme will enable perpetrators to benefit from a programme of support that will help them to control and manage their behaviour. This will reduce the chances of a serious offence being committed that could lead to a violent relationship breakdown causing homelessness.

(2.10) Staff at CTWR outreach Service have been provided with copies of the Directory of Homelessness Services for the members of staff working at the outreach. This will help them make appropriate referrals ensuring that service users receive the support they need.

(2.16) CBC is in the process of finalising the mortgage rescue scheme for homeowners in the Borough. The Colchester CAB and MOAT Housing (The Home buy Agent for the Essex area) have been asked to become involved in the scheme. Once the scheme is operational, eligible homeowners who are at risk of losing their home can receive support.

Actions yet to be achieved or behind schedule

(2.13) To date It has not been feasible to extend the mediation service to people other than 16 or 17 year olds. The situation will be kept under review.

(2.14) Due to financial restrictions the Rent and Deposit Guarantee Scheme (RDGS) has not been extended to service users who are leaving supported accommodation schemes. Whilst this will be reviewed, it is still available to single homeless people who are aged 25 or over and have been assessed by CBC and the April Centre.

(2.18) CBC has not posted outreach workers at various locations around the Borough due to a lack of capacity. This is unlikely to change in the near future but will be kept under review.

Chapter 3: Working with Partners and Providers

Actions achieved

(3.04) CBC has continued to provide support to the Emmaus furniture project. A grant was made by CBC to help Emmaus build and develop their furniture scheme. As a result of the grant and the continued hard work of Emmaus, a substantial number of people who had been made homeless and recently been rehoused, are able to receive affordable furniture and in some cases free furniture.

(3.06) Colchester's Public Sector Partnership (PSP) have identified 17 projects that will share funding from Central Government to help achieve the priorities for Colchester in the Local Area Agreement (LAA). The four projects listed below also fulfil a number of the priorities in the Homelessness Strategy 2008-2013 action plan.

- Prevention of Homelessness (Help Mates scheme): recommended amount: £32,000, provision of a Help-mates scheme using volunteers to carry out basic DIY and gardening tasks for frail or disabled householders who are in receipt of benefits, enabling them to remain in their own home.
- Domestic Violence Sanctuary Scheme: helps the victims of domestic violence stay safe in their own home: recommended amount: £15,000 (please see 2.09).

- Anti-Social Behaviour Team Family Intervention Worker: recommended amount: £60,000 (please see 1.13).
 - Stopping Aggression and Anti-Social Behaviour in Families programmes (SAAIF): recommended amount £38,000
- The SAAIF project offers support for young people aged 10-18 who have witnessed or carried out domestic violence. In total £145,000 has been allocated to the above projects.

Actions partly achieved

(3.03) A turned away survey of current resettlement services in the Borough has not been carried out to date, however the JRP records the outcomes of the young people who have been referred to the panel. The JRP data on outcomes will provide an indication of the current need for resettlement services for people aged 16-25. The data will be shared with ECCSP with a view to identifying the levels of supported accommodation needed in the Borough.

(3.07) Staff from the CBC Housing Strategy Team have been involved in the development of the ECCSP Strategy refresh and are keeping a watching brief on the development of the refreshed ECCSP Strategy.

(3.08) & (3.09) The Rent Arrears Forum will be re-launched in 2009. The target of 2008 in the strategy has had to be set back because of lack of capacity.

Chapter 4: Ensuring adequate supply of accommodation in the future

Actions achieved

(4.02) CBC has continued to work with landlords in the private rented sector to return their properties to use and make them available for people in housing need. In 2006/2007, CBC returned 67 empty properties to use and this increased to 72 in 2007/2008 and in 2008/2009 65 properties were returned to use.

(4.07) The Accommodation Team continues to provide support and advice to landlords in the Borough. Landlords are made aware of Swan floating support service and other support agencies for tenants to ensure that appropriate and timely referrals are made.

(4.12) CBC has reached a provisional agreement with the Colchester YMCA Foyer to provide emergency accommodation for young people aged 16 to 17. This will increase the emergency accommodation options available in the Borough.

The Nightstop Scheme has changed its name and is now known as the Korban Project. Short term accommodation for people aged 16-25 is arranged through liaising with host families. People normally stay with a host family for around 3 nights until a longer term solution can be found. In addition to this scheme, Korban has recently opened Bethany Place, a property belonging to the Chelmsford Diocese. This provides longer term accommodation for up to four women aged 16-24, as well as a unit providing short term emergency accommodation.

(4.13) The move on nomination arrangements with supported housing schemes and CBC has been reviewed and the number of nominations available to schemes each year has increased from 21 to 31. Supported housing schemes in the Borough either retained their existing number of move-on nomination rights or they received more. This will lead to increased move on from supported housing schemes in the Borough. More tenants are able to take up general needs tenancies having benefitted from a period of support received from the scheme. In addition increased move on will create slightly more vacancies at the supported housing schemes.

(4.14) The feedback received from residents at the CTWR was included in the consultation report and included in the action plan. One issue raised by service users during the consultation with the residents of the CTWR, was the need for more support for survivors of domestic abuse to help them remain in their own Home. The Sanctuary Scheme has received funding from a number of sources, and is ready to go online in two months subject to the final approval of internal and external partners. (Please see Action 2.09 for details).

Actions partly achieved

(4.10) CBC continues to provide support enabling tenants to achieve their goals and explore housing and employment options. The housing sub-region that Colchester works in has recently recruited a project manager to run the enhanced housing options scheme called the Trailblazer project. This project aims to deliver holistic assessments of housing needs and provide a wider range of options. In

addition Tenancy Sustainment Officers continue to signpost clients to local providers of training and education.

(4.11) Since the completion of the Colchester Homelessness Strategy, the support on offer for tenants who are moving onto permanent housing has increased. YES has been working on a “healthy tenancy scheme” where support is provided to CBH tenants aged 17-25 to help them sustain their tenancies.

- The number of referrals to Swan floating support has increased. During the period (April - June 2008) there were 124 referrals to Swan, compared with (February - April 2009) where there were 134 referrals to the service.

- CBC has opened a dialogue with Swan floating support, in relation to the establishment of an intensive floating support scheme, and what funding might be available. (Please see 1.12).

- CBC has increased the number of move on nominations allocated to Supported Housing Providers, from 21 to 31 per annum. (Please see 4.13).

Actions yet to be achieved or behind schedule

(4.01) The Trailblazer project aims to explore the possibility of advertising other housing options through the Homechoice scheme. The project will be scoped during the summer of 2009 and milestones are to be agreed.

(4.03) The April Centre helps vulnerable clients, including clients who misuse substances and currently have a Service level agreement with the Drug Intervention Programme (DIP). Anecdotal evidence suggests that there is still a need for further support for this client group although research is yet to be carried out.

(4.05) CBC has not yet evaluated the possibility of extending the rent and deposit guarantee scheme (RDGS) to households staying in temporary accommodation but are hoping to move onto independent living. The April Centre continues to run the rent and deposit guarantee scheme (RDGS), and have successfully rehoused and supported a large number of single people who had been made homeless.

Key high level Indicators showing trends over time and changes since the strategy was published

Homelessness applications and acceptances data analysis

The Table below shows that the number of homelessness applications as a percentage of the number of applicants who have been accepted as homeless by CBC. It is clear that the number of homeless applications and the number of applicants who CBC accepted a duty to rehouse has remained at the same level from 2007/2008 through to 2008/2009, acceptances represented 27% of applications in 2007/2008 and 27% in 2008/2009.

Year	Homelessness applications	Acceptances	% of applications
2006/2007	1,225	367	30
2007/2008	1,064	283	27
2008/2009 ²	550	285	52
2008/2009 ³	1065	285	27

Homelessness acceptances by age group

The table below shows the number of people CBC have accepted a duty to rehouse in the periods indicated, broken down by age group.

Year	Number of acceptances	Aged 16-24	Aged 25-44	Aged 45-59	Aged 60-64	Aged 65-74	Aged 75 +
2006/2007	367	182	159	14	5	5	1
2007/2008	283	148	112	18	2	2	1
2008/2009	285	136	117	29	2	1	0

The number of people aged 16-24 who CBC has accepted a duty to rehouse has decreased by 8% from 148 in 2007/2008, to 136 in 2008/2009. In 2008/2009 this age group represented 48% compared with 2007/2008 where 52% of acceptances were applicants in the 16-24 age groups⁴.

² * In 2008/2009 we changed the way we determine whether an application has been received to reflect current practice in other local authorities so that sensible comparisons can be made. The number of single homeless advice appointments was disregarded from this figure.

³ ** Homelessness applications when added to the number of single homeless advice appointments equal the figures in bold.

• The number of formal homelessness applications and the total number of single homeless advice appointments as a percentage of the number of accepted applicants in 2008/2009 was 26.70%. This percentage has remained at roughly the same rate as 2007/2008 where applications were 26.59% of homeless acceptances.

Homelessness acceptances breakdown by household type

The table below shows the total number of applicants who CBC accepted a duty to rehouse in the periods indicated, broken down by household type.

Year	Couple with dependent children	Lone parent household	One person household	Other households	Total
2006/2007	43	111	150	63	367
2007/2008	40	100	95	48	283
2008/2009	50	117	106	12	285

The number of accepted homeless households who include dependent children (children aged 16 or under) has increased by 19% (140 in 07/08 compared with 167 in 08/09).

The number of one person households has increased by 12% (106 in 08/09 compared with 95 in 07/08).

Homelessness acceptances breakdown by reason for priority need

The Table below shows the number of households accepted as homeless by CBC in the periods indicated by the main priority need categories.

Priority Need Category	2006/2007	2007/2008	2008/2009
Dependent children	146	124	131
Pregnant and no dependent children	60	59	48
16/17 year olds	44	35	32
Mental illness or disability	47	37	40
Physical disability	20	18	19
18-21 year olds formerly in care	2	2	8
Emergency	3	0	0
Vulnerable due to old age	6	4	3

In 2008/2009 the highest proportion of accepted households in priority need are households with dependent children. The number of households with dependent children⁵ accepted as homeless by CBC has increased by 6% (131 acceptances in 2008/2009 compared with 124 acceptances in 2007/2008).

Accepted homeless households broken down by cause of homelessness

The Table below shows the number of accepted homeless households in the periods indicated by the main causes of homelessness in the Borough.

Reason for loss of last accommodation	2006/2007	2007/2008	2008/2009
Leaving Parents	102	92	87
Leaving friends or relatives	49	27	22
Relationship breakdown non- violent	25	23	22
Relationship breakdown violent partner	29	16	33
Mortgage arrears	8	10	6
Rent arrears	8	7	12
Loss of AST rented or tied accommodation	46	47	35

The number of households accepted as homeless as a result of parental eviction has decreased by 5% from 92 in 2007/2008 to 87 in 2008/2009⁶. The number of households accepted as homeless as a result of the termination of an assured shorthold tenancy (AST) has decreased by 26% from 47 in 2007/2008 to 35 in 2008/2009.

The number of households accepted as homeless as a result of domestic violence has increased by 106% from 16 in 2007/2008 to 33 in 2008/2009⁷.

⁴ Although there has been a reduction in the number of households aged 16-25 years old who have been accepted as homeless by CBC in 2008/2009 compared with 2007/2008, the 10% reduction target (see page 6 of the action plan) has not been met.

⁵ Dependent children means children 16 or under

⁶ Although there has been a decrease in the number of households accepted as homeless as a result of parental eviction, it does not meet the 10% target contained in the Strategy action plan (please see page 7).

⁷ The Strategy's action plan reduction target has not been met in 2009, although several projects are planned that will contribute towards prevention of homelessness caused by domestic violence.

The number of households accepted as homeless because of rent arrears has increased by 71% from 7 acceptances in 2007/2008 to 12 in 2008/2009.

Court Data: Mortgage Repossessions

The table below shows the number of mortgage possession claims and their consequences, from 2007 through to the provisional figures for 2009. The number of claims issued has decreased by 5% from 1174 in 2007 to 1,112 in 2008. The number of suspended possession orders granted has increased by 44% from 302 orders in 2007 to 436 orders in 2008. The number of outright orders granted has increased by 22% from 475 orders in 2007 to 579 in 2008. The mortgage arrears protocol was introduced on the 19th November 2008. The number of possession claims issued, suspended possession orders and outright orders granted has fallen in the first quarter of 2009 compared with the fourth quarter of 2008, this decrease has occurred at the same time as the introduction of the protocol.

Year	Claims issued	suspended possession orders	outright possession orders
Q1 2007	279	86	116
Q2 2007	294	68	124
Q3 2007	308	64	132
Q4 2007	293	84	103
Total 2007	1174	302	475
Q1 2008	351	83	124
Q2 2008	299	142	197
Q3 2008	272	115	134
Q4 2008	190	96	124
Total 2008	1112	436	579
Q1 2009	167	53	68
Estimated Total for 2009	668	212	272

Social Landlord Possession Actions

The table below shows the number of possession claims filed and executed by Social Landlords between 2007 through to the first quarter of 2009. The number of claims issued has increased by 5% from 532 claims in 2007 to 558 in 2008. The number of suspended orders granted had increased by 38% from 157 in 2007 to 217 in 2008. The number of outright orders granted has increased by 14% from 251 in 2007 to 286 in 2008⁸.

Year	Claims issued	Suspended possession orders	Outright orders	Possession
Q1 2007	139	53	76	
Q2 2007	135	31	49	
Q3 2007	140	36	68	
Q4 2007	118	37	58	
Total 2007	532	157	251	
Q1 2008	141	34	59	
Q2 2008	135	80	71	
Q3 2008	152	51	88	
Q4 2008	130	52	68	
Total 2008	558	217	286	
Q1 2009	171	70	79	
Estimated Total for 2009	684	280	316	

⁸ The increase in the number of suspended and outright possession orders granted by the Colchester County Court in cases involving Social Landlord owned and/or managed properties, means that the target of a 10% reduction in the number of orders granted each year has not been met.

Private Landlord Possession Actions

The Table below shows the number of possession orders awarded to Private Landlords from 2007 through to the estimates for 2009 (please note that the 2009 figures are provisional). The number of claims issued has increased by 40% from 156 in 2007 to 218 in 2008. The number of suspended possession orders granted has increased slightly from 3 in 2007 to 5 in 2008. The number of outright possession orders granted has increased by 29% from 94 in 2007 to 121 in 2008.

Year	Claims issued	Suspended possession orders	Outright possession orders
Q1 2007	46	0	25
Q2 2007	36	2	23
Q3 2007	44	0	33
Q4 2007	30	1	13
Total 2007	156	3	94
Q1 2008	62	1	17
Q2 2008	55	1	46
Q3 2008	47	2	23
Q4 2008	54	1	35
Total 2008	218	5	121
Q1 2009	52	2	41
Estimated Total 2009	208	8	164

Prevention of Homelessness

The Table below shows the total number of housing advice clients seen in the periods indicated, and of those cases how many resulted in action that prevented homelessness.

Year	Housing Advice Clients	Homelessness Prevention	% of housing advice clients where homelessness was prevented
2006/2007	1,639	299	18%
2007/2008	1,289	284	22%
2008/2009	1004	281	28%

The number of households whose homelessness has been prevented has remained relatively consistent over the periods indicated in the table, in 2008/2009 the number of cases that have resulted in action that prevents homelessness represents a larger proportion of all households seen. This suggests CBC is targeting its limited resources at the households most in need where homelessness was preventable.

Initiatives to prevent homelessness

The table below shows the numbers of single people and families who have been rehoused by CBC through the Home Finder scheme, Rent and Deposit Guarantee scheme and securing alternative accommodation through a Housing Association (HA).

Year	Households accommodated through Home Finder	Rent and deposit Guarantee scheme	Secured alternative accommodation through a Housing Association (HA)
2006/2007	135	73	49
2007/2008	148	76	32
2008/2009	209	56	27

The table above shows that the number of households rehoused through the Homefinder scheme has increased by 41% (148 in 2007/2008 up to 209 in 2008/2009). However the number of households rehoused through other prevention initiatives such as the rent and deposit guarantee scheme, and accommodation secured through a Housing Association has decreased slightly.

CBC also provides the PATH scheme to help vulnerable single homeless persons and couples without children find homes in the private rented sector. The PATH scheme has rehoused 85 households since the scheme began in 2006 (from 2006 - 23/6/2008 51 households were rehoused and from the 24/6/2008 - 10/6/2009 34 households were rehoused).

Housing Benefit (HB), Job Seekers Allowance (JSA) Claims and Discretionary Housing Payments (DHPs)

The table below shows the number of Housing Benefit Claimants in the Borough over the last two years and the amount of DHP's that have been made by CBC in the periods indicated.

Year	HB Claimants	DHP made by CBC in £'s
2007/2008	12,080	149,481
2008/2009	13,281	196,950

The number of HB claimants has increased by 10% in the last year from 12,080 in 2007/2008 to 13,281 in 2008/2009. The increase in HB claims shows that more people are struggling to pay their rent.

The amount of Discretionary Housing Payments made in the Borough has increased by 32% in the last two years from £149,481 in 2007/2008 to £196,950 in 2008/2009. This suggests that more people are struggling to pay their rent and this targeted assistance is preventing homelessness.

Job Seekers Allowance (JSA) Claimants and those receiving Mortgage Interest Payments (MIP)

The number of JSA claimants in the Borough has increased by nearly 100% in the last twelve months from 1,736 in February 2008 to 3,469 in February 2009.

The data in the table shows that the number of people receiving mortgage interest payments (MIP) through Income Support has remained at approximately 100 claimants for the period February 2008 to August 2008. The number of Income Based JSA claimants receiving mortgage interest payments has increased from 0 claimants in February 2008 to 100 claimants in August 2008.

	IS			JSA (IB)		
	All	Not receiving mortgage interest	Receiving mortgage interest	All	Not receiving mortgage interest	Receiving mortgage interest
Feb-08	5,100	5,000	100	1,800	1,800	0
May-08	5,100	5,000	100	1,900	1,800	100
Aug-08	5,000	4,900	100	2,100	2,100	100

In January 2009, several changes were introduced to the MIP scheme. The waiting time for MIP payments has been reduced from 39 weeks to 13, the maximum mortgage capital limit has been increased to £200,000 and the maximum interest paid is capped at 6%. The number of people receiving MIP in the Borough will be monitored in future.

Summary of findings

In 2008/2009 compared with 2007/2008

- The number of households who have been rehoused through the Homefinder scheme has increased, and there has been a corresponding decrease in the number of homeless acceptances caused by the termination of an assured shorthold tenancy (AST).
- More people in the Borough are seeking and receiving financial support to help pay their housing costs. The numbers of people claiming Housing benefit and the amounts of Discretionary Housing Payments allocated in the last financial year have all increased.
- There has been a decrease in the number of homeless acceptances caused by parental eviction, and a decrease in the number of people aged 16 - 24 accepted as homeless.
- There has been an increase in the number of homeless acceptances caused by domestic violence; however four projects that will help prevent homelessness caused by relationship breakdown involving a violent partner have been launched or will be launched in the near future⁹.
- There has been an increase in the number of outright and suspended possession orders issued by the County Court on behalf of mortgage lenders, social landlords and private landlords in the past year. However in the first quarter of 2009 there has been a drop in the number of claims issued and orders granted, which has coincided with the introduction of the mortgage arrears protocol.

⁹ The schemes that will contribute towards tackling domestic violence and therefore homelessness caused by domestic violence are; sanctuary scheme, stopping aggression and anti-social behaviour in families programme (SAAF), Family Intervention worker, and Relate rehabilitation programme.



Colchester's Homelessness Review and Strategy 2008

Evidence Base

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If you would like further information or would like to discuss any aspect relating to Colchester's Homelessness Strategy, please contact:

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Chapter 1: Background and Demographics of Colchester Borough

Population demographics

The 2001 Census recorded that Colchester Borough has a population of 156,000. In 2007 the population was estimated to be 175,500 an increase of 12.5% in 6 years. The population of Colchester is projected to increase to 182,000 in 2021. The population projections indicate that the Borough of Colchester will have a greater need for housing of all tenures (owner occupier, private rented, social housing and specialist housing). The table below contains recent population estimates for the Borough of Colchester.

Year	Population all persons	0-14	15-64	65+	Population males	Population females
2001	156,000	29,100	104,000	23,100	77,300	78,700
2002	157,200	28,900	105,100	23,400	77,900	79,300
2003	160,100	28,700	107,600	23,800	79,100	81,000
2004	163,000	28,700	110,100	24,100	80,300	82,800
2005	167,500	28,800	114,100	24,400	82,600	84,900
2006	170,800	28,900	117,200	24,800	84,300	86,500
2007	175,500	29,300	121,100	25,200	86,500	89,000

The table above indicates that the number of people aged 65 and over is estimated to have increased since the 2001 census. The 2021 population projection indicates that the number of people aged 60 or over will increase from 35,000 to 46,500 (an increase of 33%). This could mean that there will be a greater need for specialist housing for older people in the Borough of Colchester.

Diversity of the local population

The Borough has an increasingly diverse population. The chart below shows the population estimates by ethnic group (percentages).

Year	White British	White other (including mixed)	Black	Asian	Chinese or other ethnic group	Total population
2001	92.9%	4.5%	0.5%	1.2%	1.0%	156,000.0
2002	92.3%	4.6%	0.6%	1.3%	1.1%	157,200.0
2003	91.3%	5.0%	0.8%	1.5%	1.4%	160,100.0
2004	90.3%	5.4%	1.0%	1.8%	1.6%	163,000.0
2005	89.0%	6.0%	1.1%	2.0%	1.8%	167,500.0
2006	88.1%	7.8%	1.3%	2.3%	2.0%	170,800.0

Social and Economic context

The Index of Multiple Deprivation (IMD) is a range of measures of deprivation at a neighbourhood level. The concept of IMD is that distinct dimensions of deprivation are recognised and measured individually. The information below is taken from the results of Colchester's Annual Monitoring Report 2006 – 2007.

- It is estimated that 4% of people in Colchester live in seriously deprived neighbourhoods. Seriously deprived neighbourhood are areas within the most deprived 20% nationally on the measure in question.
- The Borough has four wards that are in the most deprived 20% of wards in East of England. Three of these wards are in east Colchester, and include St Andrew's which is in the 10% most deprived wards nationally and has the highest levels of children living in poverty in Essex.
- Average household size is currently (as of April 2008) estimated to be 2.308 people per household; this is projected to decrease to 2.073 in 2026. As average household size decreases but population continues to grow, this will result in an even greater demand for housing.

Employment and economic activity

- In 2006 unemployment amongst those who are economically active stood at 3,600 people (4.5%). This was below the National figure of 5.0%.
- In August 2007 1,650 people were reported as JSA claimants (Jobseekers' Allowance). This accounts for 1.3% of the population aged 16 or over.
- 13% of claimants had been claiming for more than twelve months in 2007.

Summary of Chapter 1:

The Population of the Borough of Colchester is due to increase above the number reported in the 2001 Census (156,000) according to ONS figures. The Borough of Colchester has several pockets of deprived areas within its district but recent unemployment figures are low compared with regional and national averages.

Chapter 2: Rough sleeping and single Homelessness

Rough Sleepers

Recent figures from street homeless counts show that:

- there were 4 people sleeping rough in 2001 when the census was conducted.
- there were 2 people rough sleeping in 2004 when the last street homeless count was carried out.
- It was estimated that 3 people were sleeping rough in the Borough in 2006.

The data above indicates that the number of people sleeping rough in the Borough is very low.

P1E Data

The P1E returns record the number of people who have made homelessness applications each quarter. The P1E counts those who have presented themselves as homeless to the Local Authority, and provides detailed information of those who have been accepted as unintentionally homeless and in priority need. The P1E is one indicator of housing need but does not represent the whole picture. The table below provides recent data regarding the ages of persons accepted as homeless in the Borough.

Year	Number of acceptances	Aged 16-24	Aged 25-44	Aged 45-59	Aged 60-64	Aged 65-74	Aged 75+
2005/2006	336	167	144	14	5	5	1
2006/2007	367	182	159	22	1	3	0
2007/2008	283	148	112	18	2	2	1
2008/2009 Estimated	256	132	100	24	0	0	0

The number of people aged 60 and over is very low in comparison with the other age categories. The number of young people aged 16-24 accepted as homeless is the highest in the table above. This data indicates that most accepted homeless cases in the borough of Colchester involve younger people and that this age group has a higher housing need than any other.

Hidden homelessness

Hidden homelessness is the problem of single homeless people who do not appear in official homeless figures. Hidden homelessness includes concealed households, for example, people living in insecure accommodation, people living with friends and family on a temporary basis and people living in squats. Hidden homelessness also includes people who are rough sleeping but not counted in the official counts.

In order to try to overcome the difficulties associated with recording the number of 'hidden homeless persons' members of the Housing Forum conducted a survey among users of their services who were homeless or had recently experienced homeless.

Single Homelessness

Single homelessness survey 2001 & 2005

A total of 84 people completed the survey in 2001 whilst 74 people completed the survey in 2005. The majority of participants of the 2005 survey were residents at the Colchester Emergency Night Shelter (CENS). This should be considered in light of the results given the transient nature of a certain number of CNES residents. The table below shows some of the key findings from both the 2001 and the 2005 survey results:

2001 survey	2005 survey
The main reason why men and women became homeless was relationship breakdown.	The main reason why men and women became homeless was relationship breakdown.
50% of people said that they had lost their homes in the last six months.	57% of people said that they had lost their homes in the last six months.
39% of people said that living with friend's relatives or parents was their last settled accommodation.	48% of people said that private or social rented accommodation was their last settled accommodation
33% of people said that they had lived in Colchester for less than six months.	47% of people said that they had lived in Colchester for less than six months.
4 people said that they had been rough sleeping.	2 people said that they had been rough sleeping.
7 women and 32 men were over the age of 25. This means that 4 times as many men compared with women were homeless in this age group.	4 women and 42 men were over the age of 25. This means 10 times as many men as women were homeless in this age group.
66% of women and 50% men were under the age of 25	73% of women and 22% of men were under the age of 25.

- Overall the surveys indicated that the main reason for homelessness was relationship breakdown.
- In both surveys a higher proportion of women under the age of 25 were recorded. The survey results indicate that women belonging to this age group are more likely to be homeless or become homeless in the near future.
- conversely in both surveys the majority of responses in the 25 and over age group were men 4 times as many in 2001 and 10 times as many in 2005. The survey results indicate that men belonging to this age group are more likely to be homeless or become homeless in the near future.
- The last settled home differed between both surveys. In 2005 loss of social/private rented accommodation was the main reason, but in 2001 staying with friends and families was the majority reason. This indicates that homelessness caused by loss of rented accommodation has increased over this period. In chapter 4, court data also indicates a decline in the number of evictions in the social rented sector.

Further information on rough sleeping in the Borough

- Beacon House is an organisation in Colchester that provides health advice and makes GP referrals for homeless people in Colchester, in Q2 2008, (1st April – 30th June) they recorded 106 people using their services who said that they were rough sleeping or had no fixed abode.
- The North East Essex Drug and Alcohol Service (NEEDAS) database, recorded that 44 active clients using their services said that they have no fixed abode or have given a care of address in the Colchester Area as of 3/10/08.
- Colchester Jobcentre Plus records the numbers of customers who have voluntarily disclosed that they are a Person without Address (PWA). The Jobcentre Plus database has provided snapshot figures at the following dates:-

Colchester PWA as at

Date	Number of Job Centre Customers who have voluntarily disclosed that they are PWA
Aug 08	10
Jul 08	9
Jun 08	11
May 08	12
Apr 08	13
Mar 08	12
Feb 08	10
Jan 08	10
April 07	12
April 06	15
May 05	13

- The CENS in their July 06/07 annual reports noted a 30% drop in the number of admissions from 378 in the previous year (05/06) to 251, In the 07/08 CENS admitted 261 people. In the last three years CENS has seen a greater number of long stay residents 35% stayed longer than 28 days the normal maximum. This is a reflection of the focus on resettling residents with complex needs and with a difficult housing history¹. The average length of stay at the CENS is 26.2 days; the abandonment/eviction rate is 45% (as of July 2008).

The figures from Beacon House and NEEDAS do not tally with those recorded in the rough sleepers' counts and estimates or with the single homeless survey. This discrepancy indicates that there are problems recording and verifying the number of rough sleepers in Colchester.

Summary of Chapter 2:

- The Borough of Colchester has recorded low numbers for its street homeless count and estimates in the recent past.
- According to the P1E data the highest proportion of accepted homeless applicants are aged 16 to 24. This is in contrast to the single homeless survey which indicates that the highest proportion of men aged over 25 were homeless or about to become homeless.

¹ Colchester Emergency Night Shelter Annual Report July 2008

Chapter 3: Homelessness in Colchester

Homelessness: The Legal Context

The Housing Act 1996 and the Homelessness Act 2002 provide the current legislative framework for Local Authorities regarding their duties in relation to homelessness. A code of guidance supports this legislation. This legislation requires that a Local authority must consider whether a homeless person is;

- Eligible for assistance
- Homeless
- in priority need
- not intentionally homeless
- has a local connection with the district.

Housing authorities have a duty to provide interim accommodation for applicants who they have reason to believe may be:

- Homeless
- Be eligible for assistance, and
- are in priority need.

The Homelessness Act 2002 (Priority needs order) seeks to extend the categories of priority need to certain groups not covered by the 1996 Housing Act. These include:

- 16 and 17 years olds who are not a relevant child or a child in need to whom a local authority owes a duty under section 20 of the Children Act 1989.
- A person under 21 who was (but is no longer) looked after, accommodated or fostered between ages of 16 & 18.
- A person aged 21 or more who is vulnerable as a result of having been looked after accommodated or fostered.
- A person who is vulnerable as a result of having been a member of the armed forces.
- A person who is vulnerable as a result of:
 - i) having served a custodial sentence
 - ii) having been committed for contempt of court or any other kindred offence, or
 - iii) having been remanded in custody
- A person who is vulnerable as a result of ceasing to occupy accommodation because of violence from another person or threats of violence from another person which are likely to be carried out.

Applications and Acceptances in Colchester since 2003

There has been a decline in the number of homelessness applications since 2003. This reduction is linked to the increased prevention work CBC is involved with along with the introduction of new prevention techniques such as mediation and homelessness visits. For more information on these see chapter 4.

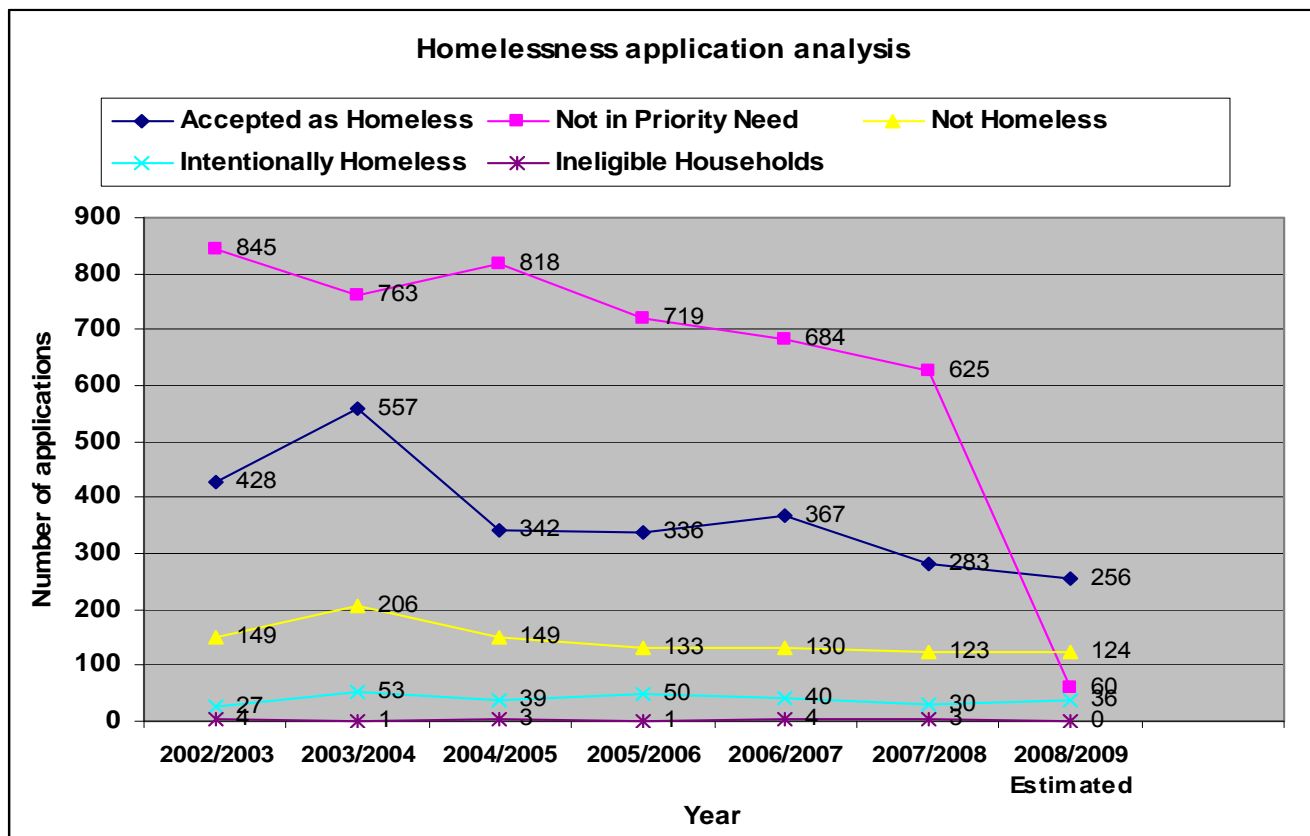
Year	Homeless applications	Acceptances	% of applications
2002/2003	1,453	428	29.50%
2003/2004	1,614	557	34.50%
2004/2005	1,351	342	25.30%
2005/2006	1,239	336	27.19%
2006/2007	1,225	367	29.95%
2007/2008	1,064	283	26.59%
<i>2008/2009 Estimated</i>	<i>476*</i>	<i>256</i>	<i>53.78%</i>

The table above shows that the number of cases accepted as homeless is less than a third of applications.

The table and line chart below provide a breakdown of Homelessness decisions made by CBC.

Year	Accepted as Homeless	Not in Priority Need	Not Homeless	Intentionally Homeless	Ineligible Households
2002/2003	428	845	149	27	4
2003/2004	557	763	206	53	1
2004/2005	342	818	149	39	3
2005/2006	336	719	133	50	1
2006/2007	367	684	130	40	4
2007/2008	283	625	123	30	3
<i>2008/2009 Estimated</i>	<i>256</i>	<i>60</i>	<i>124</i>	<i>36</i>	<i>0</i>

* Single Homeless advice appointments no longer counted as homeless applications.



The data indicates that the majority of applications are not in priority need.

The three main priority need categories are:

- Dependant children
- Pregnant
- Vulnerable without children (often single)

Homelessness acceptances in the Borough 2006/2007 and 2007/2008

This section analyses recent P1E data from the Borough of Colchester regarding homelessness applications that have been accepted under the homelessness legislation. The Table below shows a breakdown of the accepted homeless household, by household type.

Year	Couple with dependent children	Lone Parent household	One Person household	Other Households	Total
2006/2007	43	111	150	63	367
2007/2008	40	100	95	48	283
2008/2009 Estimated	40	88	80	48	256

In 2006/2007 of the 367 households CBC accepted a duty to re-house 154 (42% of all acceptances) were households with dependant children (this includes couples and lone parent families).

By comparison in 2007/2008 accepted a duty to re-house 283 households. 140 or 49% of all acceptances were households with dependant children (this includes couples and lone parent families).

The Table below shows the number of accepted homeless cases arranged by priority need category for the last five years.

The numbers in brackets are priority need categories as a secondary reason.

Priority Need Category	2003/2004	2004/2005	2005/2006	2006/2007	2007/2008	2008/2009 (Estimated)
Dependant children	204	141	137	146	124	128
Pregnant no dependants	86	75	80	60	59	48
16/17 year olds	46	20	14	44	35 (3)	48
18-21 year olds formerly in care	0	0	0	2	2	8
Emergency	0	0	0	3	0	0
Vulnerable due to old age	18	8	6	6	4	0
Vulnerability due to physical disability	27	12	11	20 (1)	18 (2)	0 (1)
Vulnerable due to mental health or learning difficulty	70	68	45	47 (2)	37 (12)	20
Vulnerable as a result of having been in care	0	0	0	0	1 (1)	0
Served in the Armed forces or been in custody/remand	0	0	0	1	1	0
Fleeing domestic violence	11	5	4	3 (2)	0	4
Vulnerability for another reason	95	13	39	35 (3)	2 (2)	0
Total	557	342	336	367	283	256

- In 2006/2007, some 44 households were 16-17 year olds without dependant children (12% of the total number of acceptances). In 2007/2008, some 35 households were 16/17 year olds without dependent children (12.4% of the total number of acceptances).

Priorities need categories: trends over the last five years

- Historically households with dependant children represent the largest group of accepted homeless cases in the Borough at 39.6% of all acceptances over the last five years (204 acceptances 36.6% in 03/04 and 124 acceptances 43.8% in 07/08).
- Households where the applicant is or includes a pregnant woman with no other dependant children historically have been the second highest category of acceptances 18.8% of all acceptances over the last five years. (In 03/04 86 acceptances 15.4%, 07/08 59 acceptances 21%).
- The proportion of accepted households who are in priority need as a result of being aged 16 to 17 has increased over the last four years. In 03/04 there were some 46 acceptances from a total of 557 (8%), compared with 35 acceptances from a total of 283 (12%) in 2007/2008. Over the past five years this category represents 7.4% of all acceptances.
- The number of homeless acceptances of applicants who are deemed to be in priority need as a result of vulnerability due to physical disability has lessened slightly in the last five years. (03/04 27 acceptances, 07/08 18 acceptances it has remained about 5% of all acceptances).

The Causes of Homelessness

This table shows the causes of homelessness of accepted homeless households.

Reason for loss of last settled accommodation	2003/2004	2004/2005	2005/2006	2006/2007	2007/2008	2008/2009 (Estimated)
Leaving Parents	98	60	74	102	92	96
Leaving friends or relatives	124	72	63	49	27	28
Relationship breakdown Non - violent	40	19	24	25	23	28
Relationship breakdown Violent partner	25	30	43	29	16	32
Relationship breakdown Violent associated person	0	2	4	2	8	0
Other forms of violence	25	10	4	12	8	0
Harassment	5	1	0	1	2	0
Mortgage arrears	5	3	1	8	10	4
Rent arrears	8	17	7	8	7	4

Reason for loss of last settled accommodation	2003/2004	2004/2005	2005/2006	2006/2007	2007/2008	2008/2009 (Estimated)
Loss of rented/tied accommodation due to assured shorthold tenancy ending	89	51	42	46	47	32
Other reasons for the end of the tenancy	0	2	0	7	10	12
Leaving an institution or care	24	19	11	8	11	12
Other (for example living in hostel rough sleeping, returning from abroad)	114	56	63	70	22	8
Total	557	342	336	367	283	256

The main causes of homelessness in 2007/2008 were:

- Parents cannot continue to accommodate accounted for 92 of 283 accepted homeless households.

(In 2006/2007 parents cannot continue to accommodate accounted for 102 of 367 accepted homeless households.)

- Loss of rented/tied accommodation due to assured shorthold tenancy ending accounted for 47 of 283 accepted homeless households.

(In 2006/2007 loss of rented/tied accommodation due to an assured shorthold tenancy ending accounted for 46 of 367 accepted homeless households.)

- Other friend's family no longer willing to accommodate accounted for 27 of 283 accepted homeless households.

(In 2006/2007 other friends' family no longer willing to accommodate accounted for 49 of 367 accepted households.)

- Relationship breakdown (including violent relationship breakdown) account for 47 of 283 accepted homeless households.

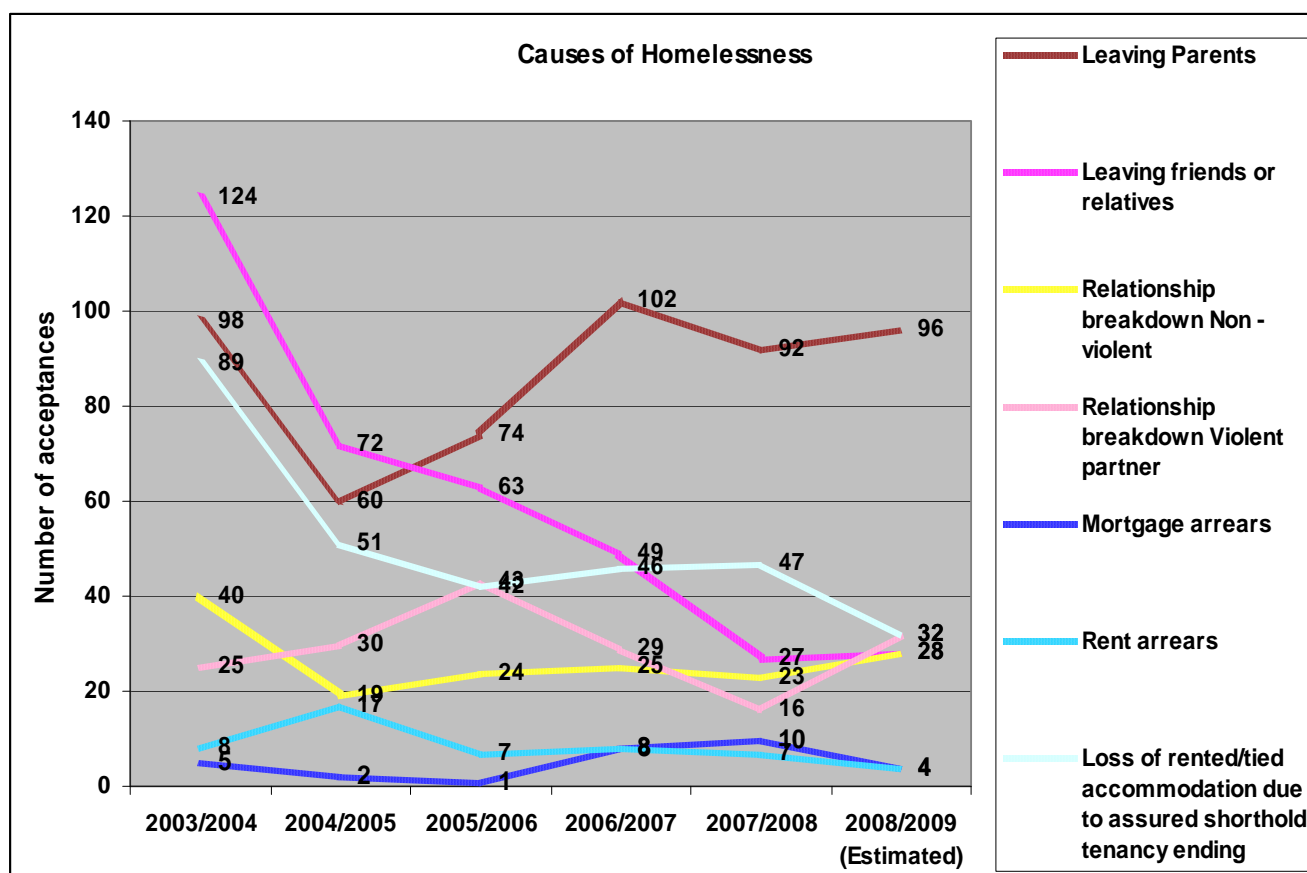
(In 2006/2007 relationship breakdown (including violent relationship breakdown) account for 56 of 367 accepted homeless households).

The table above shows that there has been a decline in the proportion of cases arising due to the termination of Assured Shorthold Tenancies (ASTs). The decline in homelessness caused by the termination of an AST is a result of the success of the homefinder scheme (see chapter 4). High numbers of relationship breakdowns often indicate a decrease in average household size in an area, but this cause of homelessness has fluctuated over the last five years.

Cases involving parental eviction have increased however and now represents the main cause of homelessness in the Borough.

Trends over the past five years

The chart below shows how the main causes of homelessness in the Borough has changed throughout the past five years.



- Homelessness caused by parents no longer willing to accommodate has been the highest recorded cause of homelessness since 05/06 when there were 74 acceptances. Parental eviction is also the highest recorded cause in 07/08, there were 92 (33%).
- Homelessness as a result of the termination of an assured shorthold tenancy had decreased from 89 (16%) acceptances in 03/04 to 47 (16%) acceptances in 07/08, although the proportion of Homelessness caused by termination of an assured shorthold tenancy has remained the same, 16%.
- Homelessness as a result of friends and other relatives no longer willing to accommodate has decreased from 124 acceptances (22%) in 03/04 to 27 acceptances (10%) in 07/08.
- Homelessness caused by violent relationship breakdown involving a partner has decreased from 25 (5%) in 03/04 to 16 (8.4%) in 07/08 although these causes have increased from 5% to 6% of all Homelessness acceptances.
- The number of homeless acceptances as a result of non violent relationship breakdown has decreased from 40 acceptances (7%) in 03/04 to 23 acceptances (6.8%) in 07/08.
- There have been 8 homeless acceptances from 05/06 – 07/08 where the applicant is either in priority need because they are a care leaver or are vulnerable as a result of having spent time in care, or has become homeless as a result of having left care. Although Essex has a relatively large

care population (1,200 children & young people), and looked after & After care support approaching 700 young people aged up to 21 (or in some circumstances 24),. Colchester has the largest population of Essex County Council for supported care leavers (107 as of June 2008), here is a breakdown of the housing status of the 107 supported care leavers as of June 2008:

- | | |
|--------------------------|--------------------------|
| ● Foster Care, 12 | ● Friends, 5 |
| ● Supported Lodgings, 11 | ● Home (parents), 5 |
| ● Supported Housing, 12 | ● Independent living, 46 |
| ● Bed and Breakfast, 2 | ● No fixed abode, 1 |
| ● Family, 13 | ● Total 107 |

The data above indicates that a high proportion of young people leaving care in the Borough are not becoming homeless and seeking assistance from CBC assessment and options team.

Summary

Overall data indicates that over the last five years 'leaving parents' and 'Leaving friends' have been the most frequently recorded cause of homelessness. Homelessness caused by 'other reasons' is also a significant cause of homelessness in the Borough over the last five years. Other reason includes 'homeless in emergency, returned from abroad, sleeping rough or in a hostel'.

One notable trend is the decline in the number of accepted cases caused by termination of an AST since 2003. Although it still represents 15% of all accepted cases.

Court Action

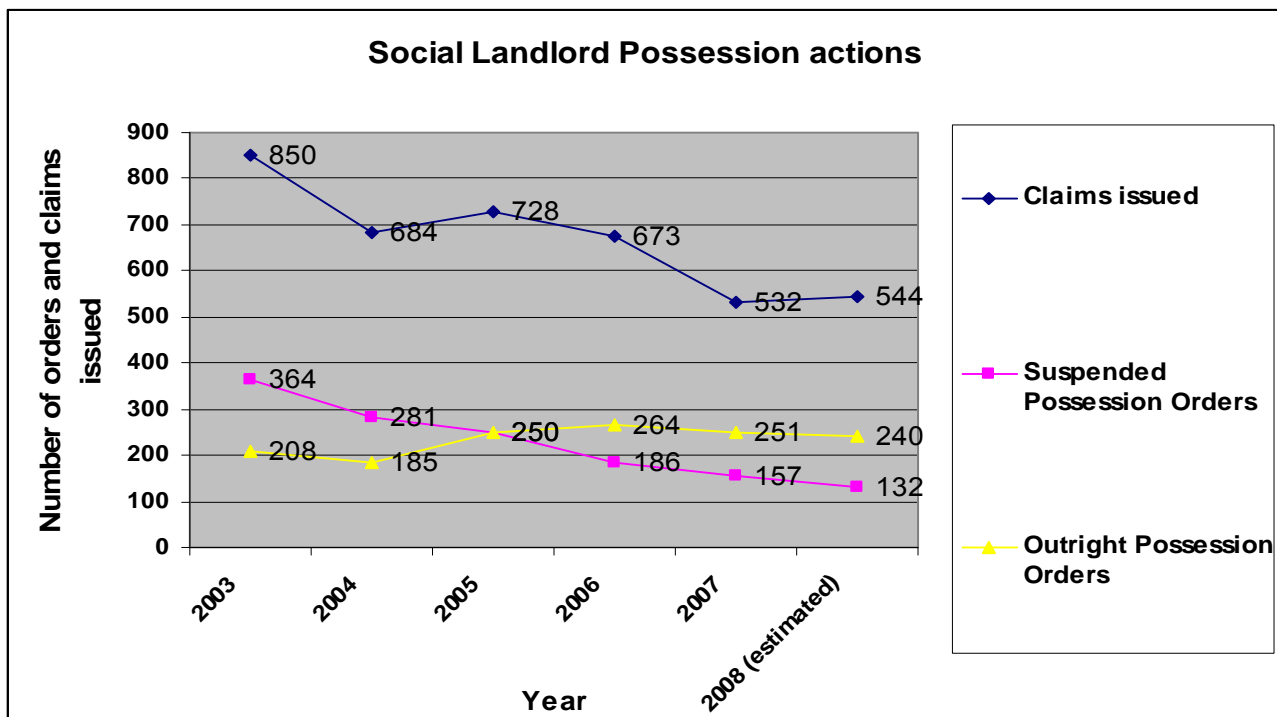
Information from Colchester's County Court gives some indication of the level of tenancy breakdown and mortgage repossessions. The area covered by Colchester County Court is larger than the Colchester Borough area so therefore some places outside the borough may be included in these figures². This data does however provide an interesting insight in to the loss of homes in the local area.

Social landlords

There has been a decrease in the number of possession orders filed and executed by social landlords in the County Court since 2003. In 2003 Court data shows that:

- i) 850 claims had been issued by the court for social landlords taking action against their tenants compared with 532 in 2007.
- ii) 364 suspended possession orders were issued by the Court on behalf of social landlords compared with 157 in 2007.
- iii) 208 outright possession orders were issued in 2003 compared with 251 in 2007.

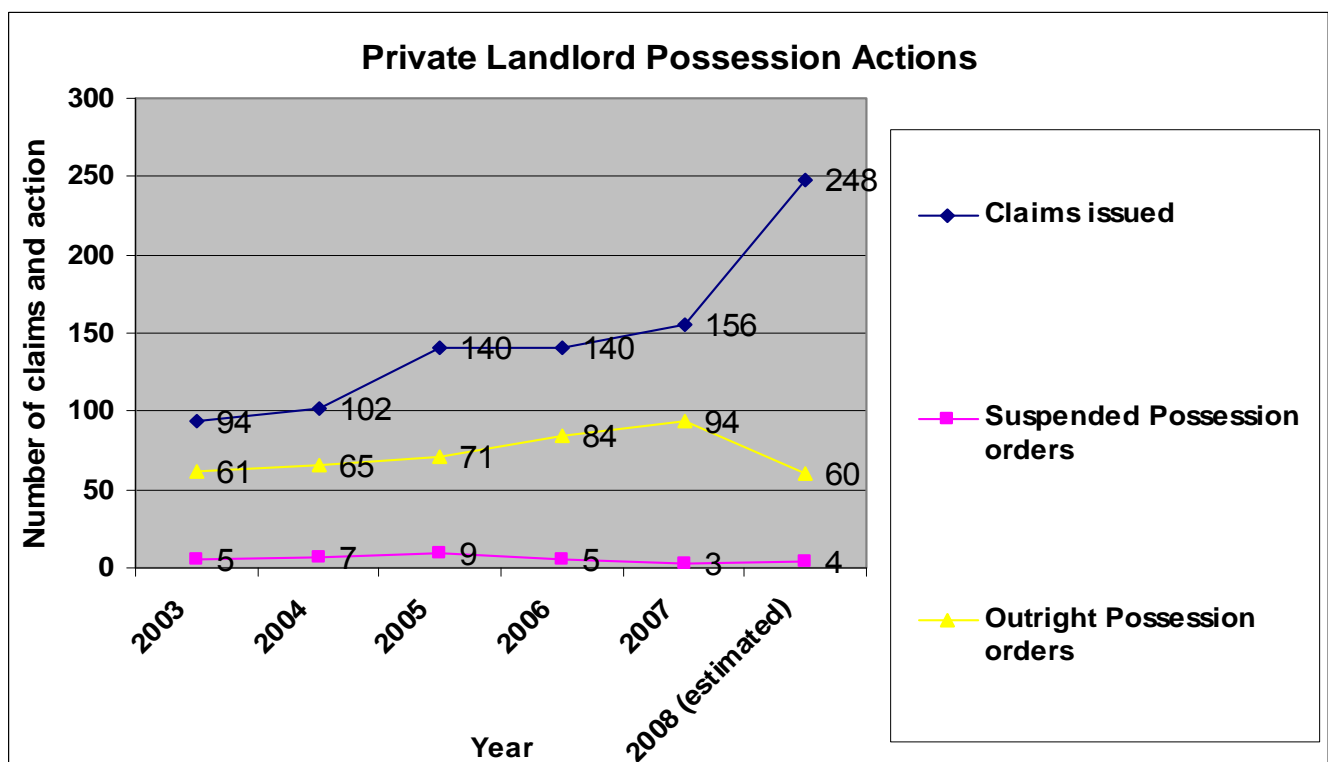
² The Colchester County Court covers Tendring and Colchester Districts and part of Braintree district



Although outright orders have increased over the last five years, the number of claims issued and suspended possession orders made by the court have decreased. CBC is continuously trying to maintain this trend through close working with our partner housing associations and increased prevention work.

Private landlords

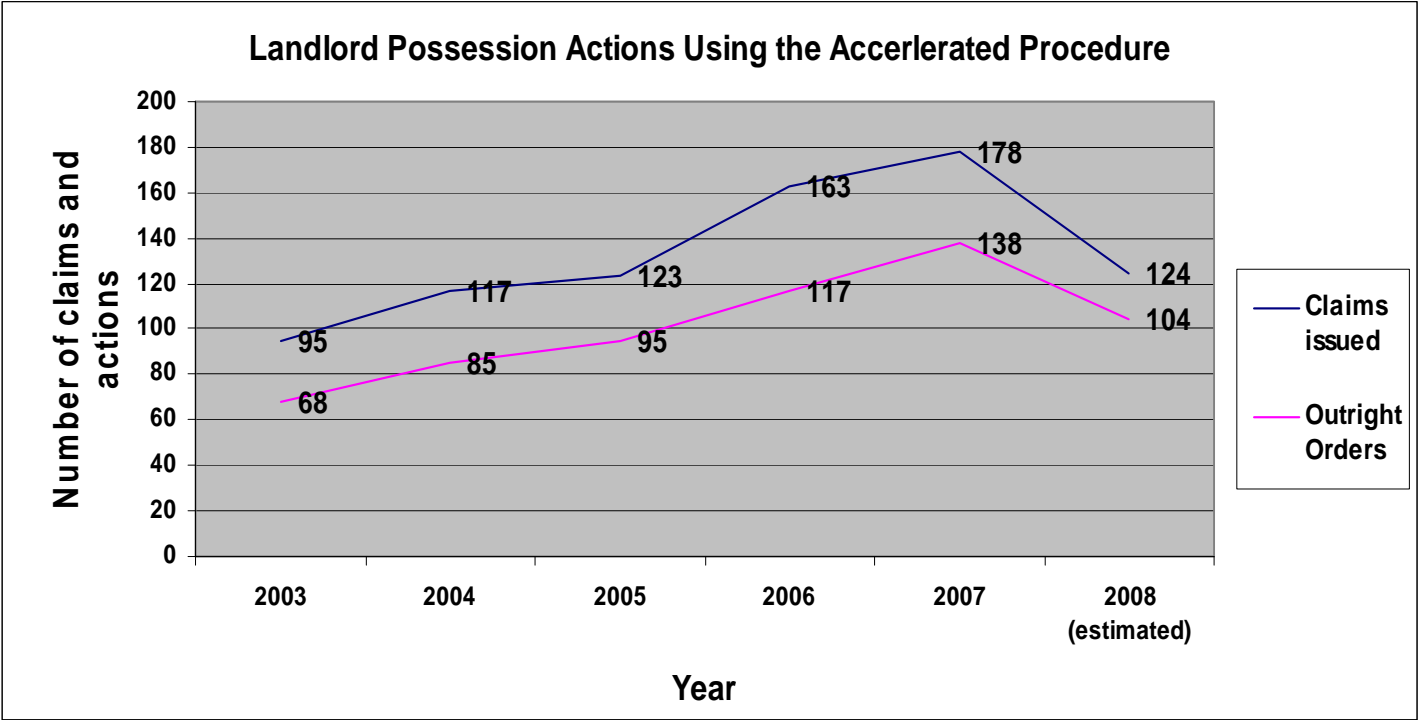
- i) In 2003 there were 61 outright possession orders awarded to private landlords compared with 94 in 2007.
- ii) The number of suspended possession orders varied from 5 to 3 over the last four years.
- iii) The number of claims issued on behalf of private landlords has increased from 94 in 2003 to 156 in 2007.



The number of suspended and outright orders awarded to private landlords has increased over the last four years. Some of these actions would have been brought as a result of rent arrears. A linkage can be made to increasing rent levels see (chapter six, housing market in the Borough page 29), this may have caused households to fall into arrears and consequently be evicted.

Assured Shorthold Tenancies (Accelerated Possession procedure)

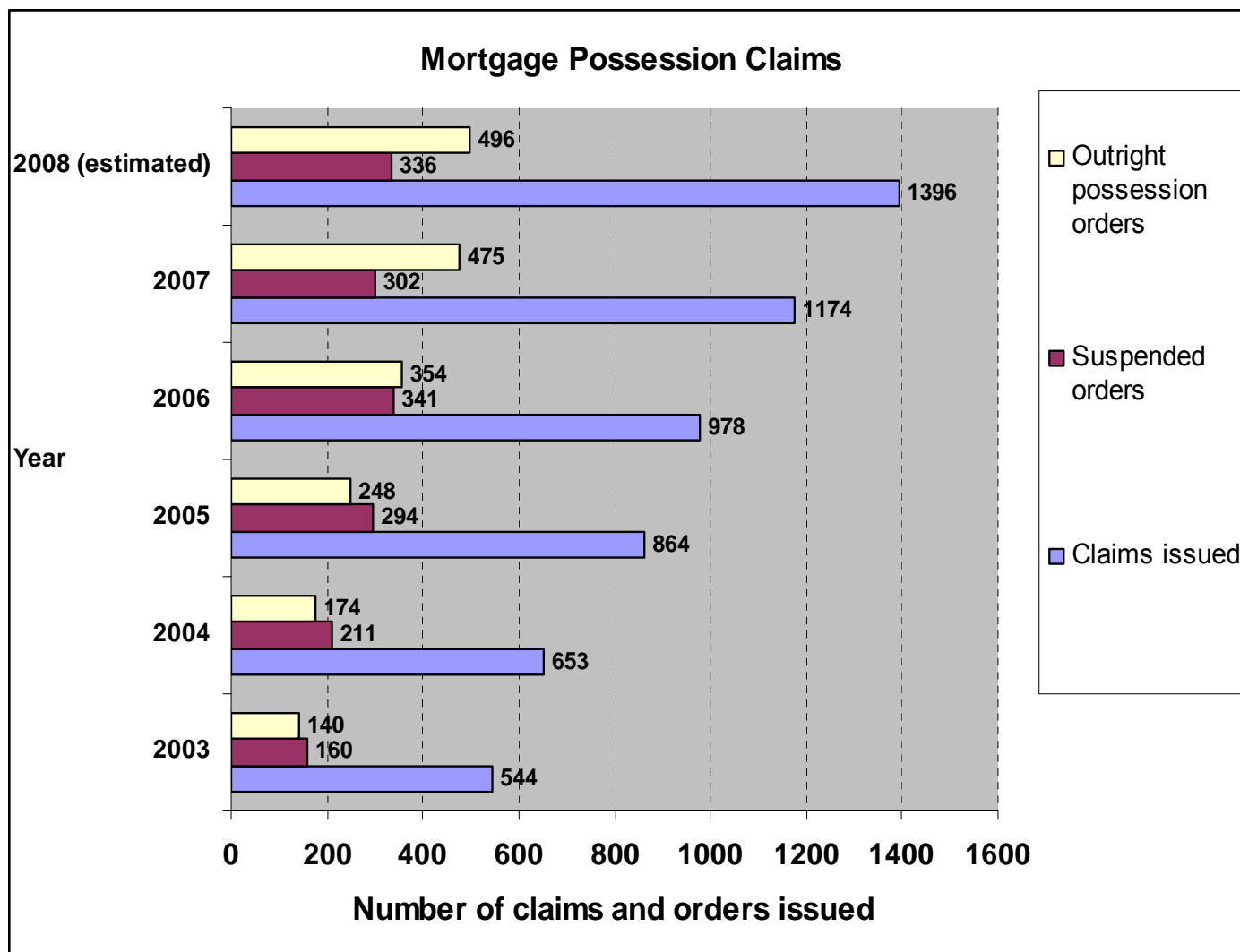
The chart below indicates that the number of landlords using the accelerated procedure to terminate Assured Shorthold Tenancies (AST,s) in the Borough has increased over the last five years. This trend suggests that assured tenants are more likely to lose their accommodation through this procedure now than in previous years.



The increase in AST terminations can be compared with the decline in homelessness caused by AST termination for the same period. This would indicate that CBC are successfully preventing households in the private rented sector from becoming homeless, despite the loss of their home, focusing on prevention and early intervention to secure alternative accommodation.

Mortgage Repossessions

There has been an increase in the number of claims issued by mortgage lenders since 2003 (see chart below).



i)The number of outright possession actions issued by the County Court has increased from 140 in 2003 to 475 in 2007. This data indicates that the number of people losing their homes through mortgage repossession has more than doubled in three years.

This may be as a result of increased interest rates or lenders offering mortgages which may be unaffordable. The number of accepted homeless cases caused by mortgage arrears has increased slightly since 2003 (see page 18). This data indicates that the increasing number of owner occupiers losing their homes though outright possession orders may have had an impact on the levels of homelessness in Colchester.

Future Projections

The increase in house prices and rise in interest rates have distorted the housing market. Elevated housing costs are a barrier to households meeting their housing demand in the market. (The issue of affordability will be considered in chapter 6 on housing need).

Summary of Chapter 3 (Homelessness in Colchester)

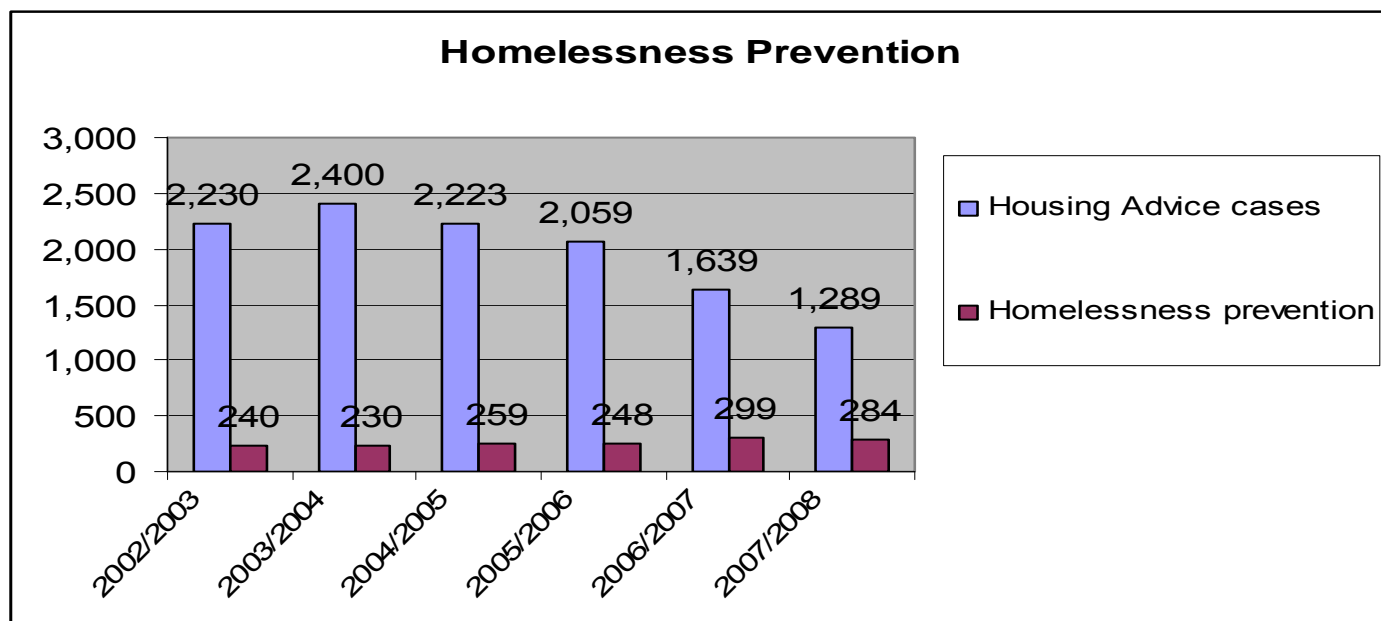
- The proportion of homelessness acceptances has decreased since 2003.
- The number of homelessness applications and acceptances has decreased since 2003, but single homeless clients still represent the highest proportion of households presenting themselves as homeless in the Borough.
- The most recorded cause of homelessness since 2003 according to P1E data is parental eviction, and eviction by friends and family, although there has been a decrease in the number of acceptances since 2003.
- There has been a decline in the number of homelessness cases caused by the termination of an AST since 2003.
- The decline in homelessness caused by AST termination and can be linked to the success of CBC's increased prevention initiatives and partnership work in the private sector.
- CBC's homelessness prevention work can also be linked to the reduction in the number of suspended possession orders in the social rented sector since 2003.
- Court data indicates there has been an increase in the number of mortgage repossessions and Assured Shorthold Tenancy terminations since 2003.

This could be the consequence of decreasing affordability in the private sector created by an increase in interest rates. This trend could indicate that there will be an increasing number of families in private sector housing who are at risk of losing their homes.

Chapter 4: Preventing Homelessness

Preventative measures currently in place in Colchester

- CBC's Assessment and Options Team provide a free service for individuals with housing issues and concerns. Detailed casework is undertaken to prevent homelessness where possible and advise on housing options available in all other cases. Prevention work can include a wide range of activities from income maximisation to negotiating with landlords and mortgage companies for the affordable repayment of arrears.



In the last two financial years 2005/2006 to 2007/2008 there has been an increase in the number of cases where homelessness has been prevented 299 and 284. The number of cases where homelessness prevented as a % of all cases has increased from 12.04% in 2005/2006 to 22.0% in 2007/2008.

Mediation service

Essex mediation provides a mediation service for CBC in order to help support young people to remain at home or return home, where this is appropriate, thus preventing homelessness. In 2006 13 cases were referred to Essex Mediation and in 5 of those cases homelessness was prevented. This represents a significant proportion of cases where a young person has been prevented from becoming homeless.

Homelessness Visiting Officer

The Homelessness Visiting Officer verifies homelessness application and will look at alternative housing options with the applicant in an attempt to prevent homelessness from occurring. The table on the opposite page shows some of the outcomes from the Homelessness visiting officers.

Year	Number of cases seen	Bed and breakfast avoided	Resolved situation in a way which prevented Homelessness.	Found to not be homeless at all.
01/01/2003-31/12/2003	198	24	90 (45%)	18
01/01/2004-31/12/2004	417	49	184 (44%)	22
01/01/2005-31/12/2006	358	26	98 (27%)	11

From January 2007 to June 2007 118 visits were made and homelessness prevented in 42% of the cases visited. The table indicates that homelessness has been prevented in a high proportion of cases since 2003 and that the role of the visiting officer is crucial in preventing homelessness among a large number of households presenting to CBC as homeless.

A number of private sector initiatives are used by CBC to prevent homelessness they include;

Homefinder

This scheme was introduced in 2002 Homefinder helps homeless families into private rented accommodation. From 2003/2004 to 2007/2008 Homefinder has helped 490 homeless households into private rented accommodation in order to prevent them becoming homeless. The Homefinder scheme can also be used as a short term measure to help households after a family breakdown triggers a need for interim accommodation until they have received their share of the equity in the matrimonial home.

PATH scheme

This initiative is a variant of Homefinder and aims to help vulnerable homeless single people and couples find homes in the private sector. Since the scheme began in 2006, 51 people have been re-housed, (as of 23/06/08). The PATH scheme like the Homefinder scheme, meets the demand for private rented accommodation in the Borough.

Rent and Deposit and Guarantee scheme (DGS)

This scheme helps homeless people who are not in priority need, and therefore not entitled to be re-housed under the homelessness legislation. This scheme is very important in helping house single homeless people. The DGS in the last five years has helped around 298 people secure accommodation in the private rented sector, therefore preventing homelessness. The DGS has been helping single homeless applicants find private rented accommodation and therefore meeting the demand for private rented accommodation.

First Step lodgings Scheme

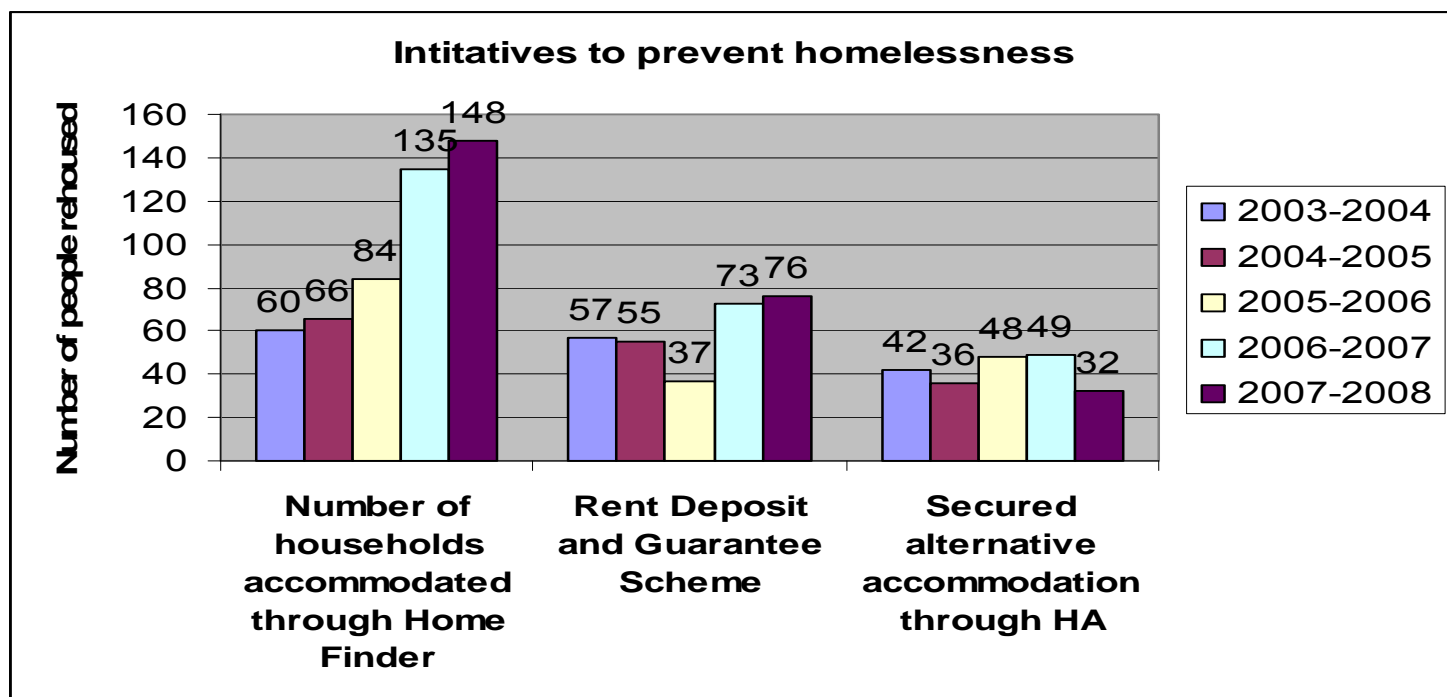
The First Step Lodgings scheme was set up by CBC to provide homeless 16 and 17 year olds with the housing, advice and support they need before moving on to live independently or in one of Colchester's Supported Housing schemes. First Step has housed 36 young people since being established, and had 13 carers.

Joint Protocol with Social Services

A joint working proposal has been set up between Social Services Children and Families Service (CAFS) and the Council's Housing Needs and Options Team to streamline and improve the procedure for moving intentionally homeless families out of B&B (or other temporary accommodation) and into the private rented sector.

Better joint working protocols have been established in order to provide a housing solution.

The chart below shows that the prevention initiatives have been successful in providing accommodation to families and single persons that are threatened with homeless. The Council is committed to working with private landlords in order to help people in housing need access and sustain tenancies in private rented accommodation.



Summary of Chapter 4:

- CBC uses a number of prevention initiatives of which the outcomes are monitored on regular basis.
- The Rent Deposit and Guarantee Scheme and the PATH scheme are successful prevention methods for single homeless people and couples.
- The results of increased prevention work can be linked to a number of trends that have occurred since 2003 such as
 - A decline in the number of homelessness cases caused by termination of an assured shorthold tenancy (see chapter 3 page 14).
 - A decline in the number of evictions in the private and social rented sector

The increased prevention work undertaken by CBC and its partners is even more pronounced in light of the increasing vulnerability of assured shorthold tenants (see chapter 3).

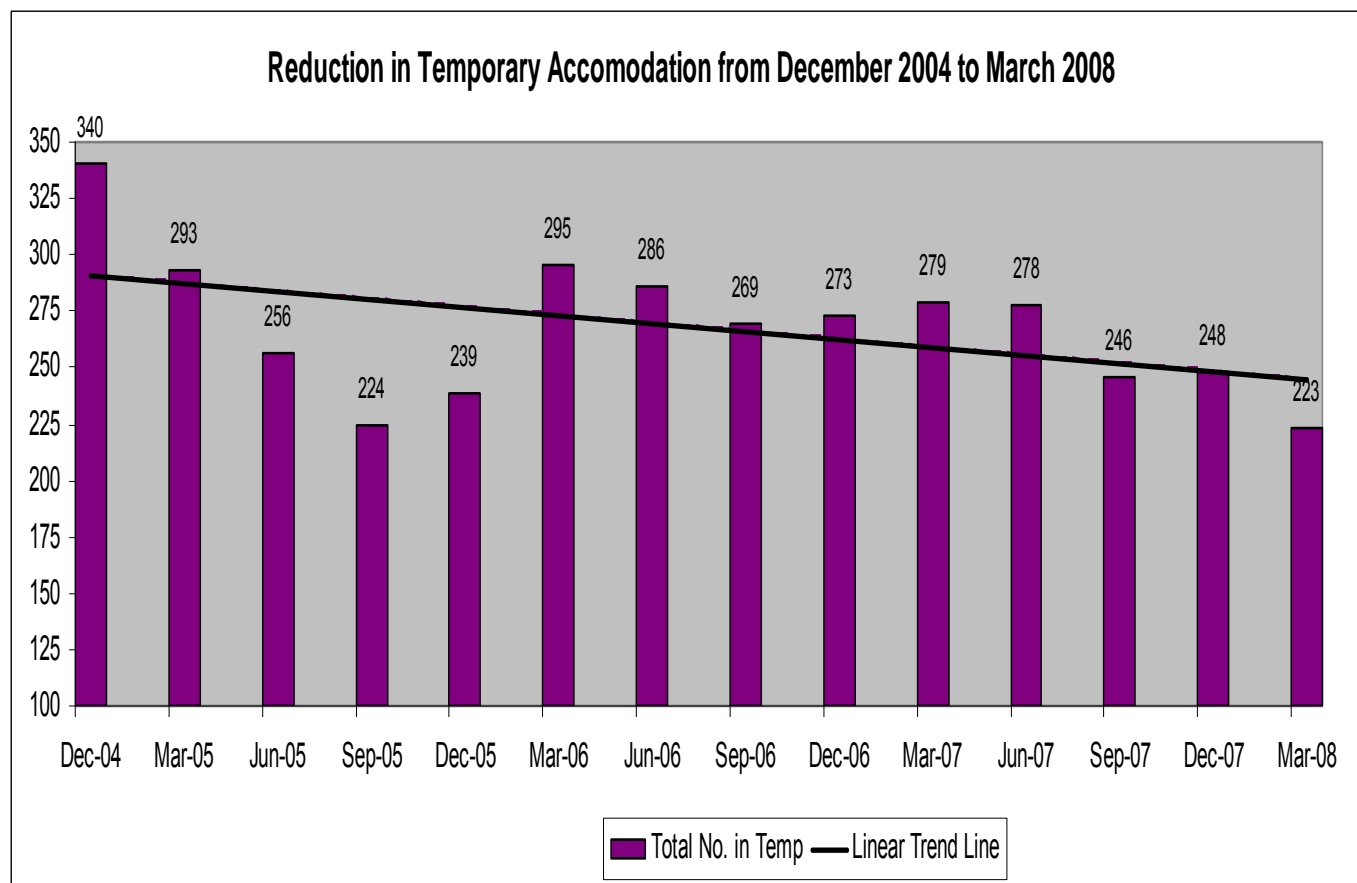
Chapter 5: Temporary Accommodation

CBC is currently reviewing its Temporary Accommodation units Included in this review is the 50% reduction required in the number of households in temporary accommodation by 2010. CBC is required to reduce the number of households in temporary accommodation to 170 households in 2010 from 340 households in December 2004 (a reduction of 50%).

The other issues surrounding temporary accommodation are:

- Local authorities are to end the use of bed and breakfast accommodation for 16/17 year olds by 2010.
- Attain virtual elimination of bed and breakfast for families. The use of bed and breakfast hotels to accommodate families should only be used in the case of an emergency and for a maximum period of six weeks only.

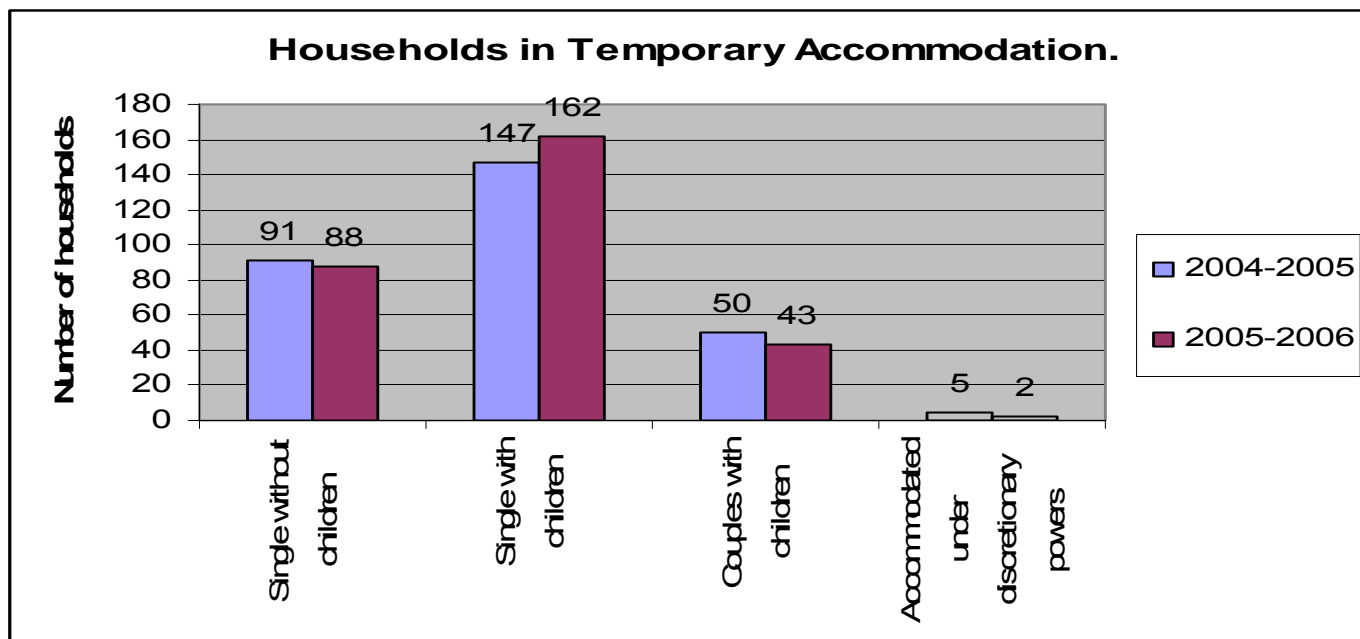
The graph below shows the number of households staying in temporary accommodation from December 2004, to March 2008 (please note these figures are taken from the P1E returns, and therefore provide a snapshot for that time period).



The graph above shows that the number of households staying in temporary accommodation has varied over time. In December 2004 there were 340 households staying in temporary accommodation, whilst in March 2008 there were 223 such households. The reduction from 340 to 223 is an approximate 34% decrease.

Household types in Temporary Accommodation

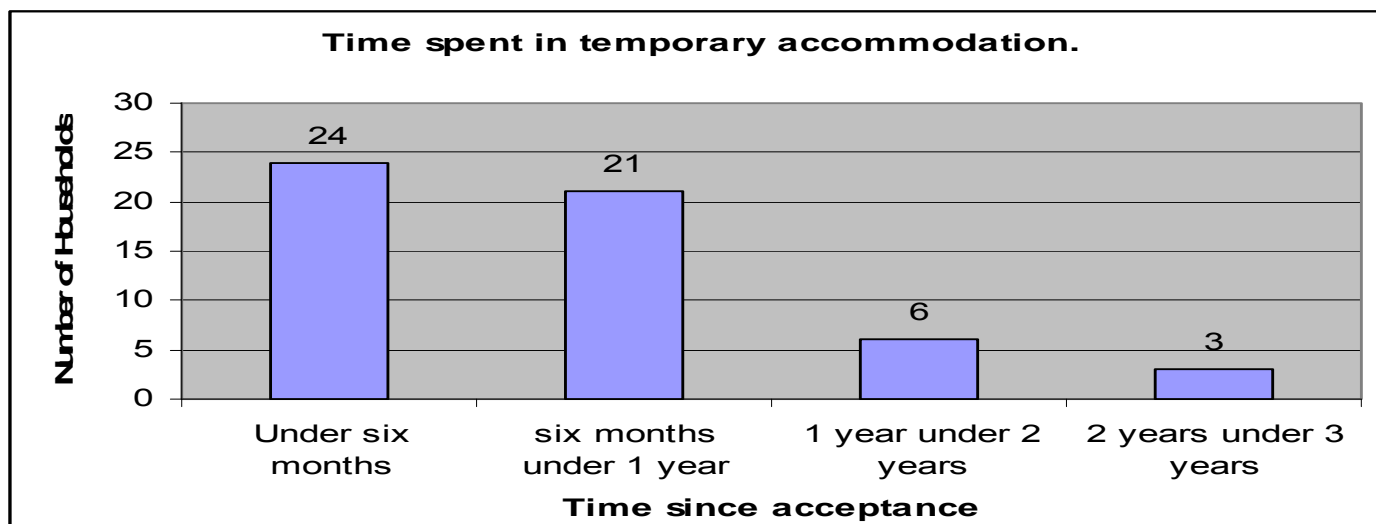
The table below shows the household breakdown of all homeless applicants who have been accommodated by CBC



The data in the chart above indicates that the majority of households placed in CBC temporary accommodation are single people with children. There is a need to provide affordable housing for this household type.

Time spent in Temporary Accommodation

The chart below shows the amount of time spent in temporary accommodation at the point at which the resident leaves it. During this quarter 54 residents left temporary accommodation.



The chart above shows a snapshot from the last quarter of 06/07 and the number of long term stays (i.e. over one year) in temporary accommodation are few (maximum being up to 3 years). CBC tenancy support officers actively encourage residents in our temporary accommodation units to apply for suitable properties through the Homechoice scheme. This assertive approach encourages individuals to secure move on accommodation in order to avoid staying in temporary accommodation for a longer period than necessary.

Temporary accommodation:

Customer satisfaction surveys

A satisfaction survey was posted out to residents in Temporary Accommodation either owned by or referred to by CBC. Of the 143 surveys issued 25 were returned.

- 8 residents were happy with their accommodation, 16 were not, 1 declined to comment.
- Of the ten dissatisfied persons the reasons given were multiple see table below

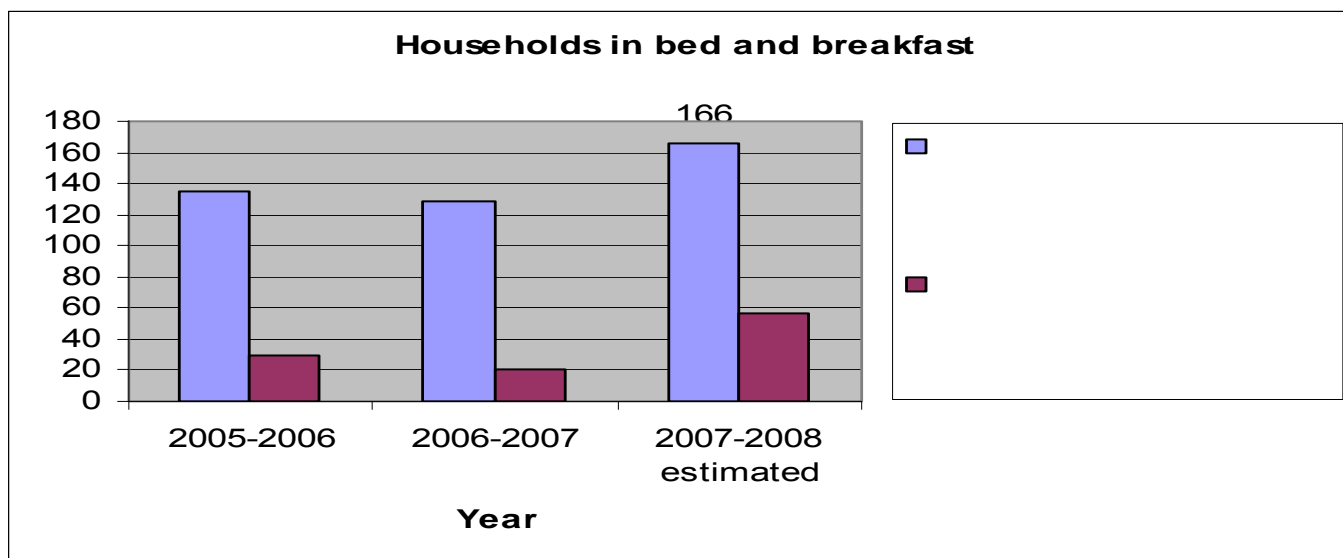
Reason dissatisfied	Number dissatisfied
Location	3
No of bedrooms	3
Accessibility to Local Services	1
Travelling to Work	2
Accessing Support family/ friends	3
Behaviour other residents	4
Total responses	25

- 19 residents had received advice about all the ways to pay their rent, 6 had not.
- 17 tenants had said that they had taken advantage of the support offered. 8 tenants said they had not. The 17 residents that did take advantage of the support on offer lived in the housing association properties. The 8 residents who answered no were staying in CBC temporary accommodation.
- 21 residents confirmed that the appropriate assistance had been offered and that they had received the support they needed.

The survey responses received do show that some residents are engaging with the tenancy support teams in the Borough. The survey shows that respondents are aware of the help that is offered by tenancy support officers in temporary accommodation and are taking advantage of that help. Only a small proportion of residents responded to the survey but it shows a varied picture and will be useful in ensuring that the temporary accommodation of the future will be fit for purpose.

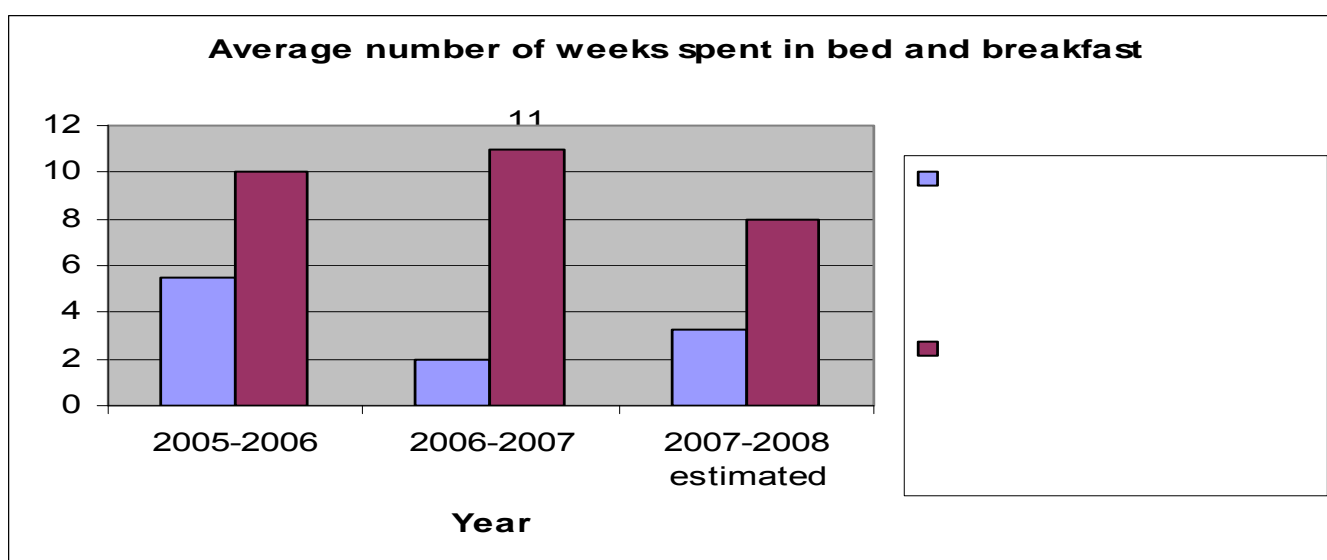
Use of bed and breakfast

We do everything to avoid using Bed and Breakfast Accommodation except in an emergency. The use of bed and breakfast is being monitored by CBC and has been incorporated into the Review of CBC temporary accommodation.



The 2007-2008 figures are an estimate of the remainder of the financial year based on data from April - October 2007. The use of bed and breakfast is reserved in emergency situations and as a last resort where no other alternatives are available. The chart above is an indication of the lack of move on accommodation in the Borough.

The chart below indicates the average length of time spent by households in temporary accommodation.

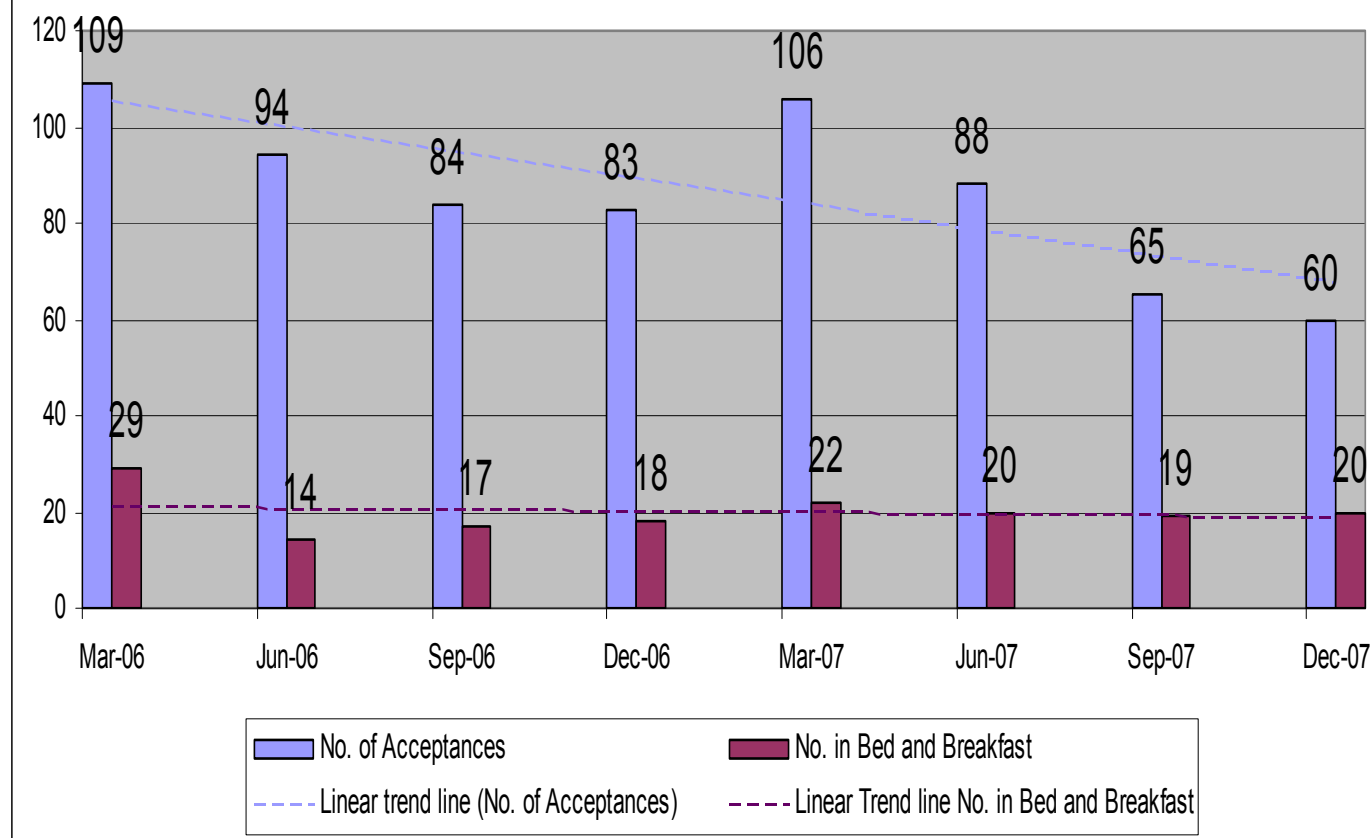


There has been a reduction in the average length time spent by households in bed and breakfast. This reduction indicates that CBC uses bed and breakfast as a last resort and only for as short time period as possible.

Number of Homelessness Acceptances and Numbers in Bed and Breakfast during 2006 and 2007

The graph below shows the number of households accepted as homeless and the number of households In Bed and Breakfast from March 2006 to December 2007, (please note these figures are taken from the P1E returns, and therefore provide a snapshot for that time period).

Number of Homelessness Acceptances and Numbers in Bed and Breakfast during 2006 and 2007



The graph shows that the number of households accepted as homeless has decreased over time. In March 2006 there were 109 households accepted as homeless compared with 60 households in December 2007. The number of households in Bed and Breakfast has remained at a similar level throughout this time period, 29 households March 2006, compared with 20 Households in December 2007.

Summary of Chapter 5:

- CBC is committed to reducing the need for temporary accommodation by preventing more homelessness. Due to housing demand exceeding supply, settled accommodation is not always available straight away and temporary accommodation is frequently used.
- The review of temporary accommodation will focus on current resources available and develop options after consultation with RSLs and studying good practice in other LAs.
- CBC have a Temporary Accommodation Reduction Action Plan in place which includes a number of measures designed to reduce the need for temporary accommodation by increasing the prevention of homelessness. In June 2008, CBC recorded that they were 193 households in temporary accommodation, which indicates that progress has been made in reaching the 2010 target of 170 households in temporary accommodation.

Chapter 6: the Housing Market in the Borough

The housing market in the Borough is influenced by a number of factors including affordability, patterns of supply and demand, and population size. The Strategic Housing Market Assessment (SHMA) is a piece of research that examines the housing market in Colchester and identifies housing need in the Borough. The following information addresses issues relating to patterns of supply and demand of housing and its affordability in the Borough of Colchester.

Economic activity

The median gross household income in the Borough is £23,874 and the mean gross household income £31,396.

This is compared with £24,065 which was the average household income in 2002/2003 which shows that average gross household income has increased by £7331 (30.5%).

Affordability of Housing

- Average House prices in Colchester are 6.4 times average income. The relationship between entry level purchase prices and median household income is slightly higher at 6.5 x income.
- Average House Price in the Borough of Colchester in September 2008 was £207,645 ³ compared with £119,610 in 2002/2003.

• House price increases

Information from the Land registry shows that between the last quarter of 2001 and the fourth quarter of 2006 average property prices rose by:

England and Wales 74.7%

East Anglia 71.9%

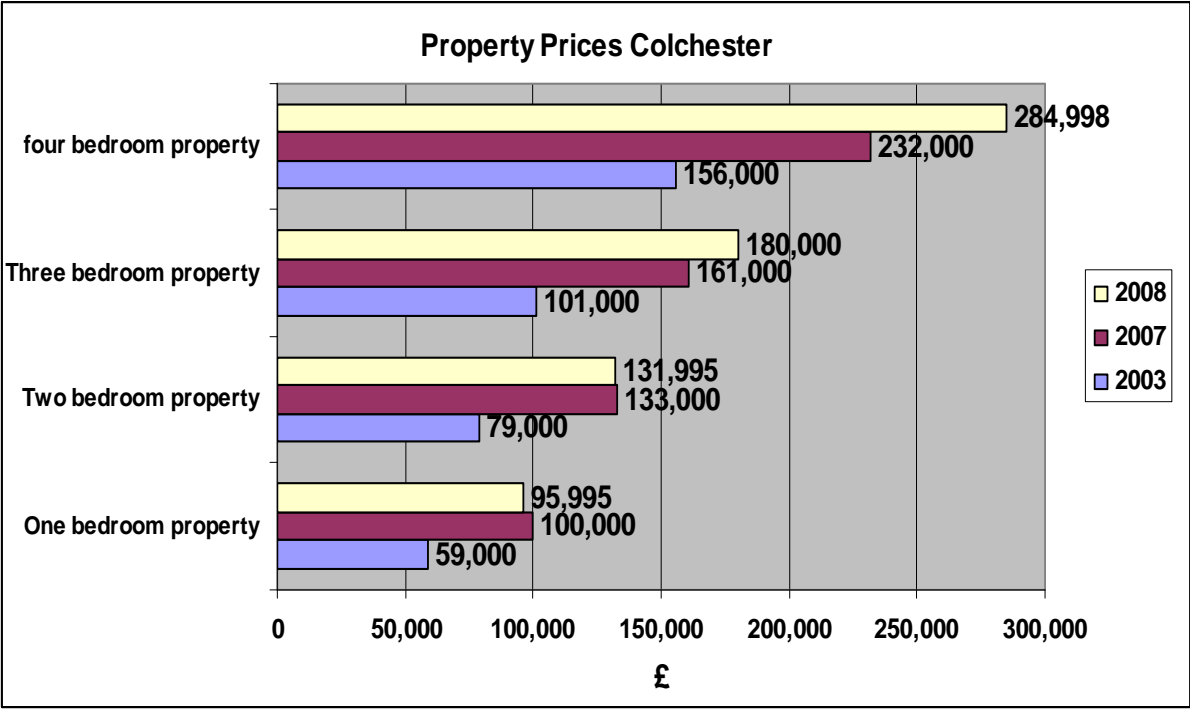
Colchester 64.0%

The Housing market in Colchester has experienced a significant increase in property prices (and private sector rents) in recent years. House prices have increased at a much faster rate than either wages or rents; this has created an affordability gap. As a consequence people who have an average household income are unable to afford to purchase market housing.

The decreasing affordability of private sector housing in Colchester is reflected by the increase in the number of households on the housing needs register. Currently there are 5,396, households on the register. This number is expected to rise as the affordability gap widens. The SHMA researched the affordability of private sector housing in the Borough of Colchester and some of the results of this research are given below.

³ www.home.co.uk

Entry level purchase prices in Colchester



House prices of all sizes have increased over the last five years. The cost of housing is increasing at a higher rate than average household income. The affordability gap has widened and will continue to widen if housing costs continue to grow at a greater rate than household income level.

Private rented sector

The chart below shows that there have also been significant increases in rent levels in the Borough but not by as much as house prices:



The chart above relates to the cheapest available properties of an acceptable standard with good supply. The average rent for these properties has increased by 31% since 2003. This data shows that the affordability gap has worsened in the private rented sector as well as the owner occupier market.

Chapter 7: The Need for Affordable Housing

The affordability gap has increased the demand for affordable rented housing, however affordability is not the only factor involved in measuring the demand for social housing. The table below shows the numbers of households waiting for housing on the needs register for the period 2003-2007.

The Housing Needs Register

Year	2003	2004	2005	2006	2007	2008
Number of Households on the register at 1st April	1588	2012	2027	2502	2789	3754
Households requiring 1 bedroom	1261*	1597*	1238	1531	1690	2304
Households requiring 2 bedrooms			513	543	693	935
Households requiring 3 bedrooms	88	119	223	129	312	414
Households requiring more than 3 bedrooms	29	55	53	79	94	101
Households requiring an unspecified number bedrooms (or on register more than once).	210	241	0	220	0	0
Total Local Authority dwellings let	891	823	745	878	749	1106

** These numbers represent the number of households requiring 1 and 2 bedroom properties (Note: (1) the data in the chart above does not include existing social rented tenants from within the Borough,(2) information on the number of applicants afforded a reasonable preference is only available for the year 2007).*

There has been an increase in the number of applicants on the register over the last four years. In 2003 there were 1588 direct applicants on the register in 2008 there are 3754 this is an increase of 2166 (around 136%). If the affordability gap in the private sector increases the number of applicants will continue to increase.

The chart above indicates that there is an increasing need for one and two bedroom properties; the number of applicants waiting to be housed in these types of properties has increased.

- In 2005 there were 1238 households waiting for two bedroom properties compared with 2304 households in 2008.

Colchester Borough Council operates a banding system for the allocation of their property through the housing needs register. Priority is based on an applicant's broad level of housing need and the

length of time they have spent in that band. The Housing register consists of four bands reflecting broad levels of housing need from very high to very low.

- Band A contains households with the most urgent need to move
- Band B contains households with a very high level of housing need including homeless households which the Council are under duty to re-house.
- Band C contains households with moderate level of housing need
- Band D reflects a lower level of housing need or no housing need at all

On the 5th of April 2008 the total number of applicants on the register were as follows:

Emergency card	3
Band A	25
Band B	824
Band C	1861
Band D	2362
Decants	1
Total	5076

(This data unlike the data in the chart above includes social rented tenants seeking to transfer and therefore represents a higher number of households on the register). (Note Emergency card applicants have an emergency housing need due to threat to life or limb)

They are 5396 applicants on the register (as of September 2008) CBC lets on average 12 to 15 properties per week, around 6 RSL properties per week are let on average.

Household size for housing register applicants as at October 2008 were:

<i>Household size</i>	<i>Total</i>
Single under 60	1619
Couple under 60	284
Elderly couple	145
Elderly single	343
Family with 3 or more children	291
Family with 2 children	493
Family with 1 child.	745
Siblings	9
Total	3929

The table above shows that a high proportion of households in housing need are one person households. This number is expected to increase as average household sizes become smaller. Therefore it can be said that there is a need for affordable medium sized properties in the Borough.

The table below shows the household type of those applicants registered for a transfer:

<i>Household size</i>	<i>Total</i>
Single under 60	329
Couple under 60	64
Elderly couple	59
Elderly Single	205
Family with 3 or more children	211
Family with 2 children	289
Family with one child	306
Siblings	4
Total	1467

The table shows that a high proportion of households on the register require a transfer to medium sized properties.

Need for affordable housing

According to the SHMA, 1082 new affordable dwellings are required each year in order to meet the identified unmet housing need.

The supply of affordable housing has increased in 2007-2008 to 265 units of affordable housing being completed. This represents a significant increase in recent years. 265 units of affordable housing represent 17.6% of total housing completions in the Borough. The core strategy has set a target of 35% and lowered the development thresholds. It can be expected that affordable housing delivery will increase in the future.

Factors affecting housing need in the Borough.

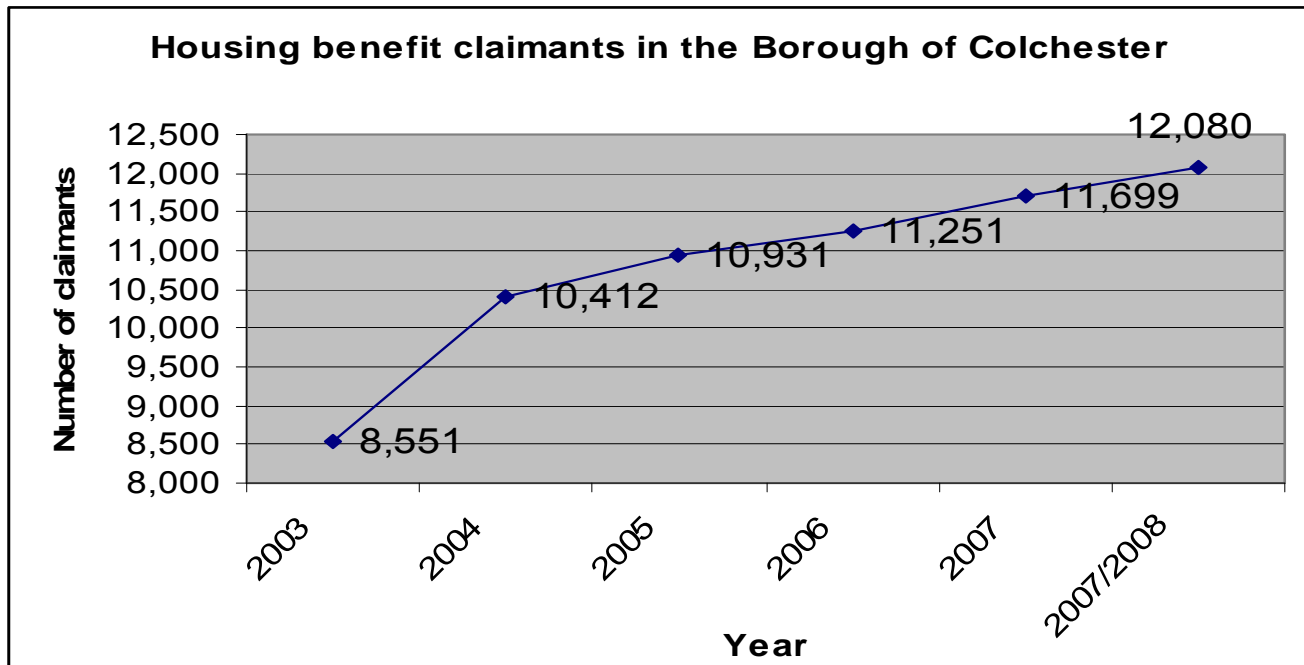
The increase in the number of births in the Borough of Colchester and an ageing population (see page 3) may have an impact on the numbers of people in housing need and therefore the number of applicants registering a housing need.

Disability in the Borough

In 2007 SHMA found that 15.95% (24,843) of people in the Borough of Colchester suffered from a limiting long term illness (any long-term illness, health problem or disability believed by the respondent to limit his or her daily activities or the work they do). This number may indicate a need for specialist housing or housing with support is required in the Borough.

Housing Benefit

Housing Benefit is means tested and can be paid to someone who is in work, depending on their income to help pay rent whether to a private or social landlord. Housing benefit is an important source of support for those who are seeking to enter the private rented sector and for people already accommodated in that sector. The chart below shows how the number of Housing Benefit claimants in the Borough has changed over the last six years.



The chart above indicates that Housing benefit claims are increasing year on year. This increase could be influenced by:

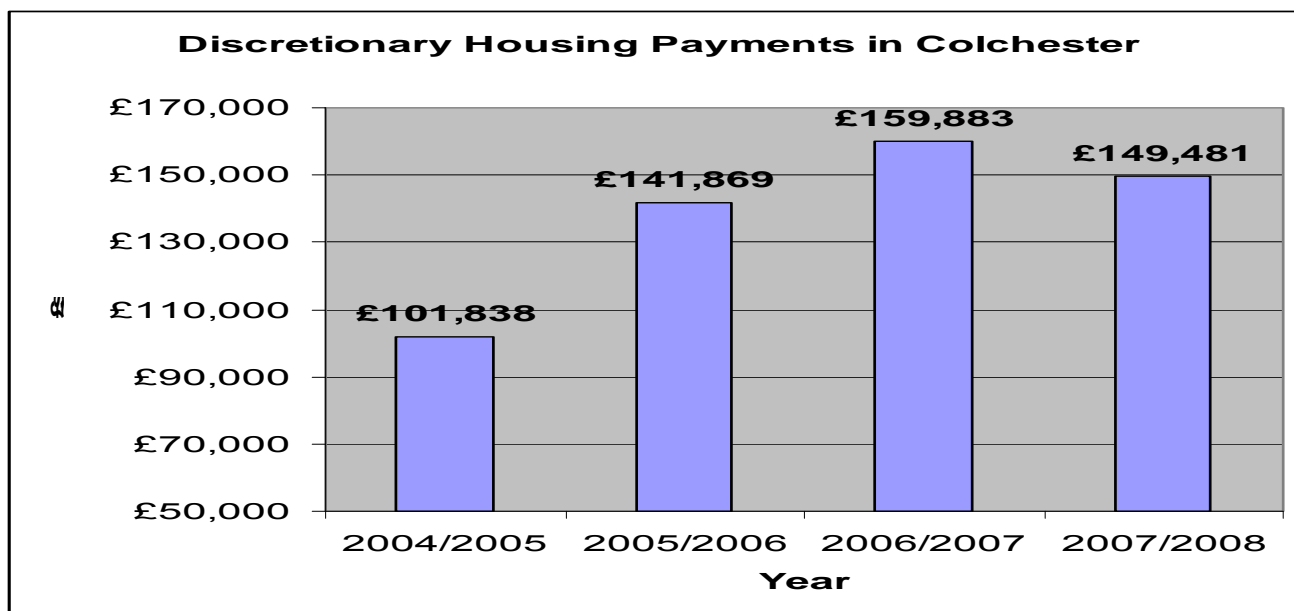
- Increasing population in the Borough so on average the number of claimants increases as population grows
- Decreasing affordability in the private rented sector.

The data shows that the number of claimants in the Borough of Colchester is likely to increase year on year.

Discretionary Housing Payments (DHP)

These payments are made at the discretion of a Local authority to alleviate hardship in cases where there is a shortfall between a household's housing benefit and their contractual rent.

- The Revenue Team has made the following discretionary payments to Housing benefit claimants in the last four years;



The increase in the number of DHPs made in recent years is a reflection of the increasing rent levels in the Borough of Colchester and the increasing hardship faced by households in the private rented sector. It is also an indication of the importance of DHPs and Housing benefit in providing support with the housing costs of people on a low income in the Borough.

Summary of housing need

- The increasing population in the Borough of Colchester will create greater housing need.
- The decreasing average household size, the average household size has been estimated to decrease from 2.67 in 2001 to 2.37 in 2007 (see chapter one). The increasing number of households in the Borough will therefore require average sized properties for example one and two bedroom properties. This indicates that there will be a greater housing need for these types of properties.
- Office of National Statistics (ONS) have also estimated that the number of people aged 60 and the number of people who are disabled in the Borough of Colchester will increase. This may mean that the Borough of Colchester will have a greater general housing need than in the past. The increasing number of older and disabled people in the population will mean that there will be a greater need for specialist housing that meets their requirements.
- Increasing affordability gap causes great difficulty for a number of households who wish to access the private housing market and is therefore likely to increase the number of households who have an unmet housing need.
- The delivery of affordable housing in the Borough has increased to 265 in 07/08 and is a substantial improvement on previous years; this total is set to increase in future years with the lowering of development thresholds.

- The number of applicants on the housing needs register who require one and two bedroom properties have increased since 2003. The estimated reduction in average household size indicates a need for more affordable one and two bedroom properties.

- Housing benefit and DHP payments, after social housing are the major source of housing support in the Borough. Hardship and potential homelessness faced by Housing benefit claimants in the private rented sector is being prevented more effectively with the increase in DHP payments.

Affordability in the private housing market and housing need in general have an impact on the levels and likely future levels of homelessness in Colchester.

Chapter 8 Housing with support

A number of support services for vulnerable people who are homeless or who are threatened with homelessness operate in Colchester. These services include Swan floating support which is a short term service funded by Essex County Council. Its main aims are to prevent homelessness, to secure and manage suitable accommodation and to assist people to live as independently as possible.

Swan Housing started to provide floating support services in April 2007. The service has expanded and when the team is fully staffed Swan should have the capacity to provide support to around 200 clients. Swan Floating Support assesses clients in a number of different areas pertaining to their support needs.

The Essex Floating Support service is tenure neutral and it is possible to self refer to the service. Two members of the floating support team have an outreach role and attend the Soup Run during the evening in order to engage with street homeless clients. The outreach worker's also have close links with the April Centre and the Night Shelter in Colchester and carry out resettlement work with clients who are looking to move on from the Night Shelter.

Swan Floating Support service is a tenancy sustainment service which can be provided for up to two years. Low level support can be provided to a client but up to ten hours each week could be provided if a client is in crisis. There is a backlog of demand for such support services. For the period April to June 2008 Swan received 124 referrals to their service, and 117 of those referrals were from potential services users who were either homeless now, threatened with homelessness within 28 days or unlikely or unable to cope in their existing accommodation. This is evidence of a need for further floating support services in the Borough, to ensure that more people can access the service and to ensure that more people can access the service at an earlier stage, ideally before crisis point.

Supported Housing in the Borough

The table below shows data on the number of supported housing providers funded by Supporting People and their capacity operating in the Borough.

Service	Capacity (units)	Number of providers
Domestic Violence	20 (1.1%)	1
Homelessness and related services	201 (11%)	18
Learning disabilities	141 (8%)	32
Mental health services	52 (2.9%)	5
Older people	1148 (65%)	44
Physical disability	117 (6.6%)	4
Young people	81 (4.6%)	11
Total	1760 (100%)	115

Supported housing is an important tool in the prevention of homelessness, by providing individuals with the support they need and then move on to independent accommodation which is more likely to be sustainable. There are 115 providers, offering 1760 places. Each provider has certain entry criteria and a fixed number of spaces. Anecdotal evidence suggests that at times these services are oversubscribed and often applicants are placed on a waiting list. This could be a result of a number of reasons for example 'silting up' caused by a lack of movement on options.

Chapter 9: Conclusion

The Borough of Colchester has experienced a number of changes since the last homelessness strategy was published in 2003. They include:

- An increase in population size.
- Increased migration into the Borough.
- A substantial increase in average house prices and private rent levels.
- An increased level of housing need in the Borough.
- The number of homeless applications and acceptances has decreased slightly.
- The most commonly cited cause of homelessness according to the P1E data is now parental eviction.
- The data on homelessness prevention indicates that more cases of homelessness are being prevented by CBC and its partners.
- Since 2003 private rented properties have been used to provide homeless households with suitable affordable rented accommodation.
- The number of households deemed vulnerable due to mental illness and or disability and physical disability has increased since 2003.
- The provision of floating support and the numbers helped and referred through this service have increased and this has helped vulnerable people to maintain their homes.
- The number of homelessness cases caused by the termination of an assured shorthold tenancy has reduced since 2003 and is no longer one of the three main causes of homelessness in the Borough.
- There has been an increase in the number of mortgage repossessions and outright orders granted by the Court.
- There has been an increase in the number of Assured Shorthold Tenancies that were brought to an end using the Accelerated Possession Procedure.

The next Homeless Strategy will continue to involve service users and stakeholders in developing the Strategy and its action plans through involvement and consultation. This will ensure that the Homelessness Strategy will continue to be a community wide project which embraces the issues and concerns of those who have experienced homelessness and the organisations involved in providing assistance and support to prevent and tackle homelessness.





Colchester's Homelessness Strategy 2008-2013

Action Plan

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Chapter 1: Preventing Homelessness amongst hard to reach groups

1.1 Introduction

These groups may include those who have a more difficult time accessing the support services which are available either due to barriers they experience or due to their own values. They can include:

- People with disabilities including mental health impairments
- People from a Black or Minority Ethnic Community
- Young People
- People who cannot read and write or have poor literacy skills
- People who experience domestic violence

In addition some vulnerable people who do not engage with services may not engage because they have other factors which limit their ability to live in a sustainable way such as people with mental health problems, substance misuse, and prison leavers and ex offenders and people with chaotic housing histories. In order to reach out to these groups organisations such as Colchester Borough Council have to target them specifically.

This chapter is designed to set out what actions will be taken to prevent homelessness among these groups and in addition to prevent homelessness in the general population.

1.2 Priorities:

- A** Promote homeless prevention and early intervention with key agencies, by advertising housing advice and homelessness prevention services to a wider audience. Make sure information about services are available at key service locations around the Borough, ensuring that people in housing need are able to make informed decisions about their housing options.

Target date: over the lifetime of the Strategy

- B** Prevent homelessness by increasing access and availability to drug and alcohol rehabilitation services for people with complex needs, this will enable people to receive the support they need to sustain their accommodation.

Target date: over the lifetime of the Strategy

- C** We will develop and look to increase resettlement and floating support services to vulnerable households and individuals moving out into permanent accommodation.

Target date: April 2009

- D** We will prevent homelessness among vulnerable people by promoting support services and encouraging early approaches by people to get help at a stage, before they become homeless. This will ensure that people in the Borough are aware of the support that is available from local authority, private and voluntary agencies.

Target date: over the lifetime of the Strategy

E Identify and implement intervention initiatives targeted at Young people in the Borough who are most at risk of homelessness or repeat homelessness. Develop initiatives to ensure partners and service users are aware of the existence of these prevention options at an early stage. This work will involve the work of the Youth Housing Forum.

Target date: Nov 2009

F Improve access for young people to advice and information on homelessness and housing options, at key service locations. This improved access will enable this important information to be communicated to young people at an early stage, when interventions designed to prevent homelessness are more likely to be successful.

Target date: Mar 2009

G Reduce rent arrears by improving the Council's and other landlords knowledge of households who are at risk of becoming homeless, by monitoring rent arrears of RSL, Local Authority and Private Sector Tenants.

Target date: over the lifetime of the Strategy

H Work closely with Schools and other agencies that are in touch with young people, to communicate information about the risks of homelessness and the difficulties with finding accommodation for a young person. This work will involve developing an education programme to be delivered in Schools.

Target date: over the lifetime of the Strategy

I Establish a Single Referral Panel for referrals to supported housing schemes for 16-25 year olds in the Borough, this panel will deliver:

- More robust needs assessments
- Improved information sharing between agencies
- Efficient allocation of places in second stage supported accommodation projects
- Support plans for people leaving supported housing and moving onto permanent housing.

Target date: Dec 2009

1.3 How these priorities will be achieved / Action Plan: Preventing Homelessness amongst hard to reach groups

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
A C D E F I	Prevent homelessness amongst young people by developing and improving the services available to young people in the Borough.	A reduction in the number of 16-24 year olds becoming homeless in the Borough from 148 in 2007/08 by 10% each year to a target maximum of 74 in 2012/13.	1. Create a multi agency single referral panel for the allocation of accommodation and support for 16-25 year olds to improve information sharing with partner organisations and enable allocations of places at supported housing projects to be more efficient.	Partners agreed to Terms of Reference by end 2008. Panel holding fortnightly meetings by mid 2009	SP team at ECC, CBC Tenancy Sustainment Officer / CBC Housing Strategy Officer /
		Accessible housing options advice and information for young people.			
		Increased joint working with partner's organisations that are in touch with young people.	2. Produce housing and homelessness options information for young people and partner organisations in touch with young people, and distribute widely at key service locations.	Draft to be approved by Youth Housing Forum in 2009. Printed and distributed by end 2009 Over the Lifetime of the Strategy	Youth Housing Forum Strategy Officer / CBC Young Persons Homelessness Officer
		Increased prevention and early intervention work.			
		Fewer young people experiencing a crisis in their housing situation and instead an increase in planned moves.	3. Consult with the Youth Housing Forum regarding how the information should be distributed and made available.	November 2008	CBC Young Persons Homelessness Officer
			4. Hold a training and information event for partner organisations, on Youth Housing and Homelessness issues and the prevention options available.	November 2008	CBC Housing Strategy Officer / Young Persons Homelessness Officer

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
			5. Support the work of the Colchester Youth Housing Forum, and continue to consult with partner organisations regarding the nature and content of housing and homelessness options information.	Over the lifetime of the strategy	Housing Strategy Officer/ Young Persons Homelessness Officer
			6. Explore the possibility of transferring all young people's housing services to another organisation to increase effectiveness of prevention work for young people and make services more holistic.	Research conducted by end 2009. Recommendations by March 2010. Implementation end 2010	Housing Strategy Co-ordinator / Housing Services Manager
A C E F H I	Develop early intervention and prevention options for Young people at risk of becoming homeless in the Borough.	Reduction in the number of young people becoming homeless due to parental evictions from 92 in 2007/08 by 10% each year to a maximum target of 47 in 2013. An increased awareness of Parents in the Borough of the risks faced by homeless people.	7. Extend the ability to refer 16 and 17 year olds to the Essex Mediation Service to agencies who provide support to young people.	Agreed July 2008. Implementation September 2008.	CBC Young Persons Homelessness Officer / Youth Housing Forum
			8. Target support services appropriately to young people and research and monitors the levels of youth housing in the Borough among people who may not approach the Council for re-housing in partnership with the agencies in touch with young people.	Annual update over lifetime of the strategy	Youth Housing Forum/ CBC Strategy Officer CBC Young Persons Homelessness Officer

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
			9. Work in partnership with schools in the Borough in educating young people of the risks of leaving home in an unplanned way. Increase the number of schools in the Borough who are involved with this project.	Regular visits to all secondary schools in the borough ongoing	CBC Young Persons Homelessness Officer/ Secondary Schools in the Borough
			10. Establish a protocol with the Child Protection and Assessment Team of Social Services for homeless 16 and 17 year olds.	Protocol agreed by end 2008. Implementation by mid 2009.	ECC Social Services / CBC Strategy Officer / Young Persons Homelessness Officer
			11. Ensure that information about housing and homelessness is made available to the parents of young people in the Borough.	Information delivery methods identified by end 2008. Implementation 2009.	Strategy Officer / Young Persons Homelessness Officer
A C D E G	Increased provision of tenancy support (including floating support) and debt advice to tenants in the social rented sector.	Reduction in the number of households losing their affordable rented tenancies as a result of rent arrears and anti social behaviour by 10% each year from 251 in 2007 to 126 in 2012.	12. Identify vulnerable tenants moving from supported housing to general needs accommodation, through liaising with Supported Housing providers. Once tenants who are ready to move on are identified their support needs will be assessed. This will enable vulnerable tenants to receive the support they require and increase the levels of tenancy sustainment in the Borough.	Agree Common Assessment Protocol before end of 2009.	Supported Housing Providers/ SP Family Mosaic/ CBC Accommodation Team/

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
		In October-December 2007 Essex Floating Support recorded 149 service users entering the service. Over the Lifetime of the Strategy the number of referrals to Essex Floating support shall increase by 10% each year enabling more people to receive the support they need to sustain their accommodation.	13. Support the work of the Anti Social Behaviour Team and the Neighbourhood Action Panels in reducing anti social behaviour in the Borough, and preventing perpetrators from re-offending and therefore preventing homelessness caused by ASB related eviction.	Ongoing	CBC Housing Services/ Anti Social Behaviour Team
			14. Assess the possible impact of possible change in the law regarding Housing benefit sanctions for perpetrators of anti social behaviour to households in the Borough and develop actions to minimize any negative effect.	Ongoing	CBC Housing Strategy Team / Benefits Services Team
			15. Ensure Introductory tenancies do not lead to unnecessary homelessness by providing new tenants with the support they need to sustain their tenancies.	Ongoing	Colchester Borough Homes / Colchester Borough Council

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
A B C D G	Improved release programmes for people leaving Care and Institutions' such as Prison and Armed Forces.	Improved co-ordination of support provision for people in this client group. Improved co-ordination will result in more people receiving resettlement support when leaving an institution or care.	16. Review discharge and referral procedures from establishments such as the Lakes Acute Mental Health Hospital, the Armed Services and Chelmsford Prison. Once review has been carried out strengthen existing procedures and enable more service users leaving an institution to receive the support they need to meet their housing need.	Review to be carried out by end 2009. Implement any new arrangements by end 2010	CBC to lead a partnership approach through the Housing Forum/ CMHT Probation, Army Welfare
			17. Continue to consult with service users who have recently left care, prison or armed forces about their housing and homelessness experiences. Use the results of this consultation work to update and inform strategic and operational policy.	Annual consultation events to be held	As above led by Housing Strategy Officer
A C D G	The Local Housing Allowance introduced significant changes to the way housing benefit is paid to clients. Direct payments may pose potential tenancy management issues, for private landlords, this is especially true with respect to vulnerable applicants.	Prevent homelessness caused by vulnerable tenants unable to manage their finances and pay rent due to direct payments.	18. Monitor the impact that LHA has on the levels of rent arrears in the private rented sector, through liaising with the CAB.	6 monthly reports to be published	Colchester CAB / CBC Benefits Service
			19. Monitor the number of vulnerable applicant referrals to CBC revenue and Financial Services and ensure a referral is made to a support provider each time.	Ongoing	CBC Benefits Services
			20. Monitor the number of applicants deemed vulnerable as a result of being 8 weeks in rent arrears.	Ongoing	CBC Benefits Services

Chapter 2: Advice and Support

2.1 Introduction

There are a number of agencies providing support for people who are, or who have been at risk of becoming homeless, or who need support to prevent homelessness from reoccurring. Demand outstrips supply for these support services (which include Floating Support, Housing Advice and Debt Advice) in the Borough. These services should be targeted towards people who are at most risk of becoming homeless or becoming homeless again in the near future. Therefore in order to ensure that people are aware of the support available to sustain their accommodation and how support can be accessed, further partnership working with key agencies is required.

There are a number of short term Supported Housing providers in the Borough, who work with a range of client groups providing them with the support they need to move on to live independently in permanent accommodation.

Research shows that interventions at an early stage are more likely to be successful in preventing homelessness. One of the findings from the review of homelessness in the Borough is that there are a number of agencies providing support to vulnerable people in the Borough; however the levels of awareness of agencies and the services they provide need to increase for them to be effective in preventing homelessness. There is a need to promote the existing support services in the Borough such as the CAB Debt Advice Service and Swan Floating support service which would increase the number of early approaches from service users and early referrals from agencies which are more likely to prevent homelessness.

2.2 Priorities:

- A** Monitor the impact that Local Housing Allowance has on the levels of rent arrears of vulnerable people in the private rented sector annually, and early intervention options developed with Benefits Services where appropriate.

Target date: Jan 2011

- B** We will work with the Women's Refuge to promote all services provided by the refuge and enable earlier, more timely referrals to their services to be made by our partner agencies.

Target date: Dec 2009

- C** Prevent homelessness caused by domestic violence by establishing a Sanctuary scheme to enable survivors of domestic violence to remain safe and secure in their own home.

Target Date: Dec 2010

- D** Reduce the threat of people losing their homes due to hate crime by getting all organisations to work together through the Hate Crime Panel with people who commit hate crime, aiming to prevent perpetrators from re-offending.

Target date: Over the lifetime of The Strategy

E Develop Debt Counselling, and help people increase income and obtain benefit entitlement, including the promotion of the Credit Union in Colchester, and the provision of debt advice at an earlier stage to provide more households with the opportunity to avoid Court action and repay arrears before lenders start Court proceedings.

Target date: April 2009

F Explore the possibility of establishing a Public Service Village for housing advice options, housing allocations register, homelessness, Independent advice agencies, Jobcentre Plus, DWP, and Health services. A Public Service Village will enable more effective partnership working between CBC and other organisations, and deliver a 'One Stop Shop' for advice and support.

Target date: Over the lifetime of the Strategy

G Develop ways of preventing homelessness due to mortgage arrears by exploring the possibility of reviving the mortgage rescue scheme which will allow people in serious mortgage arrears and buy to let landlords the opportunity to sell the property to an RSL.

Target date: June 2010

H Increase the take up of benefit and through direct payments, encourage people, who currently do not have bank accounts to open basic bank accounts, therefore preventing financial exclusion and help them sustain their tenancies.

Target date: over the lifetime of the Strategy

I Make applying for help under housing and homelessness law easier by using plain English in all documents.

Target date: Sep 2010

J Engage with private tenants to ensure that private sector tenancies are sustained. We will raise awareness amongst private tenants, of the tenancy support services available and also inform them of the services that the Home Improvement Team provide and how they can be accessed.

Target date: Jan 2010

2.3 How these priorities will be achieved / Action Plan: Advice and Support

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
A E F I	Prevent Homelessness by helping people sustain their tenancies, through the increased provision of debt and welfare rights advice.	<p>A reduction in the level of rent arrears, increased take up of benefit, and money advice.</p> <p>During the period July – Sep 2007 the Colchester CAB advised 249 clients for problems they are experienced with their housing costs, debt advice services such as the CAB will be promoted to increase the number of people receiving advice which could prevent homelessness by 10% per annum to at least 374 by 2012.</p> <p>In 2007/2008 it is estimated that 12,080 people are in receipt of housing benefit, this number will increase year on year over the lifetime of the Strategy.</p>	1. Increase take up of housing benefit entitlement including Discretionary Housing Payments (DHP's), through a targeted campaign aimed at people who may not be claiming Housing Benefit but are entitled to the benefit.	End of 2009	CBC Benefits Services and Welfare Rights teams
			2. Increase the availability and provision of debt advice in the Borough, by promoting the existing services in the Borough, and supporting any applications for new services.	End of Strategy	Colchester CAB
			3. Increase the number of people who use the Credit Union to avoid tenants using expensive doorstep credit providers.	End of Strategy	Colchester Credit Union
			4. Clarify referral procedures for CAB Money Advice in order to ensure that this vital service is used as effectively as possible.	End of 2010	CAB / Housing Forum CAB / CBC
			5. Increase the number of people in the Borough who have basic bank accounts therefore preventing financial exclusion and fostering tenancy sustainment.	End of 2009	CBC Housing Strategy Team/ CBC Benefits Services
			6. Provide training on money and debt advice to all non specialist support providers in the borough.	2009 and biannually from then on	CBC/CAB Welfare Rights

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
B F J	Wider communication of Colchester Borough Council's Housing and Homelessness Services.	Prevent homelessness by informing partners and service users of our housing services, therefore encouraging early approaches by service users and early interventions by partners.	7. Make accessible housing and homelessness options information available at a number of key service locations. This will enable service users to make informed decisions about their housing and homelessness options.	April 2009	CBC Assessment and Options Team / Strategy Officer
			8. Evaluate the possibility of providing outreach and liaison staff at various locations around the Borough. Outreach and Liaison Staff may enable more people to access housing and homelessness advice and information, and make informed decisions about their housing needs and options.	Evaluation to be undertaken by end 2009. Implement recommendations by end 2010	CBC Assessment and Options Team/ Strategy Officer
B C G	Increased prevention of homelessness caused by domestic violence	A reduction in homelessness caused by domestic violence.	9. Introduce a Sanctuary Scheme to enable the survivors of domestic violence to remain safely in their home, and therefore prevent homelessness from occurring.	Scheme in Place January 2009.	CBC Housing Services Manager / Strategy Officer Assessment and Options Team/
			10. Improve links with the Colchester and Tendring Women's Refuge, by supporting the outreach service with information and advice on housing and homelessness options. This will increase the prevention of homelessness caused by domestic violence.	Ongoing	Domestic Violence Forum / CDRP CTWR

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
E G I	Increase the housing options for single people and vulnerable groups. This group may not receive priority for social housing and face barriers to accessing the private rented sector therefore further prevention work is required.	<p>Increased housing options for single people and vulnerable groups. The increased options for this client group will enable more early approaches to be made that are likely to be successful.</p> <p>Existing options available will be reviewed and homelessness prevention increased from 284 in 2007/08 by 10% each year to at least 396 by 2012.</p> <p>In May – Oct 2007, 45 referrals to Essex Floating Support Service were unsuccessful. Over the lifetime of the Strategy the number of unsuccessful referrals shall be reduced.</p>	11. Develop existing working arrangements with housing providers, with a view to increasing partnership and joint working.	Over the Lifetime of the Strategy	CBC Housing Strategy Team / Registered Social Landlord RSL Forum / Housing Forum
			12. Research the current provision for Floating Support services in the Borough, results of the survey to identify target areas for the service.	Ongoing	Swan Floating Support / Housing Forum / CBC Housing Strategy Team
			13. Investigate the feasibility of extending existing prevention options such as mediation service to client groups other than 16 and 17 year olds.	End of 2009	CBC Housing Services Manager Accommodation Team Leader
			14. Extend the Rent and Deposit Guarantee Scheme to people looking to move on from supported accommodation.	End of 2010	CBC Housing Strategy Team/ CBC Accommodation Team
			15. Develop more robust referral procedures from all agencies to Swan floating support service and provide clients with information about the benefits of support to engage them in services. Reduce the number of unsuccessful referrals by 50% over the lifetime of the strategy	Referrals procedure to be redesigned by end 2009.	CBC Strategy Team / Swan floating support service

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
E G H I	High number of mortgage repossession orders in the Colchester County Court	Reduce the number of owner occupiers losing their properties through mortgage arrears from 475 outright orders in 2007 by 30% over the lifetime of the strategy to 332 maximum in 2012.	16. Investigate the feasibility of A Mortgage Rescue Scheme for home owners to be able to keep their home when CBC would otherwise have a duty to re-house them and where homelessness cannot be prevented and the costs of re-housing them would be prohibitively expensive.	End of 2008	CBC Housing Strategy Team / Assessment and options team
			17. Support the CAB Court desk to reduce the number of people losing their homes as a result of rent and mortgage arrears.	Ongoing	CBC / CAB
			18. Provide advice and support services to home owners threatened with repossession at an early stage so that homelessness can be prevented in a sustainable way.	Ongoing	CBC Assessment and options team
			19. Provide information about debt advice services available in Colchester to mortgage providers to give to clients who may be in mortgage arrears and at risk of losing their home.	End 2008	CBC / CAB

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
D G	Homelessness caused by hate crime and harassment, meaning people feel unsafe remaining in their home.	A reduction in the amount of homelessness caused by perpetrators of harassment and hate crime from 13 in 2008 to less than 5 in 2013 with an ultimate goal of 0.	20. Work with partners, the Neighbourhood Action Panel and the Hate Crimes Panel to reduce the incidence of hate crime and harassment in the Borough.	New procedure in place end 2008. Implementation across Borough end 2009. Review and update through the Hate Crime Panel.	CBC Housing Strategy Co-ordinator / Community Partnerships Manager / Anti Social Behaviour Team Co-ordinator.
			21. Develop a new procedure for tackling harassment and hate crime, where perpetrators are prosecuted and victims are supported.	2010	
			22. Train staff and agencies on how to support the victims of harassment and hate crime and what resources are available locally, for example the support provided by TACMEP.	Throughout the lifetime of the Strategy	TACMEP/CBC Anti Social Behaviour Team Co-ordinator

Chapter 3: Working with partners and providers

3.1 Introduction

Partners and partner organisations all make a significant contribution towards the prevention of homelessness in the Borough and in cases where it is not possible to prevent homelessness, partners and partner organisations provide the support needed to help people resettlement. Work to prevent homelessness should involve a partnership approach across a number of organisations which enables decision making to be better informed and effective, it also enables service providers to gain a better understanding of the issues faced by people who are homeless or who are at risk of homelessness.

Effective information sharing between partner organisations is key to preventing homelessness in the Borough. Existing information sharing arrangements are in need of review and more robust and effective procedures put in place, this will enable better informed and planned decisions to be made. A Homelessness Strategy Partnership has been established and will monitor and evaluate the implementation of the Homelessness Strategy; the Partnership consists of key Staff from the CBC Housing Services Team and the Benefits Services Team, Essex Supporting People Service, Probation Service, Community Mental Health Team, two major RSLs in the Borough and a member of the Voluntary Sector.

The Partnership will also inform the Homelessness Strategy of any changes or significant trends that their organisations are experiencing in order for action to be taken.

3.2 Priorities:

A Prevent homelessness caused by rent arrears through increased partnership work with RSL partners and support agencies to develop ways of working together, sharing information and good practice. The revival of the Rent Arrears Forum will further this objective and enable early interventions to take place which aim to prevent homelessness.

Target date: March 2011

B Increase the availability of permanent accommodation for applicants with support needs, by researching the possibility of using the private sector leasing scheme for this group.

Target date: Over the lifetime of the Strategy

C Provide training on housing options, homelessness prevention and local housing allocations policy to statutory and voluntary agencies. Statutory and voluntary agencies are in touch with vulnerable and potentially homeless young people at a point where the risk of homelessness is moderate; through increased partnership working more interventions can be made at an earlier stage which are likely to increase the prevention of homelessness.

Target date: Jan 2009

D Ensure that referral arrangements to Colchester Borough Council (CBC) from the Army Welfare Service are robust and effective. This will enable CBC to work more closely with the Army Welfare Service, and develop housing options which meet the housing needs of ex service personnel.

Target date: Jan 2010

E Increase homelessness prevention and early interventions by developing an information sharing protocol for all partners within data protection guidelines. This will reduce the necessity for service users having to 'repeat information relating to their case', enable information collected to be correct and complete, and will make decisions made about the accommodation and support needs of applicants more robust.

Target date: over the lifetime of the Strategy

F Identify the supported housing needs of people who are at risk of homelessness or homeless. This work will enable us to have a robust evidence base, and identify appropriate solutions including move on accommodation for people in supported housing projects, freeing up vacancies for new people in housing need.

Target date: Jan 2010

G The Homelessness Strategy will establish links with the 'Local Area Agreement', and the current review of residential care and accommodation review of people with mental health issues by Essex County Council, and ensure that people with long term severe mental health problems are provided with accommodation that meets their needs.

Target date: over the lifetime of the Strategy

H Enable homeless people and people at risk of homelessness to take up tenancy offers and set up new accommodation, more quickly by providing access to furniture and household goods where necessary. Review demand for and existing capacity of service provision among its partner organisations.

Target date: Apr 2010

I Consider the housing and support needs of vulnerable applicants and applicants with complex chaotic housing histories through a co-ordinated, multi agency process. This multi agency approach will foster better information sharing, more robust needs assessments, and accommodation solutions which are more likely to be successful and sustainable.

Target date: Over the lifetime of the Strategy

3.3 How these priorities will be achieved / Action Plan: Working with Partners and Providers

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
A D E F I	Improved partnership working and information sharing with partner agencies providing accommodation and support in the Borough.	Prevent homelessness by developing a multi agency approach to allocating accommodation and support for vulnerable groups.	1. Develop a multi agency case conference system to consider the housing needs of vulnerable clients, and clients with multiple needs who may pose housing management issues. A coordinated multi agency approach would foster better information sharing between agencies and increase the likelihood of tenancy sustainment.	2010	Homechoice partnership / CBC
			2. Set up an information sharing protocol for the re-housing of applicants for affordable and supported housing. This will enable housing allocations to be made on the basis of more robust information about applicants and ensure that support is provided.	Before end of 2010	CBC Tenancy Sustainment Officer/ Rent Arrears RSL Forum
B F H	Increased provision of resettlement services to help homeless people and people at risk of homelessness to take up tenancy offers.	Prevent Homelessness by providing resettlement support, enabling tenancy offers to be taken up. Collect further information on homeless households who are not owed a duty by CBC to ensure their housing need is met.	3. Carry out "turned away" survey of current resettlement services in the Borough. Identify current levels of need and future levels of need for resettlement services. When results have been published develop options to meet any identified unmet need.	2009	CBC Housing Strategy Team
			4. Continue to support the Colchester Furniture project and Emmaus who provide affordable furniture to households on low incomes in the Borough.	Ongoing	Emmaus Colchester / CBC
			5. Publicise the availability of Community Care Grants and Social Fund Loans to avoid people using expensive doorstep credit providers when moving into new properties.	Ongoing	CBC

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
B F G	Ensure that the Homelessness Strategy is consistent with the objectives of the Essex Supporting People Strategy and the Local Area Agreement.	Establish Strategic links with other projects that impact on the provision of accommodation and support in the Borough. This enables CBC to co-ordinate strategic priorities of both Supporting People and The Local Area Agreement.	6. Support Essex County Council's Local Area Agreement priorities that relate to housing and support services.	Throughout the lifetime of the Strategy	ECC
			7. Homelessness Strategy to have regard to the existing supporting people strategy (2005-2010) and any future strategies including the Local Area Agreement.	Throughout the lifetime of the Strategy	Essex CC SP Team/ CBC Housing Strategy Team
A C D	Improvements in the way that CBC works with tenancy support services in the Borough. Increased partnership working with a view to developing improved information sharing between agencies.	Improved partnership working between support agencies for vulnerable households which can be achieved through better information sharing. Reduce the outright possessions orders from 251 and 157 suspended possession orders in 07/08 against affordable rented tenants by 10% each year.	8. Revival of the Rent Arrears Forum in Colchester. The Rent Arrears Forum will develop ways of improving information sharing between agencies providing tenancy support in the Borough, as well as sharing good practice and information regarding rent management while preventing homelessness.	First meeting and terms of reference agreed by end of 2008.	Colne Housing / Family Mosaic
			9. Through the Rent Arrears Forum develop pre-action rent arrears procedures to be shared and followed by social housing providers in the Borough.	Court protocol to be reviewed and matched against practice in RSLs to identify and fill gaps. Complete by 3rd meeting of Rent Arrears Forum (mid 2009)	CBC Housing Strategy Officer / Rent Arrears Forum / Family Mosaic

Chapter 4: Ensuring adequate supply of Accommodation in the future

4.1 Introduction

The adequate supply of affordable, suitable accommodation is an essential requirement for the prevention of homelessness in the Borough. Affordable housing is in considerable demand and due to finite resources most of the housing need in the Borough cannot be met through affordable rented housing. In 2008 over 5,000 people were on the housing needs register applying for affordable rented housing, only approximately 20% of these households will have their housing need met this way. Therefore alternative options must be developed in order to meet housing need in the Borough.

The private rented sector will play a key role in proving positive solutions to the housing need of residents in the Borough; by improving access and reducing barriers to private rented accommodation, more people will be able to resolve their housing need in a positive way.

CBC has already successfully engaged with private sector landlords through the RDGS and the Homefinder Scheme. In order to build on this success CBC must review existing procedures and develop ways of using these resources more effectively and also develop ways of increasing the supply of good quality affordable private rented accommodation.

4.2 Priorities

- A** Increase the number of private sector homes available to rent or buy, in the Borough, by working with owners and landlords to return long term empty properties to use, and therefore increase housing options for the residents of the Borough.

Target date: Over the lifetime of the Strategy

- B** Explore the possibilities of replacing existing inappropriate temporary accommodation units with self contained and purpose built accommodation for Young homeless people, and families with children.

Target date: Dec 2010

- C** Increase the availability of permanent accommodation for applicants with support needs, by researching the possibility of using the private sector leasing scheme for this group.

Target date: Over the lifetime of the Strategy

- D** Increase units of affordable housing (including supported housing) in the Borough each year through section 106 requirements, this will ensure that more housing need is met and therefore reduce homelessness

Target date: Over the lifetime of the Strategy

E Seek to maximise the amount of suitable affordable 1 bed accommodation to enable move on, from temporary, accommodation and improve the willingness of landlords to take tenants with HB. This could be achieved by increasing the number of special nominations agreed for supported housing schemes via choice based letting.

Target date: Over the lifetime of the Strategy

F We will improve our collection of data relating to domestic violence and the impact it has on homelessness, this will enable us to plan our services to meet any identified unmet need.

Target date: Jan 2010

G We will replace current homeless temporary accommodation for new temporary housing schemes in the Borough that fosters a 'place of change environment'; this environment will increase life opportunities and positive move on prospects of residents.

Target date: Dec 2010

H Improve access to the private rented sector for single homeless people, explore opportunities to open up the rent deposit and guarantee scheme to house people who are under 25 years old.

Target date: 2010

I Increase the supply of available accommodation for households in housing need by working closely with private landlords, and identify linkages with the Empty Homes Strategy.

Target date: over the lifetime of the Strategy

4.3 How these priorities will be achieved / Action Plan: Ensuring adequate supply of accommodation in the future

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
D E H I	Lack of affordable housing options for residents in the Borough.	Increased housing options available for people in housing need in the Borough.	1. Continue to work closely with landlords in the private rented sector to make their properties available in the private rented sector through Home Choice, Choice Based Lettings scheme.	2009	CBC Accommodation Team / Private Sector Housing Team
			2. Increase the number of available properties in the Borough by turning long term empty homes to use for households in housing need.	Ongoing	
A C D E H I	Increase the housing options and support services for applicants who are perceived as hard to house, by accommodation providers. This group often includes those with multiple support problems, chaotic or complex housing histories, substance misusers and those with enduring mental health problems	Increase the availability of housing options available to vulnerable 'hard to reach' groups.	3. Carry out research into the need for an accommodation project for people who misuse substances, identifying current provision, length of stay needed and any funding available.	Research to be undertaken in 2009. Recommendations published by summer 2010.	Housing Forum / CBC Housing Strategy Officer
			4. Monitor the progress of the April Centre's property management scheme to identify any scope for increasing the number of people who can be housed and supported sustainably through this project.	Regular reviews throughout the lifetime of the Strategy	CBC Housing Strategy Officer / April Centre
			5. Evaluate the possibility of extending the rent deposit and guarantee scheme to households who are in temporary accommodation and require move on accommodation. This would improve throughput of supported housing providers and enable more applicants to receive the support they need.	Identify demand for service April 2009. New referral arrangements in place through Single Referral Panel	CBC Accommodation Manager, CBC / Colchester Housing Forum

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
A H I	Develop relationships with landlords, ensuring that they are aware of and can access all forms of tenancy support.	Reduce the number of possession orders in the private rented sector from 94 in 2007 to 50 or less by 2013 by improving Landlord Tenant relationships and offering advice and support wherever possible.	6. Establish a Landlord accreditation scheme, fostering better relationships with Landlords and Tenants, therefore enabling improved tenancy sustainment rates.	End 2009	CBC Private Sector Housing Team PSH Team
			7. Encourage landlords to refer tenants in rent arrears to debt counselling and benefit advice and reach agreements to repay arrears wherever possible before taking possession action. The number of referrals to debt advice services and tenancy support services made by landlords and CBC will increase throughout the lifetime of the Strategy, enabling more people to receive the support they need to sustain their tenancy.	Protocol and Referral arrangements to be set up with landlord's forum in 2009.	CBC Assessment and Options Team / Strategy Team
B G	Existing CBC temporary accommodation is being reviewed. The intention is to replace existing units with accommodation that will encourage positive move on and prevent repeat homelessness.	Temporary accommodation which is suitable to meet needs is in a good state of repair and is a place of positive change for residents. Reduction in the need for temporary accommodation from 340 units in 2005 to 170 units in 2010.	8. Research models of good practice for the provision of temporary accommodation to families, single people and 16 and 17 year olds.	September 2008	CBC Housing Services Manager
			9. Re-provide shared accommodation with self contained accommodation to provide greater security and comfort to tenant.	2010	CBC Housing Services Manager
			10. Provide support enabling tenants to achieve goals and explore housing and employment options.	In place 2008	CBC Temporary Accommodation Co-ordinator

Priorities	Identified need	What will be achieved	How will this be achieved	When will it be done by	Who will do it?
A E I	Improve the provision of accommodation, advice and support for young people at risk of homelessness in the Borough.	Reductions in the number of Young people presenting as homeless in the Borough.	11. Support tenants to move on to permanent Housing when they are ready for independent living.	2013	Swan Floating Support
			12. Investigate the possibility of extending the Night Stop Scheme from the current 3 days to up to 28 days, while other services try to offer an alternative solution. This would provide an equivalent alternative option to the Colchester Emergency Night Shelter for young people.	Research and Recommendations complete by June 2009. Implementation by end 2009	CBC Strategy Officer / Young Persons Homelessness Officer / CENS
			13. Investigate the possibility of increasing the move on nomination rights of supported housing projects for young people in the Borough. An impact assessment is being carried out by CBC, results to be analysed and appropriate action taken.	Assessment carried out by end 2008. Recommendations Implemented by Single Referral Panel by end 2009	CBC Accommodation Team, CBL project officer / Housing Strategy Officer / Housing Forum
C F	Improve information collected on domestic violence and hate crime	Research the support needs of victims of domestic violence and hate crime. Results will be used to update the policies of CBC and enable existing services to be more effective in providing support.	14. Research undertaken at Colchester and Tendring Women's Refuge to be written up with recommendations	1st event held in May 2008. Annually from then on December 2008 with annual review as part of Strategy update.	CBC Housing Strategy Officer / CTWR, DVF, CCSCRDP
			15. Recommendations to be reviewed and where possible implemented throughout CBC		

Citizens Advice Bureau (CAB)

The **Citizens Advice Bureau** is an independent charity, providing free confidential and impartial information and advice to people in order to resolve their problems in a number of fields including Consumer, Legal, Debt, Welfare Rights and Housing.

Colchester Borough Council (CBC)

A number of officers and managers were involved in the development of the Homelessness Strategy, these include:

- The Housing Services Manager
- The Housing Strategy Coordinator
- The Housing Strategy Officer
- The Young Persons Homelessness Officer
- A Manager from the Benefits Services Team

The Housing Services Manager

The Housing Services Manager has responsibility for a number of CBC Services including:

- **Assessment and Options Team** – A homelessness prevention service providing free expert housing advice on: Homelessness, threat of eviction; rent or mortgage arrears; disrepair; overcrowding; unsuitable home; being at risk at home.
- **Homelessness Team**, who investigate and make decisions about whether applicants are eligible for rehousing under homelessness law.
- **Home Choice at Colchester** is the choice based lettings scheme through which people can apply for a Council or housing association home and where existing tenants can apply for a transfer or mutual exchange. The scheme offers more choice to applicants in where they want to live because they are able to bid for properties.
- **Accommodation Team** who are responsible for the allocation of accommodation on the Housing Needs Register who are successful with their Homechoice bid, the Accommodation Team also manage the temporary accommodation owned by CBC.
- **Home Improvement Team** who include the Anchor Staying Put Service (a not for profit Home Improvement Agency run by Anchor Trust in partnership with Colchester Borough Council), Adaptations Team who co-ordinate, assess and monitor all applications for aids and adaptations to council property, and the Private Sector Housing Team who enforce standards in the private sector and assess applications for grants and loans to remedy disrepair.
- **The Young Persons Homelessness Officer** CBC has a dedicated Youth Homelessness Officer who advises 16 and 17 year olds who are threatened with homelessness or who have recently been made homeless. The Young Persons Homelessness Officer also runs the First Step supported lodgings scheme, and provides support and training to First Step Carers.

The Temporary Accommodation Team Coordinator, Accommodation Team Housing Support

The Temporary Accommodation Team Coordinator manages the Tenancy Support Officers who provide support services to people who are staying in Temporary homeless persons units.

The Housing Strategy Team

The Housing Strategy Team are responsible for overseeing the implementation of the Homelessness Strategy and ensuring that regular monitoring is undertaken to enable the partnership to performance manage the implementation of the action plan.

Benefits Services Team

The responsibilities of the Benefits Services Team include the administration of Housing and Council Tax benefit. Housing benefit is a means tested benefit which provides financial help to pay rent for private, local authority and housing association tenants.

Local Housing Allowance

Local Housing Allowance is a new way of calculating Housing Benefit. It will affect people living in private rented accommodation making a new claim for benefit or changing address on or after 7 April 2008. Local Housing Allowance is based on the area the customer lives, number of occupiers in the property and household size.

Discretionary Housing Payments (DHP)

Discretionary Housing Payments DHPs are extra payments to help pay rent, Council Tax, DHPs are awarded to people claiming benefit who need more to help with their housing costs, if these are more than the amount of benefit they get.

Welfare Rights Team

Colchester Borough Council's Welfare Rights Team offers a free, confidential and impartial service to the staff of organisations that need help to support their clients with any welfare benefit or tax credit issue.

The Anti-Social Behaviour Team

The Anti Social Behaviour Team can investigate complaints of anti social behaviour and liaise with the Police and other agencies involved in crime prevention in the Borough, to reduce anti social behaviour.

Tenancy Sustainment Officer

The Tenancy Sustainment Officer is currently leading on a number of strategic projects including the extension of the current information sharing protocol for people in housing need.

Colchester Borough Homes (CBH)

Colchester Borough Homes are the Arms Length Management Organisation or **ALMO**, who manage and maintain Colchester Borough Council's Housing Stock on their behalf.

The Home Choice Partnership

This is a group of Housing Associations, Colchester Borough Council and Colchester Borough Homes who work together to oversee the Homechoice@Colchester CBL Partnership.

Housing Associations

Housing Associations are independent not for profit organisations that provide affordable homes for people in need. They are also known as Registered Social Landlords. There are a number of Housing Associations operating in Colchester, a list can be found on the Housing Corporation's website www.housingcorp.gov.uk

Registered Social Landlords

Registered Social Landlords, also known as Housing Associations are not for profit housing providers approved and regulated by Government through the Housing Corporation. Many also provide tenancy sustainment services and manage supported accommodation projects.

Choice based Lettings (CBL)

An Initiative developed by the **Department of Communities and Local Government (CLG)** which ensures that people can choose to bid on specific vacant properties which are advertised regularly. Colchester Borough Council's scheme is called Homechoice@Colchester. Bidding can be done in a number of ways.

EMMAUS Colchester

Emmaus UK is a Nationwide charity offering homeless people a home, work and the chance to rebuild their lives in a supportive environment. **Emmaus Colchester**, have recently completed a Community Residence building in Magdalen Street Colchester which will provide accommodation and support for up to 20 companions who will live and work at the Emmaus Community. Emmaus also run a second hand business which raises funds towards the costs of managing the project by selling furniture and other household goods, books, clothes, bric-brac and more - all of which are donated to Emmaus¹. **Emmaus Colchester** also gives homeless people moving into accommodation essential items of furniture and delivery free of charge in the Colchester area².

¹ www.emmaus.org.uk/colchester

² www.emmaus.org.uk/colchester

TACMEP (Tendring and Colchester Minority Ethnic Partnership)

The Tendring and Colchester Minority Ethnic Partnership **TACMEP** support black and minority ethnic people who live in the Colchester and Tendring areas, the aims of **TACMEP** are to eliminate racial discrimination and promote equal opportunities for all.

Crime and Disorder Reduction Partnership (CDRP)

The Colchester **Crime and Disorder Reduction Partnership** is made up of a number of services who are involved with the prevention of crime and Community Safety, working in Partnership to meet a number of objectives aimed at reducing crime and improving Community Safety in Colchester Borough. A number of **CDRP** objective's link in with the objectives of the Homelessness Strategy, this is especially true with respect to objectives relating to Community Safety and tackling Domestic Violence, Anti Social Behaviour and Hate Crime.

Colchester and Tendring Women's Refuge (CTWR)

The **CTWR** provides emergency accommodation for women in or leaving abusive or violent relationships, as well a range of facilities and support services.

Community Mental Health Team (CMHT)

The **Community Mental Health Team (CMHT)** – is led by the North Essex Mental Health Partnership Trust, **The Community Mental Health Team** provides mental health care support in the community, and It employs psychiatrists, Community Psychiatric Nurses (CPN's), psychologists and social workers and provides a range of support services for people who have mental health support needs.

Youth Enquiry Service (YES)

The **Colchester Youth Enquiry Service** provide information support and counselling for 11 – 25 year olds, this includes a holistic advice service, tenancy support outreach worker, mediation service and teenage pregnancy worker.

Colchester Youth Housing Forum

The **Colchester Youth Housing Forum** is a multi agency forum who discuss issues around the prevention of youth homelessness and the action required to reduce youth homelessness in the Borough. The Youth Housing Forum has developed a Youth Homelessness Action Plan which contains specific aims and objectives that are designed to reduce homelessness among young people in the Borough. The Youth Homelessness Action Plan forms part of the Homelessness Strategy.

Colchester Housing Forum

The **Colchester Housing Forum** is held every other month, key members from services who contribute towards the prevention of homelessness, and supporting people who are in housing need.

Colchester Inter Agency Domestic Violence Forum

The **Colchester Inter-Agency Domestic Violence Forum**, supported by Colchester Crime and Disorder Reduction Partnership, works primarily to address issues of domestic violence, and strives to deliver the actions and objectives required to meet the 2005-2008 Crime Reduction Strategy.

Colchester Rent Arrears Forum

The **Rent Arrears Forum** will be composed of key members of staff from agencies and services who contribute towards the reduction of rent arrears in the Borough of Colchester, the overall objective of the Rent Arrears Forum will be to develop ways of reducing rent arrears and therefore reducing the likelihood of affordable rented tenants from being evicted as a result of rent arrears.

Essex County Council ECC

Essex County Council provides a wide range of public services such as social care, education, libraries and the Supporting People programme. It is the upper tier of local government across Essex.

Colchester 2020 Partnership

Colchester 2020 Partnership is the Local Strategic Partnership (LSP) for Colchester, and delivers the Sustainable Community Strategy through a wide range of partner organisations. The LSP is linked to the county wide Local Area Agreement and decides how the LAA will be implemented in this district and agrees a set or shared targets and priorities to achieve this.

Essex County Council – Social Services – Child Protection and Assessment Team

The **Child Protection and Assessment Team** provides a range of care and support services for children and families, including families where children have been assessed as being in need, children who may be suffering from 'significant harm'. Social workers play a lead role in safeguarding and promoting the welfare of children in accordance with the Children Act 1989³.

³www.everychildmatters.gov.uk

Essex Supporting People

Supporting People is an initiative introduced by the DCLG in 2003. The Supporting People scheme is administered by Essex County Council, who oversee the funding for housing support services across the county. The Supporting People Team also performance manages these services. A Commissioning Body (a partnership of Council members and representatives from local housing, social care, health and probation statutory services) oversees the programme.

Swan Floating Support Service

The **Essex Floating Support Service** is funded by the Essex Supporting People Programme, Swan provide the Service for the Greater Haven Gateway Housing Sub Region, (Colchester, Tendring, Maldon and Braintree). Floating Support Service is a flexible service providing a range of support to people regardless of what kind of housing they live in. The service focuses on a range of individuals with support needs including, families who require support, young people, drug and alcohol misuse, vulnerable adults within the community and people with mental health problems.

Colne Housing

Colne Housing is a forward thinking Housing Association providing housing management service for around 960 dwellings in the Borough. Colne also have a number of supported housing schemes in the Borough including a number of sheltered housing schemes for older people.

Family Mosaic

Family Mosaic are a Housing Association who provide housing management services for around 153 dwellings in the Borough of Colchester, Family Mosaic manage a number of supported housing schemes, Bernard Brett House, Plowright House, New Hythe are among the schemes run by Family Mosaic in the Borough.

Colchester Emergency Night Shelter (CENS)

The **Colchester Emergency Night Shelter (CENS)** is a direct access, emergency accommodation hostel for 20 men and women aged 18 or over, the maximum length of stay for residents is 28 days. CENS provide a range of services such as resettlement and access to skills, CENS have a number of partnership arrangements with services in the Borough such as The April Centre, Matrix and Colchester Borough Council.

The April Centre

The **April Centre** is an independent organisation which provides support to adults in the community who have a variety of different needs and are homeless or vulnerably housed. The April Centre work with homeless people including people who are sleeping on the street as well as hidden homeless people such as those who are sofa surfing and do not have a secure home of their own. The April Centre provides the following Services: Rent Deposit and Guarantee Scheme, RDGS, Drop in Centre, Outreach Service, Floating Support, Resettlement, and Hassle free lettings.

Colchester Credit Union

The **Colchester Credit Union** is a community credit union serving everyone who lives or works in the Borough of Colchester. A Credit Union is a non-profit making savings and loans co-operative owned and run by its members. Members all save into a pool of money from which they can make loans to each other at a low rate of interest.

Open Road

Open Road is a Charity providing support services to individuals with drug and alcohol support needs, the services provided by Open Road include: needle exchange, client welfare, probation liaison, drop in services, aftercare, confidential GU services.

North East Essex Drug and Alcohol Service (NEEDAS)

NEEDAS are a team of health and social work professionals who specialise in drug and alcohol related issues. NEEDAS provide free confidential advice, counselling and treatment, detoxification, education and training, Syringe Exchange Scheme.

Probation

The **Essex Probation Service** works with people who have been convicted of a crime/s, and have spent a minimum of one year in prison. The Probation Service works with offenders by helping them return to the community through rehabilitation support, which reduces the likelihood of reoffending, and future offences being committed. The probation service has a dedicated specialist housing liaison officer who works closely with housing organisations to help find accommodation for ex – offenders.

Section 106 Town and Country Planning Act 1990

Section 106 of the 1990 Town and Country Planning Act (S106) sets out the mechanism for delivering affordable housing through the planning system⁴.

⁴ www.jrf.org.uk/knowledge/findings/housing



Policy and Scrutiny Scoping Document

Committee	Community Wellbeing and Older Peoples Policy and Scrutiny Committee	
Topic	Homelessness amongst former Armed Forces personnel in North Essex	Ref: CWOP-SCR-
Objective	To be discussed during scoping and with the Cabinet Member	
Reasons for undertaking review	<ul style="list-style-type: none"> To bring the matter to the attention of the Committee To ascertain what help is available to former servicemen when they return to civilian life to help combat homelessness How are homeless former servicemen assisted by local authorities and third sector organisations? 	
Method <ul style="list-style-type: none"> Initial briefing to define scope Task & Finish Group Commission Full Committee 	Full Committee – for detailed scoping and background information	
Membership <i>Only complete if Task and Finish Group or Commission</i>	Full Committee.	
Issues to be addressed	<ul style="list-style-type: none"> To be considered 	

Sources of Evidence and witnesses	<ul style="list-style-type: none"> • Homelessness charities, i.e. CHESS, Shelter, Crisis • Authors of key studies into homelessness amongst former servicemen, i.e. <i>Lest we Forget</i> (Ballintyne & Hanks), <i>Military History</i> (Lemos & Durkacz) • Royal British Legion • Officers of the County Council • Colchester BC • Mental Health Partnership Trusts • Essex police • SSAFA and RAFA 		
Work Programme	To be considered		
Indicators of Success	To be considered		
Meeting the CfPS Objectives <ul style="list-style-type: none"> • <i>Critical Friend Challenge to Executive</i> • <i>Reflect Public voice and concerns</i> • <i>Own the scrutiny process</i> • <i>Impact on service delivery</i> 	<ul style="list-style-type: none"> • Reflect public voice and concern over the plight of ex-service homeless people • Impact on service delivery 		
Diversity and Equality <i>Diversity and Equality issues are to be considered and addressed.</i>	To be considered		
Date agreed by Committee			
Future Action			
Governance Officer	Robert Fox	Committee Officer	Graham Hughes
Service Lead			

Officer(s)	
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