

**Torridge District
Council
Homelessness
Strategy
2013-2018**

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Foreword

Preventing homelessness is a key priority for Torridge District Council. Homelessness is the direst form of housing need that can have a devastating impact on people's lives and the wider community. It can affect anyone and has many different causes.

This is Torridge District Council's third Homelessness Strategy and it comes at a crucial time. The state of the economy has led to higher levels of unemployment and under employment, whilst at the same time, welfare reform and reductions in housing benefit are increasing pressures upon families' ability to manage their finances.

Over the course of the previous Homelessness Strategy, Torridge District Council and its partners have worked to establish a range of homelessness prevention options. It is a high priority for Torridge to withstand the effects of the current environment and mitigate its impact. The challenge is significant – but we remain ambitious in our vision and know that we have experienced, skilled and innovative people working within our Housing Options Team and for our partners who will rise to the challenge and continue to prevent homelessness effectively.

Councillor David Lausen

Lead Member for Housing

1. The previous five years

Torridge District Council's 2013 – 2018 Homelessness Strategy will build upon the Council's second strategy (2008 – 2013) while recognising and responding to the rapidly-changing landscape in which, alongside our partners, we work within.

The last Homeless Strategy set out the actions we were to undertake to meet our key objectives in reducing and dealing with homelessness. The focus on prevention work was manifest in a number of clear challenges that the Council gave to itself and partners and, through collective hard work with partners, the

results have been most positive. The action plan review at Annex A identifies how the Council has performed against the targets agreed in 2008.

We have been highly successful in delivering these changes and improvements but recognise we must continue to deliver change and address the need for housing in our area.

The 2013 – 2018 strategy acknowledges that we are entering a time of profound change, with economic recession and Welfare Reform being key factors that we need to consider to effectively deal with homelessness in Torridge.

Consultation on this Strategy has taken place in a number of ways; directly with stakeholders, private and social landlords and with service users. Responses have been considered and included in this Strategy.

2. Homelessness in context

What is 'homelessness'?

The stereotypical view of homelessness is of the rough sleeper who is living on the streets, but this group of people form a relatively small proportion of all homeless households. Many homeless households are “hidden” as they may have access to some form of shelter, some of the time but lack a stable, long term, settled home. For others, there are frequent moves from one temporary accommodation or shelter to another (e.g. emergency accommodation, refuges, friend’s homes, ‘sofa surfing’) – people with no settled home.

Homelessness is a harmful and risky lifestyle. It is linked to wider social and health issues and living on the streets is likely to increase these problems.

Anyone can become homeless but we can identify some of those at risk.

- young people leaving the care of a local authority;
- those leaving prison;
- people suffering from domestic violence;
- those with a mental health or substance misuse problem;
- those from troubled families;
- people on low incomes and those who are in debt.

Homelessness is expensive, not just to the individual or household experiencing it but also to the community and the taxpayer - it has been estimated that on average each homeless person costs the public purse £26,000 per year, and the overall costs of homelessness exceed £1billion p.a. (Homeless Link). Below are some of the individual costs associated with some of the public services used by homeless people:-

- **£387** – average cost of each homelessness assessment (Shelter)
- **£1,668** – average cost of an arrest (research shows homeless people are at significantly greater risk of offending) (Ministry of Justice 2010)
- **£147** – average cost of visit to A&E leading to admission (it is estimated that homeless people use A&E five times more than the general population) (Lesley Curtis – ‘Unit Costs of Health and Social Care’ (2011) and Inclusion Health (March 2010))
- **£1,005** average weekly cost of residential care for older people (Lesley Curtis – ‘Unit Costs of Health and Social Care’ (2011))

Preventing homelessness is not just about finding accommodation. The failure rate amongst rough sleepers, ex offenders and young people who obtain accommodation and then lose it, is high. There is a need to provide support to help build life skills, independence and the ability to attain and retain a settled home. This can reduce both repeated homelessness and admissions to institutional or residential care, or hospital, and can deliver significant savings on the types of costs listed above.

The Torridge Context

We have around 63,839 people living in Torridge. The 2011 Census and the NOMIS official labour market statistics for 2012 outline some of the key demographic and economic facts and figures that impact on housing and homelessness in the district:-

- Torridge has an ageing population; the average age in 2011 was 47, compared to 39 nationally
- Of those aged 16-64 in 2012, 67.9% were in employment, compared to 70.7% of 16-64 year olds nationally
- In 2011, a greater proportion of employed people in Torridge were in part-time and self-employment and less in full time employment than nationally.
- In 2012 there were fewer people in high graded/high paying jobs in Torridge – only 15% of jobs in the District were in the top three

- occupational groupings (managerial, directors, professionals, senior officials) compared to 44% nationally
- At the same time there were more in lower graded/lower paid jobs (process plant/machine operatives and elementary occupations) in Torridge - 24.1% versus 17.2% nationally
 - Although the proportion of people aged 16-64 in Torridge in 2012 with **some** qualifications (84% had NVQ level 1 or above) was the same as nationally, when it came to higher levels of qualification (NVQ4 and above) Torridge fell behind (at 24.3% compared to 34.4% nationally)
 - Wages are some of the worst in the UK – in 2012 the average gross weekly (full-time) wage was £347.50, compared to £507.60 nationally
 - Although less out of work benefits are claimed than is the case nationally, the relatively low level of wages means that more people in work will have to claim benefit to help with living costs, including housing costs
 - For the reasons above fuel poverty levels are also higher than nationally – 22% in 2010 compared to approximately 15% nationally (source – Department of Energy and Climate Change), also an indicator of higher than average housing costs
 - There is much less social rented housing available (9% in 2011 compared to 17.6% nationally), more private rented housing (18.9% compared to 18.1%) and much more owner-occupation (72.2% compared to 64.4%). In terms of types of housing, there are more detached houses and bungalows(42.5% in Torridge compared to 22.6% in England and Wales in 2012), which tend to be more expensive to rent or buy, and far less of the cheaper terraced houses, or flats or maisonettes (35.2% in Torridge, 46.3% in England and Wales)
 - As lower income households tend to be restricted to the two rented sectors there are less housing opportunities for them in Torridge, and the properties that are available are of the more expensive types.

The Council's Strategic Plan 2012-15 contains four overarching goals, and within those a number of priority outcomes and actions, including to promote access to affordable and decent housing. Tackling homelessness is seen as key to delivering that priority action.

3. Homelessness in Torridge

There is no doubt that homelessness in Torridge is affected by the lack of supply of suitable affordable housing.

Homeless applications increased nationally by over 27% from 2009/10 to 2012/13, whilst homelessness acceptances (those people found to be unintentionally homeless and with a priority need, who councils had a duty to house permanently) grew by nearly 34% in the same period. You can view national statutory homeless statistics and other housing statistics at the Communities and Local Government website at

<https://www.gov.uk/government/organisations/department-for-communities-and-local-government/series/homelessness-statistics>

Within Devon the picture has been more varied.

Homeless acceptance figures for Devon 2009/10-2012/13

District	2009/10	2010/11	2011/12	2012/13	2012/13 Homelessness Acceptances per 1,000 households in LA area
East Devon	31	31	38	35	0.56
Exeter	109	109	99	78	1.47
Mid Devon	10	24	18	16	0.47
North Devon	31	33	53	70	1.71
Plymouth	244	280	221	263	2.29
South Hams	20	42	47	22	0.59
Teignbridge	55	73	55	47	0.81
Torbay	109	57	57	75	1.19
Torridge	5	24	37	21	0.68
West Devon	18	12	8	5	0.21

The significant rise in homelessness acceptances in Torridge in this period in part arises from the low base Torridge had achieved before the recession hit; it

had been very successful in preventing homelessness and reducing the need for people to make a homeless application. The recession has had a significant impact in such a low wage area where there is a limited supply of social/affordable housing to help meet need. It is to be hoped that the reduction in acceptances in 2012/13, when compared to 2011/12, will continue.

The main reasons for people making homeless applications in Torridge during the period 2009/10-12/13 were loss of home due to exclusions from family or friends' homes, relationship breakdown or the loss of a private sector tenancy. With the support of our partners we continue to work to minimise the impact of these on young people and to help households maintain or access private rented sector housing. More information about the measures we use and working in partnership is given in later chapters. Numbers approaching because of mortgage arrears are still relatively low and may indicate that more work is needed to ensure that owner-occupiers are aware that the Council's Housing Options Service can help them if they experience difficulties with housing costs.

The majority of homeless applicants are female (most with/expecting children, with or without partners) and aged between 18-59. This is also the age group that is most vulnerable to welfare benefit reform (that has so far been targeted at working age benefit claimants).

Most homeless applications come from people living in the urban parishes of the district – Bideford and Northam and, to a lesser extent, Torrington. Very few come from Holsworthy or more rural villages and parishes. It may be that homelessness is a more 'urban' phenomenon, but we need to ensure that our services are advertised and made accessible to people living in more rural areas.

Some client groups such as survivors of domestic abuse, those not in priority need or who are intentionally homeless, and those having their home repossessed can also be helped in one way or another through our sanctuary, mortgage rescue, or deposit bond and rent in advance loan schemes. Many of these people are on low incomes, without work, with previous failed tenancies, mental health or substance misuse problems. They are unlikely to meet lettings agents' or landlords' vetting procedures and so cannot obtain a private tenancy without help. Some have complex needs, addictions, or poor parenting and life skills and face particular problems in accessing housing.

The changes to the allocation of housing contained in the Localism Act 2011 may limit the opportunity for some households to access suitable social/affordable accommodation. Additionally the gradual move away from 'lifetime' tenancies in the social rent sector, and towards fixed term flexible tenancies may create risks of homelessness, particularly where flexible tenancies are not renewed when they come to the end of their term. The Devon Tenancy Framework and the Torridge Tenancy Strategy 2012 both give guidance to partner housing associations on the circumstances under which the Council might consider the use of flexible tenancies, and their non-renewal, to be more appropriate. These can be found at www.torridge.gov.uk.

Rough sleeping is not as great a problem in Torridge as in other parts of the county such as Exeter and Plymouth, but it is of concern. The latest count (Autumn 2012) estimated four rough sleepers in Torridge. We work closely with Encompass South West and the Freedom Centre who operate across Northern Devon, and with Harbour, a Bideford based charity that provides a variety of assistance to a range of vulnerable clients. Funding has been provided by Government to address rough sleeping and Torridge is benefiting from improved services for rough sleepers. Local authorities in Devon and Cornwall are working towards achieving the Government's – "No Second Night Out" standard, aimed at ending rough sleeping. You can find further details at: www.gov.uk/government/uploads/system/uploads/attachment_data/file/6261/1939099.pdf

Our housing options officers are the first point of contact for most clients who have a problem with their current housing or are faced with homelessness. The tables below show housing options officer activity from 2009/10-12/13.

TORRIDGE DC HOUSING OPTIONS ACTIVITY 2009/10-2012/13				
	2009/10	2010/11	2011/12	2012/13
APPROACHES	1575	1246	943	1518
ADVICE ONLY CASES	1257	911	626	1133
CASEWORK INTERVENTIONS	318	335	317	385
HOMELESSNESS PREVENTIONS	247	257	252	277

TORRIDGE DC HOUSING OPTIONS PREVENTIONS 2009/10-2012/13				
	2009/10	2010/11	2011/12	2012/13
TOTAL HOMELESSNESS PREVENTIONS	247	257	252	277
MAIN PREVENTION MEASURES:				
SECURING PRIVATE SECTOR TENANCY	132	144	142	178
SECURING SOCIAL HOUSING	56	34	37	19
SECURING SUPPORTED HOUSING	24	14	31	21

As with those making homelessness applications, the main reasons for people seeking the help of the Housing Options team were exclusions from parents/friends homes, relationship breakdown and loss of a private rented tenancy.

Homeless preventions have increased during the period. Of these, by far the greatest proportion is achieved by securing access to private rented sector tenancies. This is unsurprising given the size of that sector, in comparison to the social housing sector (see Chapter 2). Developing good relations with private landlords and agents, as well as working to improve conditions in the private rented sector are therefore activities that are important to the Council, as is the delivery of more affordable housing.

4. Prevention measures

The council and other agencies working with homeless people have introduced measures and continue to fund services that help reduce the incidence of homelessness and provide alternatives to being accepted as statutorily homeless. These are listed below;

- Repossession Prevention funding – government funding for small loans to prevent owner-occupiers struggling with their mortgages from having their homes repossessed. This scheme is operated for the Council by Wessex Resolutions
- Mortgage Rescue scheme – enables owner-occupiers at risk of repossession to remain in their homes through the purchase of the property and its conversion to shared ownership by a housing association.
- Deposit bonds and rent in advance loans – help to customers to access private rented accommodation. In 2012/13 90 households received such help
- Young Devon Supported Lodgings Scheme for young people – funded (with Devon County Council) on-going placements of young people aged 16 and 17yrs old in order to prevent them becoming homeless.
- Homeless Prevention Fund – proactive use of small grants to prevent repossessions and evictions.
- Streetwise Project Young Persons Prevention Caseworker – joint funding (with Devon County Council) a post with Encompass South West. This

service, which originated in Torridge in 2006, is viewed as a best-practice model in Devon.

- Crisis Smartmove Project (a partnership of Encompass South West and Westward Housing) - funding towards one full-time and one part-time caseworker to help people accessing private rented sector accommodation and to provide support to households and landlords.
- Devon Housing Options Partnership Co-ordinator - contribution toward cost of post supporting the work of the district and unitary councils in Devon.
- One full-time Debt and Money Advice Worker. This officer also administers the new Local Welfare Support Service. The service is delivered by a partnership of Wessex Resolutions and Encompass South West and will soon be enhanced by another part-time worker who will cover rural outreach for the LWS service.
- ADVA (Against Domestic Violence and Abuse) partnership – contribution to partnership for help services for victims of domestic abuse, plus training for victims, perpetrators and professionals and members
- Grant to North Devon Against Domestic Abuse towards the costs of the Women’s Refuge and outreach services
- Encompass South West Community Hub Trusted Assessor – a contribution towards helping secure accommodation and packages of support for complex needs non-priority cases and for those who are sleeping rough.

5. Housing options service in Torridge

We have been trying to meet the demands of homeless households by delivering a housing options and advice service. The approach is to try to prevent homelessness by maintaining existing accommodation or where that is not possible securing alternative suitable accommodation either in the private rented sector or through Devon Home Choice and offering social rented accommodation. The approach has been developed over the last few years and is good practice used by all local authorities.

This approach does not limit an applicant’s rights within the law or reduce our statutory housing duties. But it does mean working with applicants on alternatives and considering options to resolve their housing issue. We do not have a blanket policy. Each client is dealt with on an individual basis and in

some cases this means taking a homeless application at the outset. However, our general approach is to work with the household and try to prevent their homelessness.

We currently deliver this service through our office in Bideford Town Hall. We also visit people at home or in hospital or prison or any other suitable location.

The 'systems thinking' approach applied to the Housing Options Service continues to help us to deliver an improved customer service. We have developed a purpose for the service which is "to proactively enable people to find housing solutions". We intend to carry out a further systems review of the service, taking into account changes that have occurred since the last review (e.g. implementation of Devon Home Choice, changes arising out of welfare benefit reform). We intend that this review should take place within the first two years of this new five year strategy

The Quality Standard Framework, adopted by the district councils in Devon, is a quality assurance system that reflects good practice and is a shared set of aspirational standards that each authority can strive to achieve at its own pace. It does not replace statutory provisions or government guidance, but has been designed to work within the context of relevant legislation and codes of guidance. It provides a 'standard' on working with partners; awareness and access; case management; support for staff; and monitoring of the service.

Within the framework an audit of our Housing Options and Advice Service has taken place, with similar audits being carried out in other local authorities in Devon. The audit, undertaken in March 2012, focussed on 'service delivery' and summary results were that:

The housing options file review achieved an overall rating of fair (1 star rating), with a score of 45%

The homelessness file reviews achieved an overall rating of fair (1 star), with a score of 48%

The mystery shopping exercise achieved the highest rating of 3 stars, with a score of 91.67%

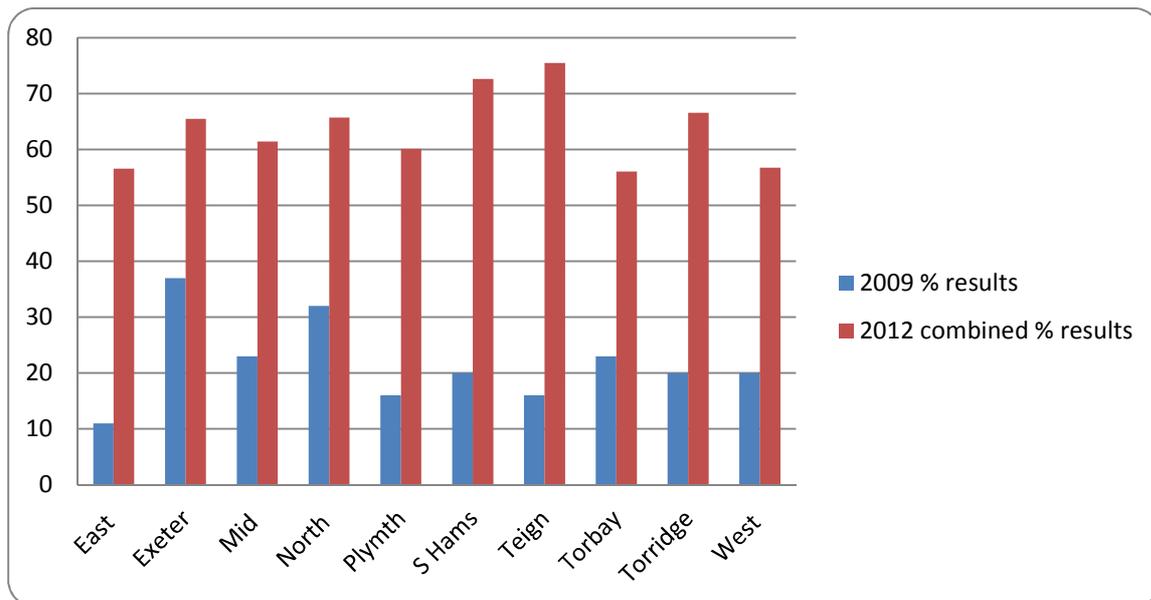
The service management review achieved a rating of good (2 star), with a score of 63%.

This is a significant improvement on the previous audit in 2009 and in particular it shows the customer experience is good. However,

improvements in the housing options and advice service do need to be made for us to meet a 'good' service delivery performance over the lifetime of this strategy.

All district authorities in Devon have improved their service delivery to a lesser or greater extent since 2009.

Comparison of results of the 2009 and 2012 audits across all Devon district authorities



In addition, Torridge's own audit team carried out a review of our service in June 2012 and concluded that the service was satisfactory.

The following recommendations for service improvements were made in that audit and are incorporated into this strategy; the recording of information; communication with clients; and working procedures (e.g. management of case files), plus improved publicity around homelessness and the services available to prevent it

As well as audits we regularly seek feedback about our services from our customers and partners.

Customers' views, expressed through the 10:10 survey system, are:

- That our service often exceeds their expectations
- We are understanding/empathetic of their situation
- We strive to be helpful, even when there are few options to assist

However, they also said that:

- We need to communicate with them more regularly during casework
- We need to advertise/publicise our services more effectively

Our partners have generally expressed positive opinions about working in partnership with Torridge but the main area for improvement is in the field of communications; from us to our partners, from them to us and between the partners. To aid this process we operate a number of liaison groups and meetings and intend to continue and build on these

6. Working with others

We will continue to nurture the positive working relationships that we have with agencies that work with homeless households in Torridge, in particular:

- Tarka Housing and other social landlords
- Supported housing providers such as Independent Futures, Sanctuary Carr-Gomm and Alabare
- Encompass South West
- Wessex Resolutions
- Citizens Advice Bureau
- Harbour
- Freedom Centre

We also work in local partnerships with third sector and statutory organisations providing a range of services to the community where our housing activities have an impact, for example

- The Transform Partnership in Bideford
- The Northern Devon Community Safety Partnership
- The Streetwise partnership.

We are also members of a number of partnerships across Devon that meet housing need and impact on homelessness work. These include:

- Devon Strategic Housing Group;
- Devon Housing Options Partnership;
- Devon Home Choice Partnership;
- Devon Private Sector Housing Group;
- Devon Benefits Group;
- Devon and Cornwall Rough Sleeper Partnership;

- The Devon Targeted (Troubled) Family Support Project

Our work with young people has been very successful in meeting the needs of sixteen and seventeen year olds. This has been achieved by working jointly with Devon County Council and Encompass South West on the Streetwise youth homelessness project, which has been recognised as a model of good practice. We work with other partnerships, including the Multi Agency Public Protection Arrangements, the Multi Agency Risk Assessment Conference, and the Northern Devon Homeless Prevention Panel.

Our ability to meet the needs of homeless households was affected by the changes made to the Supporting People programme by Devon County Council, including the governance arrangements. This has resulted in a significant reduction in the funding of homelessness services in Devon.

7. Future threats and opportunities

There have been and continue to be changes in housing policy and social and welfare reform. What we have achieved in the past may not be possible to do in future. Listed below are some of the challenges that we need to consider and deal with over the next five years.

Access to housing

Not enough housing is a key issue. Demand for affordable housing is high. House prices are high and increasing, mortgages are difficult to get, and housing development is dropping. The presence of second homes contributes to the housing shortage in Torridge.

In the five years since the last strategy 363 new affordable homes have been delivered, and there are currently over 270 units at various stages in the development pipeline (from onsite to awaiting planning approval). However, needs information, especially from the Urban Housing Needs Survey (HNS) conducted in 2012 shows that potential demand easily outstrips provision. The Urban HNS calculated that the annual need for affordable housing in the urban areas – approximately half of the total need in the district as a whole - was for 589 units, of which 123 would be met by re-lets of existing stock. So one year's need in the urban areas of Torridge outstrips the last five years delivery across the whole district! Fortunately, the unmet need does not result in 466 homeless applications every year, because many of those who seek or

need affordable housing instead find housing in the private rented sector, or in some cases remain living with families or friends. However the need figures are a constant reminder of the potential for homelessness in the District and, therefore, of the need to continue delivering affordable housing.

The government has introduced a new concept of 'affordable rents' and, allied to them, a new funding regime for affordable housing. The new affordable rents are set at a maximum of 80% of open market rents (for comparable properties in the area) and are generally higher than the 'social' rents that had hitherto been charged by council and housing association landlords. The higher level of rent charged on such properties means that the level of subsidy required for their development is far less, the government's intention being to enable reduced funding for affordable housing to actually deliver more units. There were concerns that properties offered at the higher rents would be less accessible to those in greatest need, however, Devon Home Choice figures for bids made (applications for) affordable rent properties show as much demand as for their social rent counterparts, so at this stage it appears those fears have not materialised. However, this is a relatively new type of provision and monitoring of demand for it needs to continue.

The Localism Act 2011

The Localism Act permits local authorities to meet their homelessness duty by providing good quality private rented homes. This option can provide an appropriate solution for people experiencing a homelessness crisis, whilst freeing up social homes for people in real need on the waiting list. The new provisions represent powers available to local authorities should they choose to adopt them – local authorities will not be under a duty to adopt the new provisions.

Sections 148 and 149 of the Localism Act 2011 were introduced through a commencement order on November 9th 2012. The order identified certain criteria that must be met if a local authority intended to use this power to discharge a 'full' homelessness duty into the private rented sector:

The tenancy offered must be for at least 12 months

The accommodation must be 'suitable' in the view of the Local Authority.

In order to maximise consistency across Devon the 10 Devon Local Authorities have agreed a property standard which needs to be met in order to discharge the homeless duty. This standard will apply for all homeless applicants in Devon. A copy of the draft standard is included at Annex B to this strategy.

In addition to this, Local authorities will be under a 're-application' duty if accommodation provided under the new S193(7F) is lost unintentionally within 2 years. This means we will automatically be required to provide accommodation to any household whose duty had been discharged into the private sector if they become homeless from the address through no fault of their own.

Applicants have the right to request a review of the suitability of Private Rented Sector Offers and to appeal to the County Court on a point of law if they remain dissatisfied with the outcome of the review.

It is intended that this authority use this power to discharge a homelessness duty, although it needs to be recognised that we already try to use the private rented sector as the main source of accommodation for preventing homelessness; if prevention has already failed in a particular case it may be that that sector cannot offer a solution. Nevertheless, the Council will use the offer of a private rented property to discharge a homeless 'full' duty into wherever possible, as long as the property meet the standards mentioned above and the tenancy is for a minimum 12 months' term.

The Localism Act 2011, and consultation documents issued earlier by the government, in 2010, also introduced the principle that social housing tenancies should cease to be 'tenancies for life' and that increasingly applicants should be offered flexible tenancies that ran for a fixed period, that could be reviewed at the end of the period and would not have to be renewed, normally where the tenant household had ceased to have a housing need. The proposals have the potential to enable better use of limited housing stock in some ways, for example by enabling landlords to require households who no longer need and are under-occupying housing to move to smaller accommodation and free up their current homes for those who need housing of that size. However, it is difficult to envisage households 'outgrowing' other types of housing need when open market house prices are so high and employment opportunities are relatively poor. The use of flexible tenancies therefore has limited benefit, and has the potential to increase homelessness, if landlords do not renew tenancies of those who are still in need. The Localism Act required local housing authorities to develop Tenancy Strategies giving guidance to social landlords about how and when flexible tenancies should be used and terminated. Torridge's Tenancy Strategy was adopted in January 2013 and should be read in conjunction with this homelessness strategy.

Welfare reform, household income and fuel poverty

Changes to welfare benefit have been taking place since April 2011 and present significant risks of increased homelessness as people's incomes are reduced and they struggle to meet their housing costs.

The first changes were the reduction of local housing allowance (housing benefit) paid on private rented properties by changing the basis on which the allowances were based (from rents at the 50th percentile in the market to rents at the 30th percentile in the market) and the capping of LHA at a four bedroomed rate, followed by the increasing of the age limit at which the shared room rate is paid from 25 to 35. We employed an additional part-time housing options officer, via a secondment, to identify and contact nearly 500 households affected by those changes and work with them to ensure they were claiming the correct benefits they were entitled to, assist them with moving to cheaper housing, and to negotiate with landlords to see if they would reduce rents in some cases. That proactive approach meant that homelessness numbers did not increase in 2012/13.

In April 2013 the Government introduced the 'bedroom tax' by which social housing tenants under-occupying properties would have their housing benefit reduced; by 14% if they had one unused bedroom and by 25% if they had two. At the time of writing it is too early to say what impact that will have on the estimated 267 households affected, but social landlords are saying they are seeing a 'spike' in rent arrears.

At the same time the Council Tax Benefit scheme was replaced by a locally determined Council Tax Support scheme for working age claimants. Because the government required savings to be made by councils as they implemented the scheme the maximum support (benefit) to be paid in Torrington has been capped at 75% of the tax due. For those previously affected by the LHA reductions, or by the bedroom tax, this is a second reduction in benefit income, and there are concerns about the cumulative impact of these changes.

On 15 July 2013 the 'benefit cap' will begin to be implemented. The intention of this measure is to ensure that no family receives more than £500/week in benefits and no individual receives more than £350/week. The cap will start by the household's housing benefit being cut. In Torrington those affected are all large families and currently 9 potential households are identified as being at risk. Officers from Housing and Revenues and Benefits are working closely with Job Centre Plus and Tarka officers to try to tackle these cases – the

objective being to help them gain employment, at which point the cap will no longer apply.

Changes to the assessment of benefits for disabled people are also likely to negatively affect some households.

The timetable for the introduction of Universal Credit is not final but it may begin for some new claimants in October 2013. Social landlords are very concerned about the possible increases in rent arrears if housing benefit is paid direct to the tenant, rather than to the landlord (as happens with social housing claimants at present). Universal Credit will be paid monthly in arrears and it is feared that some low income households will struggle to manage their budgets. We continue to liaise closely with our social landlord partners to try to minimise the impact of all welfare benefit reforms.

As mentioned above, changes are being targeted at working age claimants at present but it is possible that, in future, pensioners will also be affected.

It is important to recognise that many benefit changes affect those who claim because of low earnings and not just those who are not working – estimates produced in May 2013 suggest that nearly 24% of those claiming Council tax support are in work, and as many as 37% of housing benefit claimants may be employed.

From 1 April 2013 the Government ceased to provide crisis loans or community care grants. Funding was devolved from the Department for Work and Pensions to local councils. Our Housing Options team has taken on a new welfare support scheme and a money advice contract has been tendered for and let. This is not a direct replacement of crisis loans or community care grants and each local authority has discretion to draw up a scheme to suit their local needs. For 2012/13 Torridge has been awarded nearly £104,000 for this scheme. The new local welfare support scheme is designed to help individuals in emergency situations and maintain financial independence in the future.

Fuel poverty affects people's ability to afford their housing. Torridge has higher than average fuel poverty rates (see chapter 2). Fuel bills are expected to rise in the next decade as the costs of energy efficiency schemes (such as the Green Deal and Energy Company Obligation) and the provision of alternative fuel sources such as nuclear energy have to be funded from the charges energy companies make to their customers. Some estimates have suggested prices could double, which would double the numbers in fuel poverty. In Torridge this could result in nearly half of the population (44%)

being in fuel poverty. Tackling this aspect of housing costs is therefore an important part of measures we take to reduce the risk of homelessness.

Public sector policy and finance

The Supporting People programme funding the government provides to Devon County Council is no longer ring-fenced so this can now be spent on non housing support issues. Many homeless clients, especially rough sleepers and those with complex needs, need support to help them obtain and sustain tenancies. Any reduction in that funding may threaten the ability of vulnerable clients to access settled housing. The Streetwise Youth Homelessness service is jointly commissioned with DCC. They are considering new brokerage arrangements for services for homeless 16 and 17 year olds and care leavers – we need to ensure any new arrangements provide an adequate focus on prevention as well as supporting those vulnerable young people.

8. Conclusions, key objectives and outcomes

Homelessness is costly both in personal terms and for the public purse. Preventing homelessness delivers many positive outcomes, not just for Torridge District Council and its clients, but for partner statutory agencies such as health and social care. Torridge is a district with some challenging demographics and economy, and housing opportunities for many are limited. This may be exacerbated by changes such as welfare benefit reform and increasing energy (and other housing) costs, and reduced investment in new affordable housing. It is therefore important that we continue to invest resources into prevention work. It is also important to recognise that we cannot do this alone and that Torridge works most effectively in partnership with a range of statutory and voluntary agencies, and with landlords in both the social and private rented sector. We need to continue this approach. In addition we need to continue to monitor and review our own services to ensure they are as efficient and effective (for the customer and the tax payer) as possible.

So, what else we will be doing?

- continuing to maintain and develop our housing advice and options service to make sure those threatened with homelessness are helped to

find alternative accommodation, and use our resources and expertise to prevent homelessness wherever possible

- maintaining good relationships with other agencies to provide a combined effort to prevent homelessness whenever possible through successful joint working
- developing strategies and working practices to provide successful outcomes for people who are rough sleeping
- reducing and then maintaining low levels of households in emergency and temporary accommodation as a result of successful homelessness prevention
- working alongside our benefits team and other agencies to help people who have been adversely affected by welfare reforms
- increasing activity in the private rented sector

To help achieve these aims the following actions and outcomes will be delivered by 2018:

- We will increase the number of households who are prevented from becoming homeless. There will be a year on year increase in levels of homeless prevention cases that can be included in the P1E returns.
- We will endeavour to maintain homelessness acceptances below 30 per year.
- We will reduce the levels of households in temporary accommodation with the intention of remaining below 10 by 2018.
- We will increase numbers of households accessing accommodation in the private rented sector through use of our Advance Rent and Deposit Schemes.
- We will use an appropriate banding within Devon Home Choice as a way of preventing some incidences of homelessness.
- We will only give band B on Devon Home Choice to 'full duty' homeless cases where the Council determines the private rented sector is not a reasonable or suitable option for them
- We will prevent episodes of repeat homelessness by intervening in the "revolving door" of some households in the private rented sector and working with partner agencies to help troubled families through the Targeted Families programme.
- We will seek to ensure that the funding of identified homeless measures is maintained to meet the needs of households.
- We will improve our service delivery and achieve a Good (three star) rating by making changes to our current working practices and

procedures, as recommended in recent audits, and by learning from good practice in other organisations.

- We will ensure members of our staff are trained to deliver the housing advice and options service by participating in Shelter Part A and B courses and other housing or homelessness training and workshops.
- We will improve communications with key partners and other agencies to provide the best services we can to homeless households.
- We will improve communication with the public and seek to revise how we publicise our services.
- We will work with Housing Benefit and partners, such as Tarka and Job Centre Plus to minimise the impact of welfare reform on homeless households.
- We will work with Devon County Council to commission a prevention service for 16 and 17 years olds and care leavers threatened with homelessness.
- We will work with Devon County Council and North Devon Council to implement a Northern Devon Community Hub for targeted support services.
- We will continue to engage with private landlords on a quarterly basis through our landlords' forum, and to offer training, both face to face and via our website.
- We will increase our inspections of private rented properties, especially HMOs, and will monitor enforcement action.

9. Next steps

We will review this strategy every year.