



Homelessness Review 2010

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Introduction

Purpose of the Review

Stafford Borough Council is required by The Homelessness Act 2002 to undertake a review of homelessness and homelessness services within the Borough and publish a Homelessness Strategy based on this review. The Council first published a Homelessness Strategy in 2003 with a further strategy published in 2008. The Homelessness Strategy 2008 had the following priorities:

- Preventing homelessness
- Securing accommodation for the homeless
- Provide the appropriate support for the vulnerable
- Identify additional resources
- Investigate gaps in service provision.

In May 2010 the Council, along with its partners, launched its Homelessness Forum, enabling all organisations that have an interest in homelessness to help the Homelessness Strategy. The Forum decided that the existing Homelessness Strategy needed refreshing to reflect the new and emerging influences on homelessness.

Aims of the Review

This review aims to:

- Highlight progress since the Homelessness Strategy 2008
- Identify current and future levels of homelessness in Stafford Borough
- Review of the functions that are in place to prevent homelessness
- Review the services that are in place to help those who have become homeless

Strategic Links

The Homelessness Review and Homelessness Strategy have the following strategic links:

- Housing Act 1996 as amended by Homelessness Act 2002
- National Homelessness Strategy 2005
- Stafford Borough Partnership Sustainable Community Strategy 2008-2020
- Stafford Borough Council's Corporate Plan 2010 – 2016
- Stafford Borough Council's Housing Strategy 2008 – 2013

Achievements since 2008

Following the publication of the Homelessness Strategy in July 2008 the Housing Group has made significant progress against its agreed Action Plan. Although service development was addressed across the five priorities listed on page 1, resources were concentrated on preventing homelessness.

Stafford Borough Council has developed its prevention toolkit and includes the following:

Home Visits and Mediation Training

The introduction of home visits to households that may experience parental eviction has provided an opportunity for the Housing Options Team to intervene at an earlier stage to attempt reconciliation. The objective is to secure an extended period of residence and prevent homelessness. Additionally, a rolling programme of mediation training has been initiated for the Housing Options Team with one member completing the relevant course each year.

Debt Advice, Mortgage Rescue Scheme and Credit Union

In response to the economic downturn, greater emphasis has been placed on debt advice and money management. The Housing Options Team has developed a Service Level Agreement with the Citizens Advice Bureau that provides a framework for customer referral. As an extension of this signposting process, customers may be identified as eligible for the Mortgage Rescue Scheme (MRS). The MRS is designed to provide help to homeowners whose income has reduced as a result of the recession and provide the opportunity to remain in their existing home. Since its launch in March 2009 Stafford Borough Council has prevented 11 cases of homelessness through the MRS.

Similarly, the Housing Options Team is now working with Staffordshire Credit Union to provide loans of up to £5000 to households who have been affected by the recession. The loans are intended to help with rent or mortgage arrears with customers referred directly by the Housing Options Team.

Choice Based Lettings

In October 2009, in partnership with Stafford and Rural Homes, the Council launched a Choice Based Lettings Scheme. Customers can now make a choice about where they would like to live. Within the scheme, a new allocations process is in operation. Vulnerable customers such as victims of domestic violence now rank as a high priority housing need without the requirement to be assessed as homeless. As a result, these customers can bid for suitable properties at an earlier stage.

Homeless Prevention Fund

The Housing Options Team has a Homeless Prevention Fund from which payments or loans can be made to prevent or relieve homelessness. Typically payments are one off and made to cover rent charged in advance. During 2009/10, the Housing Options Team arranged £5,723 preventing 13 households from becoming homeless.

Deposit Guarantee Scheme

The Council receive a Homelessness Grant from Communities and Local Government, part of which was used to fund a Private Sector Liaison Officer post within the Housing Options Team. This Officer was tasked with building relationships with local landlords to provide a wider choice of rental properties in the private sector. A vital tool for this Officer was the Deposit Guarantee Scheme, which provides a bond between the Council and landlord in lieu of a deposit. In 2009/10, the Deposit Guarantee Scheme was used to prevent 80 households from becoming homeless by securing alternative accommodation.

Peer Review

The Communities and Local Government (CLG) Specialist Homelessness Advisor carried out a peer review with Stafford Borough Council in January 2009. This was followed by an Audit Commission Inspection of the Strategic Housing Service in March 2009. Both exercises required the development of Action Plans, a recommendation of which was to review the Homelessness Strategy. Site visits to high performing neighbouring authorities led to further development of the homelessness toolkit. For example, better use of Discretionary Housing Payments and a reorganisation of the team to provide a triage system to provide a more efficient service for customers visiting the Council.

Homelessness Forum

Both the CLG Specialist Advisor and the Audit Commission recommended that the Council develop a Homelessness Forum. In May 2010 the Council and partner organisations with a connection to homelessness met to share information and learning to help to develop and deliver the Homelessness Strategy. The forum now meets quarterly.

Eagle Project

The Eagle Project opened its doors in February 2010, providing 32 units of supported accommodation for single people aged over 18. Midland Heart Housing Association manages the site, but they developed the project in partnership with Stafford Borough Council and Staffordshire County Council. The short to medium term accommodation is designed to support residents with a view to securing a longer term tenancy elsewhere.

Rural Homelessness Project

The Homelessness Strategy 2008 acknowledged a lack of awareness and understanding knowledge of the causes of homelessness in the rural parts of the Borough. Consequently, the Council commissioned the Rural Homelessness Project which was completed in May 2009.

The key findings were:

- 149 households were accepted as statutorily homeless over a six month period in 2009, 13 of which were within rural areas
- 1.2% of households from urban areas and 0.3% of households from rural communities sought housing advice (which may include homelessness)
- 90% of people seeking help and advice from third sector (voluntary) agencies such as the Citizens Advice Bureau were from urban areas. The remaining 10% were therefore rural households.

Recommendations

The Rural Homelessness Project recommended that training should be provided to professionals working for other organisations that were dealing with rural households experiencing housing difficulties. Following this training, these individuals will be recognised as First Responders who can identify problems and signpost customers to the Borough Council's Housing Options Team.

Outcomes

The effectiveness of the First Responders scheme was tested through a profiling exercise undertaken by the Housing Options Team between 1st January 2010 and 30th June 2010. This study monitored the locality of households that were accessing the service and the results were as follows:

- 84% urban
- 11.5% rural
- 4.5% outside Stafford Borough

The results do not indicate a significant change to the percentage split between urban and rural households accessing the Housing Options Team since the introduction of the First Responder initiative. It could also suggest however that homelessness is not as extensive an issue in rural areas.

Profile of Stafford Borough

Stafford Borough is situated in the West Midlands Region, in the county of Staffordshire. It is located between the Black Country authorities to the south and Stoke City Council and Newcastle-under-Lyme Borough to the north, to the west are rural parts of Shropshire and to the east rural areas of East Staffordshire and the southern fringes of the Staffordshire Moorlands. It covers some 240 square miles of mixed urban and rural areas of mid-Staffordshire and is geographically the largest district authority in the region. The largest urban area Stafford is the County Town and sub-regional seat of government.

The majority of the Borough's area however is rural in character, with a range of settlements varying from suburban areas on the fringes of the Potteries conurbation, to large freestanding villages and more isolated small settlements. The Borough contains a number of attractive and award winning town and village centres, a range of schools, colleges, various leisure centres, shopping centres and business parks. The main Staffordshire University campus, the District General Hospital and the Psychiatric Hospital, the headquarters of various health agencies, Fire, Police, Probation and Ambulance Services, two prisons, Crown and County Court and the headquarters of the County Council are also located in the Borough.

Population findings from the 2001 Census show that the population in Stafford Borough in 2001 was 120,670. Population projections show the estimated population in Stafford Borough midway through 2008 was 124,700, an increase of 3.3%.

The Office of National Statistics predicts that the population of Stafford Borough will rise to 133,400 by 2019 (an increase of 6.9% over the next 10 years) and to reach 140,400 by 2029 (an increase of 12.6% over the next 20 years).

There are approximately 57,000 households in the Borough of which 76% are owner occupied. 38.4% of households are detached properties, markedly higher than the average of 22.8% for England and Wales, with fewer Stafford people living in flats.

Deprivation

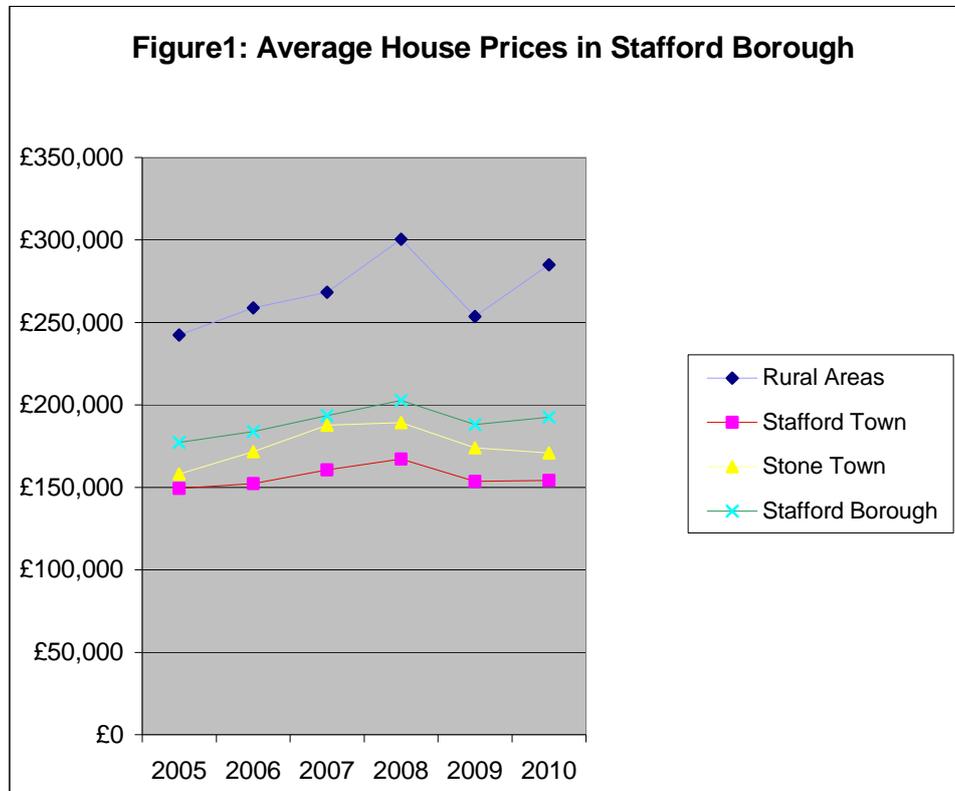
According to the Index of Multiple Deprivation 2007, Stafford Borough is ranked as the 253rd most deprived local authority area in England, out of a total of 354. Within Staffordshire only Lichfield District and South Staffordshire were found to have a lower deprivation rating than Stafford Borough.

The most deprived areas of Stafford Borough are Highfields and Western Downs, Penside, Manor, Holmcroft and Forebridge.

The Index of Multiple Deprivation reveals that, in terms of ranking, barriers to housing are higher than for other types of deprivation in the Borough. There are 10 Lower Super Output Areas (LSOA) in Stafford Borough that are within the 10% most deprived housing areas in England. A further 9 LSOA's are within the 10-20% most deprived housing areas in England. Eighteen of the nineteen LSOA's score fairly low, for other measures of deprivation.

House Prices

The average house price in Stafford Borough as at April 2010 was £192,426. The chart below compares average prices in the urban areas of Stafford and Stone with the rural areas within the Borough.



Source: Hometrack

Figure 1 shows that since 2005, with the exception of 2009, average house prices across the Borough have increased. The graph shows that since 2005 the average house price in the Borough has increased by 9%. This increase is not at a similar rate across the Borough. In urban areas, the average increase has been just 5% compared with an increase of 18% in the rural areas.

As at 1 April 2010 the Land Registry data shows that the average price of a house in Stafford Borough in the lower quartile is £122,250. The lower quartile house prices are the lower priced houses in the Borough.

Income Levels

The Annual Survey of Hours and Earnings (ASHE) 2008 reports that the mean weekly wage for residents in Stafford Borough is £509, that equates to £26,473 per annum. This is above the mean wage for the West Midlands, which is £22,328, and the mean wage for England which is £25,064.

ASHE also reports that the mean wage for people working within Stafford Borough is £22,880, which is 16% lower than the average wage of those living in the Borough.

This shows that people working in the Borough are not as wealthy as those that live in the Borough.

Affordability

A household would need a deposit of £12,250 and an income of approximately £37,000 per annum to afford a house in the lower quartile house price range. This assumes the household does not have any other debts.

A single person household on the average income for somebody working in the Borough would only be able to borrow £82,000 from a high street mortgage lender. This is not enough to afford a property in the lower quartile house price range in the Borough.

Housing Need

As at 1st April 2009, there were 2168 households listed on the Housing Register. This has increased by 11% to 2417 as at September 2010. Analysis of the waiting list refers to data for 2008/09 as reports are not currently available from the information system used by Stafford and Rural Homes.

There is a high level of demand for all sizes of affordable housing within the Borough. The highest level of demand is for two bedroom properties that accounted for 43% of households on the waiting list.

There are approximately 7000 social housing properties in Stafford Borough of which, 30% are 1 bedroom, 28% are 2 bedroom, 35% are 3 bedroom and 1% are 4 bedroom.

Customer Profile – Housing Options Customers

Given the population profile of the Borough found in the Census 2001 we would expect the customer profile for the Housing Options Team to be the following:

- 65% of customers from urban areas, 35% from rural localities
- A range of all age groups,
- An even split of male and females,
- 97% of customers to be White British,
- 80% to be Christian and 12% of no religion
- 10% of customers to have a disability or impairment.

The following customer profile has been built from data collected between January and June 2010. 312 Equal Opportunities and Diversity Monitoring forms were completed which represents approximately 50% of customers accessing the Housing Options Team during this period.

Location - Of the 312 customers visiting the Civic Centre, 84% are from urban areas of the Borough, 12% from rural localities and 4% from outside of the Borough.

Age - 56% of customers are aged between 16 and 29, with 19% between 16 and 19 and 37% aged between 20 and 29. The second largest group are those aged between 30 and 39, representing 21% of customers. Just 22% of all customers are aged over 40.

Gender - 54% of customers are male, with 46% female. There were no transgender customers.

Sexuality - 92% of customers are heterosexual, 2% gay or lesbian, with 5% either not answering the question or preferring not to state their sexuality.

Race - 85% of customers described themselves as White British, 11% from Black and Minority Ethnic communities with the remaining 4% declining to answer.

Religion - 78% of customers answered the question on religious belief; 36% said they did not have any religious belief, 35% stated they were Christian with the remaining 7% spread across Muslim, Sikh, Hindu and Buddhist beliefs.

Disability - 90% of customers did not consider themselves to have a disability. 5% did have a disability and a further 5% preferred not to answer the question.

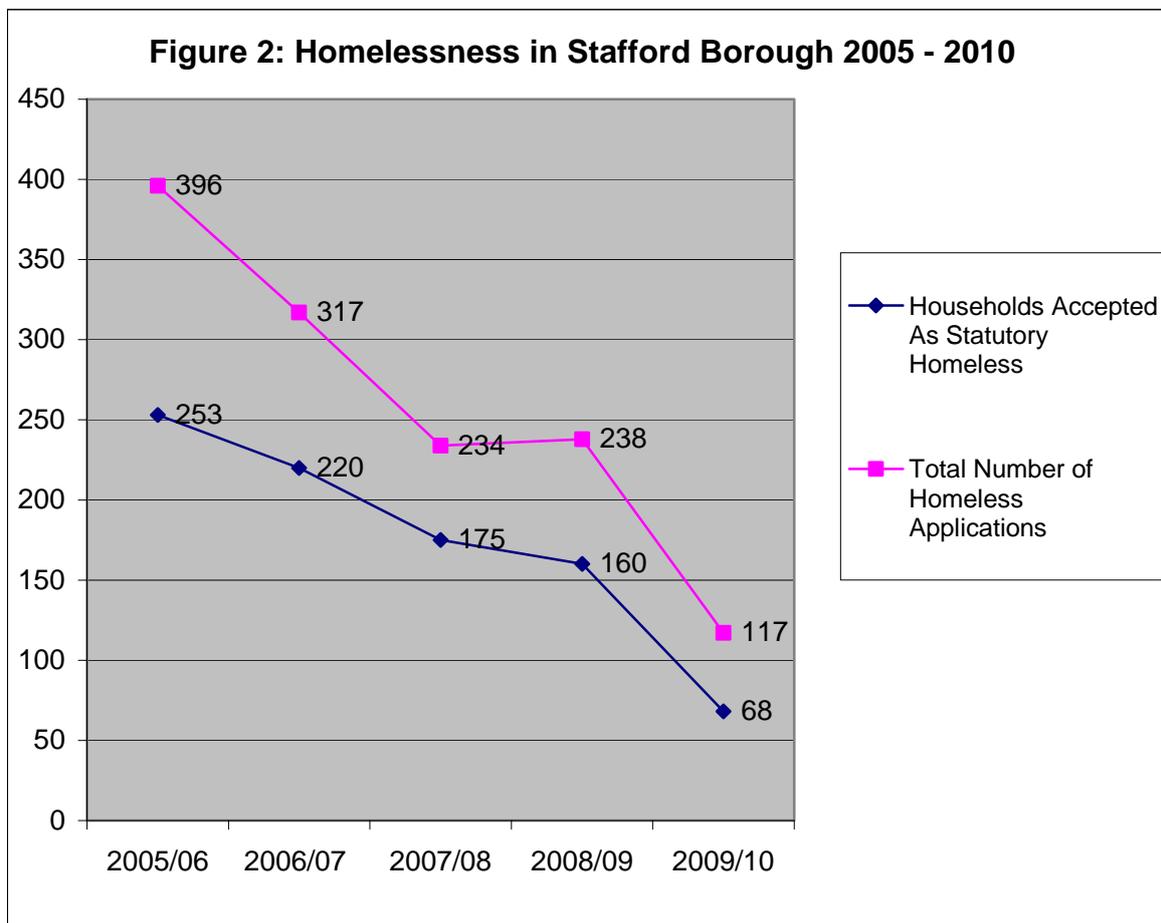
Residents from urban areas currently represent the greatest proportion of Housing Options customers. The greatest need for the service appears to lie within the 16-29 year age bracket but with no particular trend toward males or females. The percentage of customers from a BME background is significantly higher than would be expected given the Borough profile. This, however, may indicate that the BME profile of the Borough has changed since the Census in 2001.

Homelessness in Stafford Borough

Stafford Borough Council is required by the Housing Act 1996 to give considerations to all applications for housing assistance, and, if there is a reason to believe an applicant may be homeless, we must make enquiries to see if we owe them a duty. This assessment process enables housing authorities to identify the assistance that an applicant may need either to prevent them from becoming homeless or to help them find another home. In each case the authority will need to decide whether the applicant is eligible for assistance, actually homeless, has a priority need and whether the homelessness was intentional.

This section of the review will focus on the households that have been assessed by Stafford Borough Council as statutorily homeless.

Applications for Homelessness



Source: Stafford Borough Council P1E homelessness return

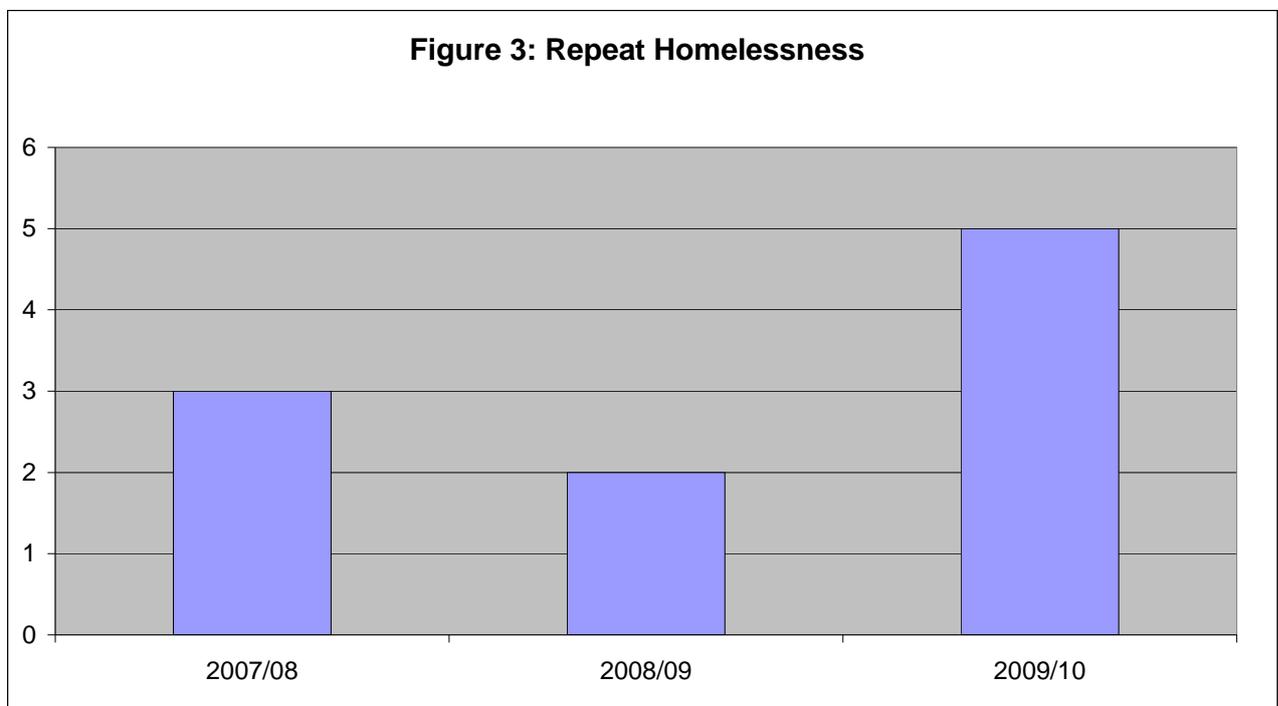
Figure 2 shows that both the number of homelessness applications made and the number of households accepted as statutorily homeless has fallen between 2005/06 and 2009/10. In 2005/6 396 homelessness applications were completed by the Council compared to 117 in 2009/10, this is a fall of 70%.

The Council has a duty to secure accommodation for households who have been found statutorily homeless. This is usually done through nomination to Stafford and Rural Homes. There has also been a 73% reduction in the number of households found to be statutorily homeless from 253 in 2005/06 to just 68 in 2009/10.

The Council does not have a duty to provide accommodation to households who are either intentionally homeless or not homeless at all or not classed as a priority need. The number of these households making applications fell by 64% from 139 in 2005/06 to 49 in 2009/10.

Repeat Homelessness

Repeat homelessness is defined where a household is assessed to be statutorily homeless twice within two years.



Source: Stafford Borough Council P1E homelessness return

Figure 3 shows the incidences of repeat homelessness between 2007/08 and 2009/10. The number of repeat incidences has fluctuated between 1% of all acceptances in 2007/08 to 7% of all cases in 2009/10.

The main cause of repeat homelessness in Stafford Borough is domestic violence. Another significant cause of repeat homelessness in the Borough was a households inability to 'move-on' from supported accommodation, this is where an applicant no longer need the support offered by the supported accommodation but is unable to move on due to lack of available properties.

Ethnicity

When the Council are undertaking homelessness investigations there is a requirement to record ethnicity.

	2006/07	2007/08	2008/09	2009/10
White British	162	97	97	54
Black or Black British	1	3	1	1
Asian or Asian British	1	2	0	1
Mixed	0	0	1	0
Other Ethnic Group	4	0	1	1
Not Stated	54	73	63	13
Total	222	175	163	70

Source: Stafford Borough Council P1E homelessness return

The table above shows that the main ethnicity of those found to be statutorily homeless is White British within Stafford Borough. On average, between 2006/07 and 2009/10, 66% of households found to be statutorily homeless describe themselves as White British. By contrast, only 3% of those found to be statutorily homeless describe themselves as being from a black and minority ethnic (BME) background. It should, however, be noted that a large proportion of households did not state their ethnic origin.

The percentage of BME households that have been found to be statutorily homeless is consistent with the Borough profile outlined on page 9. (Although it is in contrast to the customer profiling exercise completed by the Housing Options Team). The Housing Group will undertake further research to investigate why this contrast exists.

Reasons for Homelessness

There are a number of reasons why a household may be made homeless, and in many circumstances there may be more than one cause.

The table below shows both the number and reasons why households have been made statutorily homeless between 2005/06 and 2009/10.

	2005/06	2006/07	2007/08	2008/09	2009/10
Parents/ friends/ relatives no longer willing to accommodate	71	75	59	36	15
	28%	34%	34%	24%	22%
Loss of assured short hold tenancy	48	56	48	26	21
	19%	26%	27%	17%	31%
Violent breakdown of relationship involving partner	39	37	32	48	11
	15%	17%	18%	32%	16%
Non violent breakdown of relationship	32	13	10	15	8
	13%	6%	6%	10%	12%

Left prison/ hospital/ other institution or care	26	18	9	0	0
	10%	8%	5%	0	0
Other forms of violence and harassment	16	5	8	12	8
	6%	2%	5%	8%	12%
Mortgage arrears	9	8	4	13	5
	4%	4%	2%	9%	7%
Rent arrears	3	5	2	0	0
	1%	2%	1%	0	0
Other reasons	9	3	3	0	0
	4%	1%	2%	0	0
Total	253	220	175	150	68

Source: Stafford Borough Council P1E homelessness return

The table above shows that the main causes of homelessness in Stafford Borough are:

- Parents, friends and relatives no longer willing to accommodate
- Loss of assured short hold tenancy
- Violent breakdown of relationship

The total number of households made homeless due to parents, friends and relatives no longer willing to accommodate and households made homeless because of a violent breakdown of relationship has fallen over the five-year period but has remained relatively constant as a percentage of all acceptances.

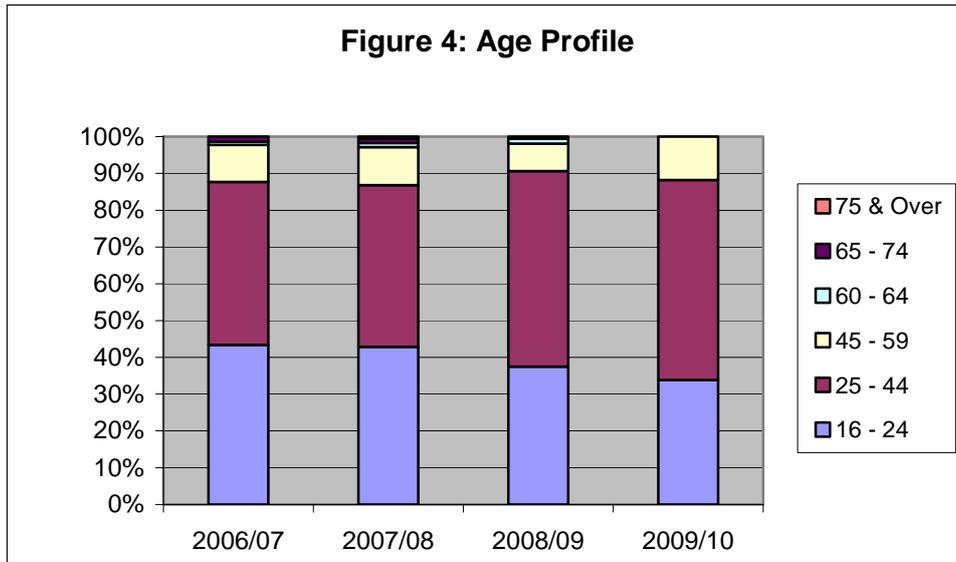
The number of households made homeless due to the loss of an assured short hold tenancy has fallen over the time period but has increased as a proportion of all homelessness acceptances.

Other significant causes of homelessness in the Borough are through a non-violent breakdown of relationship, other forms of violence and harassment (to a violent breakdown of relationship) and mortgage arrears.

Through the implementation of the Council's Homeless Prevention Toolkit the Housing Group has been successful in prevention statutorily homeless from those who have left prison, hospital, or other institutional care and those who have fallen into rent arrears.

Age

The graph below shows the age profile of households that have been found statutorily homeless by Stafford Borough Council between 2006/07 and 2009/10.



Source: Stafford Borough Council P1E homelessness return

Figure 4 shows that approximately 90% of households that are found to be statutorily homeless are aged between 16 and 44. Those aged between 45 and 59 account for approximately 10% of statutorily homeless households.

At the Homelessness Forum in July 2010 partner agencies suggested that homelessness amongst younger people was a particular problem within the Borough. This Review will now look at homelessness trends amongst 16/17 year olds and those aged between 18 and 24.

Homeless Applications from Younger People

The Housing Act 1996 (as amended by the Homelessness Act 2002) states that all 16-17 year olds that approach the Local Authority as homeless should be considered as vulnerable, therefore, are considered to be in priority need requiring the Council to assist them.

	16 - 17 year olds				18 - 24 year olds			
	2006/07	2007/08	2008/09	2009/10	2006/07	2007/08	2008/09	2009/10
Parents no longer willing to accommodate	16	5	4	0	34	38	9	9
Left institution or LA Care	3	0	0	0	3	1	1	0
Friends/ relatives no longer willing to accommodate	3	0	2	0	3	8	5	2
Loss of assured short hold tenancy	4	0	1	0	14	14	14	6
Violent breakdown of relationship involving partner	0	0	0	0	7	6	8	4
Non violent breakdown of relationship	0	1	0	0	4	1	3	0
Left prison/ hospital	0	0	0	0	1		1	0
Other forms of violence and harassment	0	0	0	0	4	2	6	4
Total	26	6	7	0	70	70	47	25

Source: Stafford Borough Council P1E homelessness return

The table above shows that the number of 16/17 year olds that have been found to be statutorily homeless has dramatically decreased from 26 in 2006/07 to 0 in 2009/10.

It should be noted that since the G v LB Southwark¹ judgement in 2009, subsequent guidance issued has identified the need for a protocol to be developed between Stafford Borough Council and Staffordshire County Council for assisting 16/17 year

¹ The House of Lords Ruling (G v Southwark) of 20 May 2009 states that "local authorities should presume any lone, homeless children should be provided with accommodation under section 20 of the 1989 Children Act. Where the criteria for section 20 have been met, children's services do not have the discretion to choose under section 17 powers instead to provide accommodation".

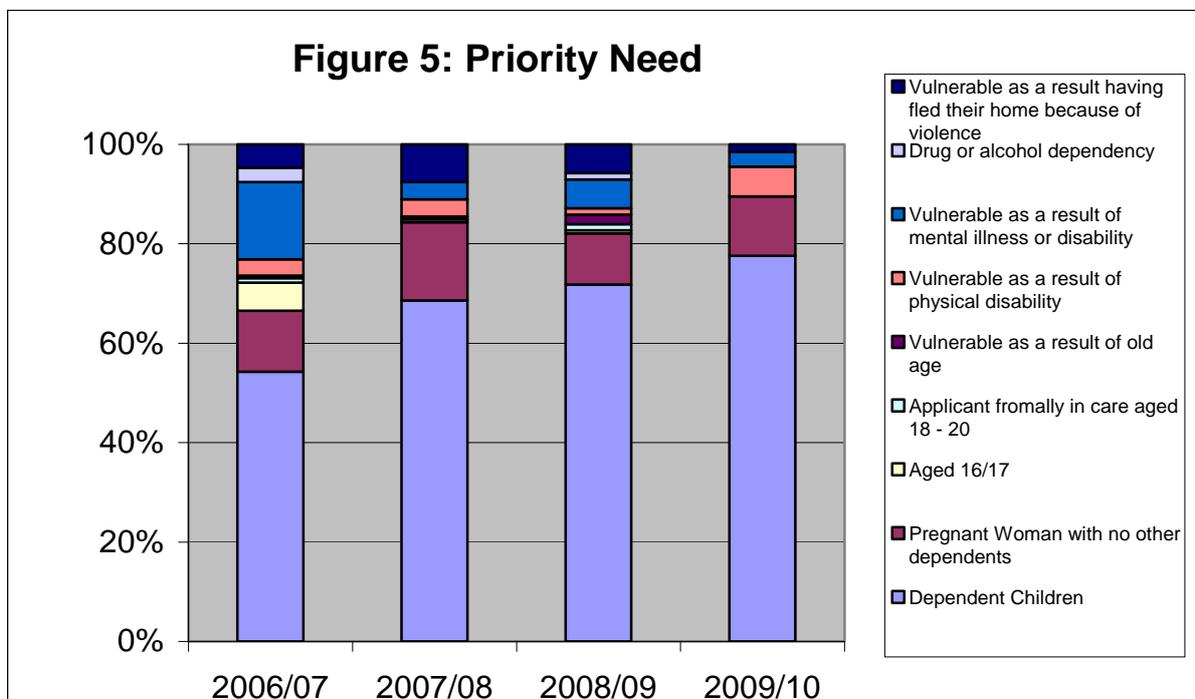
olds that are homeless or threatened with homelessness. The protocol will identify the responsibilities for each organisation when a 16/17 year old is made homeless.

The number of 18 to 24 year olds that have been found to be statutorily homeless has also fallen over the last five years. Parents no longer willing to accommodate and loss of assured shorthold tenancy continue to be the main causes of homelessness for this age group.

Priority Need

When undertaking a homeless application Stafford Borough Council is required to assess if the household has a priority need for accommodation. Households with a priority need are:

- Households with a dependent child under 16 years or aged 17 to 18 years and still in education
- Those that contain a pregnant female
- A person who is vulnerable as a result of institutionalisation - This could include those who have spent time in care, the armed forces or prison
- A homeless 16 or 17 year old
- A person who is vulnerable as a result of a physical or mental disability, old age or another special reason
- A household that is homeless due to a fire, flood or similar disaster
- Someone who is forced to leave home because of violence or abuse and are more at risk than most people



Source: Stafford Borough Council P1E homelessness return

Figure 5 clearly shows that the most common priority need category is that of households with dependent children. It should be noted that the number of households that have been found homeless that contain dependent children has fallen from 115 in 2006/07 to 52 in 2009/10. In contrast, however, as a percentage of all households that have been found statutorily homeless there has been an increase from 52% in 2006/07 to 76% in 2009/10.

The second most common priority need category is where a household contains a pregnant female and no other dependent children. This category accounted for 12 percent of all households found to be statutorily homeless in 2009/10.

Temporary Accommodation

Stafford Borough Council leases two properties from Stafford and Rural Homes to use as temporary accommodation units. This comprises of a one bed flat and a two bed flat. They are let on a licence agreement and managed by Stafford Borough Council.

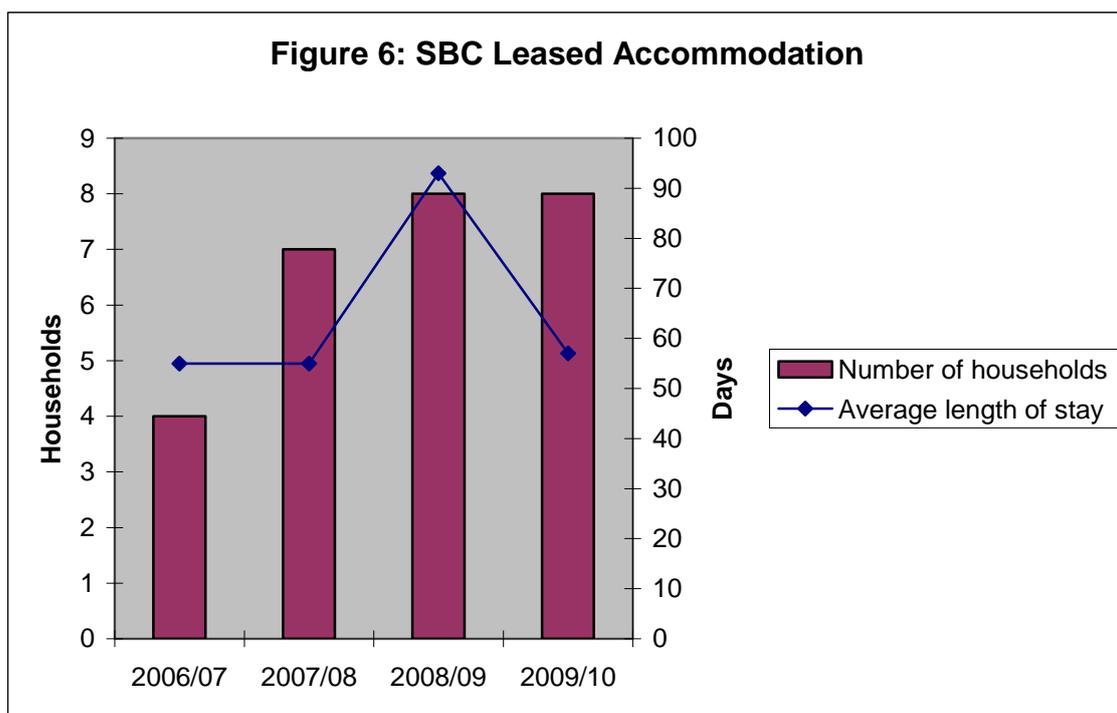
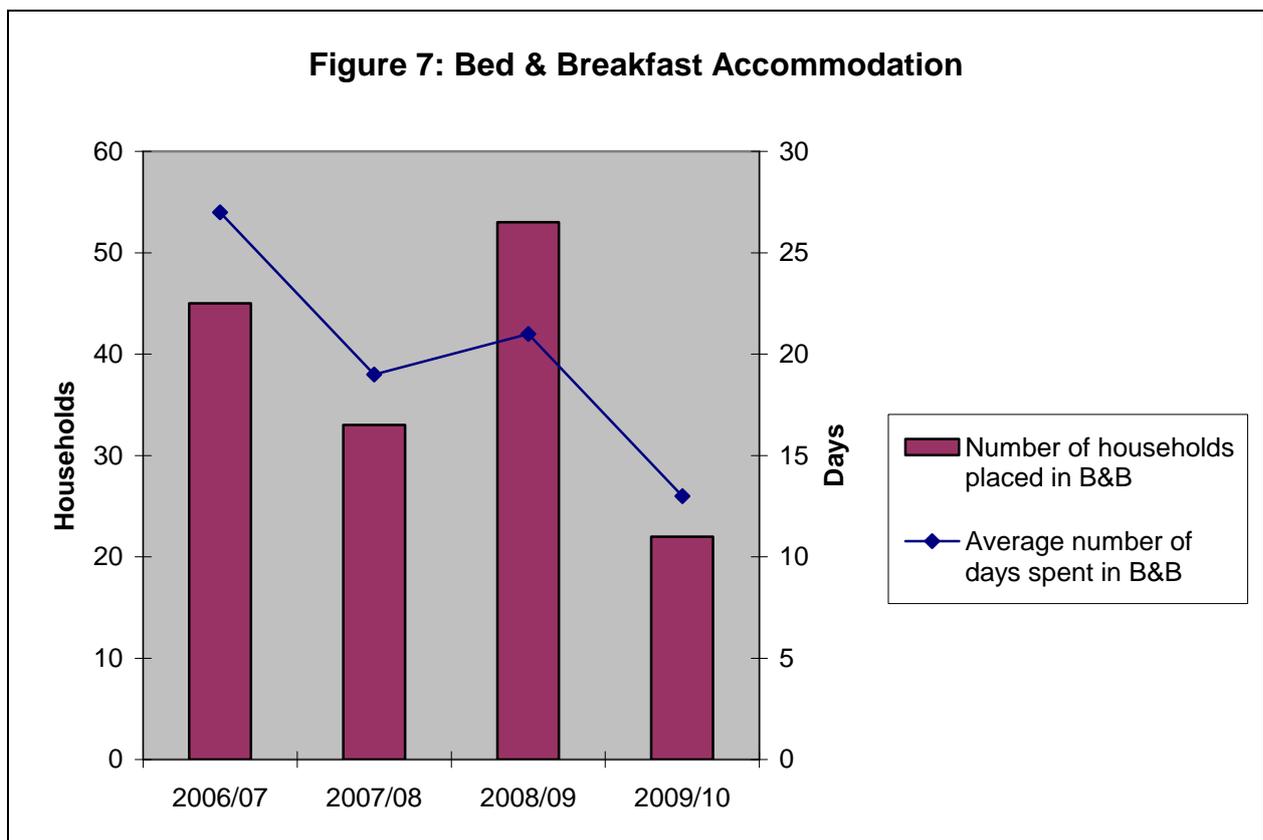


Figure 6 above shows both the number of households placed in the accommodation leased by Stafford Borough Council and the average length of stay. The Council started renting the second unit of temporary accommodation in July 2007 that explains the increase in the number of households from 2006/07 and 2007/08.

Figure 6 shows that since both flats have been in operation, on average they accommodate 8 households per year. The average length of stay in 2007/08 and

2009/10 was 56 days; in 2008/09 the average length of stay was 93 days. This returned to 57 days in 2009/10.

The increase in 2008/09 was a consequence of one particular household being accommodated for 299 days. For the future the Council will investigate if its current leased provision is appropriate.



The Council only uses bed & breakfast accommodation as a last resort when no other temporary accommodation solution is available. Graph 7 shows that both the number of households placed in bed and breakfast and the average length of stay for each household has decreased between 2006/07 and 2009/10.

A total of 22 households were placed in bed and breakfast accommodation in 2009/10 this is a reduction of 58% from 53 households in 2008/09.

Rough Sleeping

In 1996 the Government introduced a methodology for assessing the levels of rough sleeping based on a one-night count of people found 'bedded down'. This methodology was used until September 2010 when the new coalition government issued new guidance. The new guidance has changed the definition of what constitutes being 'bedded down' to include those sitting or standing near bedding but

not actually lying down, it also includes people in tents (not on campsites or an organised protest).

Stafford Borough Council commissioned two rough sleepers counts alongside the closure of the Newport Road Hostel (Now the Eagle Project). The first count took place in March 2005 before the Newport Road Hostel closed and found four people to be sleeping rough. A second rough sleepers count was undertaken in November 2005 shortly after the Newport Road Hostel had closed resulting in a reduction in the provision of accommodation for the homeless in Stafford. No further rough sleeper counts have taken place but the Council estimates there to be two people sleeping rough in the Borough.

The Economic Downturn

The economic downturn has not yet had a major impact on the number of households being made homeless in the Borough, there has only been an increase of 4% in the number of households homeless due to mortgage arrears.

The tables below show the number of mortgage possession and landlord claims leading to orders made in Stafford Borough.

Mortgage possession claims leading to orders made in Stafford				
2005	2006	2007	2008	2009
110	130	140	175	120

Source: Ministry of Justice

Mortgage possession claims leading to orders made in Stafford 2010	
Quarter 1	Quarter 2
20	30

Source: Ministry of Justice

Landlord possession claims leading to orders made in Stafford				
2005	2006	2007	2008	2009
205	140	170	190	155

Source: Ministry of Justice

Landlord possession claims leading to orders made in Stafford 2010	
Quarter 1	Quarter 2
30	35

Source: Ministry of Justice

The Council and its partners have developed a number of initiatives to respond as effectively as possible to the economic downturn, including:

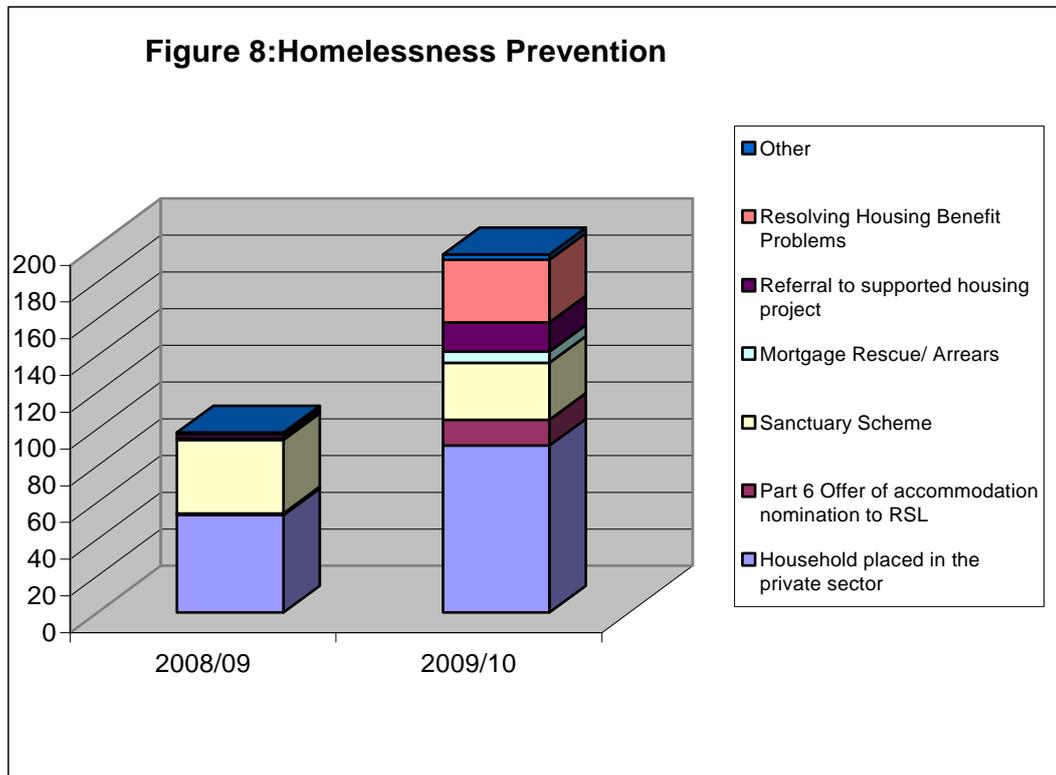
- Implementing the Government's mortgage rescue scheme
- Writing to each household in Stafford Borough where proceedings for possession of the property have commenced, to offer advice and assistance.
- Working in partnership with Staffordshire Credit Union to develop a repossession fund providing loans up to £5,000 to prevent homes from being repossessed.

Previous economic recessions have shown that homelessness is likely to increase when the economy is entering into a recovery phase. This is because homeowners

who have let out their properties during the recession are more likely to sell them as house prices begin to increase.

Preventing Homelessness

Stafford Borough’s Housing Strategy 2008 and Homelessness Strategy 2008 both prioritised the prevention of homelessness.



Source: Stafford Borough Council P1E homelessness return

Figure 8 above shows that in 2008/09 Stafford Borough Council prevented 98 households from becoming homeless, this increased to 195 households in 2009/10. In 2008/09 the Council was in the process of developing homelessness prevention tools, also known as the Homeless Prevention Toolkit, the toolkit was fully developed by the start of 2009/10 explaining the 99% increase in homeless prevention between 2008/09 and 2009/10.

In 2009/10 the Council prevented 91 households from becoming homeless by helping them secure accommodation in the private rented sector. This was achieved through use of the Deposit Guarantee Scheme, and in 13 cases payment of the first months rent through the Homeless Prevention Fund.

The Council also helped prevent 34 households from becoming homeless through the use of discretionary housing benefit payments and 31 victims of domestic violence from becoming homeless through implementing security measures to their property.

Mortgage Rescue Scheme

The Governments Mortgage Rescue Scheme was launched in January 2009 and is aimed at homeowners who are under threat of repossession due to a loss of income.

The scheme was designed to respond to economic downturn to help homeowners who experience a fall or loss of income. Where a homeowner has fallen into mortgage arrears and has been issued a repossession order, if accepted onto the scheme the ownership of the property is transferred to a Housing Association and the former owner becomes a tenant on a five year assured shorthold agreement.

Local Authority	Successful Completions (Jan 2009 – September 2010)
Stafford	11
Staffordshire Moorlands	3
East Staffs	5
Stoke on Trent	5
Tamworth	2
South Staffs	3
Newcastle under Lyme	5
Cannock	2
Lichfield	4

Table 1 – source Orbit First Step

Stafford Borough Council has successfully prevented eleven households from becoming homeless through Mortgage Rescue Scheme. This demonstrates that the scheme has had a high impact in Stafford Borough.

New and Emerging Communities

The Council has identified new and emerging communities within the Borough that provides further detail to the Housing Options Team’s customer profile.

Since the expansion of the European Union (EU) in 2004, the UK has experienced a huge increase in migrant numbers. Data gathered between 2002 and 2009 reveals that of the 5220 individuals applying for a National Insurance Number in Stafford, 64% were A2 or A8 (Accession) nationals.

Numbers of migrant workers can vary throughout the year. For example, four soft fruit farms in Stafford each employ between 250 and 300 migrant workers each year between May and October.

The number of A8 migrant workers in the UK may change from 2011 when employment restrictions are lifted across the EU; however there is still a need to address the lack of understanding surrounding these individual’s rights to housing advice. Similarly, a change in employment legislation for A2 workers in 2014 could result in an increase in numbers within Stafford.

Another emerging community has been identified in connection with Stafford's Beacon Barracks. Families from the Gurkha Regiment in Nepal are settling in Stafford in military accommodation.

A range of access channels has been identified to reach these potential customers who, as a result of complex legislation, may be vulnerable to homelessness. The major employers of A2 and A8 nationals have been identified as Staffordshire University, Stafford Hospital, the National Health Service and the four soft fruit farms. Contacting the Human Resources teams at these employers would create a link between the Housing Options service and these communities. Contact with the Ministry of Defence Staff Sergeant would be a useful way to provide housing information to Gurkha Regiment families.

The Ethnic Minority Unit at Staffordshire County Council has appointed Linguistic and Cultural Mediators to work with families and address cultural differences and language barriers. This team could act as first responders for migrant families seeking housing advice.

Services that are currently available

In February 2006 the Council transferred its Housing Stock and management of the Housing Register to Stafford and Rural Homes. The Council retained the Statutory Homelessness and Housing Options functions.

The Council has a statutory duty to provide an effective housing options service to benefit the whole community. The Borough Council's Housing Options Team (HOT) provide a daily housing advice surgery for people who want to discuss their housing situation. Based at the Civic Centre the HOT provide a drop in session Monday to Friday between 9.30am and 11.30am. For those who have complex needs or where a homelessness application is being taken the HOT will arrange an afternoon appointment. The HOT comprises of three Housing Options Officers, a Housing Advice Assistant a Housing Group Administration Assistant and the Housing Options Team Leader.

The HOT provide advice surgeries at various locations across the Borough such as the Eagle Project; but home visits are also available for people who are unable to get to the Civic Centre. The HOT provide a twenty-four hour emergency service for people who require assistance outside of office hours. If the on-call officer judges it appropriate, emergency overnight accommodation can be provided.

Stafford and Rural Homes, the Housing Association that administer the Boroughs Housing Register offer prospective tenants a Housing Choices interview on the point on registration for the Housing Register.

Supported Accommodation

Staffordshire County Council funds approximately 300 supported housing units within Staffordshire. Within Stafford Borough this includes 32 units at the Eagle project, 24 units at Scotts and Lichfield House, 8 units at the Women's Refuge and 7 at Quantico Court.

The County Council's Joint Commissioning Unit also fund 395 units of floating support, including 37 on Stafford Borough.

From March 2009 to April 2010, 619 clients accessed support who were living in Stafford Borough immediately prior to accessing it. This includes both those who accessed floating or accommodation based support. Of those, 85% (524) accessed support in Staffordshire and 15% (95) accessed support outside of Staffordshire. A total of 160 clients accessed accommodation based support in Stafford Borough itself.

Primary client group:	No. of clients supported	%
Women at risk of domestic violence	132	21.3%
Generic/Complex needs	99	16.0%
Single homeless with support needs	92	14.9%
Offenders/at risk of offending	78	12.6%
Young people at risk	52	8.4%

Mental health problems	40	6.5%
Alcohol problems	39	6.3%
Drug problems	25	4.0%
Learning disabilities	16	2.6%
Homeless families with support needs	12	1.9%
Physical or sensory disability	9	1.5%
Teenage parents	7	1.1%
Young people leaving care	5	0.8%
Refugees	5	0.8%
Older people with support needs	4	0.6%
Rough sleeper	2	0.3%
Older people mental health	1	0.2%
People with HIV/Aids	1	0.2%
Frail elderly	0	0.0%
Mentally disordered offenders	0	0.0%
Traveller	0	0.0%
Totals	619	100.0%

Source: Staffordshire County Council

The table above shows the client groups who were living in Stafford Borough before accessing support between March 2009 and April 2010. The three most common client groups are: women at risk of domestic violence, generic/complex needs and single people with support needs.

Accommodation Based Support

Accommodation based support is where support is provided within the setting of specialist accommodation. For example a domestic violence refuge provides both support and accommodation to its tenants.

Primary client group:	No. of clients supported	%
Women at risk of domestic violence	57	35.6%
Single homeless with support needs	46	28.8%
Mental health problems	18	11.3%
Teenage parents	14	8.8%
Young people at risk	9	5.6%
Alcohol problems	5	3.1%
Homeless families with support needs	5	3.1%
Learning disabilities	4	2.5%
Older people mental health	1	0.6%
Young people leaving care	1	0.6%
Older people with support needs	0	0.0%
Frail elderly	0	0.0%
Physical or sensory disability	0	0.0%
Drug problems	0	0.0%
Offenders/at risk of offending	0	0.0%
Mentally disordered offenders	0	0.0%
People with HIV/Aids	0	0.0%
Refugees	0	0.0%
Rough sleeper	0	0.0%
Traveller	0	0.0%
Generic/Complex needs	0	0.0%
Totals	160	100.0%

Source: Staffordshire County Council

The table above shows the client groups that have accessed accommodation based support in Stafford Borough between March 2009 and April 2010. The three most common client groups are; women at risk of domestic violence, single homeless with support needs and people with mental health problems.

Supported Housing Schemes

Lichfield House – A 12-bed young persons hostel managed by Midland Heart Housing Association. The Hostel is specifically for young people who are in housing need. Housing and support needs are assessed through the referral process.

Scott's House – A block of 12 one bedroom unfurnished flats also managed by Midland Heart Housing Association. This accommodation is used as move-on accommodation for residents at Lichfield House. It aims to provide essential skills to residents so that they can maintain a long term tenancy when they move out of the supported housing unit.

The Eagle Project – A new supported housing scheme which opened in February 2010. It comprises 32 units, of which 20 are self contained supported units and 12 are direct access units. The Eagle project is for people aged 18 and over with low to medium support needs and complements the work being done at Lichfield and Scott's House.

Quantico Court – A supported family accommodation scheme with 7 units, managed by Bromford Housing Association. This scheme is for households with dependent children where on-site training is provided to develop housing skills, so that residents can sustain future secure tenancies. Access to this scheme is by referral.

Domestic Violence Refuge – Managed by Stafford Women's Aid this is an 8 bedroom supported accommodation facility for women who have been victims of domestic violence. This facility provides essential support that develops skills to sustain future tenancies. There is a 24-hour helpline, for victims of domestic violence, and the project has resettlement support for women who have left the refuge. Stafford Borough Council are currently leading a steering group to increase refuge provision in the Borough from 8 to 12 units.

Re-Think – Provides supported housing for people with severe mental health problems. Re-Think have two schemes in the Borough which offer a total of 11 units for people with mental health problems. Access to this project is through a referral process.

Staffordshire League of Friends – Provides accommodation for people with mental health problems and comprises of 37 units. The scheme provides low level support and aims to provide essential skills to residents so that they can maintain a long term tenancy when they move out of the supported housing unit. Support needs are assessed through the referral process.

SBC Leased Accommodation

Stafford Borough Council leases two properties (a one bed flat and a two bed flat) from Stafford and Rural Homes to use as temporary accommodation units. They are let on a licence agreement and managed by Stafford Borough Council. This accommodation is intended to prevent households from going into bed and breakfast accommodation.

Bed & Breakfast

Bed and Breakfast is used sparingly within the Borough. It is only used in an emergency where no other temporary accommodation solution is available, and the Council is working to reduce this.

Floating Support

Floating Support is a service that provides housing related support to vulnerable adults to enable them to maintain their independence in their own home. Floating support services will general be short term (less than 2 years) and will have the flexibility to support a person wherever they live.

Staffordshire County Council funds approximately 281 floating support housing units within Stafford Borough.

Strategy Recommendations

Whilst there has been continuous improvement in the Council's approach to preventing homelessness there are still a number of factors that can affect future levels of homelessness in the Borough. It is important that where possible, future strategic aims and service delivery are developed to minimise the effect of each of these factors, and also to ensure an adequate supply of housing for those who the authority has a duty to house.

The consequences of the credit crunch and the Government cuts which are being implemented to address the Country's deficit can potentially have a major impact on both individual households facing or at risk of homelessness and the agencies delivering services to address homelessness issues. The state of the economy and its impact upon homelessness issues has been highlighted earlier on in this review. Various Government changes to benefit allowances, possible increased interest rates may result in an increased number of people needing to access the housing advice service in Stafford Borough. It is clear that wherever possible the availability of debt advice services and financial inclusion services for residents of the Borough play an important role in the prevention of homelessness.

Many of the services which assist people to sustain their tenancies, and help prevent homelessness are currently funded through the Supporting People programme. As this element of funding now becomes part of the Area Based Grant, it is very important to recognise that reductions in funding could have a significant impact on the future levels of homelessness in the Borough.

In addition to the impact of a changing economy and Government policy, there are long term forecasted changes in population demographics that need to be considered in how services are delivered in the future.

Given the findings of this review, the recommendations for the Homelessness Strategy are:

- Continue to invest in early intervention and effective homelessness prevention;
- Actively support and promote a partnership approach to preventing homelessness to close gaps and remove duplication;
- Ensure that those ready to move on from supported accommodation can do so effectively;
- Seek to provide education in schools in order to educate and prevent youth homelessness, to maintain the reduction of homelessness.:
- Identify gaps in services provided to 16 and 17 year olds by liaising with Social Care and Health and neighbouring local authorities;
- Ensure better use of mediation allowing people to remain in their homes if it is safe to do so;
- Develop a co-ordinated approach to offer advice on housing benefit, debt and welfare benefit;
- Improve the quality and suitability of temporary accommodation;
- Improve customer service, involvement and satisfaction;
- Provide choice and encourage independence;

- Try to improve on the promotion of the Housing Options Team and the services provided to all sections of the community
- Ensure that the service and its initiatives are widely promoted.