



County Hall
Cardiff
CF10 4UW
Tel: (029) 2087 2000

Neuadd y Sir
Caerdydd
CF10 4UW
Ffôn: (029) 2087 2000

PRESENTATIONS

Committee COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE

**Date and Time
of Meeting** WEDNESDAY, 5 DECEMBER 2018, 4.30 PM

Please see attached the Presentation(s) provided at the Committee Meeting

11 **Presentations** *(Pages 3 - 38)*

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Cardiff Homelessness Strategy

2018 – 2022

CASSC December 18

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Agenda Item 11

Background

The Housing (Wales) Act requires local authorities to carry out a Homelessness Review and adopt a Homelessness Strategy based on the results.

Homelessness Review

- **Partner survey** – views of partners were sought early in the process and have informed the direction of the review,
- **Review of data** – all available data from homelessness, housing and accommodation gateway systems have been reviewed & sample tests carried out where needed,
- **Client survey** – targeted to homeless clients was a key part of the review.

The findings from the review form the basis for the homelessness strategy

Rough Sleeping Review

- A separate Rough Sleeper Strategy was produced in 2017.
- A review of progress is in the Homelessness Strategy.



Vision

To work with our partners to prevent homelessness -
Providing the right support at the right time to meet the housing
needs of our citizens

Aims:

- **Provide high quality housing advice** services across the city, helping all citizens to find the right housing solution for them
- Take early action to help **prevent homelessness**
- **Provide good quality temporary housing**, continuing to avoid the use of bed and breakfast accommodation
- Work with both private and social landlords to ensure that a **range of good quality permanent housing solutions** are available
- To ensure appropriate **support is available for our more vulnerable citizens**
- To **work in partnership** with statutory and third sector agencies to ensure a joined up service for clients



Review of Current Services



Hubs, Advice and Support Services



Client Survey

- Service users were consulted on their views, via a client survey
- The questionnaire asked about clients cause of their homelessness, their opinion of services and how they could be improved
- Targeted at homeless clients
- The survey was live between 30th August and 12th October 2018
- A total of 465 responses were received

86%

Satisfied with their Temporary Accommodation

“Give access to application forms and advice at the hubs”

93%

were satisfied with the help they received by the Council when threatened with homelessness

89%

Were satisfied with the advice received overall.

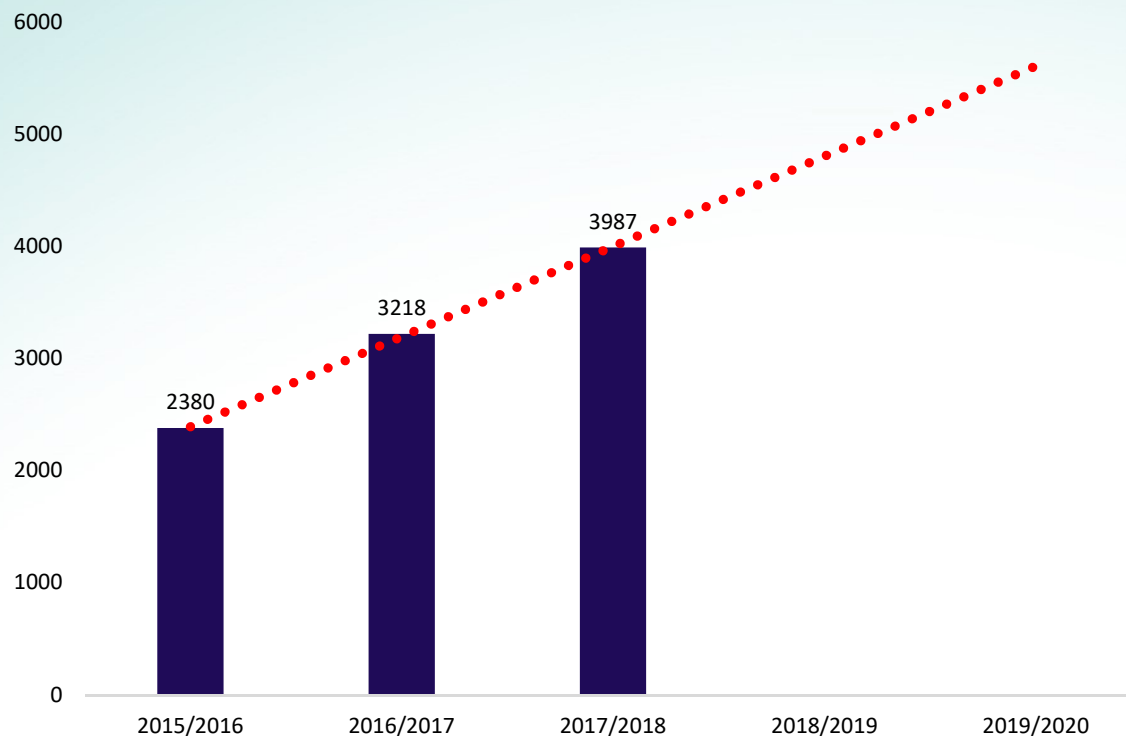
“Make the services more widely advertised”

“It was difficult to get in touch at times”



Increasing Demand

**Actual and Projected Number of Requests for Help
2015 - 2020**



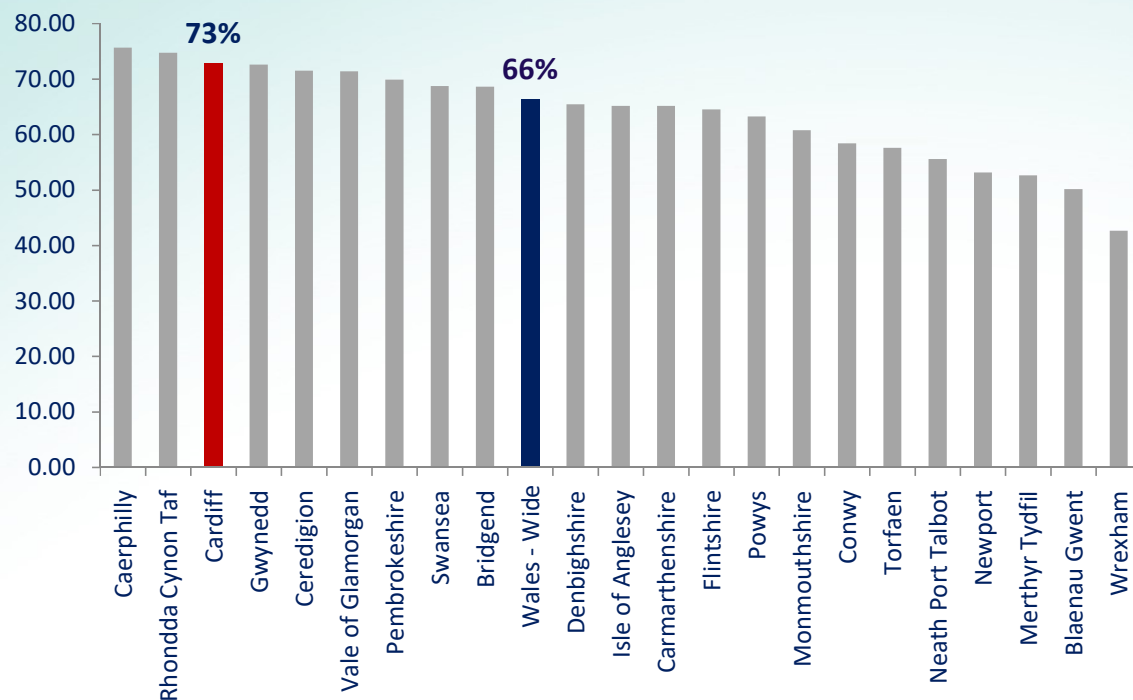
Key Findings

- Applications for help have increased by 68% since April 2015
- Households threatened with homelessness have increased by 103%
- Additional funding made available by Welsh Government is being used to increase resources for advice and prevention work



Prevention Success

Percentage Successfully Prevented by Welsh Local Authority 2017/18



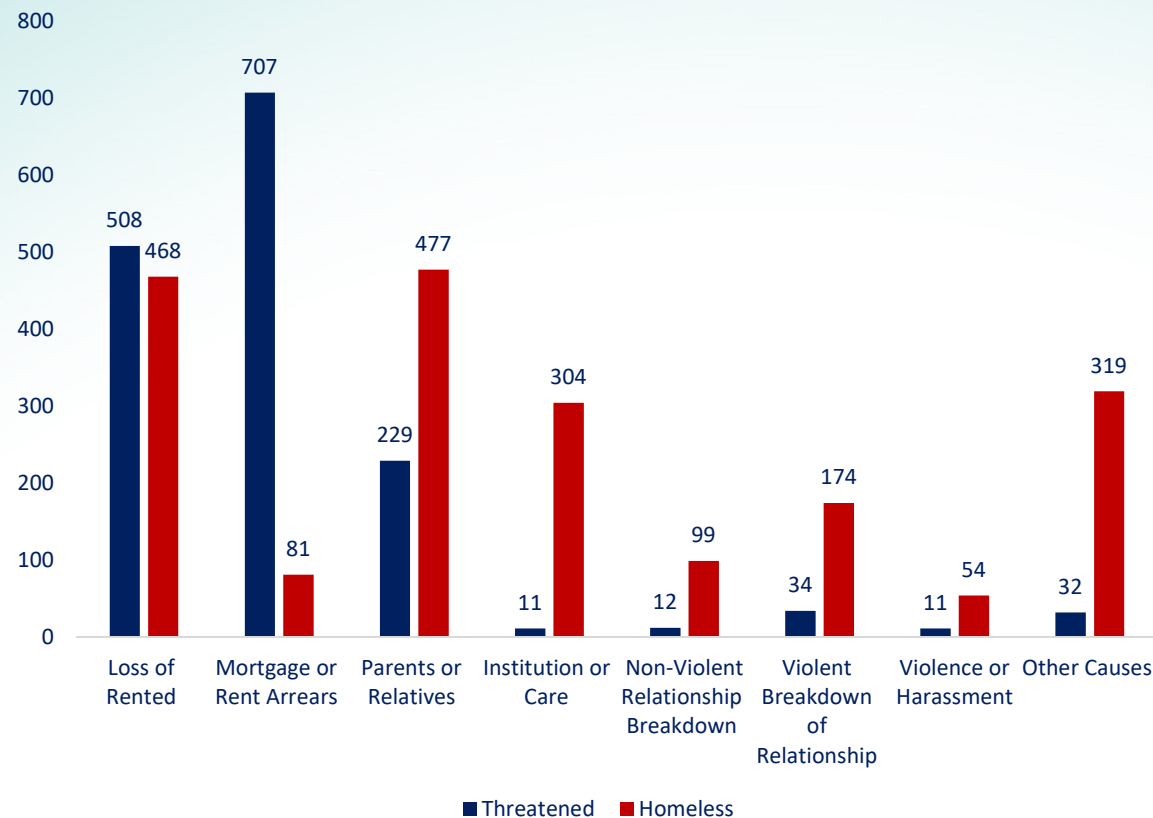
Key Findings

- During 2017/18 Cardiff prevented 73% of all households from becoming homeless, where help was sought at an early stage
- Cardiff's prevention rate was third highest in Wales.
- Cardiff helped more clients (1544) with prevention services than any other authority, 17% of all outcomes Wales-wide



Early Intervention

Threats and Causes of Homelessness
2017/18



The impact of **Welfare Reform** can be seen.

Greatest cause of the **threat of homelessness** was mortgage / rent arrears (707 households) – reflecting the impact of welfare reform / in work poverty – however prevention was successful in 93% of cases where clients sought help.

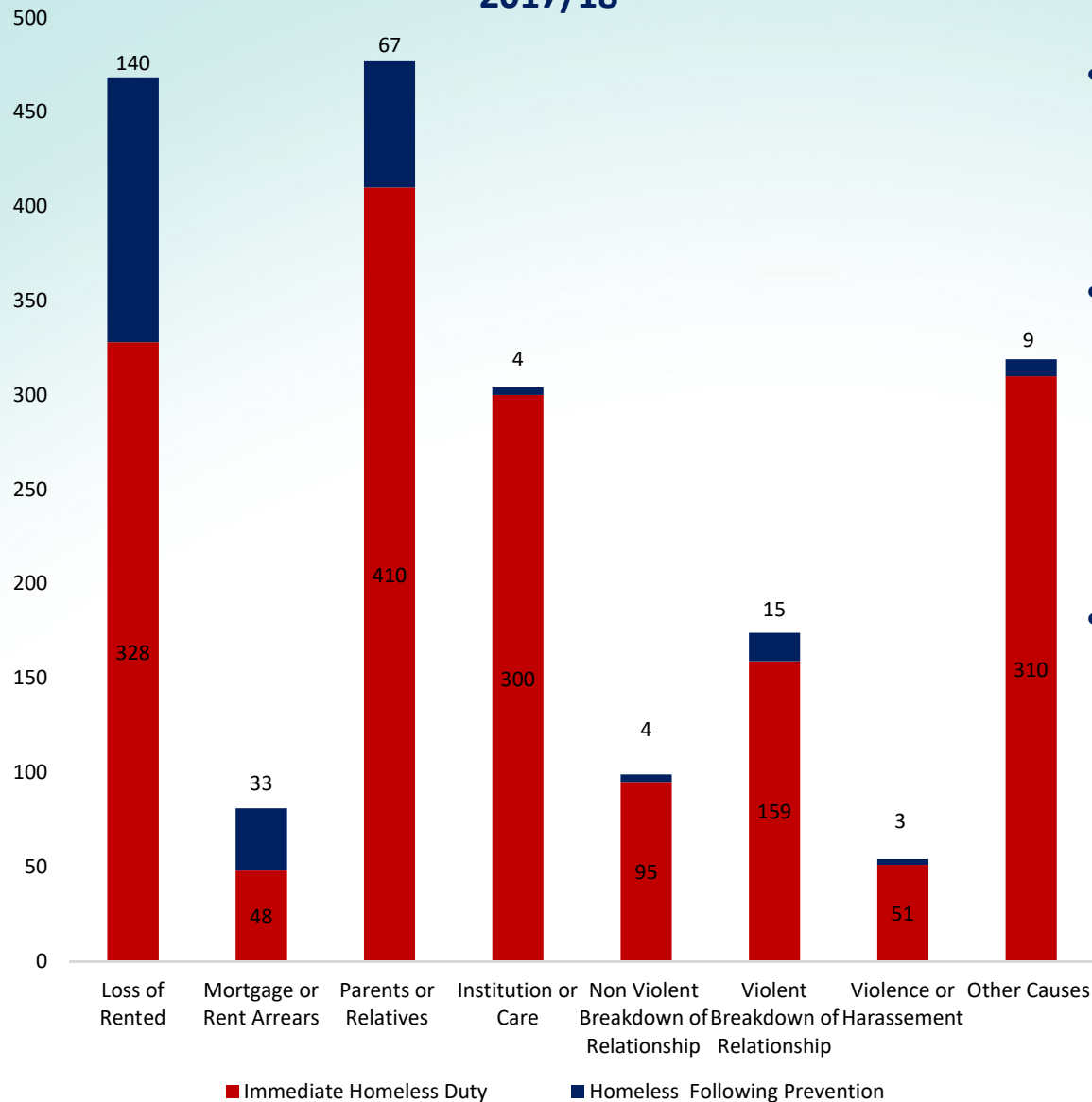
Main causes of **actual homelessness** were

- Family breakdown
- Loss of Rented Accommodation (other than rent arrears,
- Leaving institution or care
- “other” which includes rough sleeping.



Importance of Early Intervention

Homeless Cases
2017/18



Key Findings

- Many households do not seek help prior to becoming homeless
- For the majority of clients that became homeless in 2017/18 there was no opportunity for prevention work
- **There is a need to increase the accessibility of services** so that more people access assistance at an early stage

Improving Early Intervention

WE WILL:

- ❑ *Extend and improve housing advice and better publicise the services available to help prevent homelessness*
- ❑ *Build on the success of current prevention work by developing more focused and targeted prevention services*

ACTIONS:

- Develop an in-house specialist housing and homelessness advice service & provide this across the city through the Community Hubs
- Better publicise advice services available - to the public and partners
- Offer digital access to homeless services- website / skype / online web chat
- Further develop the Prevention Service, offering a wide range of interventions, including mediation services, in clients own home or in Community Hubs



Family Breakdown

Parents, relatives or friends no longer willing to house

- **81% increase** in clients losing accommodation provided by parents, relatives or friends between April 2015 to March 2018
- Became the biggest cause of homelessness in Cardiff in 2017/18
- Many young people have experienced a breakdown in relationship with their parents.
- “Hidden households” – Adults still living with parents, often with children of their own (changes to housing allocation system may assist in keeping this group at home)

ACTIONS:

- Further develop services for young people by developing a new City Centre Youth Hub
- Provide timely, easy to access mediation interventions for families
- Provide additional priority to housing applicants living with friends or relatives and overcrowded or with other exceptional housing circumstances

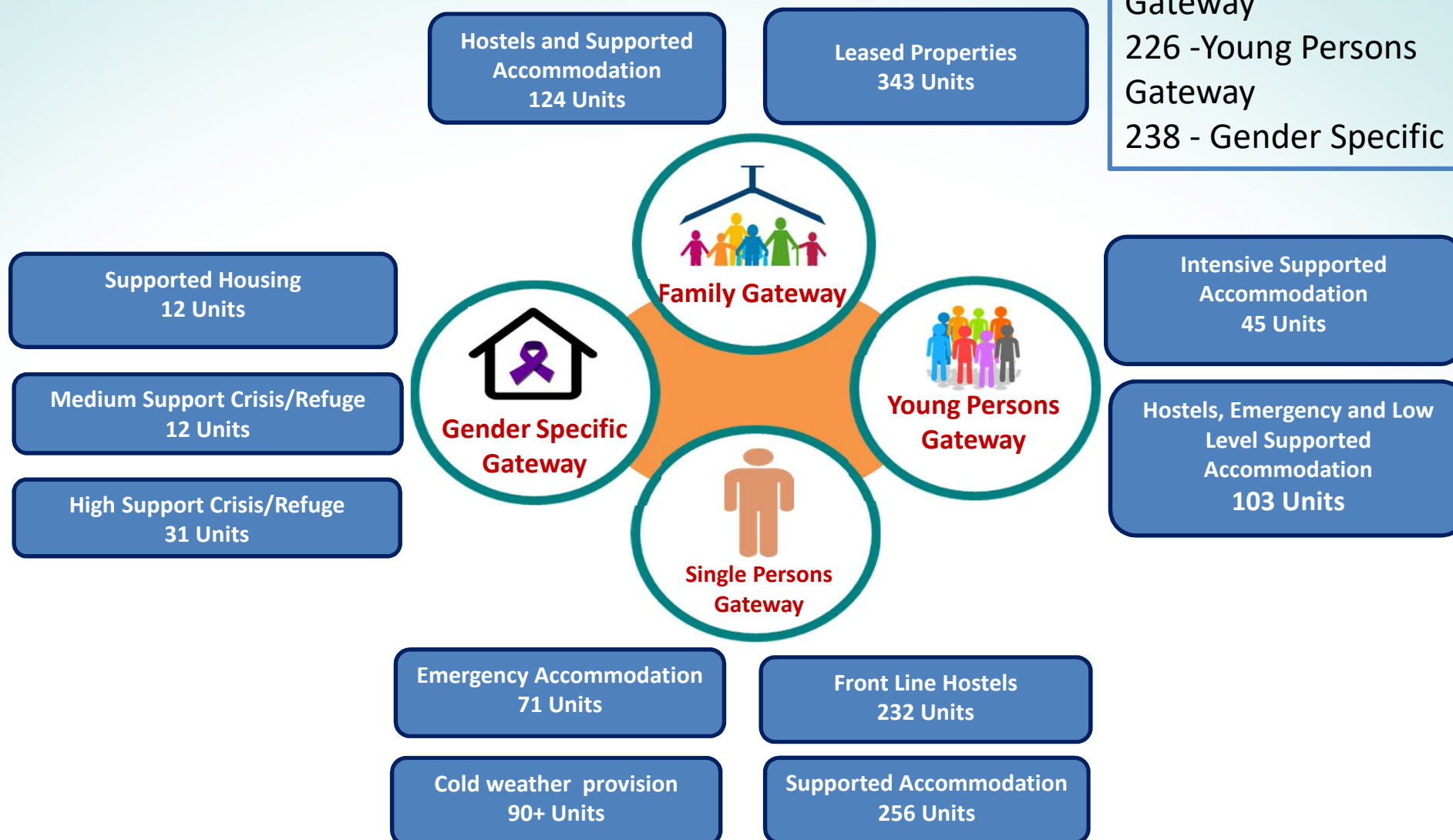


Temporary & Supported Accommodation

- Cardiff has a wide range of high quality temporary and supported housing - No use of bed and breakfast accommodation since January 2006.

Number of clients housed 2017/18

497 - Family Gateway
1409 – Single Persons Gateway
226 -Young Persons Gateway
238 - Gender Specific



Temporary & Supported Accommodation

Finding - Lack of move on options results in long stays in emergency / temporary accommodation

WE WILL: *Reduce the time spent in temporary accommodation by increasing move on options*

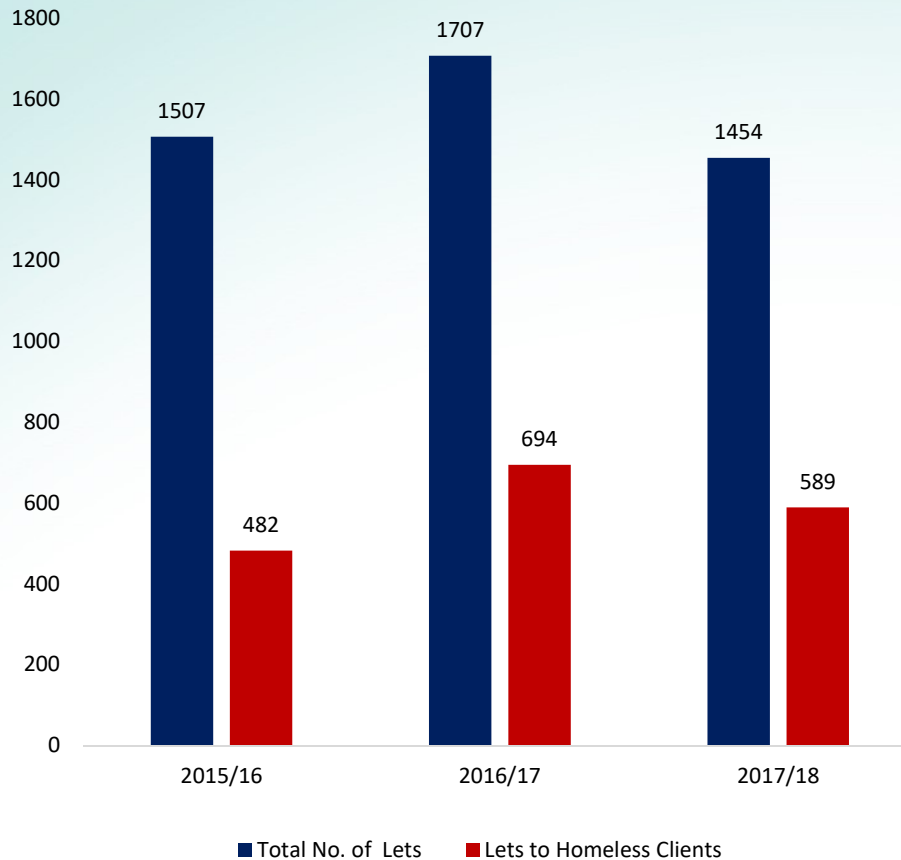
ACTIONS:

- Ensure all housing providers are aware of and use the bond / rent in advance schemes available and promote the use of the Private Rented Sector
- Give further priority on the waiting list for vulnerable groups and those who are ready to move on from hostels
- Ensure homeless families are realistic in their choice of area and pick at least 4 higher availability areas
- Improve the services to clients living in temporary accommodation to help them source their own accommodation



Social Housing

Total Number of Lets against Lets to Homeless Clients
2015 - 2018



- Almost 8000 households on the Cardiff Housing Waiting List
- Approximately 400 new applicants each month
- The number of lets fluctuates each year
- A target of 40% has been set for lets to homeless families
- In 2017/18 - 51% of general lets and 41% of all lets were made to homeless households - this was still only 589 lets
- **Despite ambitious build plans, supply cannot currently meet demand**



The Private Rented Sector

The Private Rented Sector is essential in addressing the needs of homeless households

Challenges

- ❑ Loss of rented accommodation (other than for rent arrears) is a major cause of homelessness
- ❑ landlords are leaving the private rented market – reasons cited include welfare reform; reluctance to let to benefit claimants, and regulatory and tax changes
- ❑ High levels of rent in Cardiff – LHA rates frozen from 2016 to 2020
- ❑ Requirement for bonds & rent in advance
- ❑ Increasing requirement for guarantors and agency fees

WE WILL:

Improve the support available to private landlords to ensure homeless families have access to good quality, private sector accommodation

ACTIONS:

- Develop a specialist Private Rented Sector team, providing high quality advice and support
- Ensure bond schemes meet the needs of all clients, are sustainable and fit for purpose.
- Deliver Private Rented Sector training for prospective tenants
- Review the range of incentives given to private landlords

Specialist Pathways

Key Findings

- **Refugees** - a high number of households in Cardiff become homeless as they move on from accommodation provided by the National Asylum Support Services (NASS) following a decision on their case. Improved communication between the Council and NASS accommodation providers is required to ensure clients receive timely help.
- **Prisoners** - there is often limited opportunity for prevention with the majority of prisoners. The vulnerable women's prisoner pathway has recently been reviewed a similar review is needed for all prisoners.

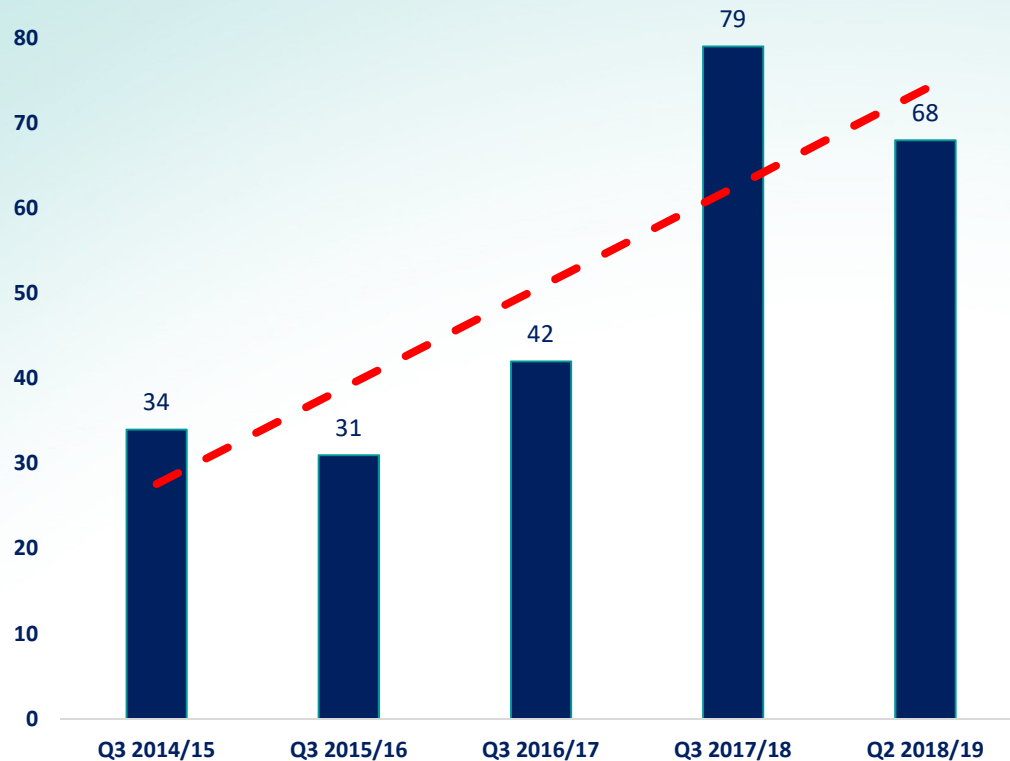
WE WILL:

Review specialist pathways into services to ensure they are working effectively



Rough Sleeping

Rough Sleeping Annual Comparison



- Cardiff, in line with the rest of Wales, has seen an upward trend in rough sleeping.
- Numbers have stabilised during 2018/19.
- Around three quarters have a local connection to Cardiff

Rough sleeping strategy was introduced in 2017 with full action plan.

Impact of the changes are still under review



Rough Sleeping

The Wallich Solutions service now offers an alternate venue for advice and helps rough sleepers into the PRS

The homeless **Outreach Team** has been expanded and now complete statutory homelessness assessments and make decisions on priority need.



204 rough sleepers were brought into accommodation during 2017/18



Rough Sleeping Strategy Update

Key Developments

- A range of **emergency accommodation initiatives** have been put in place:
 - Direct access to bed spaces for clients identified by Outreach
 - Support workers for those only accessing emergency accommodation
 - More individual pods at Ty Tresillian & Huggard hostels,
 - Extension to the Wallich Nightshelter
- **Innovative Intensive Supported Housing Projects** developed to meet identified gaps and specific needs:
 - Housing First – direct placements into tenancies with intensive support
 - Compass Project – self-contained accommodation offering intensive, specialist support to people with multiple complex needs
 - Ty Tarian – specialist accommodation for women with high support needs at risk of exploitation



Rough Sleeping

Many clients have **complex issues** resulting from (ACES) resulting in poor mental health and substance dependency.

Rough Sleeper – Lead Needs

Substance Misuse	51%
Mental Health	25%
Alcohol	24%

Many have multiple support needs

These clients can struggle to maintain any form of accommodation resulting in a **“revolving door of homelessness”**:

- Repeat evictions, abandonments and placement breakdowns are common – 51 clients have been housed more than 20 times since 2015
- Negative moves out of single person accommodation (eg evictions abandonment or prison) far exceed positive moves
- Many caught in a cycle of rough sleeping /hostel/prison /hospital

Homeless Advocacy Programme pilot. Provide continuity of support both on and off the street - aim to identify triggers for evictions/abandonments, to sustain placements or support positive moves.



Homeless is not just a housing issue...

A person-centred, trauma informed approach is needed with multi-agency input,

- Need to address the underlying causes of homelessness
- Thresholds and current pathway into services mean that some people are falling through the net
- Innovative housing projects and advocacy pilot are helping with this but a more multiagency approach is needed.

City Centre Team Multi Agency team needs to be further developed – at present has homelessness nurse and adult services social workers :

- Currently there is no input from mental health
- Only one day a week substance misuse support (Taith).
- Dyfodal prescribing service only available through criminal justice system

WG Grant funding has been achieved to extend the services in the city centre team however this funding is temporary



Rough Sleeping & Vulnerable Groups

WE WILL:

Improve services to the most vulnerable by addressing the underlying causes of homelessness

KEY ACTIONS:

- PSB have agreed to work as a partnership to build on the multi-agency city centre team - to include substance misuse and mental health services
- Ensure those with complex needs are assisted to engage with support as early as possible by better advertising floating support services
- Deliver additional and improved emergency accommodation
- Review the success of the Housing First and other innovative housing pilots
- Work to reduce evictions from and abandonment of supported housing provision
- Review the accommodation available for young people with complex needs
- Commission a research project to review the effectiveness of services for rough sleepers and any opportunities for improvement
- Review and strengthen partnership arrangements to ensure there is a clear multi-agency approach to helping vulnerable and chaotic individuals



Equalities

Mental health issues were the greatest lead and secondary need for all supported clients during 2017/18

The number of clients in priority need and under a full homeless duty due to mental health increased significantly but was still relatively low

Differential impact - A high proportion of single young men and those from certain ethnic background (Black / African/Caribbean/Black British) are becoming homeless according to figures recorded.

WE WILL:

Explore the differential impact of homelessness on some groups, in particular younger men and those from certain ethnic backgrounds

Actions:

- Carry out further data analysis of equality data and test findings by consultation with clients
- Review how mental health issues are identified during initial homeless assessments is needed



Next Steps

- Cabinet to consider strategy in December
- Action plan to be developed from the “We Will” Commitments
- Key Performance Indicators to be set
- Further consultation with key partners on detailed delivery



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The Impact of Universal Credit on Council Tenant Rent Arrears



Gweithio dros Gaerdydd, gweithio gyda'n gilydd
Working for Cardiff, working together



Background

Since April 2013 a number of reforms to the welfare have been introduced:

- Restrictions on HB for under-occupation (**Bedroom Tax**)
- **Benefit Cap** which restricting the amount of 'out of work' benefits a working age household could receive.
- **Universal Credit** replacing HB and other means tested benefits

These changes have already put pressure on housing rent arrears recovery and related services.

Welfare Reform has had a significant impact on council tenants and as a result rent arrears have increased by **137%** since April 2013.

Tenants going into bankruptcy or having a debt relief order has also increased significantly – 17 in 2018/17 (up from 4 in 2013/14)



Key Changes

Universal Credit is a working age benefit that replaces 6 means tested benefits as follows:

- Housing Benefit
- Income Support
- Job Seekers Allowance
- Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit

Currently help for rent and living costs are paid separately making it easier for claimants to budget. **Universal Credit claimants receive a single payment which includes both living and housing costs.**

Currently for council tenants, housing benefit is paid weekly in advance directly onto the rent account in the form of a rent rebate.

Universal Credit is paid monthly in arrears and tenants are now responsible for paying their own rent to the Council.



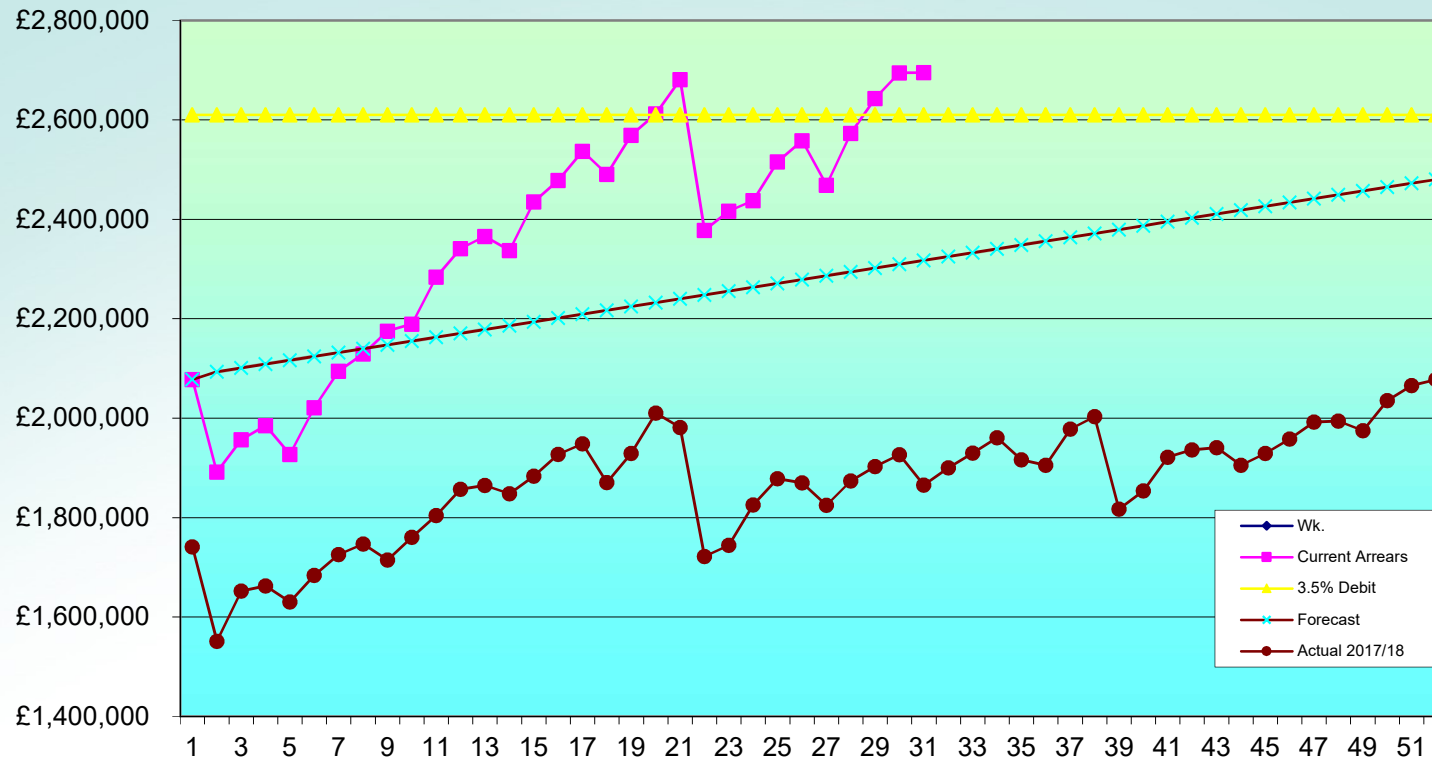
Impact on rent arrears

Universal Credit is having a significant impact. There are more tenants in arrears and the amount of the average arrear is much higher for Universal Credit claimants than for those on Housing Benefit:

- Of the 1,332 council tenants receiving Universal Credit, 1,094 (**82%**) are in rent arrears (This compares with **22%** of tenants on Housing Benefit)
- Therefore it is estimated that **801** more tenants are in rent arrears than would have been the case if it were not for Universal Credit.
- The average rent arrear for tenants on Housing Benefit is **£384**, while the average for tenants affected by Universal Credit is **£1,006**. Arrears for Universal Credit claimants are therefore **£622** higher on average than for tenants on Housing Benefit.
- **Overall it is estimated that £988,052 of current rent arrears is due to Universal Credit.**



Council Tenant Rent Arrears 2018/2019



At the end of October 2018, total current tenant rent arrears were at **£2,695,400** an increase of **£617,500** since the start of the year. The number of council tenants in rent arrears has increased by approximately **1,500**.

*This reflects the experience
of other councils
since the introduction of
Universal Credit*



Action to Date

Welfare Liaison Team

Dedicated Welfare Liaison Team developed in 2015 to assist council tenants with welfare reform, they visit tenants in their own homes to:

- Assist those affected by the Bedroom Tax – including help to downsize
- Provide advice about the Benefit Cap and the schemes available to help tenants get back to work.
- Provide budgeting and basic debt advice
- Provide digital and budgeting support to assist tenants to adjust to UC.
- Assessing income and outgoings so that affordable repayment arrangements can be made.

Demand for this service is increasing steadily as additional tenants migrate onto Universal Credit.

The Welfare Liaison Team has increased from 5 to 14 Officers including 2 new Senior Officers to support the manager and to deal with the increasingly complex cases.

This year to date Welfare Liaison have assisted 2,455 tenants and gained £1.1 m in extra benefits (Apr to Oct)



New Approach to Rent Arrears Recovery

- A new rent arrear recovery procedure was introduced this year with an increased emphasis on **early intervention** and prevention.
- Focus on having an **open conversation** with the tenant to understand underlying causes of arrears
- Extra support targeted towards tenants facing change / crisis:
 - ❖ New tenants
 - ❖ Those with significant changes in circumstances - eg returning to work / bereavement
 - ❖ Tenants facing welfare reform changes
 - ❖ Those with an emergency or crisis in their lives.
- A **toolkit** was designed to be used by Officers with **flexible options** to assist tenants – including suspending action / welfare advice / floating support / use of hardship procedure.

Early feedback on these changes is very encouraging, with tenants more likely to engage with the help available.



Hardship Fund/Scheme

- Set up this year, the aim of the Hardship Scheme is to allow a fresh start for tenants who are returning to work, trying to change their lifestyle or going through a crisis.
- If tenants meet the criteria for this scheme rent arrears will be written off in order to give them a fresh start.
- To qualify tenants normally need to show that they are now maintaining regular weekly rent payments.

Managed Payments

- For tenants in receipt of UC who have rent arrears or are identified as being vulnerable, the Council can apply to the DWP for payment direct.
- Housing costs are paid direct to the Council rather than to the tenant.
- Cardiff currently has 270 such arrangements in place. Greater use of this arrangement will be made in the future, if possible before the tenant fails to pass on their first payment.



Preventing Legal Action and Evictions

- A **Rent Review Panel hearing** is held before court action is taken for rent arrears. Tenants are invited to the hearing to discuss their arrears and advice and support is also offered. In most cases, a final affordable repayment agreement is made to prevent court action from being taken.
- The Housing Finance Teams **work in partnership** with Homeless Prevention Unit and Adult/Children Services to try and prevent evictions taking place and only 49% of all eviction applications lead to eviction.
- The number of evictions has reduced by 10% this year.



Future Challenges

There are approximately 7,000 working age council tenants still in receipt of Housing Benefit who will eventually migrate onto Universal Credit.

Larger families (3+ children) will be affected by UC - Feb 19

Estimated timescales for full migration December 2023

The impact of this change on the level of rent arrears is likely to be significant and the long term impact on the HRA Business Plan is currently under review.

