



Homelessness Review 2013-2018

Watford Borough Council

September 2013

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Foreword from the Mayor of Watford.

We are all aware of the national pressures which impact on households in difficult economic times and the demands on local services which seek to support them. There has never been a more important time to review and refresh our Homelessness Review and Strategy.

Under the Homelessness Act 2002 every local authority in England is required to publish a plan to show how they will prevent and tackle homelessness in their area. This is the third homelessness review and strategy which Watford Borough Council has published since 2003. It builds on the work which has been carried out in previous years.

Homelessness is usually an extremely stressful experience. There is a very large number of reasons it occurs. A young family may be asked to leave the parental home because there is no longer room for them to live there; a household may have to leave their accommodation because it is no longer safe for them to live in it; a person with a physical disability or illness may find that their home is no longer suitable for their needs; an individual may leave hospital, local authority care or the Armed Forces and have nowhere to go; a household may no longer be able to afford their rent or mortgage payments. Watford Borough Council has a strong corporate commitment to both tackling the causes of homelessness and alleviating the impact of the symptoms.

Watford is a very dynamic borough. It has seen big demographic, economic and tenure-related changes since 2001. It is a popular place to live and there is high demand for all types of housing in the borough. Consequently, demand for somewhere to live is very high, and a high number of households are not able to meet their housing needs by renting or purchasing market-priced housing. Watford Council aims to increase the number of households in the borough who follow a planned path to settled accommodation rather than undergoing the often traumatic experience of homelessness.

A review of homelessness in Watford has been carried out. On the basis of this, an action plan has been compiled. We have selected groups of homeless households whom we consider should have high priority for resources and assistance. A range of tasks for preventing and tackling homelessness has been assigned to each group. Examples of the tasks included in the action plan are:

- Educating young people in secondary schools on their housing options, aiming to manage their expectations and allowing them to remain in a secure family home for as long as possible;
- Devising methods of preventing illegal eviction in the private rented sector;
- Increasing the supply of affordable accommodation and good quality information to single homeless persons;
- Linking housing schemes with employment and training initiatives.
- Improving the standard of temporary accommodation for households who do become homeless;
- Defining the Private Rented Sector offer which we make to both private landlords and tenants.

We recognise that, in a time of great change, our homelessness strategy action plan needs to be as agile and responsive as possible. Consequently, we will review the action plan on an annual basis to re-allocate priorities and resources as appropriate. We very much value our partnership working with the range of organisations in Watford who also work to prevent and tackle homelessness in the borough. We are confident that we can work together so that we address the challenges ahead to maximum effect.

Executive Summary

- i) Watford Borough Council's Housing Review, Strategy and Action Plan have been written in response to the Council's legal obligation to produce these documents, at least once every five years, under the Homelessness Act 2002.
- ii) Homelessness is not just a housing-related problem; it is often the most vulnerable members of the community who are affected, and it often incurs a high cost to other public sector areas such as health, education and welfare benefits.
- iii) The number of households applying to Watford Council for assistance under homelessness legislation and the number being accepted for assistance under homelessness legislation have both increased significantly since 2008 when the last homelessness review and strategy were written. New measures to both prevent and tackle homelessness in Watford are required.
- iv) Homeless households are provided with assistance under Part VII of the Housing Act 1996 and the Homelessness Act 2002. The review focuses upon this and more recent contexts within which the homelessness review and strategy are being written include: the Localism Act 2011, the Welfare Reform Act 2012, the increase in the number of single and vulnerable people requiring assistance in Watford, a possible increase in the amount of in-migration to the borough from elsewhere in the United Kingdom and overseas, an increase in the levels of overcrowding in Watford.
- v) The Homelessness Review, Strategy and Action Plan do not focus upon the regulations for the allocation of social rented housing in Watford. This is the role of the Nominations Policy. The purposes of the Homelessness Review, Strategy and Action Plan are to allocate resources for preventing and tackling homelessness in the borough and to manage demand for affordable housing. The aim of the Action Plan is to introduce new services and initiatives in response to identified gaps in need.

- vi) The guiding principles for the homelessness review and strategy consist of the following:
- To **prevent homelessness** occurring by assisting households in remaining in their current settled home, or by encouraging them to follow planned pathways to a settled home.
 - Where homelessness cannot be prevented, to provide **sufficient support** to prevent homelessness occurring in the future, and to improve aspects of the lives of homeless households including health, access to education and employment opportunities.
 - To **work in partnership** with organisations in and around Watford to prevent and tackle homelessness.
 - To **manage demand** for local services and the supply of affordable housing.
- vii) The Homelessness Strategy Action Plan contains a set of coherent actions that are designed to carry out the guiding principles. The actions will be grouped into the four strategic priorities:
- a) Prevention of homelessness
 - b) Making best use of temporary accommodation
 - c) Improving access to settled accommodation (this will focus primarily on use of existing housing stock, while new affordable housing will be included in the new Housing Strategy).
 - d) Providing support to manage life and health issues.
- viii) The Homelessness Strategy Action Plan will be reviewed and updated on an annual basis to ensure that it is agile and responsive to changing circumstances.
- ix) The tasks within the Homelessness Strategy Action Plan for 2013/3014 will focus on the following high priority issues:
- Preventing and tackling homelessness due to Parental Eviction.
 - Ending of privately rented tenancies
 - Households in temporary accommodation.
 - Single people with an element of vulnerability

1. Introduction

1.1 The definition of Homelessness

Under Part VII of the Housing Act 1996 homelessness is defined as follows:

“A person is defined as homeless if he has no accommodation suitable for his occupation in the United Kingdom or elsewhere which he is entitled to occupy by virtue of an interest in it or by virtue of an order of a Court. A person is also homeless if he has accommodation but cannot secure entry to it, or it is not reasonable for him to occupy. A person is threatened with homelessness if it is likely that he will become homeless within 28 days.

1.2 The duty of local authorities to produce a Homelessness Review and Strategy

Under Part VII of the Housing Act 1996 and the Homelessness Act 2002 every local authority has a duty to assist persons and households who are homeless. Under the Homelessness Act 2002 all local housing authorities must have in place a homelessness strategy which is based on all forms of homelessness in their district. It must be renewed at least every five years. The strategy must set out the local authority's plans for the prevention of homelessness and for securing that sufficient accommodation and support are or will be available for people who became homeless or are at risk of doing so. (*Homelessness Code of Guidance 2006*).

1.3 What is a Homelessness Review?

Under the Homelessness Act 2002, Homelessness Reviews are described as follows:

(1) *“For the purposes of the Act, “homelessness review” means a review by a local housing authority of:-*

- (a) The levels, and likely future levels, of homelessness in their district.*
- (b) The activities which are carried out for any purpose linked to the above, or which contribute to their achievement; and*
- (c) The resources available to the authority, the social services authority for their district, other public authorities, voluntary organisations and other persons for such activities.*

(2) *“The purpose of the Homelessness Review is for:*

- (a) preventing homelessness in the district of their authority*

(b) securing that accommodation is or will be available or people in the district who are or may become homeless.

(c) providing support for people in the district:

(i) who are or may become homeless; or

(ii) who have been homeless and need support to prevent them becoming homeless again.”

The Homelessness Review and Strategy play a very different role from the Nominations Policy. The Nominations Policy provides information on how social rented housing in Watford will be allocated, including which groups will receive priority for accommodation and why they will receive this priority. The Homelessness Review and Strategy provides a framework for allocating resources to lessen the demand for social rented housing. This will be achieved by either preventing homelessness or, if the homelessness has already occurred, by undertaking measures to prevent the household from experiencing homelessness again in the future. Demand management is a crucial part of the Homelessness Review and Strategy.

2. The Watford Homelessness Review and Strategy

2.1 The impact of Homelessness

“Homelessness can have significant negative consequences for people who experience it. At a personal level, homelessness can have a profound impact on health, education and employment prospects. At a social level, homelessness can impact on social cohesion and economic participation.

Homelessness Code of Guidance, 2006.

The number of households applying to Watford Council for assistance under homelessness legislation and the number of households being accepted for assistance under homelessness legislation have increased significantly since the last homelessness review and strategy was produced in 2008. This is particularly the case during the two year period 2011-2013. Homelessness is not just a housing-related problem; it is often the most vulnerable members of the community who are affected, and it often incurs a high cost to other public sector areas such as health, education and welfare benefits.

2.2 A Diagnosis to define the nature of the challenge

Homelessness is the opposite of a planned route to settled accommodation. It poses the following problems for households, local authorities and other public sector agencies:

- Prior to making a homelessness application a household can be living in poor housing conditions, ranging from overcrowded homes and poor quality housing to the worst manifestation of homelessness which consists of sleeping outdoors.
- Homelessness incurs substantial costs to local authorities in accommodating households in temporary housing while they await the outcome of their homelessness application or an offer of settled accommodation.
- Its sudden nature can dislocate households from support networks, often leading to increased levels of stress and poor health.
- It can prevent households from focusing upon education and employment opportunities while they are in temporary accommodation. Homeless households may give up their jobs prior to moving into temporary accommodation because they have had to move further away from their place of work.
- High levels of homelessness can concentrate allocations of social housing disproportionately highly to homeless households, while households who attempt to access social housing as part of a planned move to settled accommodation have to wait longer to be allocated accommodation.
- Homelessness can impact on the stability of communities, particularly in areas where homelessness is very visible and there is high turnover of housing and population.

Our research has shown the levels of stress caused by housing conditions which lead to homelessness, as illustrated in eviction letters. These letters describe arguments, severe relationship breakdowns, cramped living conditions, high levels of stress and deteriorating levels of personal health.

2.3 The Guiding Principle

The Guiding Principle is an overall approach chosen to cope with or overcome the obstacles identified in the diagnosis. The policy adopted to guide the homelessness strategy will take the following four approaches:

- To **prevent homelessness** occurring by assisting households in remaining in their current settled home, or by encouraging them to follow planned pathways to a settled home.
- Where homelessness cannot be prevented, to provide **sufficient support** to prevent homelessness occurring in the future, and to improve aspects of the lives of homeless households including health, access to education and employment opportunities.
- To **work in partnership** with organisations in and around Watford to prevent and tackle homelessness, and to monitor and tackle key risks.
- To **manage demand** for local services and the supply of affordable housing.

2.4 A set of Coherent Actions

The Homelessness Strategy Action Plan will contain a set of coherent actions that are designed to carry out the guiding principles. These steps will be co-ordinated with one another to work together in accomplishing the guiding principles. The actions will be grouped into these four strategic priorities:

- a) Prevention of homelessness
- b) Making best use of temporary accommodation.
- c) Improving access to settled accommodation.
- d) Providing support to manage health and life issues.

2.5 The consequences of *not* employing a strategy to prevent homelessness

The consequences of *not* employing a strategy to prevent and tackle homelessness among the categories identified in the review are:

- Households will retain protection and entitlement to priority for the allocation of social rented housing under Part VII of the Housing Act 1996 and the Homelessness Act 2002. Applications for assistance under homelessness legislation will continue to be made and a high percentage of social rented housing in the borough will be allocated to homeless households.
- Households who apply for assistance under homelessness legislation will mostly be entitled to an offer of temporary accommodation for them to use while enquiries are being carried out and while they are waiting for an appropriate offer of affordable housing. This can be very costly to the local authority, especially when demand is high and Bed and Breakfast accommodation has to be used.
- Without intervention, the number of rough sleepers and other people living in unsuitable conditions will continue to rise. This will lead to higher demand for resources from other public services and organisations to deal with issues associated with environmental health, crime and health.

3. Links to other policies and strategies

The Homelessness Review and Strategy will be supported by the following policies and strategies:

3.1 The Watford Borough Council Corporate Plan 2013-2017

Corporate Priority – Making Watford a better place to live in

- Developing new homes – target of 260 new dwellings per annum
- Identifying and managing ways to tackle homelessness and demand for housing and increase supply, while improving conditions through the revised Housing Strategy, Homelessness Strategy and Private Sector Housing Renewal Policy.

3.2 One Watford: Watford Sustainable Community Strategy

Objective 1: A well-planned town with homes to suit all needs.

Objective 3: A healthy town

Objective 4: A prosperous and educated town.

3.3 The Watford Council Nominations Policy

This policy is being reviewed in response to the Localism Act 2011. The revised policy will set out the following:

- The policy framework within which social housing in Watford will be allocated. This includes the priorities which will be awarded to different types of housing applications. The Choice Based Lettings system through which social rented housing in Watford is allocated, Herts Choice Homes, contains five priority bands. The highest priority band is Band A and the lowest priority band is Band E. Homeless households are given the level of priority which is appropriate to their needs, and which will also meet the need for balanced communities to be sustained.
- The private rented sector offer which will be made to homeless households.
- The Council's policy for move-on accommodation. Residents of temporary accommodation housing schemes will be expected to accept reasonable offers of accommodation in order to move to a settled home.
- The local connections policy around which households living in temporary accommodation schemes in Watford would be entitled to apply for social housing in Watford.

3.4 The Watford Council Private Sector Housing Renewal Policy

This policy is being reviewed. The proposed aims of the new Private sector Housing Renewal Policy are likely to include supporting an accessible private housing sector that provides health, safety and sustainability. It would also provide assistance to those most in need, comply with legislation, and support Watford Borough Council's corporate objectives.

This policy will support the homelessness strategy action plan by detailing the Council's policies relating to the private rented sector, houses in multiple occupation and overcrowding.

3.5 The Watford Council Housing Strategy 2014

This strategy is being developed and will set out the Council's strategy and action plan relating to the following:

- Promoting the development of new affordable housing in Watford.
- Improving the condition of private housing.
- Strengthening the contribution of housing to the Council's regeneration agenda.
- Increasing the provision of housing for people with special needs in Watford.

The Housing Strategy will contain full details of how Watford Council will assist its registered provider partners in developing new affordable homes in Watford under the new affordable housing development funding regime. This will include:

- Use of the New Homes Bonus and other Council resources
- Working with Housing and Regeneration Initiative (HARI) partners (see section 8.7)
- Identifying land opportunities
- Devising supportive housing-related policies
- Working with the Planning team
- Helping registered partners to access funding streams.

3.6 The Watford Tenancy Strategy 2012-2015

Tenancy strategies are a new tool which have been introduced for local authorities to use by the Localism Act 2011. The two overall aims of tenancy strategies are:

- To make best use of affordable housing stock.
- To improve partnership working with registered providers.

The Watford Tenancy Strategy 2012-2015 provides guidance to its registered provider partners on the following:

- i) Tenancy policies
- ii) Rent levels for both existing and new housing
- iii) Flexible tenancies and Lifetime tenancies.
- iv) Discharging the homelessness duty into the private rented sector.
- v) Local lettings policies.

The Watford Tenancy Strategy can be used as a tool for preventing homelessness by maintaining rents at a reasonable level and effectively discharging the homelessness duty into the private rented sector.

3.7 The Housing and Regeneration Initiative (HARI) Homelessness Prevention Agreement

The Housing and Regeneration Initiative (HARI) is a partnership between Watford Council, Three Rivers Council and the registered providers in both local authority areas. As part of its housing management activities, HARI members have drawn up a Homelessness Prevention Agreement.

This agreement was finalised in 2012. The primary objective of the agreement is to specify the approach to be taken by all registered providers within the Watford and Three Rivers areas in seeking to prevent homelessness. The general principles to which HARI registered providers adhere are:

- To work co-operatively with the local authorities in reducing and dealing with homelessness, including assisting with the achievement of specific objectives within the local authorities' housing and/or homelessness strategies.
- To ensure that the registered provider role in minimising the occurrence of homelessness, including taking measures to prevent tenancies from failing, is embedded within their strategies and policies.
- To fully participate in the operation and development of the Choice Based Lettings Scheme and related policies.

4. The Watford Scene

4.1 A portrait of Watford

Watford is an attractive town and a popular place to live. It has excellent road and rail links with London and a very wide range of facilities. Consequently, demand for housing in Watford is high from local residents, households living elsewhere in the United Kingdom (including London), and also from households who have been living overseas.

Most notably, Watford offers a wide range of partnerships and services; a large number of services for homeless people are based in the town. The 2011 Census has provided excellent information on the dynamic and increasingly diverse character of Watford. Between 2001 and 2011 the town's population increased by 13.3%, rising from 79,726 persons in 2001 to 90,301 persons in 2011. The number of households increased by 13.4%, from 32,350 in 2001 to 36,681 in 2011. Significantly, the 0-4 year old age group grew from 6.4% of the population in 2001 to 7.5% of the population in 2011, making it the fastest growing age group.

There are some very notable characteristics of Watford's population growth between 2001 and 2011. The percentage of the population which was White British decreased from 79.1% in 2001 to 61.9% in 2011. Conversely, the White Other population grew from 3.9% to 7.7%, the Asian population grew from 8.2% to 17.9%, and the Black African-Caribbean population grew from 2.7% to 5.8%. In addition, the percentage of the population of Watford born outside the United Kingdom rose from 13.8% in 2001 to 24.7% in 2011.

The period between 2004 and 2009 saw some high levels of migration to Watford from new residents who were born outside the United Kingdom. The West Watford wards of Vicarage, Holywell and Central contain the highest numbers of Watford residents who were born outside the United Kingdom and who have arrived since 1991. In terms of the "new" migration of residents born in countries admitted to the European Union between April 2001 and March 2011, Central ward appears to have been the most popular destination. By March 2011 47.7% of these Watford residents lived in one of the three wards of Central, Vicarage or Callowland.

The big population increase in Watford between 2001 and 2011 has prompted concerns for rising levels of overcrowding in Watford. While the number of unshared dwellings in Watford rose by 13.3% (from 33,163 in 2001 to 37,577 in 2011), in some wards new homes growth has fallen behind household growth. It is possible that there has been a significant growth in shared housing in Watford.

Other significant changes in Watford between 2001 and 2011 are:

- *Household Composition* – the most common household type in Watford is now single persons aged under pensionable age, rising from 17.5% in 2001 to 21.1% in 2011.
- *Tenure* – the private rented sector has risen as a percentage of the housing stock from 9.8% in 2001 to 20.1% in 2011 (a rise in number from 3,170 to 7,371). Conversely, the percentage of homes owned with a mortgage has fallen from 46.1% in 2001 to 37.2% in 2011.
- *Accommodation type* – The most significant development has been the increase in purpose built flats as a percentage of the housing stock, from 19.9% in 2001 to 27.0% in 2011 (a rise in number from 6,583 to 10,139).
- *Economic Status* – There have been notable falls in the percentage of the population in full-time employment, retired or looking after home/family. Conversely, there have been rise in the percentages of the population working part-time, self-employed, unemployed and students.
- *Industry of Employment* – There has been a big decrease in the percentage of persons working in manufacturing. The biggest employment areas for Watford residents in 2011 were:
 - Wholesale and retail, trade and repairs at 17.2%
 - Transport, storage, communication and information at 12.6%
 - Human health and Social Work at 12.3%

4.2 Deprivation in Watford

The Indices of Multiple Deprivation for January 2010 show the number of Watford's neighbourhoods which ranked within the top 25% of deprived neighbourhoods in England.

Measure of deprivation	Number of Watford neighbourhoods within the 25% most deprived in England
Overall deprivation	2 Watford neighbourhoods 1 in Meriden ward 1 in Central ward
Income deprivation	6 Watford neighbourhoods 1 in Stanborough ward 1 in Meriden ward 1 in Central ward 2 in Holywell ward 1 in Oxhey ward
Employment deprivation	1 Watford neighbourhood 1 in Central ward.
Health and Disability deprivation	4 Watford neighbourhoods 1 in Meriden ward 2 in Central ward

	1 in Vicarage ward
Education deprivation	8 Watford neighbourhoods 1 in Woodside ward 1 in Stanborough ward 2 in Meriden ward 1 in Leggatts ward 1 in Callowland ward 2 in Holywell ward
Barriers to housing and other services. This takes into account: <ul style="list-style-type: none"> • Household overcrowding • Homelessness • Housing affordability • Road distance to a GP surgery • Road distance to a food shop • Road distance to a primary school • Road distance to Post Office 	10 Watford neighbourhoods 1 in Woodside ward 1 in Stanborough ward 2 in Meriden ward 1 in Leggatts ward 1 in Nascot ward 1 in Park ward 1 in Central ward 2 in Oxhey ward
Crime deprivation	5 Watford neighbourhoods 1 in Meriden ward 1 in Callowland ward 3 in Central ward
Living Environment deprivation	12 Watford neighbourhoods 3 in Callowland ward 1 in Nascot ward 1 in Park ward 3 in Central ward 3 in Vicarage ward 1 in Holywell ward
Income deprivation affecting children	5 Watford neighbourhoods 1 in Stanborough ward 1 in Meriden ward 1 in Central ward 1 in Vicarage ward 1 in Oxhey ward
Income deprivation affecting older people	5 neighbourhoods 1 in Leggatts ward 1 in Callowland ward 1 in Central ward 1 in Vicarage ward 1 in Oxhey ward.

In terms of the neighbourhoods which rank in the top 25% most deprived in England, the most deprived wards in Watford are Meriden, Central, Vicarage and Holywell. Homelessness tends to be more concentrated in deprived neighbourhoods. The Homelessness Strategy Action Plan, as it evolves each year, will take into account the need for any locally-based initiatives.

4.3 Changes to Welfare Benefit levels

The Welfare Reform Act is being implemented in the following stages:

- Restrictions upon Local Housing Allowance levels to shared home rates in the private rented sector to single people aged under 35 from January 2012.

- Restrictions to Housing Benefit for households aged under pensionable age who are renting in the social rented sector and who are under-occupying their home from April 2013.
- Overall benefit caps for both single person households, households consisting just of couples, and households with dependent children from September 2013.
- Universal Credit, phased in from a national basis, which will provide one comprehensive payment to households. This payment will include housing costs: there will be no separately identifiable payment made exclusively for housing costs. Information is not yet available on when Universal Credit will be introduced for new or existing claimants living in Watford.
- Direct payments of Universal Credit to tenants instead of directly to landlords.

It has been calculated that approximately 250 households in Watford will be affected by the under-occupation restrictions, and that 93 households in Watford will see a reduction in their income due to the Benefit caps.

4.4 Housing costs in Watford

Watford's popularity as a place to live is reflected in the high prices and rents of privately owned homes

Average house prices in Watford October – December 2012 (Source: The Land Registry)

- Overall £248,879
- Detached £581,550
- Semi-detached £303,345
- Terraced £248,087
- Flat £183,704

Average rents of privately rented accommodation in Watford April 2013 (Source: Home.co.uk)

Property type	Average open market rents	Local Housing Allowance caps for Watford 2013	National Local Housing Allowance caps 2013
One bedroom	£736 per month	£600 per month	£1,000 per month
Two bedroom	£1,096 per month	£734 per month	£1,160 per month
Three bedroom	£1,441 per month	£923 per month	£1,360 per month
Four bedroom	£2,160 per month	£1,431 per month	£1,600 per month

This information shows the difficulty which residents who are benefit dependent have in accessing self-contained accommodation in the private rented sector, with a large shortfall between average rents and the maximum level of Local Housing Allowance which can be paid per property.

Social Rents are charged by registered providers and usually consist of 50%-60% of market rents. Affordable Rents are also charged by registered providers; they were introduced into the new affordable housing development regime in February 2011 as a method of raising income for developing new homes. They consist of up to 80% of market rents. The following table compares Social Rents, Affordable Rents and Market Rents in Watford in April 2013:

Property type	Social Rent per week	Affordable Rent per week	Market Rent per week
One bedroom	£87.32	£144.23	£184.00
Two bedroom	£100.45	£171.71	£274.00
Three bedroom	£127.56	£201.02	£360.25
Four bedroom	£138.81	Information not yet available.	£540.00

4.5 Incomes in Watford

Watford has a vibrant local economy. The number of jobs available in the town is likely to increase with new developments such as the new Croxley Rail Link, the redevelopment of Charter Place and the development of the Ascot Road site. However, recent research has shown that average local salaries are usually not sufficient to allow open market purchases in Watford without a substantial deposit.

In April 2013 the median average total household income in Watford was £26,900, above the national median which is £26,845. By comparison, the Hertfordshire figure is £35,814. (*Source- District Profile: An Economic, Social and Environmental Summary Profile of Watford*). The following information shows the variation of earnings between occupations in Watford:

Average salaries for occupations in Watford in April 2013 (source: Payscale.com)

- Office Administrator £16,000 per annum
- Administrative Assistant £16,000 per annum
- Executive Assistant £27,250 per annum
- Office Manager £28,000 per annum
- Accountant £32,492 per annum
- Human Resources Manager £34,933 per annum
- Financial Controller £63,054 per annum.

In June 2013 research on a sample of homelessness applicant households which contained an employed member found the following average gross annual incomes:

Households with one income

- Mean average annual income £10,062
- Median average annual income £8,400
- Lowest annual income in range £520

- Highest annual income in range £36,000

Households with two incomes

- Mean average annual income £26,427
- Median average annual income £26,160
- Lowest annual income in range £8,040
- Highest annual income in range £42,500

4.6 The Housing Register

In April 2013 a total of 5,422 households were on the housing register, representing a 21.1% growth on the 4,477 households who were on the register in April 2012. Comparisons between April 2012 and April 2013, in terms of the size of dwellings being sought by housing register applicants, is as follows:

Property size being sought	April 2012 – households (live and suspended applications)		April 2013 – households (live and suspended applications)	
1 bedroom	2,492	55.7%	3,018	55.7%
2 bedroom	1,356	30.3%	1,674	30.9%
3 bedroom	488	10.9%	533	9.8%
3< bedroom	108	2.4%	68	1.2%
Property size required unspecified	33	0.7%	129	2.4%
Total	4,477		5,422	

In April 2013 the sizes of property sought overall, by older person households and by younger households were as follows:

Property size	Total housing register applicants		Housing register applicants aged under 60		Housing register applicants aged 60 and over	
1 bedroom	3,018	55.7%	2,600	52.5%	418	88.6%
2 bedroom	1,674	30.9%	1,640	33.1%	34	7.2%
3 bedroom	533	9.8%	523	10.6%	10	2.1%
3< bedroom or property size unspecified	197	3.6%	187	3.8%	10	2.1%

Total	5,422	4,950	472
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In April 2013 the priority bands in which all housing register applicants were placed contained the following numbers of households:

Priority band	Total housing register applicants		Housing register applicants aged under 60		Housing register applicants aged 60 and over	
Band A (highest priority)	1	-	1	-	-	-
Band B	100	1.8%	69	1.4%	31	6.6%
Band C	149	2.8%	143	2.9%	6	1.3%
Band D	1,136	21.0%	1,090	22.0%	46	9.7%
Band E (lowest priority)	4,036	74.4%	3,647	73.7%	389	82.4%
Total	5,422		4,950		472	

Band B has been the banding in which homeless households whom the local authority has a duty to rehouse have placed in order to ensure they receive sufficient priority for the allocation of an affordable home.

4.7 Lettings of affordable housing for rent, including both existing and newly built homes

The number of affordable homes for rent which were let in Watford between April 2010 and March 2013 were:

	2010/2011	2011/2012	2012/2013
Lettings of affordable housing for rent	390	282	470

4.8 Increasing the supply of new homes for households in housing need

Any increase in the supply of new homes for households in housing need encompasses both newly built affordable homes and existing privately rented homes

which become available for Council nominees through assistance from the Housing Supply Team. The numbers of homes which have become available are:

Newly built affordable homes:-

	Units completed					
	Total	Social rented	Intermediate rented	Affordable Rent	Low cost home ownership	Other
2008/2009	48	27	6	-	15	-
2009/2010	159	110	-	-	49	-
2010/2011	311	131	166	-	14	-
2011/2012	14	14	-	-	-	-
2012/2013	184	122	8	31	23	-

Current “pipeline” new affordable housing schemes in Watford for 2013-3015 are:

	Social Rent/Affordable Rent	Low cost home ownership	Total
2013/3014	76	58	134
2014/2015	11	4	15
Total	87	62	149

Private rented homes which have become available through assistance from the Council’s Housing Supply Team:-

	Total homes						Total
	1 bedroom flat	2 bedroom flat	2 bedroom house	3 bedroom flat	3 bedroom house	4 bedroom house	
2012-2013	18	21	7	2	12	2	62

Summary

These contexts could have the following impacts upon levels of homelessness in Watford:

Context	Possible impact upon levels of homelessness
Overall	<p>Watford is a highly dynamic borough which has seen significant housing-related changes between 2001 and 2011. This includes demographic, economic and tenure-related changes. The changes can lead to increased competition for the borough's housing stock in terms of both purchasing or renting a home in which to live or purchasing a home as an investment. Homelessness in Watford is dominated by an increase in households whose economic and personal circumstances prevent them from competing successfully in acquiring a home in the borough.</p>
Deprivation in Watford	<p>There is evidence that households living in deprived neighbourhoods are more likely to become homeless for the following reasons:</p> <ul style="list-style-type: none"> • <i>Income deprivation, Employment deprivation, Education deprivation, Barriers to housing and other services (housing affordability)</i> – households are less likely to have the economic means to acquire their own home. • <i>Crime deprivation and Living Environment deprivation</i> – It may no longer be safe for a household to continue living in their current home or neighbourhood. • <i>Health and disability deprivation</i> – It may no longer be reasonable for a household to continue living in their current home because of health problems or a disability. A person may have a mental health issue which increases their vulnerability to becoming homeless.
Housing costs in Watford	<p>Watford is a popular place to live and there is high demand for all types of housing in the borough. Consequently a large proportion of households are unable to afford market-priced housing in either the owner-occupied or privately rented sector.</p>

	Housing which is priced at levels below market rates need to be available to meet the housing needs of this group.
Incomes in Watford	Watford has a successful economy which can offer highly paid employment to suitably qualified individuals. However, a considerable number of residents working in sectors essential to the local economy, e.g. service industries, do not earn a sufficient income to acquire market priced housing.
The Housing Register and the supply of Affordable Homes	Information in this section shows that demand for affordable housing greatly exceeds supply. Households who are unable to wait to bid successfully for accommodation through the housing register and who have not explored other housing options may resort to applying for accommodation through homelessness legislation.

5. Homelessness in Watford

Homelessness in Watford is characterised by the following:

- A high number of families seeking assistance. These households may have priority need for assistance under homelessness legislation and, if so, may be assisted by the local authority into settled accommodation.
- A significant number of single people, without dependants, seeking assistance. This is linked to a number of factors including the cost of housing, limited supply of housing, and the fact that Watford is a county hub for voluntary sector services for this group. Although single homeless people do not usually receive priority for assistance under homelessness legislation (Priority Need as defined under Section 189 of the Housing Act 1996), the large numbers and complex needs of this group means that the issue of single homelessness will be a priority area in the homelessness review and strategy.

Demand Management

Demand Management is an essential part of preventing and tackling homelessness in Watford. Examples of demand management activities are:

- Education programmes in schools and further education establishments to demonstrate to young people that they will not necessarily be able to acquire a social rented home, and that there are other housing options to which they might aspire.
- Visits to households who have applied for assistance under homelessness legislation to explain that they will not necessarily be offered a social rented home and that the local authority's duty to them may be discharged in other ways e.g. privately rented housing.

- Informing single people who may arrive in Watford to use medical, accommodation and support services that they will be eligible to acquire social rented housing in Watford only if they have a formal local connection with the borough i.e. they have lived in Watford for five out of the last six years. Stays in temporary accommodation schemes do not count towards a local connection. The Watford YMCA and Watford New Hope Trust operate Reconnections Schemes to assist single people who have been using their services to return to their area of origin.

5.1 The local authority role

Local authorities are required to provide assistance to homeless or potentially homeless households by Part VII of the Housing Act 1996 and the Homelessness Act 2002. The following charts show the changes in homelessness applications and acceptances in Watford between 2008 and 2012.

- a) *Total decisions* – the total number of decisions has risen by 48.8%, from 127 in 2008-2009 to 189 in 2012-2013. The number of households found to be entitled to assistance under homelessness legislation has risen by 79.1%, from 86 in 2008-2009 to 154 in 2012-2013.

	2008-2009	2012-2013
Eligible, unintentionally homeless and in priority need	86* (67.7%)	154* (81.5%)
Eligible, homeless and in priority need, but intentionally so	9 (7.1%)	-
Eligible, homeless but not in priority need	9 (7.1%)	5 (2.6%)
Eligible but not homeless	20 (15.7%)	29 (15.3%)
Ineligible	3 (2.4%)	1 (0.5%)
Total	127	189

* Only these households have been included in the later tables as having been accepted for assistance.

- b) *Accepted for assistance: ethnic groups* – There has been a general rise among all groups. The most notable increase has been among members of the Black African-Caribbean community and the White Other community.

	2008-2009	2012-2013
White British	53 (61.6)	84 (54.5%)
White Irish	1 (1.2%)	3 (1.9%)
White Other	6 (7.0%)	14 (9.1%)
Black African-Caribbean	8 (9.3%)	29 (18.8%)
Asian	14 (16.3%)	15 (9.7%)
Mixed Race	4 (4.7%)	7 (4.5%)
Other	-	1 (0.7%)
Not stated	-	1 (0.7%)
Total	86	154

c) *Accepted for assistance: age of applicants* – There has been a general numerical rise across all age groups between 16 and 59. However, the most significant rise has been in the 25-44 age group.

	2008-2009	2012-2013
Heads of household aged 16-24 years	39 (45.3%)	61 (39.6%)
Heads of household aged 25-44 years	41 (47.7%)	76 (49.4%)
Heads of household aged 45-59 years	4 (4.7%)	15 (9.7%)
Heads of household aged 60-64 years	1 (1.2%)	-
Heads of household aged 65-74 years	1 (1.2%)	2 (1.3%)
Heads of household aged 75 and over	-	-
Total	86	154

d) *Accepted for assistance: main reason for loss of last settled home for applicant households* – Parental eviction continues to be the biggest reason for loss of accommodation among those accepted as homeless to the local authority in Watford, and numbers in this category have risen notably between 2008 and 2012. The second biggest reason for homelessness is the ending of privately rented tenancies. The two categories of “Termination of assured shorthold tenancy” and “Ending of tenancy for other reason” comprised 35.1% of homelessness acceptances in 2012.

Parental eviction and ending of a privately rented tenancy together comprise 74.5% of homelessness acceptances in 2012. Therefore, the prevention and tackling of these two types of homelessness will form a major focus of the homelessness strategy action plan.

Eviction from a social rented tenancy for rent arrears has been an exceptionally small cause of homelessness. Between 2008 and 2012 only two households were accepted for assistance under homelessness legislation after they had been evicted from a social rented tenancy for rent arrears. Numbers found intentionally homeless are similarly low. However, once the impact of Welfare Reform becomes better understood in Watford it is anticipated that this could become an area where further actions are required.

	2008-2009	2012-2013
Parents no longer willing to accommodate	27 (31.4%)	54 (35.1%)
Other relatives or friends no longer willing to accommodate	5 (5.8%)	16 (10.4%)
Non-violent relationship breakdown	4 (4.7%)	6 (3.9%)
Violent breakdown of relationship with a partner	4 (4.7%)	10 (6.5%)
Other violence	-	4 (2.6%)
Forms of harassment	-	1 (0.6%)
Mortgage Arrears	5 (5.8%)	2 (1.3%)
Rent arrears	1 (1.2%)	1 (0.6%)
Private rented tenancy: termination of assured shorthold tenancy	27 (31.4%)	36 (23.4%)
Private rented tenancy: reasons other than above	9 (10.5%)	13 (8.4%)
Required to leave asylum seeker accommodation	2 (2.3%)	-

Left an institution, prison or local authority care	1 (1.2%)	5 (3.2%)
Other reasons	1 (1.2%)	6 (3.9%)
TOTAL	86	154

e) *Temporary Accommodation* - Watford Council has access to a range of temporary accommodation for households whose application for assistance under homelessness legislation is being investigated, or for whom a duty to assist has been accepted, and they are awaiting an offer of settled accommodation. The use of temporary accommodation by households who were being assisted by the local authority from 2010 to 2013 was as follows:

	2010/2011	2011/2012	2012/2013
Number of households in temporary accommodation, e.g. hostels and self-contained units, on 31 March	86	90	103
Number of households in bed and breakfast accommodation on 31 March	6	18	15

f) *Prevention of homelessness* – information is recorded on cases where homelessness was prevented by the local authority. The most effective ways of preventing homelessness between April 2010 and March 2013, in terms of the number of households assisted, were as follows:

- Access to the private rented sector with a landlord scheme = 150 households
- Access to the private rented sector without a landlord scheme = 111 households
- Resolving rent or service charge arrears in the social or private rented sector = 59 households
- Conciliation including visits for family/friend evictions = 54 households
- Assistance with finding social housing = 52 households

5.2 The Voluntary Sector role

Watford remains a county-wide hub for services for single people who are homeless. The organisations who provide assistance to single homeless people in Watford are:

- *The Watford YMCA* – the Watford YMCA provides safe and secure accommodation, with 24 hours support, to males and females aged between 18 and 59 for a maximum stay of two years.
- *Group for the Rootless of Watford (GROW)* – the purpose of GROW is to provide accommodation, support and help for vulnerable and disadvantaged people within Watford and the surrounding area. In addition to short to medium term hostel accommodation, GROW provides a range of welfare services, education and support in partnership with both voluntary and statutory agencies. GROW takes agency referrals and self-referrals.
- *Watford New Hope Trust* – The role of Watford New Hope Trust (WNHT) is to serve homeless and vulnerably housed people by providing accommodation and opportunities to rebuild lives. WNHT provides seven accommodation services with a total of 56 beds. There are six support services, consisting of street outreach, a 24/7 emergency homelessness helpline, a day centre, a mental health worker, a tenancy support service, and a central support team. Schemes in development include a community market garden, a workshop programme and a back to work scheme.
- *Herts Young Homeless* – Herts Young Homeless (HYH) services are open to all 16-24 year olds who are homeless or threatened with homelessness. HYH provides information and support as well as emergency accommodation through the Crashpad scheme. HYH works with other agencies throughout Hertfordshire towards improving local provision and preventing youth homelessness.

Schemes to assist single homeless people:

- The Transitions Scheme, run by Watford New Hope Trust, began in May 2012 and provides short-term emergency alternatives to sleeping rough for single homeless people in the Watford area. Between May 2012 and March 2013 182 single homeless people were assisted by the scheme. Characteristics of the scheme users were:
 - 79.7% were male and 20.3% were female.
 - 26.9% were aged between 18 and 25, 56.6% were aged between 26 and 50, and 16.5% were aged over 50.
 - 44.8% self-referred to the scheme, 26.5% were referred to the scheme by the Police, and 18.8% were referred to the scheme by the outreach service.
 - Among move-on destinations, 22.0% of persons moved on to the WNHT nightshelter, 11.5% went to stay with friends and 5% were reconnected with their area of origin.
- Watford New Hope Trust also provide an outreach service for single homeless people to identify those who are habitually sleeping rough. A Rough Sleeper Group, consisting of representatives from Watford New Hope Trust, the Police and the local authority, meets regularly to identify single people who have a history of sleeping rough and to monitor their progress in moving to a settled

home. Recent counts have estimated the following numbers of rough sleepers in Watford:

	2010/2011	2011/2012	2012/2013
Rough sleeping estimate	8	5	8

Watford Council is leading a Hertfordshire-wide single homelessness project to increase access to accommodation for single person, including those who have been sleeping rough. Further details of this project are included in paragraph 8.7.

5.3 The role of Registered Providers

The registered providers who own and manage housing stock in Watford play a considerable role in preventing homelessness in the borough, in terms of providing supported housing schemes for particular client groups and managing services for their tenants generally. They provide new affordable homes to rent or buy through low cost home ownership. The following registered providers who have a presence in Watford are undertaking the following measures to assist households who are affected by the changes brought about in the Welfare Reform Act 2012:

Registered Provider	Action taken in response to the Welfare Reform Act 2012
A2 Dominion	A2 Dominion has a Welfare Benefit Team which consists of welfare advisers who will help tenants manage their money. The advisers can give assistance on a range of issues from avoiding debt to claiming benefits to which a tenant might be entitled.
Circle	Circle has introduced a new money management service to assist tenants with managing their money.
Aldwyck	Aldwyck has identified all people who will be affected by the changes. A Money Adviser has been in place since September 2012 to assist residents, in particular new tenants. Financial assessments are being carried out. The Rent Services Group will also be focusing on residents who are likely to be affected. There have been local roadshows on the Welfare Reform Act for Hertfordshire residents.
Hanover	Hanover's housing is designated mainly for older people. Hanover's Estate Managers can advise tenants on the range of benefits available.
Hightown Praetorian and	Hightown has been reviewing their allocations policy in response to the Welfare Reform Act 2012. They are

Churches	making decisions on what would constitute affordability and have identified those residents who are most likely to struggle. The Rent Arrears team will play the major role in assisting households who will be affected by the Welfare Reform Act.
London and Quadrant	London and Quadrant is inviting its Revenue Team to discuss any concerns about changes to benefits. London and Quadrant has published a booklet entitled <u><i>Your money in your hands</i></u> to assist its tenants.
Network Stadium	Housing Benefit and welfare advice can be found on Network Stadium's website. Tenants are invited to contact the Income Management Team if they wish to discuss any concerns about the changes to benefits.
Origin	Origin is inviting tenants to contact the Customer Services Team for an appointment if they have any concerns about the changes to benefits. Origin has published an information booklet entitled <u><i>What you need to know about the changes to Housing Benefit</i></u> .
Paradigm	Paradigm has undertaken an initiative to target households who are currently in rent arrears. They are also updating their website to provide information on the Welfare Reform Act. Specific measures being undertaken are: <ul style="list-style-type: none"> ➤ Pre-tenancy interviews to assess a household's ability to pay rent on their new home. ➤ Housing officers having full records on who will be affected by the Welfare Reform changes. ➤ Two officers will specifically undertake work in spreading the message about the Welfare Reform Act.
Places for People	Places for People's Money Advice Team offers a free and confidential service for Places for People tenants. There is a website page on the Welfare Benefit changes.
Riversmead	Riversmead Housing Association is inviting tenants who are concerned about the changes to benefit levels of contact the Riversmead Income Management Team. There is also a Welfare Benefit website page for Riversmead tenants.
Sanctuary	Sanctuary are giving out budgeting forms to prospective tenants when they view a property to ensure that they can afford the rent. The sign-up packs now give information on changes to benefit levels. A Welfare

	Officer has been recruited and Income Officers are trained to give advice. All new tenants must pay a full week's rent at sign-up to ensure that their rent is paid in advance.
South Anglia	The Income Team deal with all issues associated with the Welfare Reform Act.
Watford Community Housing Trust	Considerable work has been carried out to identify households who are likely to need support from April 2013. The Tenancy Support Officer will play a major role in assisting households affected by the Welfare Reform Act. Extensive resources are being devoted to social inclusion work and more work is being undertaken on new tenancy sign-ups. An officer has been appointed specifically to assist under-occupying households to downsize if they wish to do so. Watford Community Housing Trust has increased its support for local Credit Unions and the Watford Foodbank.

5.4 The Partnership role

Prevention of Single Homelessness Consortium (PoSH) – the PoSH Consortium meets on a regular basis and consists of housing organisations in Watford who provide services to single homeless people. The Terms of Reference for PoSH are:

- To make optimum use of all available resources to tackle homelessness in Watford, identifying opportunities to work together.
- To ensure agencies' policies and procedures prevent homelessness wherever possible and do not contribute to homelessness.
- To address the wider problems of homeless clients including health, support, advice, training and employment.
- To stimulate open discussion, acknowledging the different pressures being experienced by partners.
- To concentrate on action, including delivery of Watford Borough Council's Homelessness Strategy, and respond to local issues when they arise.
- To monitor and report on successes, emerging issues and trends in homelessness.

Domestic Violence Forums – The Multi-Agency Risk Assessment Conference (MARAC) which covers Dacorum, Watford and Rivers, holds monthly meetings to discuss high risk cases of domestic violence and to examine the best options for each victim. In addition, the Watford and Three Rivers Domestic Violence Abuse Forum meets every three months to look at any issues that are affecting domestic violence in both districts. The Forum also shares local news, especially the reporting of any increase in domestic violence.

Housing and Regeneration Initiative (HARI) – HARI is a partnership between Watford Council, Three Rivers Council and the registered providers who own and

manage affordable housing in both local authority areas. HARI members meet regularly to discuss housing management and development issues. The purpose of HARI is:

- To maximise the delivery of affordable housing in the geographical region covered by Watford Council and Three Rivers Council.
- To assist Watford Council and Three Rivers Council in attracting the maximum amount of funding and to meet the strategic housing objectives of all parties.
- To assist in the delivery of housing management related projects.

6. Contexts for the Homelessness Review and Strategy

6.1 The changing context since 2008

A number of the contexts for the 2008-2013 homelessness review and strategy no longer exist. They are:

- *Supporting People* – now termed as Housing Related Support and awarded by Hertfordshire County Council to a range of service providers. The use of this fund is monitored regularly to ensure that service providers are meeting targets and outcomes.
- *The Regional Housing Strategy for the East of England* – this strategy used to guide investment for new affordable housing and co-ordinate homelessness activities at the regional level. The current government has dismantled regional structures.
- *The Regional Spatial Strategy* – this plan set targets for the development of new homes across the East of England region. Targets for housing development are now set at the district and unitary council level.
- *The London Commuter Belt Sub-regional grouping* – this group of ten Hertfordshire and five Essex local authorities used to channel some government funding for homelessness. Now no longer convenes and cross-authority working takes place on a county-wide basis.
- *Local Area Agreement* – this was a three year contract between central government and partners in Hertfordshire, setting out priorities for the county. It provided some funding for homelessness activities. It has now been discontinued.

6.2 The Contexts for the Homelessness Review and Strategy 2013-2018

The Government's Ten Homelessness Challenges

The Government has set ten homelessness challenges for local authorities to meet. These challenges will guide the homelessness strategy action plan. The challenges are:

- i) Adopt a corporate commitment to prevent homelessness which has buy-in across all local authority services.
- ii) Actively work with voluntary sector and other local partners to address support, education, employment and training needs.
- iii) Offer a housing options and homelessness prevention service, including written advice to all clients.
- iv) Adopt a *No Second Night Out* model or an effective local alternative.
- v) Have housing pathways agreed or in development with each key partner and client group that includes appropriate accommodation and support.
- vi) Develop a suitable private rented sector offer for all client groups, including advice and support for both clients and landlords.
- vii) Actively engage in preventing mortgage repossessions including the Mortgage Rescue Scheme.
- viii) Have a homelessness strategy which sets out a proactive approach to preventing homelessness, and is reviewed annually so that it is responsive to emerging needs.
- ix) Not place any young person aged 16 or 17 in Bed and Breakfast accommodation.
- x) Not place any families in Bed and Breakfast accommodation unless in an emergency, and then for no longer than six weeks.

A major context for the new homelessness review and strategy is the **Localism Act 2011**. The provisions of the Act relating to homelessness are:

- Local authorities have the freedom to determine who will go on their housing register.
- Local authorities have the flexibility to bring the homelessness duty to an end with an offer of accommodation, which the local authority is satisfied is suitable for the applicant, in the private rented sector without requiring the household's agreement.

In March 2013 a large group of representatives from housing stakeholder organisations in Watford convened a meeting to identify the top ten issues which they believed would have a significant impact upon homelessness in Watford over the next ten years. The ten issues and risks which they identified were:

i) The Welfare Reform Act 2012 and associated changes

- There may be a larger number of people in Watford who lose their tenancies.
- When Universal Credit is introduced it will involve monthly payments directly to the tenant. This could involve difficulty with budgeting, difficulty with on-line transactions, repeat homelessness.
- There is the issue of vulnerability – many people may not be able to cope with monthly payments and cannot handle monthly budgeting.
- Domestic violence may increase because of household pressures.
- There may be more alcohol abuse among single homeless people who are unable to cope with the new financial pressures.
- The change to Local Housing Allowance introduced in January 2012, restricting the levels for single people aged under 35 to the rent for shared housing, is having a big impact on the availability of options for single people in housing need.
- Discretionary Housing Payments are intended to assist households who are experiencing difficulties in meeting rent payments. However, they are intended to be awarded on a short-term basis only. In addition, it is planned that Discretionary Housing Payment funds from central government will be reduced on a year-by-year basis.
- Citizens Advice Bureaux in both Watford and Three Rivers have expressed concerns that there may be an increase in households arranging expensive payday loans in order to pay off debts.

ii) Working with private landlords

- The Localism Act 2011 now allows local housing authorities to discharge their duty under homelessness legislation with an offer of privately rented accommodation without the homeless household being offered a choice.
- We need to provide a more attractive service to private landlords. This is particularly important, with the ending of direct payments. Landlords usually do not want to take risks.
- We need to access more good quality and well managed shared housing for single people e.g. rooms in houses in multiple occupation.
- The Environmental Health Team has identified illegal eviction from the private rented sector as a continuing problem.
- Households often require assistance when moving from one privately rented tenancy to another. They often require assistance with covering the costs of rent deposit and/or rent in advance.

iii) Single homeless people in Watford

- Watford remains a hub for attracting single people in housing need. We could consider a reconnections service.
- The number of single homeless people is increasing due to restrictions in benefits, such as the Single Room Rate of Local Housing Allowance for single people aged under 35.

- Partners report a development over the past twelve months which has been the increase in more single younger women without children who have become homeless.
- There has also been a recent increase in homelessness among single people aged between 40 and 60.
- The Housing Demand Team and the Customer Services Team have identified single people leaving hospital as an group who require additional support.

iv) **Vulnerable People**

- More support is needed for vulnerable people to stop them becoming homeless.
- Cuts to all services. Levels of need and demand are increasing at the same time, with cases getting more complex.
- People with low level mental health needs are often not meeting thresholds to receive help from health agencies.
- We need to access funding from the new Hertfordshire Health and Well-being Board in order to assist vulnerable people.

v) **European Union – possible arrival of people from Romania and Bulgaria**

- Numbers may arrive.
- We need to assess the impact, particularly in anticipation of the proposed legislation (announced in May 2013) to tackle landlords who exploit persons who have arrived recently in the United Kingdom.

vi) **In-migration from London boroughs**

- Large numbers may arrive.
- We need to assess the impact of this. It is likely that it will place increased pressure on the supply of accommodation and associated support services.

vii) **Overcrowding**

- Overcrowding can occur in a number of different ways: one household in a home which is too small for them, a household which contains a “hidden” new household wanting their own home; a large number of separate households living in a house in multiple occupation.
- There may be an increase in overcrowding, leading to a rise in homelessness applications.

viii) **“New” client groups emerging**

- This may include young people leaving university with debt who are unable to access social housing, owner-occupation or the current private rented sector.
- In 2013 Watford New Hope Trust reported an increase in single homeless people without particular special needs, such as alcohol misuse, drug misuse or mental health issues. These persons have become homeless because of issues such as relationship breakdown, eviction because of rent arrears, or job losses.

ix) **More affordable housing is needed in Watford**

- There is now a new affordable housing development funding regime. We need to maximise the opportunities of this new regime. Full details of how Watford Borough Council will provide support to its registered provider partners in developing new affordable homes under the new funding regime will be included in the Watford Borough Council Housing Strategy.
- The “relaunched” Right to Buy may see an increase in purchases by Watford residents holding the Preserved Right to Buy, decreasing the overall amount of affordable housing in Watford.
- Within every local authority area the supply of affordable housing can be restricted by tenancy fraud, with homes being acquired by a person or household who has no right to it. Examples of tenancy fraud are: subletting a social rented home at a market rent; exploiting the Right to Buy scheme; exploiting the Right to Succession scheme. Households who are evicted from a home which has been let due to Tenancy Fraud will need to be assisted when appropriate.

x) **Mortgage issues**

- There is the potential problem of an increase in mortgage arrears. This particularly affects interest-only mortgages where mortgage holders have not made sufficient arrangements to pay off their capital.

xi) **The need for more joined up working**

- There needs to be much more joined-up working in Watford.
- There needs to be better communication between Watford Borough Council and other partners such as West Herts College.
- We need to get housing and health thresholds aligned.

7. Priorities

With the multiplicity of changes which are affecting levels of homelessness, the Watford Council homelessness review and strategy will be reassessed on an annual basis to ensure that it is responsive to changes which will impact on homelessness.

The setting of priorities

In the homelessness strategy action plan certain categories of homeless household are given priority for resources for preventing and tackling homelessness. This does not mean that they are automatically given high priority for the allocation of social housing – the criteria which are relevant to this are included in the Nominations Policy. The homelessness strategy action plan seeks to lessen the number of households who need to apply for assistance as homeless and, therefore, receive high priority for social rented housing through the homelessness route.

Where an area of activity is defined as being a priority, this means that resources, including staffing, project time and funding, will be directed towards achieving the associated objectives. Outcomes will be monitored through a suite of indicators designed for this purpose.

The priorities and related tasks in the homelessness strategy action plan will focus on new schemes or improvements and expansions to existing schemes. They will not focus on tasks and schemes which are already being implemented on a day-to-day basis.

Because of the discrete level of resources for preventing and tackling homelessness, the homelessness strategy and action plan will focus upon the most urgent and widespread homelessness causes and issues. The principles upon which high priority for resources and action will be chosen are:

- High numbers of households experiencing particular types of homelessness in Watford.
- Identified gaps in provision for particular groups.
- Identified ability of certain projects to have a high impact in preventing or tackling homelessness.
- Capacity of project leads to make progress

In implementing this formula, certain categories of homeless households will not be the focus of the action plan in 2013/2014. An example of this is the homeless category of victims of domestic violence with children, as this category currently receives a high comprehensive level of support and accommodation provision in Watford.

In the homelessness strategy and action plan homelessness causes and actions will be grouped into three priority categories:

A. The Red Category - high priority

These homelessness causes and issues will all be included in the homelessness strategy action plan, and specific tasks will be assigned to them. The homelessness causes and issues which will be included in the Red Category in 2013 will be:

- Preventing and tackling homelessness due to Parental eviction
- Ending of privately rented tenancies
- Households in temporary accommodation.
- Single people with an element of vulnerability.

B. The Amber Category – medium priority

These homelessness causes and issues will not, at present, be included in the homelessness strategy action plan, unless partners are already progressing initiatives which link to them. However, because of changes to legislation and/or demographic changes, they may rise in prominence within the levels of homelessness in Watford. Therefore, they will be scrutinised at the first annual review and decisions will be made as to whether they may require specific tasks assigned to them in the homelessness strategy action plan. It is likely that work is already being carried out to assist households in the Amber Category by stakeholder organisations. The homelessness causes and issues which will be included in the Amber Category in 2013 are:

- Eviction from social rented housing due to changes introduced by the Welfare Reform Act 2012.
- Domestic Violence
- In-migration from residents of Eastern European countries.
- In-migration of households from London.
- Overcrowded households.

C. The Green Category – low priority

These homelessness causes and issues will not feature in the homelessness strategy action plan at present unless partners are already progressing initiatives which are linked to them. However, they may also be included as part of the annual review if this is considered advisable. The homelessness causes and issues which will be included in the Green Category in 2013 are:

- Mortgage Arrears
- Non-violent relationship breakdown
- Ex-offenders leaving prison.
- “New” client groups.

Further information on the homelessness causes and issues within each of the three categories, and explanations of why they have been included in each category, are as follows:

The Red Category

a) Preventing and tackling homelessness due to Parental Eviction

As the most frequent reason for loss of accommodation among households who present as homeless to the council in Watford, methods to prevent and tackle homelessness due to Parental Eviction will feature significantly in the homelessness strategy action plan. This type of homelessness is a prime example of the inability of young households to afford their own independent accommodation and their view of social rented housing as their only housing option. A study of 102 parental eviction cases in Watford, almost all of whom were accepted for assistance under homelessness legislation between January 2011 and December 2012, was carried out in early 2013. The findings of the research included:

- A total of 58.7% of household heads were aged between 16 and 24 years.
- A total of 60.6% of applicant households lived in the parental home in one of the four neighbouring North Watford wards of Meriden, Leggatts, Stanborough and Woodside. Of the 57 households living in the parental home in these wards, 51 households lived in roads where social housing was located. This may indicate an expectation of an offer of social housing.
- 96.1% of these households lived in temporary accommodation while their homelessness applications were being processed and while they were awaiting an offer of settled accommodation.
- 50.0% of the households did not contain any member who was working (compared to the unemployment rate in Watford in March 2013 of 3.0%).
- 2.9% of households consisted of single males, while 97.1% were headed by single females or couples.
- 97.1% of households either contained children or a member who was pregnant.
- A total of 75.5% of households were already on the housing register at the time of their homelessness application.

Study of the eviction letters submitted to support homelessness applications show that a combination of the following factors often lead to parental eviction:

- The unplanned nature of pregnancies.
- Cramped housing conditions.
- Deteriorating relations between parents and their offspring.
- The young person being asked to leave is no longer able to earn money and contribute to household finances.

A more comprehensive approach to tackling homelessness caused by parental eviction is required.

b) Ending of privately rented tenancies and creating an offer to private landlords

This is the second biggest reason for loss of accommodation among those presenting as homeless to Watford Borough Council. In early 2013 a study was carried out of 31 households who had become homeless because of the ending of a privately rented tenancy. Some of the findings were as follows:

- The age profile of household heads tends to be higher than that for parental eviction, with 28.3% aged between 30 and 34, 15.7% aged between 35 and 39, and 15.2% aged between 40 and 44.
- In terms of location, 35.5% lived in Vicarage ward, 19.4% lived in Central ward, 12.9% lived in Callowland ward and 12.9% lived in Holywell ward. This is broadly consistent with the Watford wards with the largest private rented sectors.
- 90.3% of households were accommodated in temporary accommodation after they applied as homeless.
- 48.4% of households did not contain a member who worked, indicating a high reliance on Local Housing Allowance to meet the cost of rent.
- Notably, the tenancies from which applicants were being made homeless had mostly lasted a reasonable length of time, with only 3 out of the 31 lasting less than a year. 25.8% lasted 1-2 years, 29.0% lasted 2-3 years, and 12.9% lasted 4-5 years.
- Also significantly, 71.0% of these households had had one or more other private rented tenancies prior to beginning the tenancy from which they were being made homeless.
- The reasons why tenancies end can be quite complex, with a number of different reasons being given for one tenancy. Sometimes the reason for the tenancy ending which is given by the landlord can be different from the reason given by the tenant. The most frequent reasons for tenancies ending are: rent arrears for eight tenancies, landlord requiring the home for their own use for seven tenancies, and landlord selling the home for five tenancies.
- The Environmental Health Team has identified illegal eviction in the private rented sector as a continuing problem. Research will be carried out into the full extent of this activity in Watford.

Through consultation exercises, housing stakeholder organisations in Watford have advised that a more attractive offer should be made to private landlords in order to improve access to the sector and increased sustainment of tenancies. In addition, we must take account of the benefit changes which some households in the private rented sector may experience, as they may increase homelessness.

We will monitor the progress of proposed legislation (announced in May 2013) to tackle landlords who exploit tenants who have recently arrived in the United Kingdom.

c) Households in temporary accommodation

Watford Council accommodates homeless households in temporary accommodation consisting of the hostels and self-contained homes which are either owned by the council or by partner organisations. In addition, high demand for temporary accommodation can necessitate the short-term use of bed and breakfast establishments. Households are moved on from bed and breakfast accommodation to hostels or self-contained accommodation at the earliest opportunity.

On 31 March 2013 a total of 103 households were accommodated in hostel or self-contained accommodation as a result of a homelessness application. The average stay in a hostel or self-contained accommodation per household in 2012/2013 was 140.14 days.

On 31 March 2013 a total of 15 households were accommodated in bed and breakfast accommodation. The average stay in a bed and breakfast establishment per household in 2012/2013 was 29.9 days.

Watford Council intends to ensure a supply of temporary accommodation of a good standard. In addition, stays in temporary accommodation may provide an opportunity to assist homeless households with accessing support from a range of agencies such as children's centres, health visitors and Job Centre Plus. On 27 June 2013 the employment status of residents of the Council's own hostel was as follows:

- ~ 41 households in receipt of full Housing Benefit to cover their rent.
- ~ 11 households in employment but in receipt of partial Housing Benefit due to low income
- ~ 3 households employed but on maternity leave, so in receipt of partial Housing Benefit.
- ~ 1 household works and earns a sufficient amount to not qualify to receive Housing Benefit.

d) Single homeless persons with an element of vulnerability

Watford continues to be a hub of services for single homeless people, particularly single homeless males. Watford Council's stakeholder partner agencies perform a crucial role in providing accommodation, support services and move-on support for this client group. However, because of the size of this group (see previous statistics in section 5.2), continued innovation is needed to improve services and options for this group. The caps to Local Housing Allowance for privately rented accommodation, the severe restrictions to Local Housing Allowance for single persons under 35 years who wish to rent self-contained accommodation, and small supply of good quality shared housing in Watford have all presented problems for this group. As a priority within the homelessness strategy action plan, plans for this group will be taken forward by members of the Prevention of Single Homelessness group (PoSH).

Stakeholder consultation has revealed that single people with elements of vulnerability, such as those with mental health needs or learning disabilities, have been affected severely by funding reductions and contractions of services. Examples of developments are:

- Cases are becoming more complex.
- People with low mental health needs are increasingly not meeting thresholds to recover help from health agencies.
- Hospital discharge protocols are not yet working effectively.
- Clients are coming from a more diverse range of ethnic backgrounds.
- More vulnerable people are being forwarded to the voluntary sector because there is less capacity for them to access statutory services.
- In Watford there is a large number of people who “fall through the gaps”. They don’t quite meet priority need, but still require assistance from the Police, and housing and health organisations.
- Partner organisations are reporting that it can be very difficult to find appropriate accommodation for single homeless women who do not have children. This can include women who have suffered from domestic violence.
- The Meadowell Health Centre in Watford, which provides medical care for homeless people, has reported that alcohol misuse is having a considerably more detrimental effect on the health of homeless people than drug misuse.

Tasks within the homelessness strategy action plan can be devised to both prevent and tackle homelessness among this group.

The Amber Category

a) Eviction from social rented housing due to changes introduced by the Welfare Reform Act 2012.

Historically, evictions from social rented housing have featured very little among the reasons for homelessness in Watford. However, the introduction of under-occupation charges (from April 2013), benefit caps (from Summer 2013), monthly Universal Credit and direct payments (awaiting timescale for the East of England) could see a rise in the number of social housing tenants who have not been able to adapt to these changes. However, all registered providers in Watford have put in place procedures and services for tenants who are affected by the changes. In partnership with local registered providers, we will monitor the impact of these changes as part of the annual review of the homelessness strategy action plan.

The Housing Team now contains a Benefits Advice Officer (a post which is shared with the Housing Benefits Team). This post is funded by Watford Council’s Homelessness Grant.

b) Domestic Violence

We have placed this group in the Amber category for two reasons:

- Numbers are currently comparatively low.
- There is already a high level of accommodation and support for this group in Watford, including a women’s refuge and associated support services. This serves households with children particularly well. We do not consider that any new services need to be introduced, and therefore included into the action plan, at present.

The violent breakdown of a relationship with a partner accounted for ten households being accepted for assistance under homelessness legislation in 2012. While this type of homelessness does have a severe impact on the well-being of a household, there are high levels of support in Watford for this group. Examples of this support are:

- ~ Watford Council provides premises which are used as a domestic violence refuge.
 - ~ Support and legal advice is available from the Watford Women's Centre
 - ~ There are two independent Domestic Violence Advisers who provide support and assistance.
-
- ~ The Council provides financial assistance with transport for households who need to move out of the area.
 - ~ There are two multi-agency forums which focus on the needs of households with children who suffer from domestic violence.

We will monitor homelessness applications due to domestic violence annually to assess whether there needs to be an increase in support.

Single women without children who become homeless are included under the Red category of "Single People with an element of vulnerability". This can include women who have suffered from domestic violence. Research has shown that this group is under-served in term of support and assistance, and also that the number of households in this category seeking assistance in Watford has been rising. Women without dependants who suffer from domestic violence can have a high level of vulnerability.

c) In-migration from European Countries – Romania and Bulgaria

Between 2004 and 2011 Watford undoubtedly saw a big increase in in-migration from households from countries admitted to the European Union between April 2001 and March 2011. Some indications of the presence of Watford residents who were born in Eastern European countries are:

- In March 2011 14.5% of the Central ward was from White Other categories.
- In 2012 a total of 11 households from White Other categories were accepted for assistance under homelessness legislation.
- On 1 May 2013 there was a total of 487 households from the White Other ethnic group on the housing register.

There is evidence that the great majority of members of White Other groups are economically active and rent homes in the private rented sector.

Bulgaria and Romania were admitted to the European Union in 2007. All countries in Europe must lift any labour market restrictions by 1 January 2014. However, research has shown that Bulgarian and Romanian residents who wish to move elsewhere in Europe are characterised by the following:

- Their first destinations of choice are usually Spain and Italy, with Germany the most common second choice.
- Unlike the in-migration from European citizens which occurred after 2004 and saw in-migrants disperse widely throughout the United Kingdom to areas of labour shortage, Bulgarian and Romania in-migrants prefer to live in London.

We will monitor information on the presence of this group in order to assess whether any housing-related responses need to be made.

d)In-migration from London

It has been anticipated that, as a neighbour to London, Watford might experience some in-migration from the London boroughs, as households affected by the benefit caps seek “cheaper” areas in which to live and local authorities seek to manage their local demand by accessing properties elsewhere. In April 2013 research by the homeless charity Crisis revealed that homelessness in London was rising at three times the national rate, and that termination of privately rented tenancies was the leading cause of homelessness recorded by London Councils.

At present, evidence of movement out of London is largely anecdotal and the level of cases coming to the attention of the council is relatively small. However, this is an area which we will continue to monitor with our neighbouring authorities across Hertfordshire and Bedfordshire to gauge the impact on supply and the need for effective communication and referral around vulnerable households who may have been displaced from their support networks.

e)Overcrowding

Overcrowding has undoubtedly become a more serious and widespread issue in Watford. The three basic types of overcrowding in Watford are:

- i) One household which is too big for the accommodation in which it is living.
- ii) One household within which a second household has formed e.g. a daughter may have had a baby. The second household is continuing to live within their original home, but is seeking its own accommodation.
- iii) A number of separate households occupying one dwelling. The most frequent example of this is a house in multiple occupation accommodating a large number of single person households.

The second type of overcrowded household is typical of a parental eviction homelessness case which will receive high priority within the homelessness strategy action plan.

The Private Sector Housing Renewal Policy will set out Watford Council’s policy on how the Housing and Environmental Health teams will work in partnership to tackle all types of overcrowding and set up effective procedures, particularly when Prohibition Orders are served on overcrowded homes. We will monitor the number of home losses due to overcrowding and assess what specific measures are required to assist different types of overcrowded households.

The Green Category

a) Mortgage Arrears

Historically this has been a very minor cause of homelessness in Watford, even during the recent economic recession. Mortgage lenders are obliged to comply with a protocol to assist households who are accumulating mortgage arrears. There are advice services available in the borough for those facing difficulties in paying their mortgage and the council has successfully negotiated with a number of our clients' lenders to enable alternative repayment agreements to be accepted. There have been eight acceptances of assistance under homelessness legislation due to mortgage arrears since 2008, five in 2008 and three in 2010. In addition, the new Mortgage Rescue Scheme began in April 2011 – of the 41 applications from residents in Hertfordshire, only 1 application was from a Watford resident. Consequently, this issue will not at present be a priority within the homelessness strategy action plan.

However, we will liaise with the Watford Citizens Advice Bureau on whether any future tasks relating to mortgage arrears need to be introduced. Concerns have been expressed nationally about a potential increase in mortgage arrears. This particularly affects mortgage holders with interest only mortgages who have not made sufficient arrangements to cover the full amount required to pay off the capital.

b) Non-violent relationship breakdown

Because this type of homelessness is of such a personal nature, involving relationship breakdown, there is often very little scope for prevention work once a client requests assistance. However, efforts can still be focused on mediation or counselling services. Through our homelessness grant the council is currently funding conflict resolution sessions and a schools education project, both of which are managed by Herts Young Homeless.

c) Ex-offenders leaving prison

Numbers in this group approaching the local authority for assistance under homelessness legislation are small. During the five year period of the homelessness review and strategy 2008-2013 the numbers of persons leaving prison who were accepted for assistance under homelessness legislation were as follows:

April 2008- March 2009 – nil households
April 2009 – March 2010 – nil households
April 2010 – March 2011 – nil households
April 2011 – March 2012 – nil households
April 2012 – March 2013 – 3 households

The Probation Service and other service providers have been successful in preventing homelessness among people in this group. St Mungo's has commenced a contract with Hertfordshire County Council to support ex-offenders and assist them in finding accommodation.

This category will be monitored. In particular we will monitor the number of applications for assistance from Schedule One offenders and how well their needs are being met by the service provided by St Mungo's

d) "New" client groups

Consultation with housing stakeholders in Watford has revealed concerns that "new" homelessness groups, such as young people leaving higher education who are unable to access housing because of high levels of debt. The issue of making a comprehensive housing offer to a range of groups, and using technology to publicise this, will be a major theme in the new housing strategy. We will monitor, through the Prevention of Single Homelessness group (PoSH) whether there has been a sharp rise in homelessness among groups who have not historically required assistance.

The Homelessness Strategy Action Plan – tasks related to each high priority group

The tasks which will be included in the action plan and undertaken to prevent and tackle homelessness among the four priority groups are as follows:

Preventing and tackling homelessness due to Parental Eviction

Tasks:

- i) Herts Young Homelessness Schools Project
- ii) Implementation of the HARI Homelessness Protocol
- iii) Review of the Housing Advice Offer
- iv) Home Visits programme
- v) Training and employment opportunities with Job Centre Plus
- vi) Defining a new Private Rented Sector Offer
- vii) Pilot Emergency Fund with Watford Credit Union (loans)

Ending of privately rented tenancies and creating an offer to Private Landlords

Tasks:

- i) Implementation of the HARI Protocol
- ii) Prevention of Illegal Eviction
- iii) Review of the Housing Advice Offer
- iv) Home Visits Programme
- v) Defining a new Private Rented Sector Offer

vi) Pilot Emergency Fund with Watford Credit Union (loans).

Households in temporary accommodation

Tasks:

- i) Implementation of the HARI Protocol
- ii) Training and employment opportunities with Job Centre Plus
- iii) Expand portfolio of good standard temporary accommodation options.
- iv) Pilot Emergency Fund with Watford Credit Union (loans).

Single homeless persons with an element of vulnerability

Tasks

- i) Implementation of the HARI Protocol
- ii) Review of the Housing Advice Offer
- iii) Single Homelessness Project implementation
- iv) Hospital Discharge Protocol
- v) Training and employment opportunities with Job Centre Plus
- vi) Herts Young Homeless Dual Diagnosis Project
- vii) Re-launch of the Prevention of Single Homelessness Group (PoSH)
- viii) New housing options for single females without dependants
- ix) Watford New Hope Trust – Street Outreach work.
- x) Pilot Emergency Fund with Watford Credit Union (loans).

The Annual Homelessness Review

In each Annual Homelessness Review the following will take place:

- The tasks within the previous year's action plan will be reviewed and progress noted.
- The homelessness groups within the red, amber and green categories will be reviewed and groups will be re-assigned to new categories if required.
- A new homelessness strategy action plan containing new tasks or revising existing tasks will be devised.
- A report with the proposals for the new homelessness strategy action plan will be presented to the Prevention of Homelessness Group (PoSH) and the Council's Housing Policy Advisory Group (HPAG) for approval.

Stakeholder organisations will be consulted closely before and during the annual homelessness review. Prior to the commencement of the review they will receive a report on the progress of the current action plan. They will be invited to submit recommendations for what groups should be included in the Red category for the forthcoming year and what tasks should be included in the new action plan.

8. Resources

8.1 Council staffing

Watford Borough Council offers an advice and casework service for households in need of housing advice or threatened with homelessness. This is offered through our website, telephone advice, and interviews including home visits. The council manages a rent deposit scheme to assist households to access privately rented accommodation and has a small fund through our homelessness grant to tackle other practical issues which could prevent individuals retaining or accessing their accommodation.

Watford Council's staff who are responsible for assisting homeless persons/households are:

Housing Demand Manager – manages the Housing Demand Team with responsibility for housing advice, homelessness prevention, statutory homelessness, the housing register and cases for private sector access.

Housing Casework Co-ordinator – supervises the casework in relation to housing advice, homelessness prevention and statutory homelessness.

Four Housing Advice Officers – offer advice and assistance to applicants on housing options across all tenures including how to retain existing homes.

Two Housing Demand Officers – carry out activities to manage the Council's Housing Register, associated transfer lists and applications for private sector initiatives.

The Benefits Advice Officer – this post is funded through homelessness grant and is shared between the Housing Team and the Housing Benefit Team, and provides benefits advice and casework to local residents.

In addition, the Housing Strategy Officer chairs the Prevention of Homelessness partnership, monitors homelessness trends and produces homelessness-related reviews and strategies.

8.2 Homelessness Grant

Watford receives an annual grant of £279,000 from the Government to tackle and prevent homelessness. A project commissioned to receive funding from Watford's Homelessness Grant needs to demonstrate the following:

- How it meets the defined aims, objectives, outcomes and themes within the Homelessness Strategy.
- How it demonstrates cost effectiveness and value for money.
- How it demonstrates achievable outcomes within defined timescales.
- How it takes advantage of timely opportunities to work in partnership, maximises use of existing or new resources, attracts additional resources, meets up-to-the-minute objectives, or delivers a combination of these.

The grant currently funds initiatives including:

- Additional staffing resources to tackle specific issues including money advice and peaks in casework associated with Welfare Reform.
- A secondary schools education programme, carried out by Herts Young Homeless.
- The Rent Deposit Scheme, plus incentives for landlords to participate in the Watford Rent Deposit Scheme.
- Solve it: Resolve it – a conflict resolution scheme managed by Herts Young Homeless.
- A contribution to the Dual Diagnosis service managed by Herts Young Homeless.
- An outreach worker employed by Watford New Hope Trust.
- Various communication campaigns, such as a 2013 campaign to raise awareness of the Welfare Reform Act 2012.
- The Benefits Advice Officer (a post shared with the Housing Benefits Team).
- Severe weather provision for rough sleepers managed by Watford New Hope Trust.
- A contribution to the Family Intervention Worker post proposed for Watford.
- An impact fund to enable one-off, practical interventions which will prevent homelessness at low cost e.g. travel fares, temporary heating.

8.3 Discretionary Housing Payments

Watford Borough Council's Discretionary Housing Payment policy became operational in April 2013. The sum of £216,854 has been allocated for 2013/2014. The aims of the policy are:

- The prevention of homelessness
- Keeping families together
- Supporting vulnerable people in the local community
- Helping claimants through personal crises and difficult events.

Discretionary Housing Payments may be awarded to cover the following:

- The shortfall in the difference between eligible rent and a Rent Officer decision.
- Reduction in Housing Benefit entitlement following changes to Local Housing Allowance rates from April 2011.

- Reduction in Housing Benefit entitlement following changes affecting households under pensionable age who are under-occupying a social rented tenancy.
- Reduction in Housing Benefit as a consequence of the Benefit cap.
- Non-dependant deductions.
- Increase in essential work-related expenditure.

Discretionary Housing Payments are intended to be awarded on a short-term basis only. In addition, the central government fund for Discretionary Housing Payments will be reduced on a year-by-year basis.

8.4 The Hertfordshire Welfare Assistance Scheme

Community care grants and crisis loans made by the Department for Work and Pensions Social Fund were abolished in March 2013. In place of the Social Fund, Hertfordshire County Council is setting up the Hertfordshire Welfare Assistance Scheme which will provide one-off emergency support to people facing exceptional and unexpected pressures. Eligibility criteria will have to be met.

The scheme will be managed and administered by HertsHelp. HertsHelp will give advice to people in crisis: redirecting them to sources of help and support where appropriate, including food banks, clothing banks and furniture recycling schemes. The scheme will fund an expansion of the role of Citizens Advice Bureaux in Hertfordshire in providing financial and budgeting advice. The Family Fund is also expanding its role to support all client groups.

8.5 Housing-related support

Housing-related support funding, previously Supporting People funding, is allocated by Hertfordshire County Council who monitor these schemes regularly. The following schemes in Watford receive housing-related funding and play a role in preventing homelessness:

Organisation	Service	Primary Group	No of service users across the whole service
Aldwyck Housing Association	Accommodation-based service	People with mental health issues	12 (Watford only)
Aldwyck Housing Association	Accommodation-based service	People with mental health issues	6 (Watford only)
Cherry Tree Housing Association	Mental Health supported housing	People with mental health issues	28 (Watford, Hertsmere and St Albans)
Group for the Rootless of Watford (GROW)	GROW House	Single homeless people	13 (Watford only)

Hertfordshire County Council	Supported Living scheme	People with learning disabilities	353 (countywide)
Hertfordshire County Council	Supported Lodgings	Young people aged 16-25	20 (Countywide)
Herts Young Homeless	Floating Support	Young people aged 16-25	200 (Countywide)
Herts Young Homeless	Advice, information and mediation service	Young people aged 16-25	125 (Countywide)
Herts Young Homeless	Crashpad	Young people aged 16-25	35 (Countywide)
Hightown Praetorian and Churches Housing Association	Young people's supported housing scheme	Young people aged 16-25	41 (Watford and Dacorum)
Hightown Praetorian and Churches Housing Association	Supported housing – mental health	People with mental health needs, including young people	98 (Watford, Dacorum, St Albans, Hertsmere, Three Rivers, Stevenage)
Kilcullen Homes	Queens and Grosvenor Lodge	People with mental health needs	27 (Watford only)
Broadway	Watford Women's Refuge	Women escaping domestic violence	8 (Watford only)
Origin Housing	Watford and Hertsmere Floating Support	People with mental health issues	4 (Watford and Hertsmere)
Origin Housing	Watford Mental Health supported housing	People with mental health issues	9 (Watford only)
Together working for Wellbeing	Mental health supported accommodation	People with mental health issues	3 (Watford only)
Watford MENCAP	Supported housing for people with learning disabilities	People with learning disabilities	9 (Watford and Three Rivers)
Watford New Hope	Supported housing	Single homeless	30 (Watford only)

Trust		people	
Watford New Hope Trust	Floating Support	Single homeless people	100 (Watford only)
YMCA, Watford	YMCA Hostel, Watford	Single homeless people	150 (Watford only)

8.6 Register Providers – affordable housing development

Watford Council’s registered provider partners have teams who work on the development of new affordable homes in Watford.

8.7 HARI (Housing and Regeneration Initiative) resources

The Housing and Regeneration Initiative oversees a fund for improving housing management services across the Watford and Three Rivers districts. This fund has covered the cost of a Tenancy Support Officer who assisted social housing tenants in sustaining their tenancies during 2012 and 2013. The support work included budgeting, money management and the basics of financial skills.

8.8 Single Homelessness Fund

Watford is the lead authority for Hertfordshire on the Government’s Single Homelessness Fund. The aim of the fund is to boost front-line services for single homeless people. The sum of £367,000 has been awarded to Hertfordshire as part of this fund. Plans are being devised to set up Hertfordshire projects which will be financed through the Single Homelessness Fund, with a focus on enabling access to private rented accommodation.

9. The framework for the Homelessness Strategy Action Plan

In April 2013 the Government announced a new Gold Standard that will set the bar for local homelessness services. To reach Gold Standard status, local authorities will have to meet ten key challenges. The ten challenges are included in section 6.2. The following table details how each Strategic Priority and task will be consistent with the Government’s challenges.

Based on the information in the Homelessness Review, the framework for the Homelessness Strategy Action Plan will be as follows:

Strategic Priority 1: Prevention of Homelessness
<p>The Government’s challenges – relevant to this priority</p> <ul style="list-style-type: none"> • Adopt a corporate commitment to preventing homelessness which has buy-in across all local authority services.

- Offer a Housing Options prevention service, including written advice to all clients
- Actively engage in preventing mortgage repossessions including the Mortgage Rescue Scheme.
- Have a homelessness strategy which sets out a proactive approach to preventing homelessness, and is reviewed annually so that it is responsive to emerging needs.

Homelessness issues and causes to which specific tasks will be assigned:

- Preventing and tackling homelessness due to Parental Eviction
- Ending of privately rented tenancies
- Single person with an element of vulnerability

Strategic Priority 2: Making best use of temporary accommodation

The Government's challenges – relevant to this priority

- Adopt a *No Second Night Out* model or an effective local alternative
- Not place any young person aged 16 or 17 in Bed and Breakfast accommodation
- Not place any families in Bed and Breakfast accommodation unless in an emergency, and then for not longer than six weeks.

Homelessness issues and cause to which specific tasks will be assigned

- Preventing and tackling homelessness due to Parental eviction
- Ending of privately rented tenancies
- Single people with an element of vulnerability
- Other households in temporary accommodation.

Strategic Priority 3: Improving access to settled accommodation

The Government's challenges – relevant to this priority

- Have housing pathways agreed or in development with each key partner and client group that includes appropriate accommodation and support.

- Develop a suitable private rented sector offer for all client groups, including advice and support for both clients and landlords.

Homelessness issues and causes to which specific tasks will be assigned

- Preventing and tackling homelessness due to Parental eviction
- Ending of privately rented tenancies
- Single homeless people with an element of vulnerability

Strategic Priority 4: Providing support to manage health and life issues

The Government's challenges – relevant to this priority

- Actively work with voluntary sector and other local partners to address support, education, employment and training needs.

Homelessness issues and causes to which specific tasks will be assigned

- Preventing and tackling homelessness due to Parental eviction
- Ending of privately rented tenancies
- Single homeless people with an element of vulnerability

10. Consultation exercise

A consultation exercise on the homelessness review and strategy took place in May and June 2013, prior to the presentation to Watford Council's Leadership Team. The following people/organisations were consulted:

- All Elected Members
- Watford Council's Environmental Health Team
- Watford Council's Housing Benefit Team
- Three Rivers District Council
- Hertfordshire County Council's Accommodation Solutions Team
- All registered providers who own and manage affordable housing in Watford, including Watford Community Housing Trust.
- Watford YMCA
- Watford New Hope Trust
- GROW
- Herts Young Homeless
- Watford Citizens Advice Bureau
- Meadowell Medical Centre
- Watford Women's Centre

- All Children’s Centres in Watford.
- Crime Reduction Initiative
- Job Centre Plus

Responses from the consultation exercise have been incorporated into the review and strategy.

In developing the homelessness review and strategy, our aim has been to strike a balance between undertaking new consultation and acknowledging the large amount of activity which is already taking place within the council and our partner agencies to engage service users., the public and local organisations, and then to take account to their needs.

11. Glossary

2011 Census – A national survey of all people and households in the United Kingdom, last carried out on 27 March 2011.

Affordable Housing – Affordable housing is the sum of Social Rent, Intermediate/Affordable Rent and Low Cost Home Ownership. New affordable homes are defined in line with Planning Policy Statement 3 as additional housing units (or bedspaces) provided to specified eligible households whose needs are not met by the market.

Affordable Rent – introduced as a new type of rent by the Homes and Communities Agency in February 2011. Affordable Rented housing is let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80 per cent of the local market rent. Revenue from Affordable Rents can be used to fund affordable housing development. Registered providers are given permission to use Affordable Rents for their development programmes by the Homes and Communities Agency. Affordable Rents can be created either by the development of new affordable housing or the conversion of existing affordable housing when it is relet.

Choice-based lettings – Choice-based lettings is a method of allocating affordable housing for rent which has mainly been adopted by local authorities in the United Kingdom since 2000. The Choice-based lettings system is usually characterised by the following three features:

- All households who wish to be allocated affordable housing for rent must apply to join a housing register through which their priority for housing will be assessed.
- All properties which are available for letting will be advertised.
- Households on the housing register can express their wish to be allocated a property through “bidding” for it. Of all bidding households, the household with the highest priority is offered the property.

Communities and Local Government – The Government department responsible for overseeing affordable housing provision and homelessness reduction.

Crashpad – Short term emergency accommodation for young people with a host family.

Floating Support – Housing-related support provided in an individual's home for a certain number of hours each week.

HARI – The Housing and Regeneration Initiative, a partnership of Watford Borough Council, Three Rivers District Council and registered providers in both local authority areas. The organisations will work together to assist the development of affordable housing and good housing management practices.

Homes and Communities Agency – The Government organisation which regulates the activities of registered providers, including their affordable housing development programmes.

Houses in Multiple Occupation (HMOs) – this term refers to residential property where “common areas” exist and are shared by more than one household. Common areas may be bathrooms or kitchens, but can also be stairwells and landings. HMOs can be divided into self-contained flats or bedsits, or consist of lodgings. HMOs differ from purpose-built blocks of flats since most will have been converted from a large building originally intended for use by a single household.

Housing Benefit – Means-tested financial assistance to meet housing costs for tenants of the social rented sector. Under the Localism Act 2012 Housing Benefit will become part of the new Universal Credit payment.

Housing Register – The register of people applying for homes owned and/or managed by registered providers.

Intentionally homelessness – Homelessness where a person or household is found to have knowingly caused or contributed to their homeless situation.

Intermediate rented housing – Intermediate rented housing is housing allocated at rent levels above those of social rent, but below market rents. Intermediate rents are broadly the equivalent of Affordable Rents which are set at up to 80% of full market rents.

Local Housing Allowance – Means-tested financial assistance to meet housing costs for tenants of the private rented sector.

The Localism Act 2011 – The Localism Act 2011 received Royal Assent in November 2011. The housing-related provisions are:

- Local authorities have the freedom to determine who will qualify to go on their housing register.
- Local authorities will have the flexibility to bring the homelessness duty to an end with an offer of accommodation in the private rented sector without requiring the household's agreement.

- Local authorities have an obligation to publish a tenancy strategy setting out, for their local authority areas, the tenancies which should be granted and the circumstances in which certain tenancies will be granted.
- Local authorities have the power to offer flexible tenancies to new social tenants. A flexible tenancy is a tenancy for a fixed term.

Low cost home ownership – Low cost home ownership is the sale of homes at prices below market level. They can combine sale and rent, or can incorporate a low interest equity loan which reduces the cost of monthly repayments.

Move-on accommodation – Accommodation to move on to, usually on a more permanent basis than a hostel.

No Second Night Out - The No Second Night Out initiative focuses on helping those who find themselves sleeping rough for the first time. No Second Night Out service providers ensure that there is a rapid response to new rough sleepers and will provide an offer that means that they do not have to sleep out for a second night.

Nomination rights – where a local authority or housing association has the right to put forward housing applicants to certain affordable housing vacancies.

Priority Need – Under Section 189 of the Housing Act 1996, meeting one of the categories of priority need.

Private Sector Leasing – An arrangement for a landlord such as a local authority or registered provider to lease properties in the private rented sector e.g. for use as temporary accommodation.

Registered provider (RP) – also known as a housing association or registered social landlord (RSL), a landlord of affordable housing who is registered with the Homes and Communities Agency.

Section 106 agreement – A Section 106 agreement is a legal agreement (similar to a covenant) which provides a means of ensuring that private housing developers contribute towards the infrastructure that is required to make a development acceptable in planning terms. Contributions may be either financial or in kind and may be used to deliver affordable housing.

Social rented housing – Social rented housing is rented housing which is owned and managed by local authorities and registered providers, for which guideline target rents are determined through the national rent regime. A Social Rent is usually 50% to 60% of full market rent.

