

TONBRIDGE & MALLING BOROUGH COUNCIL

STRATEGIC HOUSING ADVISORY BOARD

11 November 2013

Report of the Director of Planning, Housing and Environmental Health

Part 1- Public

Matters for Information

1 HOUSING NEEDS UPDATE

Summary

The Council's Housing Options team continues to promote the prevention of homelessness and address to the housing needs of local residents. The number of households seeking advice and/or applying for social rented has increased significantly as a result of the economic downturn.

1.1 Housing options and prevention of homelessness

1.1.1 The demand for the service remains high as many families have become affected by the Government's changes to the benefit system. The benefit cap which came in to force on 15 July 2013 has put further pressure on low income families in the borough. The Housing Options Team are working very hard to assist and find alternative solutions for those households who are affected by the changes and to prevent families from becoming homeless.

1.2 Housing options approaches

1.2.1 The following table gives a breakdown of all recorded approaches to the housing options team. Members will note that July and August saw a particularly high number of approaches reflecting seasonal variations which are expected.

Month	Contact Made	Advice Only	Prevented	Relieved	Open
July 2013	109	78	12	3	16
Aug 2013	80	48	6	2	24
Sept 2013	57	22	3	1	31

Contact made - Total number of customers approaching Options Team.

Advice Only – Customer able to solve their own housing problems following advice and assistance from the Options team.

Prevented – Advice and assistance from the Options Team to secure accommodation to prevent customer from becoming homeless.

Relieved - Advice and assistance from the Options Team allowing customer to remain in their home, from where they have been threatened with homelessness.

Open – Continued advice and assistance to prevent or relieve homelessness.

1.3 Homeless Applications

Month	New homeless applications	Duty to house accepted	Duty to house rejected	Average No of days to process applications
July 2013	3	0	2	23
Aug 2013	1	4	3	25
Sept 2013	2	1	3	15

1.3.1 As can be seen from the table above, due to the intensive prevention work that is taking place the number of homeless applications remains relatively low.

1.3.2 The applications listed in columns three and four are not necessarily the same as those in column two. This is because a decision on a homelessness application may not be reached during the same calendar month as it was made.

1.4 Temporary accommodation

1.4.1 The following table gives the numbers of households living in temporary accommodation at the end of each month.

Date	Number in self contained Temporary Accommodation (AST)	Number in self contained Temporary Accommodation (nightly paid)	Number in traditional Bed & Breakfast	Total
31.07.13	3	10	0	13
31.08.13	3	8	0	11
30.09.13	3	6	0	9

1.4.2 It will be noted that the number of homeless households living in temporary accommodation continues to remain stable, which is testament to the success of the preventative agenda. But homelessness casework has undoubtedly become more complex. No two cases are the same, and the majority require considerable officer input in order to prevent homelessness and secure the best long-term solution for the customer.

1.5 Rent Deposit Scheme

Month	Number of Loans approved	Bonds	Customers assisted into a private rented property without a deposit loan or bond
July	1	1	0
Aug	5	1	3
Sept	3	1	1

1.6 Mortgage Rescue Success

- 1.6.1 With an increasing number of cases of financial hardship leading to housing risk, the Councils activity in this area becomes ever more crucial. In that context we are delighted to report on a case study that highlights by example the importance of Mortgage Rescue application for a family who had been struggling to keep their home for several years. The outcome in this case is that the family concerned have been able to remain in their home and continue to live close to their network of friends and family and allow their young son to remain at his local school.
- 1.6.2 Mortgage Rescue Scheme (MRS) is extremely complex and can often fail, sometimes at a very late stage in the process due to reasons which are outside of any one persons control, for example the property may not meet building regulations or meet the standard to satisfy a homebuyers survey. It is possible that a rescue could be near completion and a housing association might not be identified to agree to purchase the property. This would be devastating to a family who have invested all their hopes in the success of the rescue. Mortgage rescue is a lengthy process and usually take between six and 12 months to complete.
- 1.6.3 This family first made contact with the Housing Options team in September 2012 had been struggling to make their mortgage payments for several years because of their fluctuating income. The household income mainly relied upon earnings from self employment and loss of regular work led to inability to meet their monthly mortgage payments and personal debts spiralling as they tried to make ends meet.
- 1.6.4 Mortgage Rescue was the only realistic option which would enable the family to remain in their home. This option, which provides a mortgage to rent option to households who can no longer maintain their mortgage payments, would see a Housing Association buy the property and rent it back to the household under an affordable rent basis.
- 1.6.5 The success of this rescue is testament to the work carried out by the Housing Options Team to deliver this option successfully. Mortgage Rescue requires a commitment by an officer providing advocacy to an applicant liaising with mortgage lenders, solicitors, courts and Moat who are our Help to Buy agents delivering MRS to local authorities in Kent.

1.7 Private Rented Sector Offer

- 1.7.1 Following the adoption of this Council's policy to discharge its duty to homeless households by an offer of accommodation in the private rented sector, we have successfully completed five private rented offers with a further two households with offers currently being progressed. Of the five families who were assisted, four were single adult households with dependents and one couple with dependents.

1.8 Kent Advice Service for Single Homeless

- 1.8.1 Kent Advice Service for Single Homeless (KASSH) which has been funded by Department of Communities and Local Government and devised by Kent and Medway local authorities to bolster front line provision across Kent to prevent homelessness and rough sleeping amongst single person households was launched on Monday 14 October 2013.
- 1.8.2 Riverside English Churches Housing Group will be delivering the service from local authority Gateway's as well as providing a 24 hour telephone advice service from their dedicated contact centre. A KASSH worker will be available at the Gateway at Tonbridge Castle every Thursday for appointments as well as a drop-in service.
- 1.8.3 The KASSH worker will be offering advice, support and interventions to help prevent this client group from becoming homeless. They will undertake an assessment of each client's needs to help them improve their opportunities to sustain a home whilst ensuring there is close coordination with the relevant local authority to ensure that any homelessness duties are met.
- 1.8.4 Members will be updated on the progress on this innovative new service.

1.9 Roughsleeper Count/Estimate

- 1.9.1 A provisional date of 23 October 2013 for this year's rough sleeper estimate has been proposed. Early discussions with the charity Porchlight who provide a reactive rough sleeper service across Kent and Medway suggests that the estimate will be similar to that of last year with four individuals known to be rough sleeping in the borough.

1.10 Housing Register

- 1.10.1 The number of households on the housing register has reduced by around 42 per cent from the level it was prior to the review of our housing allocation scheme. A separate report regarding the review of our housing allocation scheme appears on the Board agenda.

- 1.10.2 The table below shows the number of applicants joining and leaving the housing register, including homeseekers (those applying for their first social tenancy) and transfers (existing social tenants applying for a move).

Month	Applications Received	Applications Cancelled	Number on Housing Register
July 2013	219	75	1672 (transfers 624)
Aug 2013	50	176	1653 (transfers 629)
Sept 2013	90	294	964 (transfers 384)

- 1.10.3 The following table gives the breakdown of applicants who have been housed through choice based lettings:

Month	Homeseekers	Transfers	Total
July 2013	25 (62.5%)	15 (37.5%)	40
Aug 2013	25 (56%)	20 (44%)	45
Sept 2013	25 (83%)	5 (17%)	30

1.11 Housing Allocation scheme

- 1.11.1 The Kent Homechoice partnership has introduced an enhancement to the software which will allow partners to prevent customers from bidding on properties where an age restriction applies, such as sheltered housing schemes. We have activated this enhancement for properties advertised within our borough, this will prevent customers from wasting their bids on properties where their household does not meet the specific age criteria.
- 1.11.2 On 25 July 2013 Kent Homechoice celebrated its fifth anniversary. This date marked the passing of five years since housing applicants in Canterbury and Thanet were able to see all the available social housing in their area, and express their interest in these homes for the first time by bidding. Five registered social landlord's advertised 48 homes in that first bidding cycle.
- 1.11.3 Since then the partnership has housed approximately 27,000 households into socially rented accommodation across Kent. The partnership, which now includes 47 councils and housing associations providing choice based lettings and housing options to local people, remains the largest of its kind in the United Kingdom.
- 1.11.4 The Kent Homechoice partnership is currently working with Swale Borough Council and AmicusHorizon in delivering a daily bidding system for choice based lettings. The aim of this pilot is to enable landlords to advertise their properties within 24 hours of them becoming available, and remove any restrictions created by bidding cycles. The pilot is due to commence at the end of January 2014, and it is the aim to hold a special meeting reporting to all interested partners by Easter 2014.

1.12 Legislative Changes

- 1.12.1 On 15 October 2013, the Social Housing Fraud Act which received royal assent in January 2013 came in to force.
- 1.12.2 Under the new law, subletting social rented tenancies will become a criminal offence. Previously subletting was a civil offence which offered little power to penalise offenders effectively. Courts will now have the power to give two year prison sentences along with hefty fines. In addition to this social landlords will be given the ability to recover any profits gained by offenders.
- 1.12.3 Tenancy fraud is believed to cost the public £1.8 billion per year as well as denying social rented homes to people who need them.

Background papers:

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Nil

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