

Cabinet – 11th September

Homelessness in Enfield

Questions

How important is prevention given the priority is on supply?

Yes we have a shortage of supply and yes we are building more homes as a priority. The reality is though that these will take years to develop and so this does nothing to help residents becoming homeless now. The trauma of losing your home and the insecurity of temporary accommodation cannot be overstated. We believe that preventing homelessness should be our aim and that this will always be better for residents than temporary accommodation.

With 84% of the households currently approaching us as homeless, it is too late for us to carry out any prevention work. This means that they move into temporary accommodation, often for many years. In the first half of last year this was true for 1221 households. We know from the pilot work carried out in Enfield by the North London Housing Partnership that early intervention can prevent homelessness in around 80% of cases.

When was the last agreed revision of the Allocations Policy scheme?

The last full Allocations Scheme was agreed in 2012 and amended in 2015 to reflect changes in legislation.

What debt prevention and financial resilience support do we give?

Residents have had their incomes eroded as a result of Welfare Reform changes. Our support is therefore vital - we do this on three ways:

1. Proactively supporting residents to promptly make claims for UC
2. Supporting residents to maximise benefits
3. Providing a money advice service when residents have wider financial issues

How much are we investing in prevention services (what do we want in the future)?

The current cost of the Housing Option and Advice Service is approximately £2.9M per year. The net cost of providing temporary accommodation is approximately £6M per year. Any investment in prevention should reduce the ongoing cost to the Council through a reduction in using temporary accommodation.

We are still in the process of quantifying what resources will be needed for the new service and this will be the subject of a further Cabinet report in December. We know that there are 4850 households in the private rented sector whose income is less than their expenditure. Some residents will only need information to assist them whereas others will need help with negotiating with their landlord or help with budgeting and income maximisation.

There are two key elements to the proposals:

- Training and going support for residents to assist them in sustaining a tenancy
- 'Upstream' prevention to stop residents reaching a crisis

Why would we use the Gateway for the lettings agenda?

There is not enough social housing to meet the needs of our residents. The private rented sector is really the only option for many people. As a Council we are limited in what accommodation and tenancies we can offer. Although Gateway is owned by the Council these restrictions do not apply. This means that Gateway is able to offer residents a long-term tenancy where the Council is only able to offer a licence for shared accommodation.

Para 4.7.1 – why and how would we work with other boroughs on Capital Letters?

The thirteen participating boroughs are: Tower Hamlets, Haringey, Waltham Forest, Brent, Ealing, Bexley, Lewisham, Croydon, Redbridge, Southwark, Barking & Dagenham, Westminster and Hammersmith & Fulham.

The aim of Capital Letters is to procure private rented accommodation that can then be used to house residents becoming homeless. With our involvement we will be able to help ensure the strategic direction is to ensure boroughs first look to acquire homes in their own areas – as is the key priority for this Council. There are two further reasons why it is in our interest to join:

1. Capital Letters will be procuring properties in Enfield regardless of whether we join. If we are not part of this partnership we will lose access to these properties and be competing against Capital Letters to secure accommodation for Enfield residents.
2. Capital Letters has secured £38M from MHCLG. This will be used in part to provide incentives to landlords. If we join the partnership part of the £38M will be used to help Enfield residents.

Para 4.12.1 – how significant is the lack of bidding and how much does this cost. What is the comms strategy behind this plan?

There are 3757 live cases on the Housing Register. Of these there are 1270 households who are in Group 4 (homeless applicants) and have not bid on a property in the last 3 months. These applicants are mainly in temporary accommodation.

All of the non-bidders for one and two bedroom properties have been contacted by the allocations team and where applicants continue not to bid the team will make them a direct offer.