

# Enfield Review of Homelessness 2019

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## Introduction

As part of developing our revised Preventing Homelessness and Rough Sleeping strategy, we have undertaken a review of homelessness in Enfield, which took place between October 2018 and May 2019. This review was carried out by the Council's Strategy and Policy Hub and has been supported by information and data from the Council's Knowledge and Insight Hub, the Procurement and Commissioning Hub and The Smith Institute, who were commissioned to review the drivers of homelessness in Enfield during the spring/summer of 2019.

## Key Headlines

- Since 2011/12, homelessness has increased by 246% in Enfield. As of March 2019, Enfield had 3,410 households in temporary accommodation, which is a 74% increase since 2011/12.
- The main reason for someone becoming homeless is eviction from the private rented sector.
- Enfield has a limited social rented stock and so there is a high number of tenants in the PRS who are claiming Housing Benefit.
- Welfare reforms, such as changes to LHA and the benefit cap, have disproportionately affected tenants in the PRS, meaning they are less financially resilient and more likely to be affected by homelessness.
- 25% of residents in the Private Rented Sector have outgoings that are more than their income, which is mainly driven by housing costs.
- Enfield is a relatively more affordable place to live for those on low incomes, which could mean that the borough's housing market is attracting lower income residents, who are at greater risk of homelessness. Enfield's proportion of London's Housing Benefit/Universal Credit claimants in the PRS is growing, whilst inner London's share is declining.

## Legislative Context

The Homelessness Reduction Act 2017 places more emphasis on early identification and prevention work to tackle homelessness. The Act extends the period an applicant is 'threatened with homelessness' to 56 days. It also extends our duties in providing advice and information and putting in place housing and support plans for the whole family to address their housing and support needs, regardless of whether they are 'intentionally homeless' or 'priority need'. We must also carry out an assessment of eligible applicants and agree a Personalised Housing Plan. The Act places a duty upon public services to refer cases to the local housing authority if they identify that someone is at risk of homelessness. This means that more people are entitled to help and that they will receive support earlier so that they are more likely to be supported to prevent their own homelessness and stay in their existing home or find somewhere else to stay.

These reforms provide us with the opportunity for a cultural shift and to further develop a holistic approach to preventing homelessness that is person-centred and provides our residents with greater autonomy and choice. The Act also provides the opportunity to improve and enhance partnership working and knowledge-sharing.

Nevertheless, the Act places additional administrative pressures and responsibilities on the local authority at a time of reducing resources. In the face of additional responsibilities, reducing resources and increasing need, we need innovative solutions to ensure we can respond to these challenges.

We also need to capitalise on the new duty placed on public authorities to ensure that when they become aware that a person may be homeless or threatened with homelessness, that person is offered a referral for help to the local authority. We need to help everyone to understand the scarcity of social rented homes, and the reality of the support, advice and housing choices which will be available to people.

## Enfield Housing Market

In order to address homelessness in the borough, it is crucial to understand the housing market in Enfield and how this impacts our residents. There were 119,916 households in Enfield recorded at the 2011 census. The table below gives a breakdown of the housing of those households by tenure type:

Tenure	2011 Census	
All Households	119,916	100%
Owned (incl. shared ownership)	70,549	59%
Social rented: Total	21,073	18%
Private Rented (incl. living rent free)	28,294	24%

*Figure 1 Enfield's Housing Tenure from 2011 Census*

The 2011 census reports that Enfield's owner-occupied sector accounts for 58% of all dwellings. This is a considerable drop from the 2001 Census figure which showed owner occupation as accounting for 69.9%. We know that this trend has continued and will continue to show a decrease in owner occupiers and an increase in private rented accommodation.

The high cost of home ownership and significant increases in house prices have made it difficult for people to buy somewhere to live. House prices have risen at a significantly higher rate than earnings and the average cost of a property in Enfield is now 11 times more than the average household income<sup>1</sup>. For many, owning a home in Enfield is not affordable and their only realistic choice of accommodation is in the private rented sector.

Average House Price (mean)				
Month	Detached	Semi Detached	Terraced	Flat
April 2013	556,761	335,976	250,047	205,050
April 2019	931,730	594,221	407,305	285,193
% change	+67.3%	+76.9%	+62.9%	+39.1%

Figure 2 Average House Prices in Enfield

According to the 2011 Census, the Private Rented Sector (PRS) accounts for 24% of tenure in the borough. In 2019, we anticipate this to be higher. As a result, Enfield's private sector rents have increased significantly in recent years. Valuation Office data reveal that average (median) private sector rents in Enfield increased by 34% between September 2011 and March 2019. Enfield PRS rents are still lower than in London as a whole but are 83% higher than the England average.

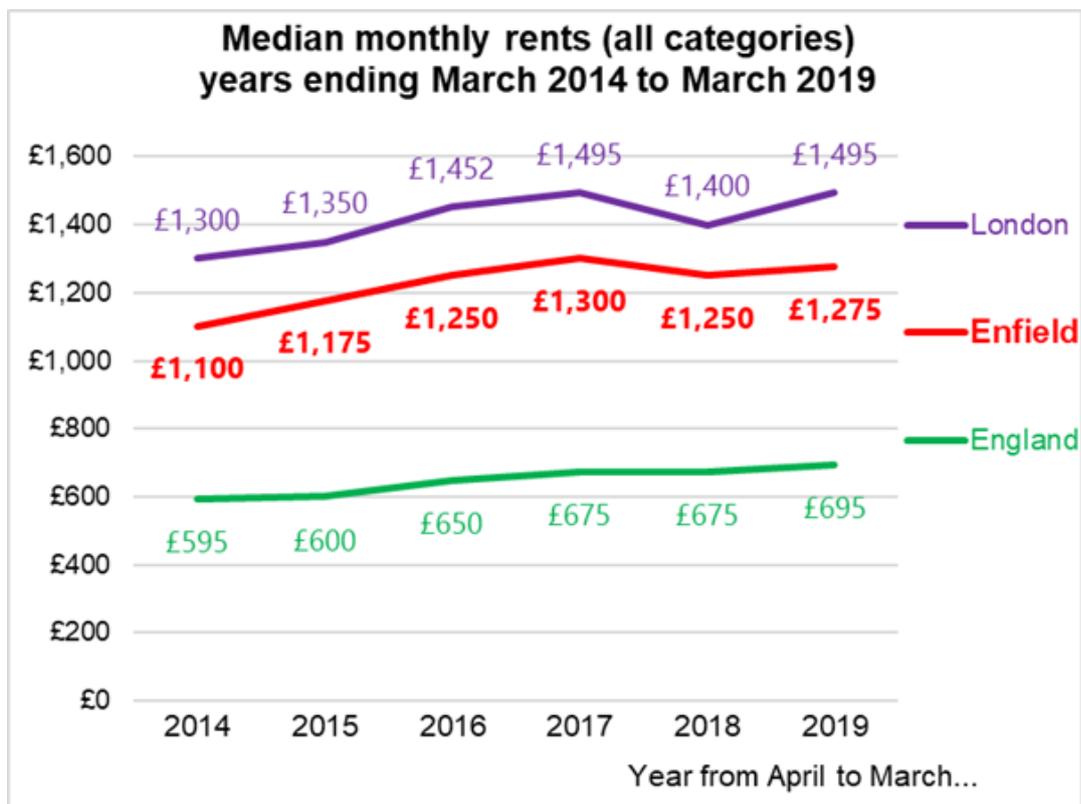


Figure 3: Private Rented Sector Median Monthly Rents April 2011-March 2019, Knowledge and Insights Hub

<sup>1</sup> Estimated by CACI in 2019

National research suggests that spending a third of net household income (33%) is a reasonable measure of housing affordability. Spending over 40% of net income, particularly for those on median and lower incomes, could signal serious affordability issues.<sup>2</sup> These households are far more likely to struggle to make housing payments, resulting in arrears and defaults. Research has found they are also far more likely to experience material hardship because the effort required to prioritise their housing commitments creates problems elsewhere in their budgets.<sup>3</sup> In Enfield, 25% of low-income households living in the private rented sector have outgoings that are greater than their income, which is mainly driven by housing costs.<sup>4</sup>

In Enfield, even lower quartile private sector rents are higher than the LHA rate, from a room in a shared flat to a four-bed house. This means that those in receipt of housing benefit or universal credit living in the private rented sector, often must top up their rent from the rest of their income.

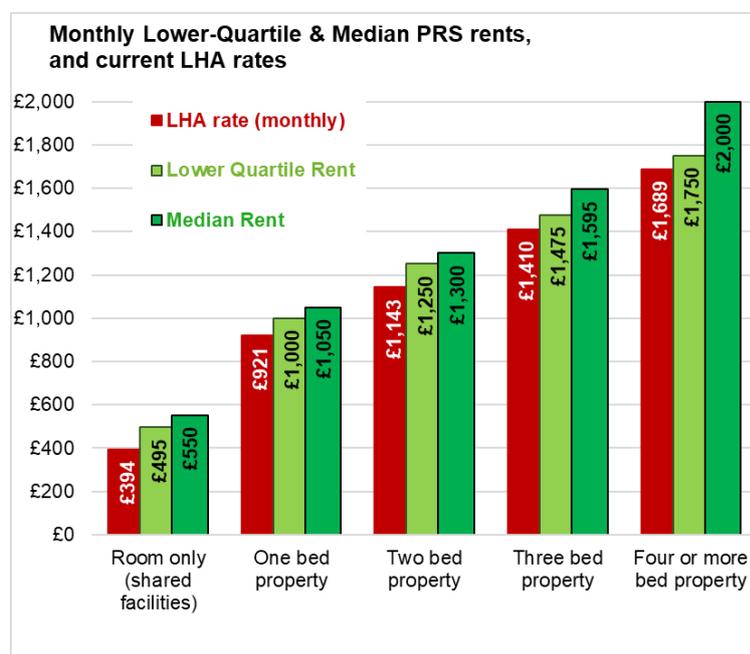


Figure 4 Source: Knowledge and Insights Hub

The graph below shows that residents in Enfield on median and lower incomes in Enfield are having to spend more than 40% of their income on housing costs if they are living in the private rented sector.

<sup>2</sup> <https://www.affordablehousingcommission.org/news/2019/6/6/defining-and-measuring-housing-affordability-an-alternative-approach>

<sup>3</sup> G Bramley, 'Affordability, poverty and housing need: Triangulating measures and standards,' *Journal of Housing and the Built Environment*, 2012; and Resolution Foundation, 'The Housing pinched: Understanding which households spend the most on housing costs,' 2014.

<sup>4</sup> <http://policyinpractice.co.uk/lsi-london/> - Policy in Practice has developed an approach that takes the needs of the household into account, based on family size and location and the 30th percentile from the ONS family spending figures. ONS: Family spending in the UK: financial year ending March 2016 <https://www.ons.gov.uk/releases/familyspendingintheuk2016>

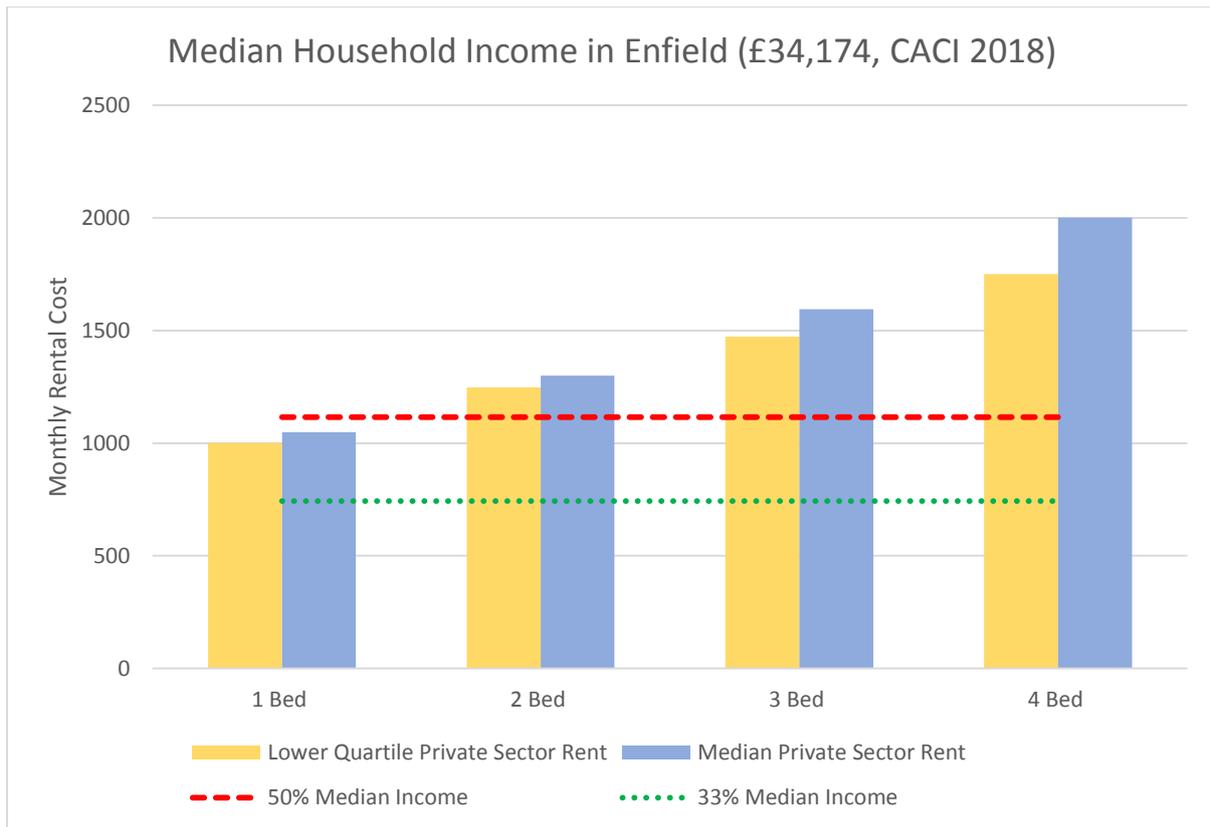


Figure 5 Percentage of net income spent on housing costs in PRS

Enfield has limited social housing stock and a huge number of households in need. As at 1 April 2017, the Department for Communities and Local Government estimated the total number of social housing units in Enfield to be 18,550. This equates to 55.8 units per 1,000 residents compared to a London average of 91.8 units. Between 1<sup>st</sup> April 2017 and 31<sup>st</sup> March 2018, just 500 social rented properties were let to households on the Council's housing register. During that period, 1,233 households were placed in temporary accommodation.

Residents in Temporary Accommodation make up the majority of residents on our Housing Register, accounting for 3 out of every 5 applicants. Out of the 500 social rented properties let to households, our lettings plan has forecasted that 37% or 185 properties will be let to households in Temporary Accommodation.

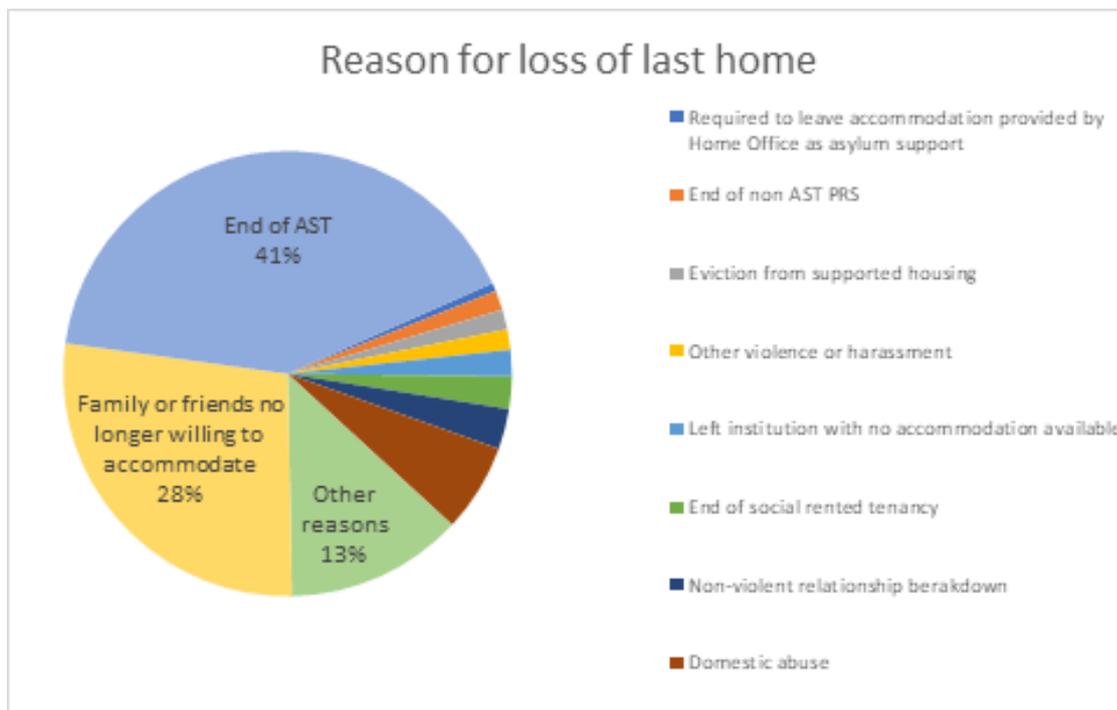
As a result of our low social housing stock, the most realistic accommodation option for many households is the private rented sector.

## Who is Homeless in Enfield?

Whilst homelessness has increased across England in recent years, homelessness in Enfield has risen at a considerable rate. The London Borough of Enfield has experienced a 246% increase in homelessness acceptances between 2010 and 2017 compared with a 35% rise in London. In 2018/19, there were 3,657 housing advice and homeless approaches to our Housing Options and Advice service.<sup>5</sup>



The main reason for households presenting as homeless was the end of an Assured Shorthold Tenancy (AST) – eviction from the private rented sector. The number of residents who became homeless due to loss of private rented accommodation has increased significantly in recent years. The second biggest reason was family or friends being no longer willing to accommodate them.



expected due to newly expanded duties within the act.

help was

## Preventing Homelessness

With the introduction of the Homeless Reduction Act, there has been more emphasis on prevention and supporting households at risk of homelessness to stay in their existing accommodation. In 2017/18, the Council carried out successful action to prevent 681 households from becoming homeless, including supporting 285 households to remain in their current home.

### Type of temporary accommodation and length of stay

The number of households living in Temporary Accommodation in Enfield has increased considerably since 2011/12, when there were 1,956 households living in Temporary Accommodation. As of March 2019, there were 3,410 households living in Temporary Accommodation, indicating an average annual increase of 208 households. Enfield has the second highest number of households in temporary accommodation nationally.

The average time spent in Temporary Accommodation is two and a half years and 86% of households have been in temporary accommodation for more than 6 months. Temporary Accommodation is not a good or stable form of accommodation for our residents.

Bed and Breakfast accommodation is one of the least stable forms of Temporary Accommodation and our aim is to have no families with children in Bed and Breakfast accommodation for more than six weeks. In quarter three of 2018/19 there were two families with children who had been in B&B accommodation for more than 6 weeks. They have since been moved out of B&B accommodation. Enfield is particularly reliant on nightly paid, privately managed accommodation, which is considerably more expensive than other forms of temporary accommodation.

	Bed and breakfast hotels	Nightly paid, privately managed accommodation, self-contained	Hostels (including reception centres and emergency units and refuges)	Private sector accommodation leased by authority or leased or managed by a registered provider	Local authority or Housing association stock	Any other type of temporary accommodation (including private landlord)
Enfield	2%	57%	0%	39%	0%	2%
England	8%	26%	7%	31%	19%	9%
London	5%	31%	6%	37%	13%	8%

As well as being an unsuitable form of accommodation for residents, temporary accommodation comes at a cost to the local authority. Whilst Enfield has one of the lowest net costs of temporary accommodation per unit in London, as a result of the high number of households in his type of accommodation, we have one of the highest expenditures.

In 2018/19, there was a net loss of £7.9 million and this is increasing year on year, presenting a significant budget pressure. This total also includes a reliance on the Flexible

Homelessness Support Grant from MHCLG totalling £8.4 million. Without this grant, the net loss would have been £16.3 million. The uncertainty of this grant presents the Council with considerable challenges in the long-term planning of the service.

One of the reasons for the high numbers in nightly paid accommodation and the difficulties in sourcing appropriate accommodation in the private rented sector to address the homelessness challenge, is the number of out of borough placements from other local authorities into Enfield. Enfield is relatively affordable in comparison to other London boroughs, particularly inner London, and so many local authorities place households in Enfield to meet their own temporary accommodation solutions. During 2017/18, just 44% of all placements were made by Enfield, with 56% being made by other boroughs. Enfield Council places far fewer households out of borough than neighbouring authorities.

Table 1 Source: MHCLG, Households in temporary accommodation, April – December 2018, quarterly average (in some instances there were only two quarters were available and so the average for those two quarters is used)

Local Authority	Numbers in TA	Out of borough	Proportion of placements out of borough to number in TA within area	Local Authority	Numbers in TA	Out of borough	Proportion of placements out of borough to number in TA within area
<b>Kensington &amp; Chelsea</b>	2,372	1,823	77%	<b>Newham</b>	4,979	1,783	36%
<b>Bromley</b>	1,604	1,038	65%	<b>Hackney</b>	2,988	1,050	35%
<b>Lambeth</b>	2,202	1,300	59%	<b>Wandsworth</b>	1,743	554	32%
<b>Hammersmith &amp; Fulham</b>	1,400	784	56%	<b>City of London</b>	9	3	30%
<b>Westminster</b>	2,554	1,343	53%	<b>Lewisham</b>	2,066	570	28%
<b>Waltham Forest</b>	2,311	1,214	53%	<b>England</b>	83,240	22,857	27%
<b>Camden</b>	494	249	51%	<b>Barking &amp; Dagenham</b>	1,766	469	27%
<b>Redbridge</b>	2,330	1,086	47%	<b>Enfield</b>	<b>3,501</b>	<b>653</b>	<b>19%</b>
<b>Greenwich</b>	817	380	46%	<b>Harrow</b>	936	168	18%
<b>Tower Hamlets</b>	2,600	1,196	46%	<b>Sutton</b>	571	102	18%
<b>Richmond upon Thames</b>	234	98	42%	<b>Croydon</b>	1,791	270	15%
<b>Haringey</b>	2,970	1,240	42%	<b>Hillingdon</b>	458	31	7%
<b>Southwark</b>	2,479	1,034	42%	<b>Hounslow</b>	654	37	6%
<b>Merton</b>	144	58	40%	<b>Havering</b>	883	46	5%
<b>Barnet</b>	2,400	967	40%	<b>Brent</b>	2,338	104	4%
<b>Ealing</b>	2,202	836	38%	<b>Bexley</b>	1,375	0	0%
<b>Islington</b>	661	245	37%	<b>Kingston upon Thames</b>	766	0	0%
<b>London</b>	56,497	20,437	36%				

### Children in temporary accommodation

We know that residents in Temporary Accommodation are likely to have poorer health and are more likely to suffer from a mental health condition than people living in other types of accommodation. Temporary Accommodation also impacts children; homeless children have worse educational attainment and are more likely to be absent from school. Enfield has the second highest number of children in temporary accommodation and 77% of the families in Temporary Accommodation in Enfield have children.

### Ethnicity of people living in temporary accommodation

This graph compares population breakdown by ethnicity in Temporary Accommodation with the borough as a whole. This shows that almost half of our residents in Temporary Accommodation are black whilst the black population makes up less than 20% of the borough.

## Moving on from temporary accommodation

One of our priorities is to reduce the number of people in Temporary Accommodation. This involves preventing people moving into it in the first place but also involves supporting households to move out of temporary accommodation. The figure below shows that in 2018/19 983 households moved out of Temporary Accommodation. It is worth noting that 182 residents were housed through the Homefinders scheme, where the Council rents and manages properties from private rented sector landlords to provide accommodation for homeless residents and provides a deposit and rent in advance for eligible residents.

### Reasons for Termination (ranked)

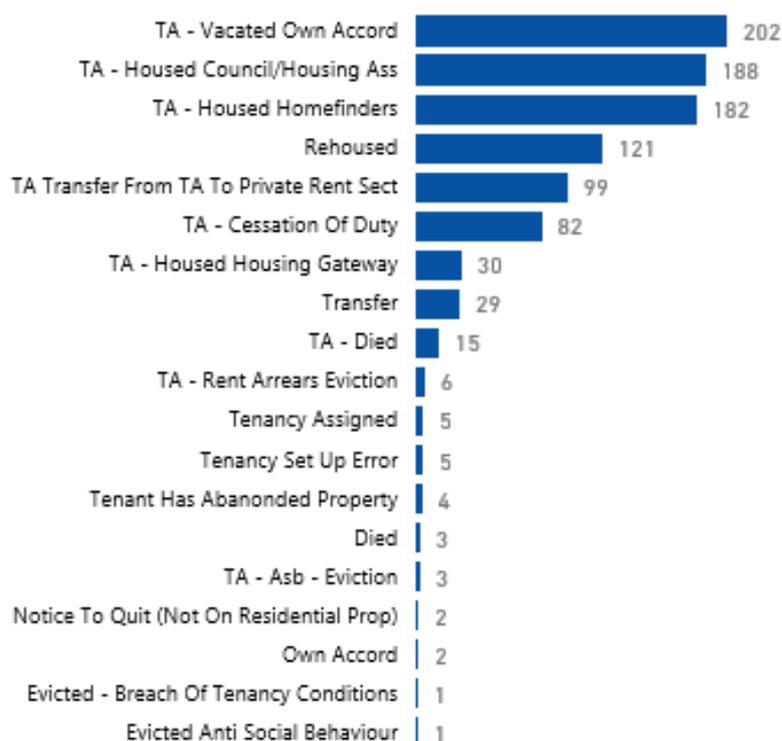


Figure 6 Reasons for Temporary Accommodation Ending 2018/19. Source: Knowledge and Insights Hub

## Rough Sleeping

Until recent years and in common with many other outer London boroughs, rough sleeping in Enfield was comparatively low. However, rough sleeping has increased considerably, with recorded figures showing a rise from 9 rough sleepers in 2017 to 78 in 2018.<sup>6</sup>

This significant rise is primarily due to the inclusion of an encampment in the count in 2018. Research by Thamesreach has shown that the people living in these encampments often work in unregulated employment and have No Recourse to Public Funds, which makes it difficult for local authorities to engage with them and limits how much support they can offer.

<sup>6</sup> A 'Spotlight Count' was taken on 28th November 2018 – this is an annual single night snapshot of the number of people counted sleeping rough. It will not record everyone in the area with a history of rough sleeping.

Recent case law has also reduced the powers that local authorities have to reconnect migrants, who are sleeping rough, with their home country.

Most encampments are on the Enfield/Haringey/Barnet borders (A406). Enfield now has higher rates of rough sleeping than in previous years and ranks 4<sup>th</sup> for highest levels of rough sleeping in London.

Recently, Enfield has been successful in securing additional funding to increase our rough sleeping services. We will continue to maximise opportunities for funding to tackle this issue.

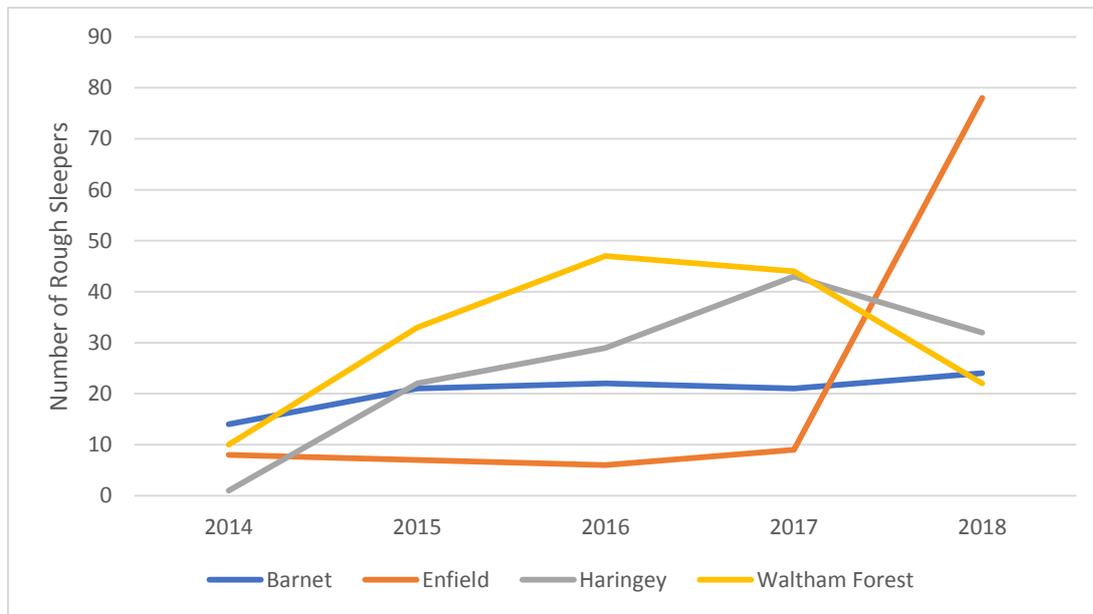


Figure 7 Total of Rough Sleepers in Enfield and Neighbouring Boroughs from 2014-2018

**Residents with additional support needs**

We want to help people with additional support needs to stay living independently in their own home wherever possible. In some cases, this will mean helping people get practical support services coming to help them at home (known as 'floating support'), helping people to get adaptations to their home, or helping people move to another general needs home with ground floor or wheelchair access.

Housing Related Support helps residents to live as independent lives as possible whilst ensuring that they have the support that they need to thrive. Since 2012, the Housing Related Support budget has been reduced by over £6 million.

We also know that there are many residents who are in supported or residential care who could be placed in general needs housing. A snapshot in 2017 showed that there were at least 30 people who were living in supported housing who could be living in 'general needs' accommodation, but there was not the right accommodation available for them. Increasing the supply of general needs affordable accommodation would not only help those residents who are able to, live independent lives - it would also mean that other residents who need supported housing could move into the vacated supported housing units.

We also support people to stay in their own homes by providing grants to make necessary adaptations to their property. Between 2017 and 2018, the Council received 222 enquiries regarding Disabled Facility Grants. During this time period, the service completed 180 grants, enabling 180 residents to lead more independent lives. The average grant costs £10,000.

As at March 2019, a review of 146 disabled facility grants completed in 2016/17 shows us: only 1% of cases had gone into residential care, 41% had not contacted Social Services to date and 22% have no formal or informal care. This shows the difference that disabled facilities grants make in keeping people safe and independent at home.

## **Reasons for Rising Homelessness**

### **Growing population**

Enfield is an outer London borough with exceptionally high housing demand and inequality in access to appropriate housing. Like much of London, our population is large, with over 330,00 residents, and growing. By 2030 it is predicted that our population will increase to 361,176. Part of this population rise is an increase in the number of older people – People aged 65 and over make up 13% of our population and this is forecasted to increase to 16% by 2030 – from 45,148 to 57,647. There is also an increasing number of people with a physical disability, learning disability or mental ill-health.

### **Increasing Deprivation**

Enfield has areas of high deprivation, with almost half of the borough's wards among the 20% most deprived nationally. The borough is the 12<sup>th</sup> most deprived in London and has become relatively more deprived when compared with other London boroughs. Enfield is the 6<sup>th</sup> most income deprived area in London and 17% of households have an income of less than £15,000 per annum and almost a third of working people in Enfield are not earning the London living wage. These factors contribute to Enfield having the largest number of children affected by poverty in London.



4,533 households in Enfield have been impacted by the housing benefit cap – the 3<sup>rd</sup> highest nationally. As at May 2019, 774 households currently have their housing benefit capped; this is the 3<sup>rd</sup> highest in London. Households who are in the private rented sector are most affected by the benefit cap when compared to those with social tenancies or who are in temporary accommodation.

When the Local Housing Allowance (LHA) was introduced in April 2008, rates were based on median rental rates (the 50<sup>th</sup> percentile). From 2011, LHA rates were set at the 30<sup>th</sup> percentile of rental rates and in 2012, the shared accommodation rate for single people with no dependents was extended from people under 25 to those under 35. Prior to 2013, LHA rates rose in line with the local rental market. It was then updated on the basis of the Consumer Prices Index (CPI), which was rising slower than local rental market rates.

Since 2015, most LHA rates across the country have been frozen and rates in Enfield have remained unchanged except for a small increase for the 1 bedroom rate in 2018. These changes to the way Local Housing Allowance is calculated and the freezing of rates pose serious challenges to any renter who is reliant on Housing Benefit for all or part of their rent. Even lower quartile rents in Enfield are higher than the LHA rate in every category. During 2018/19, the Council paid £2,161,975.75 as Discretionary Housing Payment (DHP) to support households with housing costs and to prevent homelessness.

Enfield: Property category	PRS monthly rents - year to March 2019		Local Housing Allowance (LHA) rates		Monthly rent gap between LHA rate and PRS rents	
	Lower Quartile Rent	Median Rent	LHA rate (weekly)	LHA rate (monthly)	Gap between LHA rate and Lower-Quartile rents	Gap between LHA rate and Median rents
Room only (shared facilities)	£495	£550	£90.64	£393.85	<b>-£101.15</b>	<b>-£156.15</b>
One bed property	£1,000	£1,050	£211.84	£920.50	<b>-£79.50</b>	<b>-£129.50</b>
Two bed property	£1,250	£1,300	£263.00	£1,142.80	<b>-£107.20</b>	<b>-£157.20</b>
Three bed property	£1,475	£1,595	£324.57	£1,410.33	<b>-£64.67</b>	<b>-£184.67</b>
Four or more bed property	£1,750	£2,000	£388.65	£1,688.78	<b>-£61.22</b>	<b>-£311.22</b>

Figure 9 PRS Monthly Rents and Local Housing Allowance Rates in Enfield. Source: Knowledge and Insights Hub

It is estimated that 37,747 households are receiving either Housing Benefit or Universal Credit to help pay their rent. Over half of these households are in the Private Rented Sector and around 30% of all households in Enfield are renters who require benefits to cover their housing costs.

The implementation of Universal Credit has resulted in delays in payment and increases in rent arrears. As payment is now made directly to residents, rather than to landlords, private rented sector landlords are increasingly reluctant to rent homes to people on benefits.

#### Discretionary Housing Payments

Discretionary Housing Payment (DHP) is a short-term emergency fund to help people who claim housing benefit or receive the housing element of universal credit and are struggling to pay rent.

DHP helps claimants to pay for the shortfall in their rent whilst they seek employment or alternative accommodation.

During 2018/19, the Council paid £2,161,975.75 as Discretionary Housing Payment (DHP) to support households with housing costs and to prevent homelessness. DHP paid as a result of the Benefit Cap was the highest spend for the Council at £1,091,569.

### Why are evictions happening?

In 2018/2019, Enfield had the highest eviction rates in London, with 18.4 Possession Orders per 1,000 renting households. The majority of Possession Orders came from private landlords.

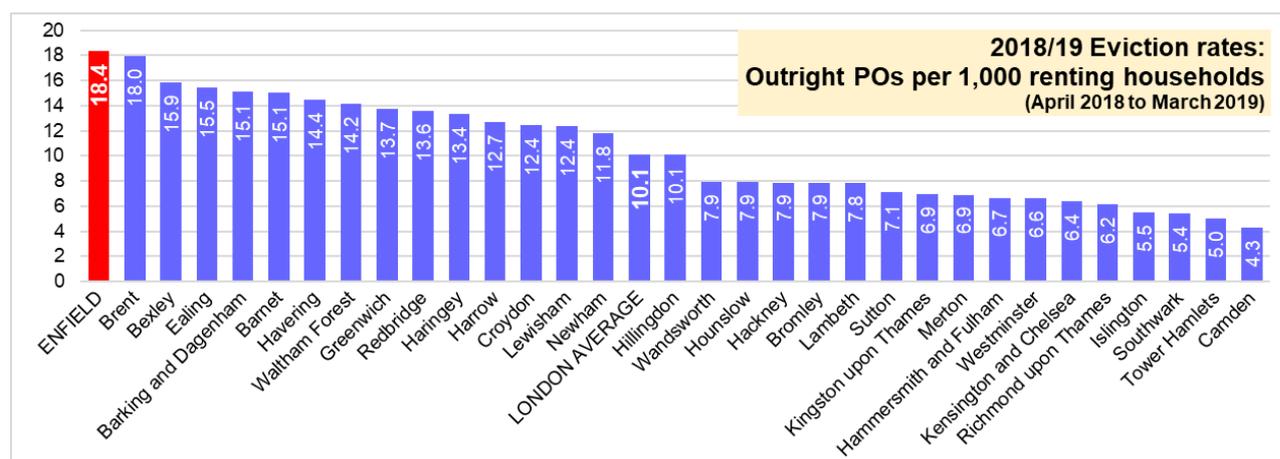


Figure 10 Eviction Rates per Borough. Source: Knowledge and Insights Hub

End of Private Rented tenancy is the most significant driver for loss of home, with the main reason being the landlord wishing to sell.

As part of their research into the drivers of homelessness in Enfield, The Smith Institute carried out telephone interviews with a small sample of ten clients in spring 2019. The group consisted of five homeless people living in temporary accommodation, and five who were in the process of making a homeless application.

The most common reason for becoming homeless was the breakdown of a private tenancy due to the accommodation becoming unsuitable through overcrowding or poor maintenance, or the landlord wishing to increase the rent. Nevertheless, in most cases the pattern was a change of circumstances, such as relationship breakdown, serious illness, pregnancy or unemployment resulting in the tenant being unable to pay the rent, or more commonly the gap between the LHA and their rent.

The interviews suggested that there is very little awareness that the Council can do anything to help earlier in the process of becoming homeless. Most interviewees assumed nothing can be done until you are about to be evicted. Asked what would have made the difference in preventing them from becoming homeless, the response was usually either direct help with the rent after a change in personal circumstances, or someone to speak to the landlord on their behalf. Help navigating the benefits system during a change in circumstances was also mentioned.

## Services in Enfield

### Existing Enfield Council Services

**Homelessness Triage Service:** Enfield's Homelessness Service has developed a triage service which is a screening and document management service for applications who are homeless or at risk of being made homeless. This is the first point of call for residents and it helps us to quickly assess their situation and refer them to the right service.

**Housing Assessments and Allocations Service:** In line with the Council's Allocations Scheme and annual Lettings Plan, this service manages Housing assessments and allocation. The service is responsible for managing the Council's Housing Register and organises mutual exchanges for social rented tenants. The service also allocates Enfield's Temporary Accommodation and carries out medical assessments for homelessness and housing assessments.

**Homelessness Prevention Service – Private Rented Sector:** This is a Homelessness Prevention Casework Service which focuses particularly on tenancy sustainment in the private rented sector and helping those at risk of homelessness to find somewhere else to live. The team explains tenancy rights, helps to maximise income of residents and the take up of benefits and supports the administration of Discretionary Housing Payments. This service negotiates with landlords and agents to sustain tenancies and defend possession proceedings at court. The team addresses serious harassment and illegal evictions and they recover deposit fees.

Where sustainment of a tenancy is not possible, this service assists residents to find alternative accommodation in the private rented sector and promotes the use of the Council's Homefinders scheme which provides a deposit and rent in advance for eligible residents.

**Homelessness Prevention - Host Ejection Service:** This service helps residents who have been asked by their family or friends to leave accommodation. The team works with this resident to assess what has happened and they provide mediation and home visits to prevent homelessness. Where accommodation cannot be sustained, this team helps residents to find alternative accommodation.

**Relief of Actual Homelessness Service:** This service supports residents where prevention of homelessness has not been possible and residents are actually homeless. This service supports residents who are homeless because they are discharged from hospital or prison, victims of domestic abuse and referrals from the private rented prevention team where a tenancy cannot be sustained.

This service makes decisions on cases where the Council has ended emergency temporary accommodation and decides on the Council's homelessness duty. They also deal with statutory reviews and appeals against homelessness decisions and Housing Register assessment decision.

The Homeless and Immigration service is responsible for eligible families with children who are in need and have no recourse to public funds.

**Temporary Accommodation Service:** This service procures new properties and lease extensions for Temporary Accommodation, which comprises of Private Sector, Nightly Paid Accommodation and Bed and Breakfast accommodation. This service procures PRS properties for the HomeFinder scheme and has manages the Council's social housing regeneration decant units.

**Move-On Team:** In October 2018, the Move-On team, which is part of the Temporary Accommodation service, was developed to move households currently in expensive temporary accommodation into more cost-effective accommodation through the private rented sector or social housing. Our Move-On officers work with residents to reduce their length of stay in Temporary Accommodation and help households to understand their realistic options for moving on from temporary accommodation, which will in nearly all cases be into private rented sector housing, rather than into social or affordable rented accommodation from the council or a housing association.

This service not only reduces costs to the local authority, it frees up existing temporary accommodation units for new households in need and finds long term solutions for our residents' housing need. Since the establishment of this service, 227 households have been from Temporary Accommodation into the Private Rented Sector.

**Housing Gateway:** Housing Gateway was established in 2014 to provide good quality housing solutions for Enfield residents to help the Council eradicate the use of Temporary Accommodation. Since its establishment, Housing Gateway has delivered 534 homes and provided over 695 families with quality accommodation and stable tenancies. Not only has this provided residents with high-quality and a more stable accommodation, it has generated savings of £5.5 million to the Council through reducing the reliance on expensive temporary accommodation. Subject to final approval, Housing Gateway aims to purchase at least a further 250 properties to reduce temporary accommodation rates. Housing Gateway has purchased homes to meet the specific needs of residents with additional challenges such as learning disabilities and improving the quality, availability and security of private rented accommodation for those at risk of homelessness.

**Income and Debt Services:** The Income and Debt service centre provides a range of collection services to the residents and businesses in accordance with statutory or local policy and procedure. All services provide direct customer access and are working towards digital by default with appropriate service provision for vulnerable customers.

- **Council tax:** Council tax income derives from charges raised according to the valuation bands assessed for all residential property by the Valuation Office Agency. The Council is responsible for the levy, collection and recovery of council tax. Income is shared between the Council and the Greater London Authority.
- **Housing Benefit overpayments:** An overpayment of Housing Benefit (rent rebate or rent allowance) is any amount which has been paid but to which there was no entitlement. The team will establish the cause, calculate the overpayment, decide whether the amount is recoverable and notify the affected person.
- **Council housing rent collection:** The rent collection service includes council owned property, sheltered accommodation and garages. The team is funded by the Housing Revenue Account. The service also collects former tenant arrears. The income team

manages collection and enforcement of arrears and will wherever possible assist tenants to prevent arrears accruing in order to sustain the tenancy. This will include, maximising tenant's income, personal budgeting advice and promoting a payment culture.

Rent accounts are monitored on a regular basis to prevent the build-up of arrears. Additional support for vulnerable tenants is available at any stage of the collection process. For tenants transferring to Universal Credit specific processes apply to try to mitigate the effect on arrears which include proactive contact at the start of claim and budgeting advice.

- **Temporary accommodation rent collection:** The rent collection service includes customers of the Housing Options and Advice service who have been placed into temporary accommodation who have to pay rent for the property. The service is funded from the general fund and Housing Gateway Ltd. The council is responsible for paying housing benefit for tenants in temporary accommodation.
- **Social Care:** The service invoices and collects charges for social care services following a financial assessment of the service user

**Financial Assessment:** The Financial Assessment Service is responsible for statutory assessments for: Housing Benefit, Council Tax Support and Adult Social Care Financial Assessments to help residents pay Rent, Council Tax and Social Care Charges. The service also helps with Travel Concessions, provides Fostering and Special Guardianship Order Financial Assessments and Deputyships and Appointee-ships.

The Financial Assessment Service also provides discretionary help through Discretionary Housing Payments (DPH), when Housing Benefit or Universal Credit Housing costs are paid but residents are still struggling to pay rent. Residents can also receive Council Tax Support Hardship when Council Tax Support is paid but residents are still struggling to pay council tax.

In all cases of discretionary help, income is maximized, benefit errors are challenged and rectified, housing issues referred and longer term solutions to pay rent and council tax without this support is instigated

**Private Sector Housing Licensing and Enforcement services:** This service works with landlords and agents to raise housing standards and improve property conditions in the private rented sector. However, where appropriate and necessary, the Council will instigate appropriate enforcement action against landlords who fail to comply with their legal requirements including through enforcement action.

#### Voluntary and Community Sector Services in Enfield

[Mylife Enfield](#) is a directory of services for adults, their families and carers to improve their wellbeing and aims to help residents live as independently as possible. It provides a range of information on services available in Enfield including housing options and advice.

Many of the organisations that are shown on this website are wider regional and national organisations. We recognise the vital support that national and regional organisations provide but we know that for many people, receiving local support, close to their community is more suitable.

The majority of organisations operate in the East of the borough - in Edmonton, Ponders End and Tottenham. This is consistent with the level of need seen in this area in relation to deprivation and homelessness.

We are continuing to review and audit what voluntary and community sector services are available for Enfield residents, which includes the services set out below:

### **Information, Advice and Advocacy**

We know of over 17 local organisations that provide a range of information and advice for homeless residents or those with housing difficulties.

This includes:

- **Enfield Citizens Advice (ECA)** which provides free information, guidance and independent advice to residents. ECA provides specialist appointments and drop-in services are also available face-to-face and over the telephone. ECA's main site in Vincent House fully accessible for disabled clients and language requirements. ECA also operates out of 12 outreach sites including children's centres, libraries, hospitals and foodbanks. In 2018/19 the top three enquiries for ECA were benefits, debt and housing.
- **Enfield Homeless Resource Centre** which is a day centre for homeless people, providing advocacy and support to local people experiencing homelessness. It provides a range of support from literacy, numeracy and IT classes to budgeting and CV writing. It gives advice on benefits and housing, including referrals to emergency housing. It has a clothing store and gives people access to computers and internet. It also provides counselling and support, incorporating a facilitative tool called the Emotional Health Check which is used as part of a broader wellbeing offer.

There is also a range of organisations that provide specialist support, advice and information for the following groups:

Domestic Abuse survivors, women, LGBT people, Carers, Disabilities, Older people, people with mental health issues, ethnic minority community groups, refugees.

### **Accommodation**

Christian Action Housing provides 50 units of accommodation for young people in Enfield, this includes support like tenancy sustainment training, budgeting advice and support to transition to suitable move-on accommodation through rent and deposit schemes. We know that there is a lack of suitable move-on accommodation for these residents.

Enfield Single Housing has over 300 flats across Enfield which have single rooms and shared communal facilities.

All People All Places provide accommodation and shelter for rough sleepers over the winter months and puts in place support services and plans to move rough sleepers into more stable and secure accommodation.

We know that there is also informal accommodation provision in the form of churches and mosques that provide shelter for rough sleepers.

### **Practical support**

There is one foodbank in Enfield, North Enfield Foodbank and Haringey's Foodbank operates out of several different sites in the borough.

Meals are available every day of the week in Enfield and neighbouring borough, Haringey. We are aware of 14 organisations that provide meals for homeless people.

We know there are at least five organisations (four in Enfield and one in Haringey) that provide donated clothes.

Our research has shown that there is a lack of practical facilities, such as showers and laundry facilities, in Enfield for homeless people.