



# Housing, Homelessness and Rough Sleeping Strategy 2017 – 2022

Updated June 2020

# Foreword

## **Welcome to Three Rivers District Council's Housing, Homelessness and Rough Sleeping Strategy 2017-2022**

As the Lead Member for Housing, I understand the importance that housing plays in the wellbeing of our residents. Ensuring there is a range of housing types, from supported housing and affordable rented through to starter homes and larger family homes, is important for individuals and families across the district. It also builds strong neighbourhoods and inclusive communities, and supports the economic prosperity of the district.

The strategy has been developed in partnership with our key stakeholders including registered providers, landlords, local residents, as well as our elected members. It follows the theme of the Council's Strategic Plan in which the vision for the Council is that the district should be a better place for everyone, their neighbourhoods, health, employment and access to services.

We have seen house prices and rents rise, leaving more households needing help to access housing and, sadly, increasing numbers of homeless people. This is the reason for combining the housing strategy and homelessness strategy into one holistic document for the district.

The strategy articulates the priorities for tackling the challenges we have identified in the years ahead and demonstrates our collective approach to housing across the district with the Council as the lead, working in partnership with registered providers, developers, private landlords and residents.

Whilst we face challenges ahead, I am confident that we can build on our excellent partnerships and work with stakeholders to utilise their experience and achieve better housing choices and outcomes for our residents.

Councillor Andrew Scarth  
Lead Member for Housing Services

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# Introduction

The Housing, Homelessness and Rough Sleeping Strategy 2017-22, developed through consultation with partners, stakeholders and residents, sets out the key issues, challenges and priorities relating to the delivery of housing and housing-related services in the district over the next five years.

For the first time we have combined the housing and homelessness strategy into a single document to provide a clear direction for all housing-related services during this period. Following the publication of the Government's new Rough Sleeping Strategy, we have also added rough sleeping as a priority within the homelessness key priority area.

Three key priority areas have been identified, all of which are of equal importance:

- Prevent and relieve homelessness;
- Increase the supply of accommodation, including temporary accommodation;
- Improve the standard of housing across the district.

An action plan has been developed in order to deliver the objectives. We believe this is key so have accordingly positioned it early in the document with full details provided later in the strategy. We anticipate new challenges and issues will arise during the five years of this strategy. Therefore we will review our action plan annually and make any changes to our approach or policies in response to the changing environment.

As a non-stock holding authority, we deliver homes and housing services with the support of a range of partners. This strategy provides a framework for everyone involved in Three Rivers housing; registered providers, charities, private developers, investors, regulators, private landlords, neighbouring local authorities and of course our residents and local councillors.

This strategy does not stand alone. Its aims and objectives are interrelated with a wide range of plans and strategies led by the Council and its external partners. Delivery of the strategy's objectives will require contributions from a range of agencies and organisations. To make the best use of resources and to learn from best practice we will continually build on and develop relationships with partners.

## Action Plan

### THREE RIVERS DISTRICT COUNCIL HOUSING, HOMELESSNESS AND ROUGH SLEEPING STRATEGY 2017 - 22 ACTION PLAN

REF	AIMS	ACTIONS	OUTCOMES	LEADS	TARGET	PROGRESS	REVIEW/ COMPLETE DATE
1.0	<b>OBJECTIVE 1: PREVENT AND RELIEVE HOMELESSNESS</b>						
1.1	Ensure we are fully prepared for implementation of the Homelessness Reduction Act	Prepare for Homelessness Reduction Act, ensuring the structure and resourcing is fit for purpose. Ensure all staff are fully trained in any new procedures	Service is prepared for Homelessness Reduction Act	Head of Housing Services and Herts Heads of Housing Group	April 2018	Complete: Implementation is complete and all staff are aware of the duties of the Council	April 2018
1.2	Ensure all Herts authorities provide a consistent service to homeless customers	Work with Herts authorities to share good practice and agree a baseline service offer for the Prevention stage for the Homelessness Reduction Act and an agreed process for local connection referrals at Relief stage	A consistent service provided to all customers that approach any Herts authority as homeless	Housing Options Manager and Herts Housing Options Managers Group	2019	Complete: Agreed processes in place, although will continue to be reviewed by the Group	November 2018
1.3	Ensure partners are aware and prepared for the new responsibilities of the Duty to Refer	Consistent referral routes to be agreed across the County, making the new duty as easy as possible for partners. Awareness sessions delivered to partner agencies	All relevant partners are aware of their new responsibilities under the Duty to Refer and referrals are received	Head of Housing Services, Housing Options Manager, Heads of Housing Group	October 2018	Complete: Awareness sessions delivered to partners. Consistent referral routes finalised across the County	April 2019
1.4	Ensure that the new computer system is easily accessible and full information is given to enable customers to apply for housing online	New software system to be installed enabling applicants to find information and submit details electronically. To include details of partners	Comprehensive, self-service information available for customers	Head of Housing Services and Homelessness Prevention Forum	July 2018	Complete: Following minor issues with software being rectified, system is now in use	April 2019

1.5	Ensure staff are aware of the trends which will predict our busier periods to enable them to prepare sufficiently	Monitor and analyse the statistics relating to the housing service, specifically working on identifying trends	To predict demand on the service based on trend analysis and target resources accordingly	Head of Housing Services, Housing Development Officer and Homelessness Prevention Forum	April 2019	Ongoing: Housing Development Officer undertakes analysis on a regular basis to track progress. A longer period of analysis is required to predict trends	December 2020
1.6	Make sure rough sleepers are aware of their options and ensure there are no rough sleepers in Three Rivers	Work with partners to agree a protocol for rough sleepers, monitor rough sleeping and promote options available	No rough sleepers in the district	Housing Options Manager, Homelessness Prevention Forum and Herts Police	2017-2022	Ongoing: Number of rough sleepers constantly monitored. Protocol being developed has been delayed as a result of resources being redirected as part of the response to the Covid-19 pandemic	October 2020
1.7	Better understanding of rough sleeping in the district	To develop improved ways of recording and assessing rough sleeping in the district. Sightings to be recorded on a map to identify hotspot area	Hotspots and trends identified in the district	Housing Options Manager and Housing Development Officer	December 2019	Ongoing: Mapping exercise underway. Would benefit from inclusion in wider Council review regarding use of GIS mapping	July 2021
1.8	All tenants of Registered Providers (RPs) threatened with eviction are prevented from homelessness wherever possible	Review and develop protocols with RPs to ensure that homelessness is prevented wherever possible and advice is given at an early stage	Agreed protocol with all RPs so that tenants threatened with eviction will receive advice and options	Registered Providers and Housing Options Manager	2017-2022	Ongoing: Some notifications from RPs being received. Protocol delayed due to resources being redirected as part of the response to the Covid-19 pandemic.	March 2021

1.9	Achieve Gold Standard from National Practitioner Support Service (NPSS)	To apply for the ten local challenges	Housing service to receive the Gold Standard from NPSS	Housing Options Manager and Homelessness Prevention Forum	2022	Removed: No longer relevant as service is no longer running with NPSS	2020
1.10	Plans are in place to deal with customers at an early stage	Develop pathways for different client groups, e.g. people with drug, alcohol or mental health issues	Client groups are dealt with in a planned way rather than at crisis	Housing Options Manager and Homelessness Prevention Forum	2021	Ongoing: Work will continue with partners to update and develop task and finish groups for more detailed/specialised discussions	2021
1.11	Housing Allocations Policy to incorporate recent government updates	Review Housing Allocations Policy	Housing Allocation Policy is updated following Homelessness Reduction Act	Head of Housing Services, Housing Development Officer and formal consultation	January 2019	Ongoing: Draft complete and awaiting consultation. Delayed due to other pressure from Covid-19 pandemic	October 2020
1.12	Raise awareness of homelessness with young people	Fund Herts Young Homeless (HYH) education service to raise awareness of realities of homelessness	700 students educated in 'Home Truths' sessions	Head of Housing Services	2017-2022	Ongoing: Annual funding	2022
1.13	Herts Police know what to do if they come across someone homeless in the district	Work with Herts Police to develop how the Police identify those at risk of homelessness and the action taken to refer individuals, as well as those that are evicted illegally	Formalised protocol for how the Police will identify and refer those homeless or at risk of homelessness	Housing Options Manager and Herts Police	2021	Complete: Head of Housing Services completed training with Police. Updates will continue through Homelessness Prevention Forum	February 2020
1.14	Follow guidance issued by Government in its Rough Sleeping Strategy	Explore a representative from the Council sitting on the Health & Wellbeing Board	To ensure that wider homelessness issues are considered as part of the health and wellbeing agenda	Head of Housing Services and Head of Community Partnerships	2019	Complete: There are two district Leaders that sit on the Health & Wellbeing Board who represent all districts.	March 2019

2.0	<b>OBJECTIVE 2 : INCREASE THE SUPPLY OF ACCOMMODATION, INCLUDING TEMPORARY ACCOMMODATION</b>						
2.1	To ensure that sufficient temporary accommodation (TA) is provided by the Council	Council to locate appropriate sites and develop temporary accommodation to cater for the growing demand	TA is provided in sufficient quantity and to a good standard to meet the needs of all clients	Head of Housing Services and Head of Property	April 2019	Ongoing: One site complete and two further development sites in progress	Autumn 2020
2.2	Increase supply of affordable housing in the district	Review the target for housing and affordable housing provision within the Local Plan following the LHNA	Sufficient supply of housing and affordable housing for the district	Head of Planning Policy and formal consultation	2017-2022	Ongoing: Local Plan being updated	2017-2022
2.3	Empty homes to be brought back into use, increasing the supply of accommodation	Publicise advice and options to owners of empty properties. Take appropriate enforcement action where required	Two empty homes to be bought back into use per year	Residential Environmental Health Manager	2019	Ongoing: One empty property enforcement action in progress	April 2021
2.4	Encourage landlords to let their properties through the Councils Housing team	Investigate barriers to landlords working with homeless households	Increased use of private rented sector for homeless households	Housing Supply Manager and Landlord Forum	2018	Ongoing: Use of private rented sector increased. Steadily gaining new landlords and increased awareness of scheme through Landlord Forum	March 2021
2.5	Support at least one customer with complex needs into suitable accommodation	Explore the possibility of a Housing First pilot in the district	Property identified and partnership support for one customer with complex needs	Head of Housing Services and Head of Community Partnerships	2020	Ongoing: Being considered in partnership work with Herts County Council as part of recovery work regarding Covid-19 pandemic	2021
2.6	The Council prioritises customers who have the greatest need to be in or close to the district when offering temporary accommodation (TA)	Review the current Temporary Accommodation Placement Policy to reflect current and relevant guidance	Temporary Accommodation Placement Policy is updated accordingly	Housing Supply Manager and Housing Development Officer	September 2020		September 2020



3.0	<b>OBJECTIVE 3 : IMPROVE THE STANDARD OF HOUSING ACROSS THE DISTRICT</b>						
3.1	Improve awareness of conditions in the private sector housing	Commission a private sector housing stock condition survey	Better understanding of conditions in the private rented sector	Residential Environmental Health Manager	2020	Ongoing: Postponed due to resources being redirected as part of Covid-19 pandemic	2021
3.2	To improve standards in the private rented sector	Develop and implement an action plan following the private sector housing stock condition survey	Improved conditions and landlord knowledge in the private rented sector	Residential Environmental Health Manager and Herts & Beds Housing Group	2021	Ongoing: This is dependent on 3.1 above	2022
3.3	Work with landlords to ensure a ready supply of good quality private rented accommodation	Provide regular communication and advice to landlords including bi-annual Landlords Forum with National Landlords Association	Improved conditions in the private rented sector	Housing Supply Manager and Landlord Forum	2017-2022	Ongoing: Regular landlord forums take place in partnership with NLA	2022
3.4	Ensure Houses in Multiple Occupation (HMO) fulfil legal requirements	Identify unlicensed licensable HMO through proactive work and take action to ensure they are legally compliant	People live in regulated properties of an appropriate standard	Residential Environmental Health Manager	2017-2022	Ongoing	2017-2022
3.5	Ensure service is aware of and prepared for the change in regulations of HMO	Prepare and plan for extension of HMO regulations when introduced by the Government	Properties licensed in accordance with the new legislation	Residential Environmental Health Manager	October 2018	Complete: All staff are aware of the obligations of the Council	October 2018
3.6	Clear guidance for discharging of homeless duties into the private rented sector	Review the Private Sector Discharge Policy	Properties used to prevent homelessness and discharge homeless duties are to an agreed standard	Head of Housing Services	October 2017	Complete: Policy now called Private Rented Sector Offer Policy	October 2018
3.7	Enable people to remain in their homes and they are appropriate for their needs	Make best use of the increased funding from Better Care Fund regarding Disabled Facilities Grants (DFG)	People can live in homes appropriate for their needs	Residential Environmental Health Manager	2017-2022	Ongoing: Hertfordshire Building Control administer DFG on behalf of the Council	2017-2022

## About Three Rivers

Three Rivers District Council's vision is that **the district should be a better place for everyone, their neighbourhoods, health, employment and access to services.**

Three Rivers in South West Hertfordshire straddles the northwest corner of the M25 on the edge of Greater London. The district is a mixture of beautiful countryside, villages and small towns. The area has a diverse range of sectors and businesses and is a centre for the film industry with Warner Brothers at Leavesden forming part of a studio cluster along with Elstree and Pinewood just a short drive away.

There are 700 historic assets, 22 conservation areas and 77% of the district is in the Green Belt. There are 1,914 registered businesses with the economy providing 39,000 jobs. The district ranks highly for business registrations and start-ups with a highly skilled and trained workforce, high employment levels and weekly earnings above average, according to the Office for National Statistics (ONS). Three Rivers is also one of the safest districts in Hertfordshire, with the county itself one of the safest in the country.

The population of Three Rivers in 2013 was 89,495 and by 2036 is predicted to increase by 23.8% to 110,828 (source, ONS). This is above the regional and national projected rate.

According to the 2011 Census, the tenure split of the district compared to the Eastern Region and England and Wales is as follows.

TENURE PROFILE (2011)						
	Three Rivers		Eastern Region		England & Wales	
	Number	Percentage	Number	Percentage	Number	Percentage
All households	35,108	100%	2,423,035	100%	23,366,044	100%
Owned outright	11,988	34%	797,019	33%	7,206,954	31%
Owned with mortgage	13,544	39%	840,842	35%	7,646,724	33%
Shared ownership	194	1%	17,760	1%	178,236	1%
Social rented	5,318	15%	380,331	16%	4,118,461	18%
Private rented	3,708	11%	356,227	15%	3,900,178	17%
Living rent free	356	1%	30,856	1%	315,491	1%

Levels of home ownership in the district are slightly higher than the regional and national rates, whilst private renting is lower than both the regional and national rate. This is likely to be a result of the district being generally quite affluent.

The 2015 Index of Multiple Deprivation (IMD) scores within the Three Rivers district area are extremely polarised with some Lower Super Output Areas (LSOAs) within the 10% most affluent nationally and others within the 10% most deprived. The Three Rivers district contains 53 LSOAs, 12 of which LSOAs are within the top 20% most deprived nationally for the subdomains for Barriers to Houses and Services with some in the top 5% nationally. Furthermore 6 LSOAs are within the top 10% most deprived in Hertfordshire in terms of Education, Skills & Training. A majority of the most deprived Three Rivers district LSOAs are within the ward of South Oxhey.

Residents in the most deprived areas of the district are more likely to be renting, in particular in the social rented sector. In some LSOAs (Northwick) this is as high as 62.3% of all tenures being social rented, with only 24.2% of tenures being property ownership.

Conversely, there are 22 LSOAs with an IMD of 10 in the district, primarily in the Rickmansworth, Croxley, Moor Park and Chorleywood areas. The Chorleywood West LSOA (Chorleywood) IMD is 10 and is ranked 32,838 out of 32,844 in England and better than 99% of areas in England.

Residents in the least deprived areas of the district are far more likely to be property owners, in some LSOAs (Chorleywood East) as high as 95.5% of all tenures being property ownership.

Typically speaking, residents in South Oxhey are likely to have fewer education and employment opportunities, experience greater barriers to accessing services and have lower household incomes than other parts of the district.

With private rented sector (PRS) market rents significantly higher than Local Housing Allowance (LHA) and PRS landlord and estate agents increasingly reluctant to let properties to benefit dependant or low income households, residents in South Oxhey are more likely to require housing advice and assistance if threatened with homelessness from their current property.

The below table provides the median and LHA shortfalls in different areas of the district and the district as a whole.

Property Size	South Oxhey <sup>1</sup>	WD3 Postcode <sup>1</sup>	WD5 Postcode <sup>1</sup>	WD19 Postcode <sup>1</sup>	Kings Langley <sup>1</sup>	Three Rivers DC <sup>2</sup>	
	Median	Median	Median	Median	Median	Median	LHA shortfall
One bedroom	£936	£975	-	£962	£885	£925	-£229
Two bedroom	£1,200	£1,200	£1,401	£1,200	£1,200	£1,195	-£316
Three bedroom	£1,352	£1,673	£1,751	£1,352	£1,350	£1,513	-£409
Four bedroom	£2,201	£2,250	-	£2,301	£1,850	£2,173	-£618

<sup>1</sup> Median rent charges taken from Home.co.uk as at 08 October 2018

<sup>2</sup> Valuation Officer Agency April 2017 to March 2018

Access to housing is a fundamental part of achieving a good quality of life in which stable relationships, good health and education, and rewarding work can be achieved. Three Rivers is a prosperous district and the majority of people are well housed but there are differences within Three Rivers. There are pockets of deprivation and house prices across the district are high and there is also a growing and an ageing population which presents housing challenges. This strategy describes the current situation regarding housing in Three Rivers; the key risks and opportunities and how these translate into priorities and actions.

The background to this strategy is the Review of Homelessness carried out in early 2017 (appendix A). The intervening months between the completion of that review and this document have seen a continuation of the rising number of homeless applicants approaching the Council.

<b>DECISIONS</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
Accepted	102	79	51
Not in Priority Need	14	8	4
Intentional	9	3	5
Not Homeless	10	3	3
Ineligible	1	0	0
Total	136	93	63

Although it may appear at first glance that the demand on the service has gone down, it should be noted that the total number of decisions should not be looked at in isolation. Since late 2014, more people were dealt with by offering advice and assistance rather than issue a negative decision which gave little positive assistance. Therefore the decision figures should be read in parallel with the number of advice and assistance cases dealt with to obtain a true picture of the demand on the service.

<b>ADVICE &amp; ASSISTANCE CASES</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
Total	31	300	618

It is also fair to note that some households, once they have received advice and assistance, are able to resolve their own housing need. Previously we did not have the resources to follow up on these cases to establish if homelessness had been prevented. Since the introduction of the Homelessness Reduction Act and our new system coming into effect we now record these cases differently and are able to use staff resources to follow up on all open cases.

<b>REASON FOR HOMELESSNESS</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
Parental Eviction	42	28	12
Family/Friends Eviction	11	5	5
Non-abusive Rel. Breakdown	2	5	2
Abusive Rel. Breakdown	8	6	5
Mortgage Arrears	2	0	0
Leaving Inst./LA Care	1	0	0
Termination of AST	35	34	23
Left HM Forces	1	0	0
Other	0	1	4
Total	102	79	51

The primary reason for homelessness is the loss of privately rented sector accommodation. In 2016 45% of all acceptances were attributable to this, compared with just 8% in 2008 (the start of the previous strategy).

A further 33% were due to eviction by parents or friends/relatives. Although this is still quite high it is significantly down on previous years in percentage terms, confirming the robust line that the team take.

It is clear, therefore, that measures to tackle the loss of accommodation from these two causes must form an integral part of this strategy.

<b>PRIORITY NEED REASON</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
Dependent Children	70	62	41
Pregnant	22	11	3
Mental Disability	4	0	3
Physical Disability	3	4	2
16/17 year old	0	0	0
Previously in care	1	0	2
Old Age	1	1	0
Other	1	1	0
<b>Total</b>	<b>102</b>	<b>79</b>	<b>51</b>

In 2016, 86% of accepted cases fell into a priority need category as a result of either having dependent children or being pregnant which is similar to previous years. There has been little other noticeable change with mental illness and physical disability remaining consistently low.

<b>ACCEPTED CASES BY AGE</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
16 - 24	39	26	15
25 - 44	53	47	27
45 - 59	8	5	9
60 - 64	0	0	0
65 - 74	1	0	0
75 +	1	1	0
<b>Total</b>	<b>102</b>	<b>79</b>	<b>51</b>

2014-2016 saw a continuation of the trend of accepted applicants being predominantly under the age of 44. When considering the two above tables (priority need reason and accepted cases by age) it is clear that the majority of our homeless persons are aged 44 and under and have dependent children, as these are the two largest figures. The issue of homelessness amongst those over 60 years of age is not significant particularly given the relatively large supply of accommodation designated for the elderly.

# Alignment of Strategies and Government Policies

This strategy links to the Council's Strategic Plan which sets out what we want to deliver over the next few years and deals with the services where the Council has a lead role, or can play a key part in delivering or influencing the outcomes. Two key aims have been set under the headings of 'Better Neighbourhoods' and 'Healthier Communities'.

The development of this strategy has been considered in relation to the context and priorities expressed through other key strategies. This includes the relationship to the Community Strategy, Strategic Plan, Local Development Framework (LDF), Strategic Housing Market Assessment (SHMA) and the Council's Local Investment Plan as well as other key housing documents such as the Tenancy Strategy and Housing Allocations Policy.

Housing clearly impacts on health, education, crime and employment. Without good quality housing, people are less able to maintain good health, steady employment or education. Good quality, stable and affordable housing has also been proven to help reduce crime.

The wider context of housing and homelessness, including the strategies above, needs to be considered together with recent legislative developments.

## **The Housing and Planning Act 2016**

The Act brought in the most significant changes to social housing since the Localism Act 2011. The Housing and Planning Act increases the emphasis on helping people to become home owners, including those living in social housing. Key measures are:

- Introducing the Right to Buy (RTB) for Housing Association tenants, with houses sold to be replaced on a one-to-one basis;
- A duty on councils to deliver Starter Homes on all 'reasonably sized new development sites';
- A duty to keep and have regard to registers of people seeking land for self-build and custom house building;
- Powers to crack down on rogue landlords;
- The phasing out of local authority lifetime tenancies and introduction of fixed-term tenancies.

These measures are all intended to complement existing government programmes such as Help to Buy.

The white paper "Fixing our broken housing market" was published in 2017 and this sets out a broad range of reforms that the government plans to introduce to help reform the housing market and increase the supply of new homes.

A brief summary of the key issues from the paper:

**Plan for the right homes in the right places:** The Government will stipulate that every area has an up-to-date plan. It will also increase transparency around land ownership, so it is clear where land is available for housing and where individuals or organisations are buying land suitable for housing but not building on it.

**Build homes faster:** The Government intends to make the planning system more open and accessible and tackle unnecessary delays. It also looks to consider the infrastructure when new housing estates are being built.

**Diversify the housing market:** The Government intends to open up the housing market to smaller builders and those who embrace innovative and efficient methods. Housing

associations will be encouraged to build more, options to encourage local authorities to build again will be explored and institutional investment in the private rented sector will be encouraged to promote more modular and factory built homes. It will become easier for people who want to build their own homes.

Help people now: The Government intends to provide short-term help to those having housing difficulties. Measures will range from investing in affordable housing to banning unfair letting agent fees to preventing homelessness.

Local authorities: Local Authorities will be required to develop an up-to-date plan with their communities that meets their housing requirement, ensures development applications are given a decision promptly and ensures the homes they have planned for are built out on time.

Private developers: The Government is offering a planning framework that is more supportive of higher levels of development, with quicker and more effective processing and determination of planning applications, and is exploring an improved approach to developer contributions.

Local communities: The introduction of a simpler and clearer planning process should make it easier for local communities to get involved and shape plans for their area. The benefits of housing growth will become clearer and there will be a greater say over the design of local developments.

Housing associations and other not-for-profit developers: Funding worth a total of £7.1 billion through an expanded and more flexible Affordable Homes Programme has already been announced.

Utility companies and infrastructure providers: The Government is offering a clear framework and simpler plans to help utility companies and infrastructure providers understand the demands made on them, and is exploring an improved approach to developer contributions to help pay for new infrastructure.

### **Welfare Reform and Work Act 2016**

The Welfare Reform and Work Act 2016 follows the Welfare Reform Act of 2012, which was responsible for introducing Universal Credit. The proposals will have an effect on the most vulnerable people requiring housing. Universal Credit is a new form of benefit that is intended to replace six separate benefits for working age people with a single benefit called Universal Credit. The benefits in question are:

- Income Support;
- Income-based job seekers allowance;
- Income- related employment and support allowance;
- Housing Benefit;
- Working Tax credit;
- Child Tax Credit.

Three Rivers now operates a full Universal Credit (UC) service. When a customer on Housing Benefit (capped or not) has a change in circumstance they are moved to UC.

As part of the welfare reforms, benefit entitlement is capped, with that cap reduced from £26,000 to £20,000 for couples and families living outside London. The single person cap outside London is £13,400.

The important points to note are that the Welfare Reform and Work Act introduced:

- A 1% per year rent cut for tenants in social housing over a four year period to 2020.

- A freeze on Local Housing Allowance rates for four years from April 2016. These currently only apply to privately rented properties but will have the impact that those claiming housing benefit in private rented properties will only be able to afford the cheapest properties.

### **Homelessness Reduction Act 2017**

In response to national increases in rough sleeping, the charity Crisis (the national charity for single homeless people) conducted an independent review of the homelessness legislation and recommended reform to ensure improved assistance for single homeless persons with a focus on early intervention and prevention of homelessness.

The Homelessness Reduction Act amends Part VII of the Housing Act 1996. The Act amends the statutory definition of homelessness from being homeless or threatened with homelessness within 28 days to 56 days.

The Act was implemented on 3 April 2018 and aims to reduce homelessness by:

- Improving the quality of the advice available;
- Refocusing local authorities on prevention work;
- Increasing support for single people;
- Partnership working to provide better support for people, especially those in groups at increased risk of homelessness.

There are now three stages to a homeless application:

1. Prevention Duty (when an applicant is threatened with homelessness within 56 days);
2. Relief Duty (when an applicant actually becomes homeless, this duty lasts for 56 days);
3. Main Duty (a decision is required once the 56 day relief period has ended).

The Act also requires specified public bodies to refer (with the person's consent) anyone they consider to be homeless or threatened with homelessness. This Duty to Refer came into effect on 1 October 2018.

The Act states that the Council will be under a new duty to assess all applicants that approach the service, (regardless of any statutory duties) completing a personal housing plan to include the outcomes wanted by the applicant. This sets out any reasonable steps that the client, the local authority and, if applicable, other professionals will take in order to prevent or relieve their homelessness. The Act also gives the applicant an additional seven rights of review.

Since the introduction of the Act, the Council has seen a large increase in preventing homelessness by assisting households to remain in their current accommodation or helping them find alternative accommodation. Partnership working has also allowed the Council to work with customers at an earlier stage to allow intervention sooner to achieve a positive outcome.

### **Houses in Multiple Occupation licensing reform**

Houses in Multiple Occupation (HMOs) form a vital part of the private rented sector. Some HMOs are occupied by the most vulnerable people in our society. Some of these properties were not built for multiple occupation and this can mean a greater risk of overcrowding and fire. Mandatory licensing of HMOs came into force in 2006 and originally applied to properties of three storeys or more with five or more people making up two or more separate households living in them.

From 1 October 2018 three main changes have come into force:

- Mandatory licensing will no longer be limited to certain HMOs that are three or more storeys high, but will also include buildings with one or two storeys.



- New conditions will be imposed by the local authority as to the minimum room size which may be occupied as sleeping accommodation in the HMO.
- All licences issued from 1 October 2018 will need to include a condition requiring the compliance with the Council's storage and waste disposal scheme. A licence holder's failure to comply with the scheme is a breach of the licence and a criminal offence.

### **The Rating and Council Tax Act 2018**

The Rating (Property in Common Occupation) and Council Tax (Empty Dwellings) Act 2018 received Royal Assent on 1 November 2018. It is intended to give councils across England extra powers to levy additional charges on homes standing empty for two years or more. This legislation will allow councils to charge double the rate of Council Tax on homes left empty for two years or more.

### **Rough Sleeping Strategy 2018**

The Government published a new strategy in August 2018 to eliminate rough sleeping. It sets out the commitment to halve rough sleeping by 2022 and eliminate altogether by 2027. The strategy is based around three core pillars: Prevention, Intervention and Recovery.

## Local Context

It is inevitable that policy determined at a national level will impact at a local level. The Strategy and Action Plan has been developed acknowledging the impact some of these policy changes have already had and could have in the future.

<b>BENEFIT CAP CASES</b>											
Reduction in housing benefit per week (£)	0 – 20	20 – 40	40 – 60	60 – 80	80 – 100	100 – 120	120 – 140	140 – 160	160 – 180	180 – 200	200 +
Number of households	5	15	5	4	1	1	3	0	1	1	1

Data taken from Academy housing benefit system June 2020

As detailed in the table above, there are currently 37 households in Three Rivers who are affected by the benefit cap. The majority of these households are at the lower end of the table where the reduction is £60 per week or lower. However, £60 a week could have a big impact on many of the affected families and could have a knock on effect on their ability to buy meals and pay other essential household bills.

As highlighted previously, the cost and availability of private housing in Three Rivers means that this is not an option for some households in the district. Consequently the restriction of supply could lead to an increased demand for our services. It is particularly challenging for young people to access housing in the private rented sector. Not only are many properties unaffordable, the restriction in Housing Benefit to those aged under 35 further reduces the amount of housing available.

This also impacts on the ability of households who are not considered to be in 'priority need' to access affordable housing in the district. How to offer a comprehensive housing advice service to all residents is one of the many challenges that the strategy aims to address. While the cost of housing remains high, it will be difficult for the Council to provide housing solutions to all who need them.

In June 2015, Hertfordshire County Council (HCC) implemented its Joint Housing Protocol, in partnership with all 10 local authorities in the county. This protocol was developed to improve HCC's response to 16 and 17 year olds who become homeless; 18 year olds who leave care and require accommodation; and families with dependent children who are found to be intentionally homeless as a result of a homeless application. This was updated in 2020 to incorporate changes following the introduction of the Homelessness Reduction Act and also to improve the process for all involved.

The Council has adopted this protocol fully and finds it works extremely well in responding to 16 and 17 year olds who become homeless. Since the Protocol has been in place there has been a decrease in 16 and 17 year olds going into temporary accommodation. Crash-pad placements are the first priority if temporary accommodation is required. We do not use B&B's and shared facility accommodation is only used if absolutely necessary but discussions with HCC would take place before such a placement. Crash-pad bed's with Herts Young Homeless have been utilised more and move on to supported accommodation.

The Council has worked closely with both HCC and neighbouring local authorities to provide an offer of accommodation to 18-21 year olds who are leaving care and ready for independent living. We have been able to work closely with HCC to ensure that young people are ready for independent living, and that they continue to get support from HCC if they are not.

This increased partnership working has benefited both organisations in its delivery of its statutory duties. It has also ensured that care leavers are supported to maintain their tenancies, preventing future homeless approaches from this client group.

The Council is preparing a new Local Plan for the area which will include new planning policies and proposals for sustainable growth in the district.

The first consultation of the new Local Plan, often referred to as 'Issues & Options', was undertaken alongside a Call for Sites in the Summer of 2017. A further Call for Sites commenced in August 2018. The Local Plan has been delayed to allow more time to complete work on potential new settlement options and to complete the evidence base. The draft Local Plan is expected to be approved by Full Council in December 2020 and will be consulted on as soon as possible after this time. The Draft Local Plan will contain all the sites recommended for allocation as well as the Council's planning policies. The whole evidence base will be published together with the draft Local Plan. The Plan is expected to be submitted for examination in summer 2021.

### Homelessness Prevention Grant Initiatives

The Council receives a Homelessness Prevention grant each year from central government. This money is used to prevent homelessness wherever possible.

The breakdown of projects that are supported through the homelessness prevention grant for 2019/20 is as follows, with details on each project below:

HOMELESSNESS PREVENTION GRANT PROJECTS CONTRIBUTION	
Project	Funding
Herts Young Homeless	£5,000
Domestic Abuse Caseworker	£5,000
Community Support Service	£5,000
Citizen's Advice	£1,900
New Hope	£5,000 (approx., depending on take-up)

Since 2015 money has been granted to Herts Young Homeless (HYH), a Hertfordshire-based charity, to raise awareness of the realities of homelessness and the support available, as well as to begin to consider the process of leaving home. The sessions are delivered in schools to pupils aged 11-14 and also includes ex-homeless young people to 'tell their story' as a part of this session.

HYH FUNDING CONTRIBUTION			
Funding period	Number of young people educated with Home Truths sessions	Target amount to aim to be educated	Funding information
April 2012-March 2013	397	250	1 <sup>st</sup> year of funding
April 2013-March 2014	208	700	£5,000
April 2014-March 2015	549	700	£5,000

April 2015-March 2016	860	700	£5,000
April 2016-March 2017	379	700	£5,000
April 2017-March 2018	843	700	£5,000
April 2018-March 2019	402	700	£5,000
April 2019-March 2020	611	700	£5,000

In 2019/20 HYH were awarded £5,000 towards the education sessions. The end of year report for 2019/20 regarding the education sessions states that the number of young people to be educated was just below target as 611 people benefited from these sessions and the target was 700.

The Council also contributes towards the Domestic Abuse Caseworker; £1,000 was contributed annually for the years 2016/17 and 2017/18. This has now increased to £5,000 for 2018/19 and 2019/20 as this extra funding is supporting the expansion of the service to cope with capacity. In the year 2019/20 222 clients were referred to this service.

The Community Support Service was supported with a contribution of £1,000 annually for the years 2016/17 and 2017/18. This has now increased to £5,000 for 2018/19 and 2019/20 to support the expansion of the service. In the year 2019/20, 177 clients were referred to this service.

New support has been provided to Citizen's Advice in 2018/19, £1,900 is provided annually to Citizens Advice for money advice. This enables the housing team to utilise a referral system whereby Housing Options Officers can fast-track a customer's referral to Citizen's Advice if they feel they need assistance with debt or money management. They will assess their income and expenditure and advise them on any debt solutions. They will also offer budgeting advice to assist them in any future tenancy to ensure tenancy sustainment.

A contribution is provided to New Hope who provide the Severe Weather Emergency Provision (SWEP), this is implemented when the temperature is predicted to be zero degrees Celsius or below. Alongside this, a new SWEP+ service has operated since 2018/19 which will provide an additional 15 beds running from 1 December 2018 – 31 January 2019, regardless of the temperature. For 2019/20 the SWEP+ service ran until 13 March 2020.

The Council also utilises the grant to assist customers on a case-by-case basis to help prevent and relieve their homelessness.

# Our Priorities

The review of homelessness and information obtained from other sources included in this strategy has formed the following three broad priorities for the Council.

## 1. Prevent and relieve homelessness

It is widely recognised that homelessness is not just a matter of a lack of housing. It never occurs in isolation and, almost without exception, is closely related to poor physical or mental health, unemployment or poverty. It affects the most vulnerable within our communities and impacts on public services beyond the Council's housing team.

This priority is about preventing homelessness and promoting good quality housing advice and options for customers. The Council will aim to prevent homelessness, minimise the use of temporary accommodation, increase access to the private rented sector and support people to resolve their own housing need.

It is fully appreciated that an effective approach to homelessness and its prevention involves a partnership approach between the Council and all other local statutory and voluntary agencies operating in this field.

Joint working has been strengthened over the past five years and is delivered in the main through the following:

- The Council's Homelessness Prevention Forum
- Adults with Complex Needs Group
- The Council's Anti-Social Behaviour Action Group
- Herts Heads of Housing Group
- Herts Housing Options Managers Group
- Multi-agency Risk Assessment Conferences (MARAC)
- Multi-agency Public Protection Arrangements (MAPPA)
- Herts Strategic Partnership Accommodation Board
- Herts MAPPA Strategic Management Board
- Watford & Three Rivers Domestic Abuse Forum
- Watford and Three Rivers Families First Partnership
- Community Safety Partnership
- Local Strategic Partnership
- South West Herts Youth Action Panel

Although the above list is the most common partnerships, the list is not exhaustive and day to day operational liaison with other agencies also takes place. This is healthy and co-operative and ensures that services are consistent and complementary. There are also formal agreements in place such as the Joint Housing Protocol (with Children's Services).

The Council recognises that some homelessness services are better delivered by other agencies and therefore contributes to their funding.

- Herts Young Homeless receive annual funding to assist them to provide homelessness prevention work in local secondary schools.
- The Citizens Advice service receives generous annual funding to provide advice from their three offices within the District.
- We also fund the CAB to provide fast-tracked debt advice and assistance for customers who we refer to them

- It was identified that the way in which out of hours homelessness services were dealt with could be more efficient by working jointly with Hertsmere Borough Council. Since 2014/15, Hertsmere has handled these enquiries on behalf of Three Rivers.
- Mind – the mental health charity receives funding to provide a community support service which we are able to utilise. We are able to make referrals for any customers that need support and assistance.
- Domestic Abuse Caseworker who works for Hertfordshire Mind and is based at Three Rivers House, they deal with low-medium risk domestic abuse cases.

The government published a Rough Sleeping Strategy in August 2018 which stresses a commitment to ending rough sleeping by 2027. The Rough Sleeping Strategy outlines how the Government intends to end rough sleeping by 2027.

The Government's vision is that by 2027 all parts of central and local government, in partnership with business, the public and wider society, are working together to ensure that no one has to experience rough sleeping again. The strategy takes a three-pronged approach to tackling rough sleeping:

1. Prevention: understanding the issues that lead to rough sleeping and providing timely support for those at risk.
2. Intervention: helping those already sleeping rough with swift support tailored to their individual circumstances.
3. Recovery: supporting people in finding a new home and rebuilding their lives.

Although rough sleeping in this district remains at minimal numbers the Council will continue to monitor the situation and work closely with New Hope and the Rickmansworth Food Bank. The Council actively responds to any reports of rough sleeping by Housing Options Officers visiting the area they were reported to be and if found to be sleeping rough there, they will try to engage with them by offering advice and assistance. New Hope will engage with rough sleepers who have a connection with Three Rivers. New Hope also administers the Severe Weather Emergency Provision (SWEP) on behalf of the Council. If there is scope to extend partnership working around this area it will be investigated by the Council and New Hope. The Rickmansworth Food Bank also provides advice and support to homeless people.

The Homelessness Reduction Act came into force in 2018 allowing authorities more time to work with households to try and prevent their homelessness. It allowed more access to services for single homeless customers and encouraged further partnership working to help reduce homelessness.

The Act has given customers more flexibility to allow them to approach any authority to receive advice and assistance. It has opened greater opportunities for all households to access the support they need to maintain or access accommodation.

The Council has seen a dramatic increase in homelessness prevention and continues to work with partners to improve pathways. The focus is now on the household's support needs and providing a more holistic approach.

## **2. Increase the supply of accommodation, including temporary accommodation**

This priority is about increasing the supply of accommodation in the district, which includes increasing the supply of temporary accommodation, accessing the private rented sector, tackling empty properties, and making sure that social housing stock is utilised in the most effective way.

The Council adopted its Core Strategy in October 2011 which covers a plan period from 2001 to 2026. The Core Strategy makes provision for 4,500 new dwellings between 2001 and 2026, equivalent to 180 dwellings per annum.

The Council's current Affordable Housing Supplementary Planning Document contains a requirement for 45% of all residential development to be affordable. Within this quota, 70% should be for social rent and 30% intermediate provision. This is based largely on the evidence of the 2010 Strategic Housing Market Assessment (SHMA).

The Council commissioned a new SHMA which was published in 2016. This stresses a continuing need for affordable housing and highlights this need showing that it should form a significant part of housing delivery. The SHMA reviewed the ability of households to afford a range of housing options, the housing needs of certain groups, and the balance of housing mix and tenure likely to be required by 2036. Taking account of a number of external factors it identified a significant need for affordable housing in the district.

The SHMA states that there will be a need for a minimum of 514 properties to be developed each year, equating to 11,806 over the next 23 years. It further suggests that 18% of the affordable housing need is for 'intermediate' housing products such as shared ownership or equity homes whilst 82% is for social or affordable rented homes.

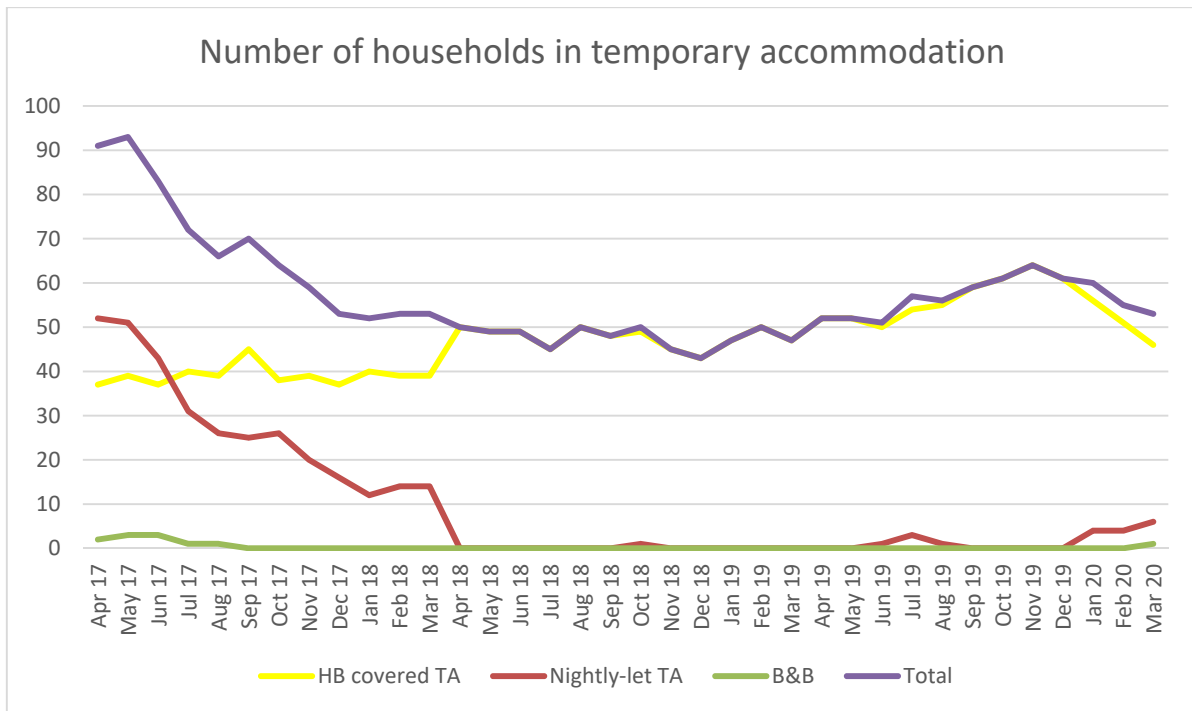
<b>AFFORDABLE HOUSING NEED</b> (taken from SHMA)						
<b>Social/affordable rented</b>			<b>Intermediate</b>			
Total need	Supply	Net need (p/a)	Total need	Supply	Net need (p/a)	% of intermediate
476	186	291	70	4	66	18

We are also working with consultants to produce a current version of the SHMA, now renamed the Local Housing Needs Assessment (LHNA).

Although the transfer of the Council's housing stock to Thrive Homes was completed in March 2008, which restricts the ability of the Council to directly alter the use of that social housing stock; the Council needs to make the best use of existing social housing stock. The Council works closely with Thrive Homes and other local Registered Providers (RPs) all of whom have their own Asset Management plans.

RPs provide in excess of 5,200 affordable homes in the district and we want to continue to work in close partnership with them to ensure that we make best use of the combined social housing stock. We will continue to work with RPs to identify and map the size and type of their stock and work in partnership on issues such as welfare reform and anti-social behaviour.

Due to the increased demand on the Housing Service the Council has already acknowledged the need to increase the supply of temporary accommodation. This has been added as a specific target on the Council's Strategic Plan highlighting the importance the Council has placed on this as a priority.



The above graph demonstrates the need for temporary accommodation during the last few years.

The above graph shows a relatively constant demand for temporary accommodation from 2018 to present, having fallen from 93 households in May 2017 to 52 in January 2018. The fall in the number of households coincided with new affordable housing developments in the district while the implementation of the Homelessness Reduction Act in April 2018 will have been a significant factor in preventing the number of households in temporary accommodation from returning to mid-2017 levels.

The above graph also highlights the significant reduction in the use of nightly lets over this period, with the cost of the majority of temporary accommodation placements (46 from 53) being covered by Housing Benefit payments.

Sites have been investigated for the possibility of these being used to develop temporary accommodation. This is being done in partnership with the Property and Major Projects Team of the Council. A modular build within the district with 17 units of temporary accommodation was completed in September 2019. This enabled us to move customers back into the district that were previously residing in temporary accommodation out of the district. Currently in construction are two further sites for temporary accommodation within the district which will consist of 6 two-bedroom properties each. These are due for completion September 2020. These three sites will provide a total of 29 new units of temporary accommodation which will help alleviate the financial impact of placing applicants into high cost emergency accommodation, often out of the district. All three sites are also within the district; in district temporary accommodation placements enable customers to maintain established links with support services, support networks, children’s schooling and any employment local to the district. .

Another consideration for increasing the supply of accommodation, should be Housing First. This is a model used to support homeless people with high needs to live in their own homes. It was developed in the United States and has been widely adopted across the United States, Canada and parts of Europe, with pilots taking place across the UK. The philosophy of Housing First is to provide a stable home and intensive support to homeless people with high



support needs. There are no conditions regarding the 'readiness' of customers before they are offered the accommodation and so they are offered the accommodation 'first', before having to prove themselves and the support they have undertaken.

Homeless Link have produced various guides and documents that detail the principles that need to be developed to consider the Housing First model. Over the course of this strategy, the Council intends to investigate the possibility of implementing a Housing First pilot as one tool to tackle both priority one and two.

As of early 2019, there are 74 properties in the district that are classed as empty and are liable for the additional 50% council tax charge. The Council will attempt to bring back into use at least two properties per year. Unfortunately, due to limited resources it is not possible to set a target higher than this.

### **3. Improve the standard of housing across the district**

This priority is about ensuring both good physical standards in housing and good management. The Council will aim to achieve the improvement of existing homes, help to support sustainable communities and tackle issues around access to private renting. The challenges faced in achieving this priority include ensuring housing quality across all tenures.

The private rented sector has an important role to play in the housing market. It provides homes for a variety of people at different stages in their lives, including would be first time buyers who cannot afford to take the first step onto the property ladder, people who enjoy the flexibility of short tenancies and those who the Council has helped into the sector to prevent them from becoming homeless or discharging the homeless main duty.

There are a number of challenges to the private rented sector being a sector of housing choice, including challenges relating to housing quality, housing management and the high cost of rent locally. The strategy aims to develop a healthy private rented sector with improvements in property conditions and management standards, particularly at the lower end of the housing market. Landlords and agents in the private rented sector need to be engaged as key partners in the process. We will continue this engagement through the Council's Landlord Forum in partnership with the National Landlord Association.

Pressure on the availability of social rented sector homes mean that it is essential to support people to consider all available housing options including the discharge of the main homelessness duty into the private rented sector. An updated policy has recently been agreed in the document Private Rented Sector Offer Policy which can be found on the Council's website.

Health and housing are inextricably linked and appropriate support and care services can help people to remain independent and enjoy living in their home for as long as possible. Well maintained, warm, secure and suitable housing can help prevent unnecessary admissions to hospital or institutional care. Disabled Facility Grants (DFG) can be a useful option for people to prevent an unnecessary move to enable them to be independent in their home. The responsibility and approval of DFG's remains with the Council, however, the day-to-day management of them and customer interaction is dealt with by Herts Building Control on behalf of the Council.

# Equality Impact Assessment

The Equality Act 2010 challenges organisations to know how age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion/belief, sex, and sexual orientation describe the experiences of local communities, both individually and collectively. Thinking about the relationship between these 'protected characteristics' explains the difficulties and opportunities arising from the diversity of local areas.

Organisations are expected to use this understanding to demonstrate 'due regard' to the Public Sector Equality Duty to:

- eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the act;
- advance equality of opportunity between people who share a protected characteristic and those who do not;
- foster good relations between people who share a protected characteristic and those who do not.

An Equality Impact Assessment (EIA) is a process of analysing this strategy. This process aims to prevent discrimination against people who are categorised as being disadvantaged or vulnerable within society. The equality impact assessment is a systematic and evidence-based tool, which enables us to consider the likely impact of work on different groups of people. Completion of equality impact assessments is a legal requirement under race, disability and gender equality legislation. Within the UK, EIA's are still popular as a means of ensuring that the public-sector equality duty is met. This procedure enables counter measures to be taken, which eliminate, minimise or balance any discriminatory or negative consequences. The process is done through two stages. The first is the Equality Relevance Test. This checks to what extent this strategy is relevant to the Council's equality duties, and whether there is evidence that suggest that a detrimental impact is likely. Where evidence suggests potential negative impact on any equality group a second stage of a Full Equality Impact Assessment is undertaken in more detail.

An Equality Impact Assessment has been completed for this strategy and has found that no service users are disadvantaged due to their protected characteristics.

## Consultation

This strategy has been through rigorous consultation with partners through forums such as the Homelessness Prevention Forum. Consultation will also take place with other key stakeholders and internal partners by email distribution and with residents through an online survey which has also been advertised on social media. The strategy has also been assessed at draft stage by peer reviewers in conjunction with the National Practitioner Support Service. It has also been reviewed by a homelessness advisor at Ministry of Housing, Communities and Local Government.

## **Appendix A – Review of Homelessness 2013-16**

### **INTRODUCTION**

Three Rivers District Council (TRDC) has a statutory duty to produce an updated Homelessness Strategy to take effect from 2017.

A review of homelessness within the district provides the evidence and forecasting on which the strategy is based. The primary objectives of this review are to;

- understand the extent of homelessness and why it occurs
- assess likely future trends
- identify what is currently being done and by whom to highlight gaps and overlaps
- improve the service in preventing and tackling homelessness

Since the last full rewrite of the Homelessness Strategy in 2013, there have been significant changes to the housing landscape which have had a direct effect on homelessness.

Property purchase continues to be out of reach for many, particularly first time buyers and those on low incomes. House prices in this district are amongst the highest in the country outside London and private rent levels are amongst the highest in the Eastern region of England.

The Welfare Reform Acts have also had great bearing on the ability of many Three Rivers residents to access and afford suitable housing. The predicted impact of these measures is detailed later in this document.

This review and subsequent strategy should be viewed within the context of other related Council strategies and documents. In particular, the Strategic Housing Market Assessment (2016) contains details of the local and national policy context and statistical data on the local housing market which provides additional evidence on which this document is based.

### **How have we met the objectives in the 2013-16 strategy?**

There have been many significant improvements made to the homelessness service over the last three years. These are the main objectives included within the 2013–2016 Strategy, with brief details of the outcomes. This also provides a useful summary of the current service against which this review has been conducted.

#### **Ensure that staff have an up to date knowledge of all available housing options and services**

All staff undertake regular training on numerous different subject areas. However, staff also make use of other resources to ensure value for money, such as free legal case law updates. Information is regularly shared with the team regarding any partner updates or relevant changes.

#### **Provide assistance (training and financial) to partner agencies**

The charity, Herts Young Homeless, receive a financial contribution from the Council each year in order for them to undertake education sessions in local schools. This teaches young people the reality of becoming homeless and who they can seek help from if they need it.

Managers in the Housing team have completed numerous presentations to various forums and local partners including the Local Strategic Partnership and Children's Services Assessment Teams. Aims of the presentations are to promote the Housing service and improve knowledge of the local housing picture.

Enhance automated electronic options service through the Three Rivers District Council (TRDC) and Herts Choice Homes websites

Every applicant that wants to register for the Housing Needs Register must first complete a pre-assessment; this will produce an individual housing plan to present and explain the different housing options available to them based on the information they have entered.

Negotiate and mediate at the earliest possible stage with parents who are evicting their children

Herts Young Homeless offer an independent mediation service for young people at risk of eviction. As well as the Housing team trying to mediate between parents and their children, there are times when independent trained mediators are needed and so the Council utilises the service offered by Herts Young Homeless.

Negotiate with private landlords with the aim of taking their rented homes into the Easy Let scheme

Unfortunately, due to financial reasons, it was not possible for the Council to continue with the Easy Let scheme. However, the Council still operates a Rent Deposit Guarantee Scheme (RDGS) which has been successful in maintaining a number of the properties that were previously on the Easy Let scheme. The Private Rented Coordinator is also active in seeking new landlords and working in partnership with local estate agents to establish good working relationships.

Continue inter-agency working to address the issue of affordability

The Homelessness Prevention Partnership meeting has been revamped and now takes place quarterly rather than annually. This meeting reinforces the ongoing effective joint working between the Council and its partner agencies.

A member of the Housing team now attends the Council's Poverty, Employment and Prosperity partnership meeting which is coordinated by the Community Partnerships team.

The CAB with its three offices within the district continues to offer independent advice and support on a number of issues including affordability and income maximisation.

Review the effects of the new housing allocations policy and the Welfare Reform Act on homeless people

The allocations policy was reviewed in October 2013 and is currently under review following changes in legislation. Accepted homeless households are granted band B priority even if they do not fulfil the local connection criteria for the register, this has been found to be the correct way of working in recent case law.

Review recording of all internal homelessness/prevention/advice cases

Officers previously recorded information on numerous spreadsheets which was time consuming and cumbersome. Officers now record all details of applicants that contact the service on Locata, on which officers can log details of housing advice given. This allows for accurate statistical recording and removes reliance of Officers recollecting specific details.

Assess reporting requirements from other partners and establish systems

This is being developed through tasking groups with partners to agree the best way forward.

Carry out regular reviews of trends and report to the relevant Council Committee(s)

Trend reports are no longer reported to Council Committee meetings unless there is a need for a recommendation to be made with a decision from Committee. However, during the 2013-16 strategy numerous papers have been presented to Committee which as part of the report included updates on current trends. These reports are available on the Council website.

Ensure a steady supply of Private Rented Sector properties are acquired through Easy Let  
 The Council have continued to try to obtain as much housing in the private sector as possible, although this is now being solely done through the Rent Deposit Guarantee Scheme as Easy Let was disbanded due to high cost to the Council. The Private Rented Coordinator is working to establish good relationships with estate agents and landlords to ensure new properties are available on the Rent Deposit Guarantee Scheme.

Secure a bank of good quality bed and breakfast accommodation

During recent years the Council developed a reliance of bed and breakfast accommodation due to increased demand and limited options available. The use of bed and breakfast is neither desirable for the Council or for applicants. Therefore, more time has been spent sourcing alternative temporary accommodation rather than rely on expensive, inappropriate bed and breakfast accommodation. The Council now only uses bed and breakfast accommodation in an emergency.

Explore the option of acquiring additional HMO/hostel type units either through purchase or leasing

Considerable time has been spent sourcing alternative temporary accommodation both in the private sector but also through partnerships with other local authorities. The Council currently has an agreement with Broxbourne Borough Council regarding the use of temporary accommodation units in Harlow. Also currently being utilised are units in the South Oxhey initiative redevelopment programme. Some of these will be available until 2019. The purchase of three local properties has helped facilitate temporary accommodation in the district.

Review our agreement with Thrive Homes for the provision of up to 25 of their units

Due to the limited number of properties coming through Herts Choice Homes from Thrive it has not been possible to utilise the 25 units of temporary accommodation. To do so would have impacted on our insufficient general needs properties and in turn would have caused extended waiting times for those on the housing needs register.

However, it has been possible to utilise Thrive properties that have become available on the South Oxhey Initiative that have been used as temporary accommodation rather than a re-let through the housing needs register knowing that the units will be demolished within the next three years.

**What has been the extent and nature of homelessness over the last three years?**

Although the overall number of homelessness cases dealt with each year is low compared with many other Authorities, this must be seen within the context of the number of affordable homes of all tenures which are available within the district.

<b>DECISIONS</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
Accepted	102	79	51
Not in Priority Need	14	8	4
Intentional	9	3	5
Not Homeless	10	3	3
Ineligible	1	0	0
<b>Total</b>	<b>136</b>	<b>93</b>	<b>63</b>

It should also be noted that the total number of decisions should not be looked at in isolation. Since late 2014 there have been more advice and assistance cases dealt with rather than issue a negative decision which gave little positive assistance. Therefore the decision figures should be read in parallel with the number of advice and assistance cases dealt with to obtain a true picture of the demand on the service.

<b>ADVICE &amp; ASSISTANCE CASES</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
<b>Total</b>	31	300	618

Looking further back, to the 2008-2013 period, the number of acceptances rose with the peak in 2013, since this time the team have taken a more robust line on assessing cases to ensure a legal duty is owed. Whilst a more robust line has been taken on accepting homeless households, this does not negate the legal requirement to provide interim accommodation to those under investigation if certain criteria are fulfilled.

Recorded statistics for the incidence of non-priority homelessness do not reflect the full picture. Many receive advice on their housing options (and may be included in the prevention figures, below) but decline to make a formal homeless application. Others are known not to approach the Council as they are aware of the limitations of our duties towards them.

The number of people expressing interest in studio and one bedroom flats which are advertised is consistently high and while they are of course not all homeless people, this is indicative of the need for affordable accommodation for single people (particularly since the single room rate qualifying age was raised to 35 years) and couples.

With the exception of 2014 when there was a slight dip, eviction from the private rented sector account for an increasing proportion of the reason for homelessness. 45% of those accepted as homeless in 2016 were done so due to being evicted from the private sector, this compares to just 8% in 2008.

<b>REASON FOR HOMELESSNESS</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
Parental Eviction	42	28	12
Family/Friends Eviction	11	5	5
Non-abusive Rel. Breakdown	2	5	2
Abusive Rel. Breakdown	8	6	5
Mortgage Arrears	2	0	0
Leaving Inst./LA Care	1	0	0
Termination of AST	35	34	23
Left HM Forces	1	0	0
Other	0	1	4
<b>Total</b>	102	79	51

The next most common reason for homelessness is parental eviction. There is little doubt that some such 'evictions' result not from the family's genuine inability to live under one roof but as a device to obtaining socially rented housing without a protracted wait on the Housing Register. The team have therefore taken a more robust line with these cases and the reduction in parental evictions can be seen with 24% in 2016 compared to 41% in 2014.

All other reasons for homelessness remained fairly constant over the three year period and there are no apparent trends.

<b>PRIORITY NEED REASON</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
Dependent Children	70	62	41
Pregnant	22	11	3
Mental Disability	4	0	3
Physical Disability	3	4	2
16/17 year old	0	0	0
Previously in care	1	0	2
Old Age	1	1	0
Other	1	1	0
<b>Total</b>	<b>102</b>	<b>79</b>	<b>51</b>

The prevalence of those with dependent children (or being pregnant) as the reason for being in priority need is not surprising, the proportion has remained consistent over the last strategy term with 86% in 2016. The numbers of accepted cases in all other categories of priority need is extremely low, accounting for 14% of the total in 2016.

<b>ACCEPTED CASES BY AGE</b>			
	<b>2014</b>	<b>2015</b>	<b>2016</b>
16 – 24	39	26	15
25 – 44	53	47	27
45 – 59	8	5	9
60 – 64	0	0	0
65 – 74	1	0	0
75 +	1	1	0
<b>Total</b>	<b>102</b>	<b>79</b>	<b>51</b>

The age profile of accepted applicants is a function of the reasons for priority need outlined above. Priority need due to dependent children or pregnancy will naturally involve people in their late teens, 20s and 30s. Only 17% of acceptances in 2016 were over the age of 44.

Homelessness amongst those over pensionable age is negligible. It is also far less of an issue in terms of housing supply in view of the relative low demand for sheltered and elderly persons' designated accommodation.

<b>PREVENTION/RELIEF</b>				
	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
<b>Prevented</b>	<b>68</b>	<b>15</b>	<b>10</b>	<b>30</b>
<b>Relieved</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>1</b>
Remain at home	42	3	5	8
Other accommodation	40	12	5	23
of which RDGS	13	2	0	1
<b>Total cases</b>	<b>82</b>	<b>15</b>	<b>10</b>	<b>31</b>

Annual statistics for the prevention of homelessness over recent years have shown the increasing difficulty of preventing homelessness by remaining in the home; this coincides with the increase of evictions from the private sector which are more difficult to negotiate. Prevention through offering alternative accommodation has also become more difficult to achieve in the private sector due to increasing rents and static Local Housing Allowance.

### **How has temporary accommodation been used?**

The demand for temporary accommodation has increased since the middle of 2015 with the demand continuing to grow since that time with numbers reaching 86 by December 2016.

<b>Month</b>	<b>Designated temporary accommodation</b>	<b>B&amp;B</b>	<b>Nightly-let accommodation</b>	<b>TOTAL</b>
January 2014	19	4	0	23
February 2014	20	3	0	23
March 2014	20	4	0	24
April 2014	19	6	0	25
May 2014	18	11	0	29
June 2014	20	9	0	29
July 2014	19	13	0	32
August 2014	20	15	0	35
September 2014	20	8	0	28
October 2014	19	12	0	31
November 2014	20	14	0	34
December 2014	20	12	0	32
January 2015	19	8	0	27
February 2015	20	9	0	29
March 2015	19	13	0	32
April 2015	19	11	0	30
May 2015	22	17	0	39
June 2015	25	15	0	40
July 2015	22	28	0	50
August 2015	25	22	0	47
September 2015	23	18	0	41
October 2015	23	28	2	53
November 2015	21	14	15	50
December 2015	20	16	13	59
January 2016	21	15	15	51
February 2016	25	13	21	59
March 2016	22	10	26	58
April 2016	21	3	34	58
May 2016	20	3	32	55
June 2016	23	2	34	59
July 2016	26	2	37	65
August 2016	26	2	42	70
September 2016	25	1	46	72
October 2016	24	1	52	77
November 2016	25	1	56	82
December 2016	28	2	56	86



The Council has always had the objective of keeping the use of bed and breakfast (B&B) accommodation to the absolute minimum, not just because of the statutory provisions but because it is clearly unsuitable for families. However, the need to rely on such accommodation became apparent during 2015. This resulted in alternative temporary accommodation being sought in the private sector.

The figures quoted do not include those placed in Women's Refuges.

### **How has permanent accommodation been allocated?**

The Herts Choice Homes scheme has been operating in Three Rivers since December 2008. The Housing Allocations Policy prioritises applicants according to their assessed need – from urgent cases in Band A to those with no need in Band E (revised to Bands A – D since the beginning of 2013).

Homeless applicants to whom the full housing duty is owed are given a high priority (Band B) and are initially allowed a period of four weeks in which to bid for suitable properties. If they are not actively bidding after this time, staff will then bid on their behalf and they are expected to accept any suitable properties where a bid was successful.

The Welfare Reform Act 2012 prompted the Council to review the property size applicants on the Housing Needs Register are eligible to bid for:

- The 'Bedroom Tax' was implemented on 1 April 2013. In response to this, the property size an applicant on the Housing Needs Register is eligible for was aligned with the Government's Housing Benefit Regulations. The reason for this was to ensure applicants were not rehoused into properties they would not be able to afford as a result of a shortfall in housing benefit.
- The policy of housing homeseekers (non-transfer tenants) with one child under two years into a one bedroom Thrive Homes property was revised and discontinued. Reasons for this include an increase in demand for one bedroom properties from tenants affected by the 'Bedroom Tax', the policy increased the number of tenants reapplying for a larger property and applicants with one child under two were only able to bid for Thrive Homes properties, restricting choice.

There has been a noted decrease in the number of general needs lets in 2016, in particular family sized accommodation. This is in part due to a dearth of new developments including affordable rented accommodation.

### **General Needs Lets**

	<b>Studio</b>	<b>1 bed</b>	<b>2 bed</b>	<b>3 bed</b>	<b>4 bed</b>	<b>Total</b>
<b>2013</b>	14	49	63	58	1	<b>185</b>
<b>2014</b>	13	69	81	44	1	<b>208</b>
<b>2015</b>	16	60	90	46	4	<b>216</b>
<b>2016</b>	11	36	17	16	1	<b>81</b>

The impact of this is that accepted homeless households in Band B are waiting longer periods of time before being successful in bidding for social housing.

This in turn means other families also with a need to move, but in lower priority bands (Band C and D) are generally unable to access affordable rented accommodation and are therefore reliant on an often unaffordable private rented sector or mutual exchange. In 2016 there were

no family sized properties (2, 3 and 4 bedroom) let to applicants in Band C or Band D, compared to 47 in 2013, 31 in 2014 and 74 in 2015.

### **What homelessness-related services have been provided by others?**

The Council enjoys an integrated and effective relationship with a range of local partners. Some details are given in the section above regarding the 2013–2016 objectives but some more data on the contribution of our key partners is provided here;

#### Citizen's Advice Bureau

The availability of the CAB to offer independent advice at three sites within the district is clearly hugely beneficial to residents and the Council.

The broad range of areas in which the CAB provides expert advice and assistance is generally known and need not be documented here. More specifically, their Service Legal Agreement with Three Rivers in relation to housing services requires the Bureau, amongst other things, to be able to;

- determine the housing status of their clients including their security of tenure;
- advise on the proceedings for repossession and the tenant's rights;
- diagnose the implications on housing following relationship breakdown;
- provide information on the availability of welfare benefits;
- understand the Local Authorities' housing procedures and policies;
- know where, how and when to refer clients to other agencies for more specialist assistance.

Although this offers little in addition to the Council's own services, there is a distinct advantage in the independence of the CAB and the ability of the consumer to choose to go there, or to receive a second opinion having firstly been advised by the Council.

In addition, the CAB provides debt advice and money management services which helps to reduce mortgage and rent arrears and prevent homelessness. The CAB provides this in greater depth than the Council could and can spend more time assisting individual clients.

#### Herts Young Homeless (HYH)

This county-wide charity prevents homelessness amongst people aged between 16 and 24. Their wide ranging services include education, mediation, substance misuse advice, floating support and a crashpad scheme.

The Council regularly refers young people to HYH and also contributes to the education service from the Homelessness Prevention grant.

#### New Hope

The Trust also provides a variety of services to local homeless people. These include a night shelter, short/medium term supported hostel accommodation, tenancy support and a mental health floating support team.

### **What resources have been available to the Council?**

#### Staffing

Following the transfer of the council's housing stock in 2008; the residual housing functions are dealt with by a small Housing Services team. Their main tasks relate to management of the housing register and nominations, housing strategy, affordable housing development, housing advice, homelessness, managing Disabled Facilities Grants, enforcing housing standards and other Environmental Health functions.

A minor restructure took place in early 2016 to incorporate Residential Environment Health into the Housing Service with the objective of integrating all housing-related functions within one area.

A total of 12.5 FTE employees are dedicated to this work. Informal benchmarking with similar Authorities in Hertfordshire suggests that this is the minimum resource required to deliver the desired level of service.

#### Income

The Government issues a homelessness prevention grant each year. For 2016/17, this amounted to £56,209 of which £55,000 was allocated to the Housing team. The Government have announced the payments for 2017/18, 2018/19 and 2019/20 being £56,286, £56,395 and £56,584 respectively. Due to such minor increases it is anticipated that the Housing team will continue to receive £55,000 for use regarding homelessness prevention.

The Department for Communities & Local Government (DCLG) issued its guidance on new burdens funding for the Homelessness Reduction Act on 16th October 2017. This included information on the new burdens funding which local authorities have been allocated to implement the Homelessness Reduction Act. Three Rivers has been allocated £20,910 for 2017/18, £19,153 for 2018/19 and £22,012 for 2019/20.

DCLG also abolished the Temporary Accommodation Management Fee and introduced the Flexible Homelessness Support Grant. This funding is intended to help authorities prevent homelessness. However, Three Rivers will still need to rely on this funding to cover the £60 per week management fee for temporary accommodation. Three Rivers have been allocated £137,173 for 2017/18, £155,327 for 2018/19 and £174,083 for 2019/20.

#### Expenditure 2016/17

The net spend on temporary accommodation was £381,425.

The use of expensive temporary accommodation can rarely be considered the best use of scarce financial resources and alternative forms of temporary accommodation are required.

Herts Young Homeless were awarded £5,000 for their schools education programme to prevent homelessness.

Homelessness reviews are considered by an external consultant, and the cost of this was £1,595.

Hertsmere Borough Council are paid £3,500 per annum to undertake the Council's statutory out of hours service on our behalf.

Easy Let has been slowly wound down naturally rather than deal with rehousing numerous people at the same time. This means that there have been ongoing management costs for the properties still on the scheme, which for 2016/17 amounted to £36,729. The biggest expense was the management fees payable to Watford Community Housing, which is one of the reasons for bringing the scheme to an end. All costs relating to Easy Let have now ceased.

#### **What can be expected over the next five years?**

##### Demography

The results of the 2011 census show that the population of Three Rivers has grown by 5.4% in the ten years from 2001. Households have increased over the same period by 5.0%.

The shift in tenure since 2001 may have particular significance for the homelessness and advice service.

Although the percentage of socially rented homes has remained fairly static, the privately rented sector has risen from 5.7% of the total stock to 10.6% in 2011. This corresponds with a fall in mortgaged home ownership of 6.7%.

This will be largely attributable to the increased difficulties in obtaining mortgage advances since 2008 with the private rented sector stepping in to fill the gap, particularly for newly formed households unable to afford home ownership.

The trend of recent years where homelessness approaches have increasingly come from the termination of Assured Shorthold Tenancies can therefore be expected to continue.

Identifying the full extent of homelessness in the district is difficult due to the lack of access to statistical data and the 'hidden homeless' who have not made contact with the Council or partner agencies.

#### Homelessness Reduction Act 2017

The Homelessness Reduction Act (the Act) amends Part VII of the Housing Act 1996. The Act amends the statutory definition of homelessness from being homeless or threatened with homelessness within 28 days to 56 days.

The Act was implemented on 3 April 2018 and aims to reduce homelessness by:

- Improving the quality of the advice available
- Refocusing local authorities on prevention work
- Increasing support for single people
- Partnership working to provide better support for people, especially those in groups at increased risk of homelessness

There are now three stages to a homeless application;

4. Prevention Duty (when an applicant is threatened with homelessness within 56 days);
5. Relief Duty (when an applicant actually becomes homeless, this duty lasts for 56 days);
6. Main Duty (a decision is required once the 56 day relief period has ended).

The Act also requires specified public bodies to refer (with the person's consent) anyone they consider to be homeless or threatened with homelessness. This Duty to Refer comes into effect on 1 October 2018.

The intention of the Act is supported; if more households can be prevented from becoming homeless this is a better outcome for all. However, the requirements as set out in the Act will have an immense impact on customer expectations and workload of staff as it is likely that the number of homeless applications will increase, although it is currently too early to tell. Housing Options staff have been given training regarding this Act to ensure they are fully aware of the requirements.

#### Deregulation Act 2015

On 1 October 2015 further provisions in the Deregulation Act 2015 came into force to protect tenants against unfair eviction when they have raised a legitimate complaint about the condition of their home.

The legislation also requires landlords to provide all new tenants with information about their rights and responsibilities as tenants. This information includes such detail that a landlord cannot serve a Section 21 notice unless they have complied with certain legal responsibilities.

The government also introduced a new standard form that landlords must use when evicting a tenant under the 'no fault' (Section 21) procedure. This makes it more straightforward for landlords to evict a tenant where it is legitimate to do so.

These provisions apply to all new assured shorthold tenancies that start on or after 1 October 2015. However, as of 1 October 2018 the provisions will apply to all Assured Shorthold Tenancies (AST) in existence at that time.

Houses in multiple occupation (HMO) form a vital part of the private rented sector. Some HMOs are occupied by the most vulnerable people in our society. Some of these properties were not built for multiple occupation and this can mean a great risk of overcrowding and fire. Mandatory licensing of HMOs came into force in 2006 and originally applied to properties of three storeys or more with five or more people making up two or more separate households living in them.

From 1 October 2018 three main changes will come into force:

- Mandatory licensing will no longer be limited to certain HMOs that are three or more storeys high, but will also include buildings with one or two storeys.
- New conditions will be imposed by the local authority as to the minimum room size which may be occupied as sleeping accommodation in the HMO.
- All licences issued from 1 October will need to include a condition requiring the compliance with the Council's storage and waste disposal scheme. A licence holder's failure to comply with the scheme is a breach of the licence and a criminal offence.

#### Rating (Property in Common Occupation) and Council Tax (Empty Dwellings) Act 2018

This gives Councils across England extra powers to levy additional charges on homes standing empty for two years or more. This legislation allows Councils to charge double the rate of Council Tax on homes left empty for two years or more.

#### Affordability

It is clear from very recent trends and by forecasting future events that tackling homelessness over the next few years will be extremely challenging due to a range of affordability issues. Against a consistent backdrop of high property prices and private rent levels, additional obstacles to affordability are being presented.

#### Welfare Reform

The Government reduced the benefit cap further so that the maximum a household outside of London can receive is £20,000; this is inclusive of housing costs. This will likely mean that larger families will be unable to find suitable accommodation locally as it will also impact upon the affordability of socially rented homes. At the time of writing there were 87 households affected by the benefit cap.

Certain benefits were also frozen from the April 2016 rate for a period of four years, this included Child Benefit and Local Housing Allowance (LHA). This means that although rents in the private sector will increase, the rate someone can claim for assistance will be frozen at the 2016 figures making the private sector more unaffordable for the low earners or those unable to work.

Through the Council's Tenancy Strategy, Registered Providers are urged to keep rents affordable and not to exceed LHA levels. Although not statutorily bound to take account of this, it is concerning that their rents have exceeded LHA on occasions, with the predictable effect that some on the Housing Register have been deterred from expressing interest.

### Private Sector

The private rented sector (PRS) in the district continues to be unaffordable for many low-income and out of work households. Market rent is significantly higher than LHA.

The majority of the District falls under the WD3 (Rickmansworth, Mill End, Maple Cross, Croxley, Sarratt, Moor Park, Chorleywood, Chandler's Cross), WD19 (South Oxhey, Oxhey, Carpenders Park) and WD5 (Abbots Langley, Bedmond) postcodes.

Average monthly market rent prices from [home.co.uk](http://home.co.uk) (taken as at 17 July 2016 and 2 October 2018) highlight the disparity between market rent and LHA rates.

Area	1 bed		2 bed		3 bed		4 bed	
	2016	2018	2016	2018	2016	2018	2016	2018
WD19	923	914	1,200	1,225	1,452	2,251	1,747	2,251
WD3	949	931	1,300	1,271	1,599	1,706	2,375	2,122
WD5	949	900	1,123	1,195	1,694	1,345	-	1,751
LHA rate	676	696.28	853	879.10	1,071	1,103.35	1,554	1554.80

The introduction of the Benefit Cap in April 2013 and further reduction of the cap to £20,000pa outside of London in November 2016 has affected a number of households in the private rented sector.

Tenants affected by the Benefit Cap are encouraged to apply for Discretionary Housing Payments (DHP) and to seek employment. DHP is temporary in nature and for some employment may not be a practical or feasible option, meaning there is an increased reliance on the social rented sector and homelessness services. All those approaching the service are given leaflets regarding the benefit cap and how to help themselves.

### Private Rented Sector (PRS) scheme

The Council made the decision to discontinue the Easy Let scheme, the primary reason being the expense to the Council. This was largely a result of:

- A significant increase in the management fees charged by Watford Community Housing (WCH) to the Council.
- Competition from high street estate agents offering similar or more comprehensive management services at a cheaper cost to landlords.
- Increasing difficulties in procuring properties onto the scheme as a result of the disparity between LHA and market rent.

The Council continues to operate a PRS scheme in the form of a Rent Deposit Guarantee Scheme (RDGS). The typical rent charge of a property let through the RDGS is at or marginally above LHA.

The unfamiliarity of Universal Credit (UC) and the widely reported increase in tenant arrears among claimants is a cause of concern. It is reasonable to assume that PRS landlords will be cautious about UC. First, this may influence a landlords decision to let a property through the RDGS or a high street estate agent. Second, landlords may choose to only let properties to middle and high income working households.

This would have an impact on the RDGS twofold, reducing the supply of properties and restricting access to the RDGS for many low income and out of work homeless households.

### Rent shortfall payments

Housing Services have in the past made monthly 'shortfall' payments to private landlords to somewhat negate the gap between LHA and market rent.

This practice allowed Housing Services to procure a greater number of properties on the PRS scheme; however this was not a sustainable arrangement. Tenants were being rehoused into properties that would otherwise be unaffordable and lead to a sizable ongoing monthly cost to the Council.

For this reason, only in exceptional circumstances will Housing Services commit to shortfall payments on new tenancies. Shortfall payments on existing tenancies have now been eliminated.

Unfortunately ceasing this practice has limited the ability to procure properties onto the RDGS. It is however in the interest of both the Council and the tenant to create fewer but more sustainable tenancies, reducing the risk of repeat homelessness.

### Owner Occupation

Government initiatives to try to stimulate the supply of new homes and to bring them within the reach of first time buyers may have only a marginal effect in Three Rivers.

The Government's Help to Buy Scheme will provide assistance to those unable to save an adequate deposit. Although this will no doubt be of assistance to some residents, it will not impact on future homelessness approaches.

Shared ownership is a tenure proposed frequently on new housing developments being built in Three Rivers as the 30% split in our planning policy CP3, however it is still an unaffordable solution for many residents particularly ones on our housing register. With many housing associations offering a minimum of 50% share the monthly rental plus mortgage payment is simply out of reach to many local people who wish to remain living in the district.

The relatively low rate of mortgage foreclosure over the term of the 2013-16 strategy is likely as a result of low interest rates. However, this may also be the likely situation that many repossessed households will secure their own accommodation in the PRS or, for a temporary period, with friends or family rather than make a homeless application to the local authority.

### Resources

In the short term, financial resources should be adequate to meet demand due to the Government's guaranteed continuation of the homelessness prevention fund until at least March 2018 and the increased DHP available in 2017/18, specifically the ring-fenced housing DHP budget.

However, with the recently implemented Homelessness Reduction Act, additional resource was secured to deal with the additional responsibilities on the Council. Even taking into account the additional financing available, it will not cover the cost fully.

### Service Gaps and Overlaps

There are two separate aspects to the issue of gaps in provision.

The first consideration is the insufficient supply of temporary accommodation available to the Council. Great work has been undertaken to source suitable temporary accommodation in the private sector, but this came at significant cost to the Council and could not continue. The accommodation provided is often outside of the district which is not the best outcome for local residents that have local support networks. Therefore, we are now building our own temporary accommodation units within district.

The second factor concerns the availability of suitable housing, including affordable housing, for the district as identified by the Strategic Housing Market Assessment (SHMA) from 2016. The Council is currently in the process of updating the 2016 SHMA with work being undertaken by consultants. It has been renamed as the Local Housing Needs Assessment (LHNA) to bring it more in line with changes to national policy.

The number of socially rented relets becoming available is inadequate to meet the demand from those in a high degree of need. Although developments such as Leavesden produced additional rented units, this development alone is not sufficient to meet the local demand.

Nationally, there has been a clear upward trend in rough sleeping over the last few years. Although there has few reports of rough sleepers in Three Rivers, it may be anticipated that this could become an issue here too and complacency will be guarded against. Through partnership working with New Hope, we will continue to monitor and develop a scheme as the need arises.

Our Housing and Homelessness Strategy 2017–2022 details how we propose to respond to the issues highlighted in this review.