

# Maldon District Council Homelessness Strategy and Review 2013

## **Review of Homelessness**

Undertaken throughout 2012, the Housing Options team's records of enquiries provides a baseline to work from. Since the last review in 2008, the numbers of those who are homeless, in priority need and not intentionally homeless in the District has decreased year on year, due largely to effective work to prevent homelessness. The number of enquiries has remained fairly constant throughout this period.

In October 2012 the Council carried out an assessment of rough sleeping in the District and identified a very low level, insufficient to justify a rough sleepers' count. For those who are roofless, there is no provision such as night-shelters or day-centres in the District, increasing the risks for those sleeping rough.

Repossession due to mortgage arrears has fallen, this may be due in part to courts requiring lenders to exercise more restraint in seeking re-possession but the Housing Options team is aware of a number of cases which have yet to reach this stage.

Possession orders for rent arrears have increased; to some extent this may be inevitable as the private rented sector has expanded very quickly over this period. Evictions by Registered Providers of social housing has been broadly level over the same period but we are aware of a growing number of households in this sector who have arrears which are increasing, due in part to welfare reform and reductions in the subsidy for those in under-occupation.

The risks of debt are far greater than at the time of the previous strategy, when the Council provided seminars for landlords to help with those tenants who would not pay. Today the risk is rising for those who can not pay and this requires a different approach in offering support to landlords and tenants, although the ultimate consequence of eviction is the same.

Termination of assured short-hold tenancy agreements has become one of the main causes of homelessness. In some cases this may be due to tenants failing to maintain regular payments but there is also growing concern from some landlords about the perceived risks of renting to those in receipt of benefits. The increasing demand for housing gives landlords a wider choice of potential tenants and the opportunity to charge higher rents.

Parental evictions and homelessness amongst young people has reduced during the previous strategy, largely due to improved working arrangements between the Council and Essex County Council with the assessment of young people under the Children Act as well as the Housing Act.

The Homelessness Code of Guidance for Local Authorities (hereafter referred to as the Code of Guidance) states:

*“In many cases homelessness may be triggered by individual circumstances (for example, relationship breakdown, or unemployment) but it can also be the result of a failure in the housing market (for example, high rents in the private sector and a shortage of accommodation in the social sector) or a failure of the administrative system (for example, delays in the payment of Housing Benefit). In districts where the housing market and administrative systems are working well, the levels of homelessness are likely to be lower. All these factors will need to be taken into account when assessing the likely future levels of homelessness in the district.”* Para 1.18.

We have therefore considered not only previous trends and performance but future risks that may affect local levels of homelessness. More detail is provided further on but in summary we have to make clear the significant risk of rising homelessness in the District due to:

- Individual circumstances – increased risk of personal debt, relationship breakdown, rising costs, fixed income and reductions to benefits.
- Local housing market – below average proportion of social housing, especially smaller general needs properties, rising cost of private rents, disparity between local wages and housing costs, limited supply of supported housing.
- Administrative changes – in particular welfare reform, risk of delays in processing applications for Housing Benefit, impact of reducing payments to those with fixed housing costs, impact on landlords and local advice services, uncertainty about future changes and need to consult.

To date, we have managed to maintain a trend of continuous improvement since the time of the last review but we have to be realistic about the prospect of maintaining this at a time when we may see rising demand and reductions in resources. Throughout the lifetime of the new strategy, we shall have to closely monitor the demands placed upon the Council’s Housing Options team and others, and consider ways in which to improve their capacity to respond to these risks.

## **Local Housing Need**

The supply of homes has an obvious link to homelessness and also the local authority’s ability to discharge its duties to secure accommodation and prevent homelessness. The Council has achieved some success in increasing the proportion of affordable housing in the District since the time of the last review and preventing homelessness.

There has not been a significant increase in the population of the District over this period but we are aware that household size is decreasing, nationally and locally, and predicted local population growth will predominately be due to an ageing population. Ignoring all other issues, this would suggest that in demographic terms the proportion of the population who are most at risk of becoming homeless will remain stable. Severe levels of under-occupation of housing however means that the local housing stock is not reflecting current and future housing need. Problems with the condition of some of the housing stock, especially in the private sector but also some social housing also means that there is a growing risk of homelessness from those groups who may not usually have been considered to be at risk, in particular older people living in poorly maintained homes or homes that do not meet their needs.

Incorporating this review and strategy for homelessness within a broader housing strategy helps improve our strategic understanding and response to all these issues, responding to some of the issues that were identified as part of the consultation process.

Local wages continue to remain below local household income levels, suggesting that those who live and work in the District may be more in need of affordable housing, and at greater risk of acquiring housing related debt and homelessness. Patterns of migration show that the District attracts inward migration from older people, mainly London, south and mid Essex. Some inward migration is also from those of working age who continue to work outside of the District. Emigration from the District is a combination of some older people moving up the coast and younger people moving to areas where there is either cheaper housing or better access to education and employment.

House prices have remained fairly stable since the last review of homelessness despite the economic downturn. The Council's plans for new homes has been reviewed and increased to reflect the growth in future demand including for affordable housing. In the meantime, the growth in demand for privately rented accommodation indicates the consequences of house prices remaining beyond the level that many can afford and the restricted supply of affordable housing in the social sector. This growth of the private rented sector is welcome as an alternate source of housing for those at risk of homelessness but such is the current level of demand, many are finding it harder than ever to access good quality, affordable accommodation in this sector especially if on a lower income.

The restrictions on Local Housing Allowance for those under 25, now extended to those under 35 would suggest that there must be a greater demand for single-room accommodation. Anecdotal evidence from private landlords also shows that demand for this type of housing is increasing from single people who are earning reasonable incomes locally but struggling to afford rising rent levels.

Overcrowding is not a significant problem, although unpleasant for those affected, with a much higher proportion of households in under-occupation across all sectors excluding private rent.

Domestic abuse has remained constant, it is a concern though that there is so little specialist provision within the District and although this may be adequate for some cases, the consequences of the most serious incidents can be very grave. We therefore intend to continue to work with partners to ensure that those at risk are offered access to help and support as soon as possible, with an appropriate range of options.

There is a very limited supply of supported housing in the District, with no local provision for:

- Low to moderate mental health
- Victims of domestic abuse
- Rough sleepers / roofless

The Council therefore has to work with providers and neighbouring authorities to secure appropriate accommodation to meet these needs, accepting that in some cases they may not have the same priority as others from the host area.

## **Prevention of Homelessness**

*“Effective prevention will enable a person to remain in their current home, where appropriate, to delay a need to move out of current accommodation so that a move into alternative accommodation can be planned in a timely way; to find alternative accommodation, or to sustain independent living” Code of Guidance Para 2.2*

The Council will help to maintain the current home by:

- Continue to provide free advice through its Housing Options team on tenants’ legal entitlement to proper notice;
- Continue to provide, monitor and review financial assistance to those who have incurred arrears through no fault of their own and would otherwise be homeless and in priority need;
- Continue to provide, monitor and review help and support to access mortgage rescue schemes for owner-occupiers;
- Continue to provide help and advice through the Council’s Revenue and Benefits Service to those who may be entitled to financial assistance to help with housing costs;
- Continue to provide, monitor and review the use of discretionary housing payments

- Providing financial assistance through the Private Sector Renewal Policy to tenants of private landlords and home owners who are at risk of becoming homeless due to disrepair;
- Improve the provision of information on the supply and costs of housing locally so that residents and other agencies have realistic expectations about local housing options.

The Council will provide help to find alternative accommodation by:

- Promoting Gateway to Homechoice (the Council's choice based lettings scheme) to all those agencies who may have contact with those at risk of homelessness;
- Monitor and review the supply of affordable housing and supported housing to ensure that the use and availability is maximised;
- Encourage and support private landlords to understand and support the strategic housing aims of the Council;
- Provide advice and where possible financial assistance to those who are in priority need and at risk of becoming homeless;
- Provide advice and information to those who may be homeless but not in priority need to help them secure accommodation;
- Offer advice and advocate on behalf of those who may be assisted by other agencies such as social services to secure accommodation;
- Identify those groups which may face particular problems in finding alternate accommodation and work with others to reduce barriers and improve options for these groups.

The Council will help promote and sustain independent living by:

- Making other agencies aware of the risks that may contribute to homelessness and sources of support that may help to prevent this, for example those who may be at risk of domestic abuse;
- Work more closely with floating support and other organisations who can provide practical help and support with managing tenancies;
- Continue to work with CAB and others to help reduce the risk of debt and homelessness;
- Develop and maintain working links with those agencies that have responsibilities for specific groups who are most vulnerable and at risk of homelessness;

Some groups of people are more likely to be at risk of becoming homeless than others, or be particularly vulnerable if they were to become homeless. The government's proposed Gold Standard encourages local authorities to put in place pathways for these groups to help prevent homelessness for these groups. In some cases, the Council will be under a duty to secure settled accommodation but this should not be a reason to still seek to prevent homelessness wherever possible.

We have reviewed the range of resources for preventing homelessness for those groups that are most at risk and more detail about this can be found in Appendix One of this review. Having assessed these groups, our conclusions for actions that should be part of this strategy are:

- The need for emergency and temporary accommodation for young people, including those who may be too young to hold a tenancy agreement, this needs to be done in conjunction with Essex County Council as the relevant local authority for social care and the duties to young people under the Children Act.
- The need to ensure that Pathway Plans for young people in care are developed and shared with the Housing Options team so they are realistic, achievable and there is advance notice before young people leave care.
- The Council continues to work with the Reducing Re-offending Board, the Offender Accommodation Forum, MAPPA (Multi Agency Public Protection Arrangements) and Essex Probation to monitor and develop appropriate housing options for those at risk of offending.
- Housing Options team are aware of voluntary organisations who can help those leaving the armed forces.
- The Council works with Essex County Council, Women's Aid and others to improve our understanding of the need of those at risk of domestic abuse and develop the most appropriate housing options in response to this.
- The Council works with Registered Providers and others to enable the development of 6 to 8 units of supported accommodation for people suffering with mental health.
- The Council enables the provision of at least one property that is available for temporary accommodation and suitable for wheelchair access.
- Partnership working continues to develop help and support for those who have debt problems, especially those on low incomes affected by welfare reform, involving Registered Providers, CAB, floating support and Job Centre Plus.

## **Securing Accommodation**

The supply of housing is such a fundamental aspect of homelessness that we have incorporated this review and strategy within a much broader housing strategy which will deal with aspects such as:

- The development of new affordable housing
- Tackling empty homes to meet local housing need
- Enabling development of new homes to improve the overall use and supply of housing
- Options to enable people to remain in their own homes, through housing renewal policies and disabled facilities grants
- Enabling better use of existing social housing through partnership working with Registered Providers

- Encouraging the development of self-build housing
- Improving housing options for older people to improve the overall supply of housing
- Identifying and responding to the need for affordable housing in rural areas

As part of this review we have identified the need for additional supported housing which will set as an objective for this broader strategy.

The allocation of housing is just as important as the supply of new homes in meeting the needs of those in urgent need.

#### Review of Housing Allocations Policy

A full review of the Council's policy for allocation of social housing was carried out in 2011/12 involving consultation with applicants, landlords and other agencies. As a result changes were made including bringing the policy into line with Housing Benefit regulations to prevent homes being allocated to families who would have a shortfall in their benefit.

It was also decided to continue to give reasonable preference to those who are owed a duty under the homelessness legislation, in accordance with the legislation, Code of Guidance and to assist the Council in meeting its legal duties.

Priority is also given to those households under-occupying social housing who want to down-size, helping those affected by the changes to Housing Benefit and also encourage better use of the housing stock. The current policy also enables those registered to apply for homes throughout the Greater Haven Gateway sub-region, giving greater choice and mobility. In August 2013 a review was undertaken by the equality and diversity group with no significant concerns. We shall continue to monitor and review the policy with the other local authorities in the sub region.

#### Access to Private Rented Accommodation

In 2012 the Council consulted on its Private Rented Sector Offer to enable use of privately rented accommodation for those who are homeless and entitled to settled accommodation. The Housing Acts (1985, 2004 and 2006) and the Code of Guidance provided the basis for this, in order to ensure that the same criteria applies to the allocation of housing whether social or private. The policy was approved in 2013 and the Council can now use privately rented accommodation to discharge its duty to secure settled accommodation providing the tenancy agreement is for more than twelve months.

The Council is working with other authorities in Essex to introduce a private landlords accreditation scheme, this will help ensure there are landlords who are 'fit and proper' and willing to work with the Council in meeting its strategic housing requirements in a sector that is growing rapidly but without the working relationships that we have with

Registered Providers of social housing. Once established we hope that the scheme will offer a framework for improving the quality and access of the private rented sector.

The Council has operated a Rent in Advance and a Rent Bond scheme for a number of years. These have helped a large number of people access accommodation that would not otherwise have been available, especially those who may not have been in priority need. We shall continue to monitor the schemes, mindful that resources may have to be prioritised in the future to meet the needs of the most vulnerable. The Housing Options team will continue to work closely with local private landlords to understand their problems as well as supporting tenants, seeking to identify the most appropriate incentives for the future.

### Temporary and Emergency Accommodation

Having reduced the need for temporary and emergency accommodation since the last review, we have been able to convert some properties into permanent accommodation which is better use of property but does reduce the capacity to meet the need for urgent accommodation.

There is a small number of properties, provided by the Salvation Army Housing Association, for temporary use. In 2012 there was full occupancy for some periods but not throughout the whole of the year. When full, the only alternate is bed and breakfast accommodation; in March 2013 (during the low season) the Housing Options team carried out an exercise to identify the maximum capacity of emergency accommodation including B&B within the District. Supply was lower than may have been expected, between 5 to 10 bedspaces depending on the needs of the person who needs accommodation (some were in remote locations).

The Council has needed to use bed and breakfast accommodation out of the District on some occasions in 2012 and early 2013, without additional provision within the District the likelihood is that this will increase in the short to medium term, causing greater upheaval for those households who fall into urgent need. Alternative temporary accommodation would be better, especially if this is self-contained. Although this is likely to be cheaper on a case by case basis, the need to meet the costs of voids (necessary to ensure that some properties are available at short notice) means that the overall cost could be as much or even more than B&B. We shall continue to explore how best to respond to the need for temporary accommodation within the District.

There is no night-shelter or hostel accommodation in the District, limiting the options for single homeless people. Those who are more independent can be referred to schemes in neighbouring authorities but this is not suitable for the most vulnerable, in particular the youngest and oldest. The good supply of sheltered accommodation makes it possible to secure accommodation for those over 55 within a reasonable period but

there is very little supported accommodation for young people in the District and the Housing Options team is considering the need for a night-stop scheme that could offer supported lodgings for homeless young people.

## **Providing Support**

*“Housing authorities are advised to monitor the provision of advisory services to ensure they continue to meet the needs of all sections of the community and help deliver the aims of their homelessness strategy” Code of Guidance Para 2.20.*

The Homelessness Code of Guidance suggests the type of advice that is most likely to be required to respond to homelessness. We have used this to identify what provision is available locally and this is shown in that table in Appendix Two. In many cases advice is provided by other agencies and organisations such as Citizens’ Advice Bureaux or floating support so we need to ensure that this is targeted to those most at risk of becoming homeless and these other agencies are supported by the Council in the best possible way to help meet the aims of this strategy. In reviewing the range of advice and support, the following have been identified as priorities:

- Better advice and support for private rented housing sector.
- Closer liaison with landlords to identify and help those at risk of rising rent arrears.
- Promotion of local services to help those at risk of rent or mortgage arrears
- Improve capacity to provide debt advice
- Identify incentives to improve access to privately rented accommodation for those in housing need

## **HOMELESSNESS STRATEGY**

From the review of homelessness we have identified a number of tasks that will help to further improve the prevention and response homelessness in the District. These have been used to develop an action plan which will become the means through which the strategy is delivered.

In developing the strategy, the Council has worked with a number of partners which has helped improve our understanding of some of the problems as well as likely solutions and opportunities for joint working. Housing Act 2002, section 3 (5) requires local authorities to consider the extent to which any of the strategy’s objectives could be achieved through joint action, ranging from neighbouring authorities to local voluntary organisations. There are already some key

partnership agreements in place which play a vital role in supporting the Council's role as a strategic housing authority:

- Service Level Agreement with Moat Homes Limited – revised summer 2013
- Greater Haven Gateway Sub Regional Housing Agreement – renewed March 2013
- Service Level Agreement with Maldon District CAB (incorporating NHAS protocol for prevention of homelessness) – renewed summer 2013
- Service Level Agreement with One Support Floating Support Service – agreed 2012
- Protocol with Mid Essex Health / CMHT for hospital discharge – agreed 2012 / 13
- Protocol with Essex County Council for homeless young people, families and care leavers – under review

As important as these are, open and ongoing communication is essential between partners, at an operational as well as strategic level. The help and support of partners in carrying out the review and developing this strategy needs to be maintained throughout its lifetime:

*“The most effective strategies will be those which harness the potential of all organisations and persons working to prevent and alleviate homelessness in the district, and which ensure that all the activities concerned are consistent and complementary.”*

Code of Guidance para 1.39

We are therefore intending to constitute a local Homelessness Forum to support the strategy, with the intention that it meets twice a year to review progress and consider current and future trends. Since the review, we have identified links with local faith groups and will seek to build on these as a potential valuable addition to the local network of support.

We shall also strengthen the links between homelessness, broader strategic housing issues and the Council's corporate response by constituting a group of senior officers and Members of the Council to oversee the implementation of the strategy's action plan, use of resources and links to other services.

The action plan for this strategy is detailed in Appendix Four together with partners who have helped with the review of homelessness and the development of the strategy.

A summary of the main issues of the action plan are:

**Improve awareness, understanding and joint working to prevent homelessness**

We seek to achieve this through the re-introduction and support of a local, multi-agency, homelessness forum and corporately through a review group of elected Members and senior officers of the Council.

**Improve access to accommodation especially for those in urgent need**

We will seek to achieve this by making stronger, clearer links between this strategy and the Council's broader housing strategies, incorporating all these aspects into a single strategy; this will help influence future developments and create more opportunities to make better use of the existing housing stock including empty properties. The private rented sector has grown since the time of the previous homelessness review and we need to continue to work more closely with this sector, promoting good practice and encouraging its expansion to help meet local housing need.

**Reduce the impact and risk of debt**

By encouraging closer working between local agencies we hope to help us all identify those at risk before they become homeless and also plan more effectively for future changes to the welfare system. We know that practical help and support is as important as specialist debt advice and advocacy, therefore we need to encourage a comprehensive and consistent provision of support throughout the District.

**The need for specialist help and support**

As well as the broad issues of debt and the supply of suitable and affordable homes, homelessness is often a symptom of other problems. Providing just accommodation may not always be enough and in the longer term may even compound existing problems. Young people, mental health and domestic abuse are particular aspects that require a combination of housing and support.

## APPENDIX ONE

### Review of Pathways to Prevent Homelessness for Specific Groups

<b>Client Group</b>	<b>Existing Resources</b>	<b>Additional Requirements</b>
<b>Young people under 18</b>	Joint protocol with social care (under review 2013)	Supported lodgings for those too young to hold tenancy agreements and appropriate temporary accommodation.  Monitor and review of protocol.
<b>Young people leaving care</b>	Joint protocol with social care (under review 2013) Supported housing (Nacro)	Pathway plans should address future housing needs. Prompt referrals to floating support to help sustain tenancies.
<b>Young Parents</b>	Joint protocol with social care (under review 2013) for those under 18. Supported housing scheme (Colne)	Allocations policy to be monitored for provision of move-on accommodation from supported housing. Prompt referrals to floating support to help sustain tenancies.
<b>Leaving prison</b>	Liaison with Probation Housing Liaison Officers to prepare accommodation plans for those released with supervision. Currently no similar arrangements for those serving shorter sentences. Involvement with MAPPA steering group for those who are higher risk.	Involvement with Reducing Re-Offending Board to monitor changes to Probation Service in 2014.  Develop joint working through Offender Accommodation Forum
<b>Leaving armed forces</b>	Very low level of demand from this group.	Not a priority due to low level of demand but better understanding of support from voluntary organisations such as Royal British Legion, SAFA and Help for Heroes would help.

<b>People from ethnic minority groups</b>	No specialist provision.	Developing links with local faith groups to help promote awareness of local help and support that is available to prevent homelessness and harassment.
<b>Former asylum seekers</b>	No specialist provision	No recent cases, to be monitored.
<b>Victims of domestic abuse</b>	Women's Aid Outreach service, access to refuges but out of District, sanctuary schemes for those able to remain in their home. Use of DASH assessment to assess risk, involvement with MARAC for more serious cases.	Need to promote access to advice and support to reduce risk.  B&B and general needs temporary accommodation frequently required, need to ensure links are made to appropriate support.  Support action against perpetrators and county-wide working to improve housing options for those affected by domestic abuse.
<b>Mental health</b>	Protocol for those leaving hospital, supported housing for those under CPA (Friary Fields), floating support for those with low to moderate support needs.	No medium level supported housing, identified need for 6 to 8 units.
<b>Substance abuse</b>	Floating support Triangle scheme (two units)	No specialist provision.  Need to recognise very limited options for those who continue to use illegal drugs.  Work with DAT to identify local needs and housing issues.
<b>Physical health</b>	Limited supply of adapted properties and allocation	No emergency accommodation for those

	<p>policies that give priority to those in need.</p> <p>Disabled Facilities Grants and access to minor adaptations through Home Improvement Agency and Social Care.</p>	<p>requiring wheelchair access.</p>
<b>Age-related problems</b>	<p>Access to sheltered housing throughout District.</p> <p>Floating support – Older Persons’ Service.</p> <p>Voluntary organisations</p>	<p>Limited options for those with more complex needs, e.g. where higher level of on-site support is required, history of anti-social behaviour. Continue to monitor and work with older persons’ housing forum.</p>
<b>Debt</b>	<p>CAB Debt advisor</p> <p>Dedicated support for some tenants in social housing provided by their landlord.</p> <p>Mortgage rescue scheme for home-owners.</p> <p>Floating support to help with less complex cases</p>	<p>Need for closer working between local agencies to monitor, respond and promote services especially for those affected by welfare reform.</p>
<b>Gypsy and traveller</b>	<p>Partner with Essex County Council – Gypsy and Traveller Unit.</p> <p>Two public sites for travellers in District</p>	<p>To be kept under review – no additional action required at present time.</p>

## APPENDIX TWO

### Providing Support – local services

Advice Required	Provided by:
<b>Tenants' rights and rights of occupation</b>	<ul style="list-style-type: none"> <li>• Housing Options Team</li> <li>• On-line advice (SHELTER and Homelesslink)</li> <li>• Landlords (pre-tenancy packs) and Housing Options leaflets</li> <li>• CAB</li> <li>• Floating support</li> </ul>
<p>Comment: there is reasonable provision and choice, problems are more common in the private rented sector, better advice and support for landlords and tenants in this sector should be a priority.</p>	
<b>Leaseholders' rights and service charges</b>	<ul style="list-style-type: none"> <li>• Housing Options Team</li> <li>• Landlords</li> <li>• CAB</li> <li>• On-line advice</li> </ul>
<p>Comment: leasehold is not a common type of tenure in the District, there have not been a significant number of cases from this sector, adequate provision at the moment.</p>	
<b>Advice about harassment and illegal eviction</b>	<ul style="list-style-type: none"> <li>• Housing Options Team</li> <li>• Environmental Health</li> <li>• On-line advice (SHELTER and Homelesslink)</li> <li>• CAB</li> </ul>
<p>Comment: this is also more common in the private rented sector, especially for those living in shared accommodation, lodgings and smaller houses in multiple occupation. Adequate resources to deal with problems caused by landlords, some cases of landlords being harassed by tenants, tenants to be made aware of consequences of becoming intentionally homeless and support provided to landlords.</p>	
<b>Dealing with possession proceedings</b>	<ul style="list-style-type: none"> <li>• Housing Options Team</li> <li>• Floating support</li> <li>• CAB</li> <li>• On-line advice (SHELTER and Homelesslink)</li> <li>• Local court desks</li> </ul>
<p>Comment: a range of options for seeking help and advice but in practice some cases only come to light immediately before court date, making it difficult to resolve at short notice. Closer liaison with Registered Providers would help reduce this problem, also consider promotion of local services to tenants in privately rented accommodation to</p>	

encourage earlier involvement.	
<b>Entitlement to benefits</b>	<ul style="list-style-type: none"> <li>• Revenue and Benefits team</li> <li>• CAB</li> <li>• On-line advice</li> <li>• Floating support</li> <li>• Job Centre Plus</li> </ul>
Comment: adequate range of options for seeking advice, identified need or local providers to work more closely on identifying those at risk of debt and homelessness.	
<b>Current rent levels</b>	<ul style="list-style-type: none"> <li>• Housing Options Team</li> </ul>
Comment: Housing Options team has access to strategic and operational information, making this more widely available could help establish more consistency in the private rented sector, helping both landlords and tenants.	
<b>Rent and mortgage arrears</b>	<ul style="list-style-type: none"> <li>• Housing Options Team</li> <li>• CAB</li> <li>• Floating support</li> <li>• Registered Providers (Housing Associations)</li> </ul>
Comment: delays in identifying those at risk and delays in seeking advice results in more cases with higher levels of debt which are more difficult to resolve, local promotion of services and closer liaison with landlords may help reduce this problem and improve opportunities to prevent homelessness.	
<b>Managing debt</b>	<ul style="list-style-type: none"> <li>• CAB</li> <li>• Floating support</li> </ul>
Comment: debt advice work can be very intensive, having identified increased risk of debt for some households, improving access to debt advice should be a priority to improve opportunities to prevent homelessness.	
<b>Grants for housing repairs and adaptations</b>	<ul style="list-style-type: none"> <li>• Housing Options Team</li> <li>• Registered Providers</li> </ul>
Comment: services are adequate, no additional action required.	
<b>Accessing private rented accommodation</b>	<ul style="list-style-type: none"> <li>• Housing Options Team</li> </ul>
Comment: growing demand and cost of private rented accommodation is making it harder to access especially for those on lower incomes. Priority to identify incentives and other measures that would help improve access to privately rented accommodation.	
<b>Applying for social housing</b>	<ul style="list-style-type: none"> <li>• Housing Options Team</li> </ul>

	<ul style="list-style-type: none"><li>• Contact Centre</li><li>• CAB</li><li>• Floating Support</li><li>• Registered Providers</li></ul>
Comment: adequate services at present, no further action needed.	
<b>Identified priorities</b>	<ul style="list-style-type: none"><li>• Better advice and support for private rented housing sector.</li><li>• Closer liaison with landlords to identify and help those at risk of rising rent arrears.</li><li>• Promotion of local services to help those at risk of rent or mortgage arrears</li><li>• Improve capacity to provide debt advice</li><li>• Identify incentives to improve access to privately rented accommodation for those in housing need</li></ul>

### APPENDIX THREE

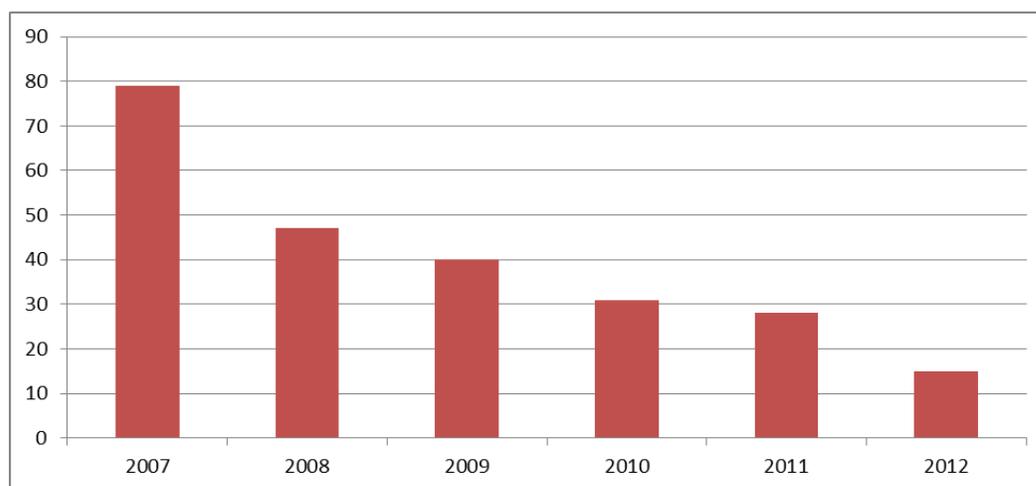
#### Review of Trends and Performance

**Table 1: Main Causes of Homelessness in Maldon District 2007-2013**

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Parental eviction	63%	50%	40%	38%	22%	12%
Friend / relative eviction	3%	14%	10%	-	18%	16%
Relationship breakdown	10%	14%	10%	-	6%	14%
Domestic abuse	5%	2%	-	14%	6%	22%
Termination of tenancy	19%	20%	40%	48%	48%	36%

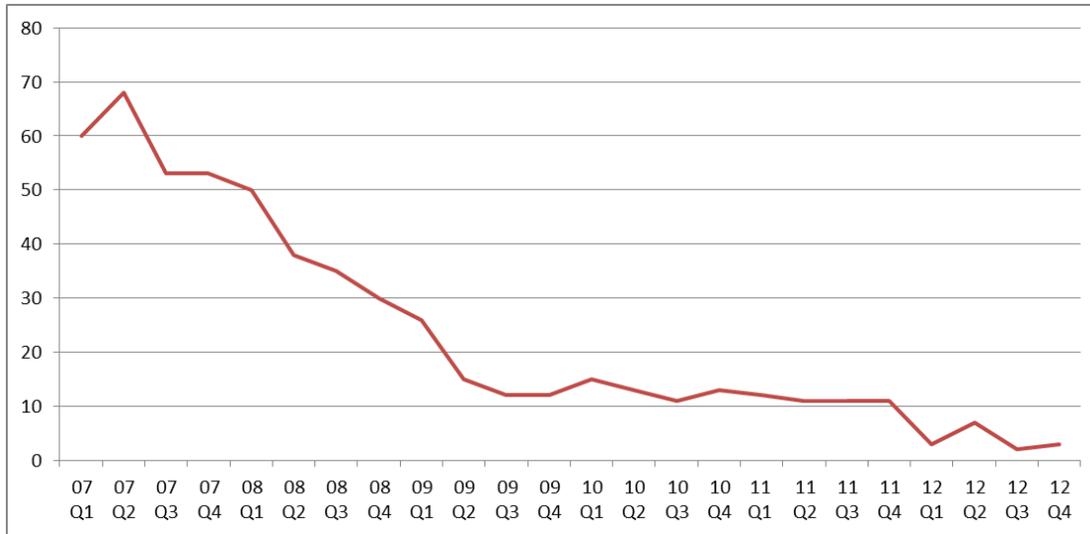
Source: Maldon District Council Homelessness Module 2007 – 2012 (P1E returns)

**Table 2: Applications Accepted as Statutory Homeless 2007-2012**



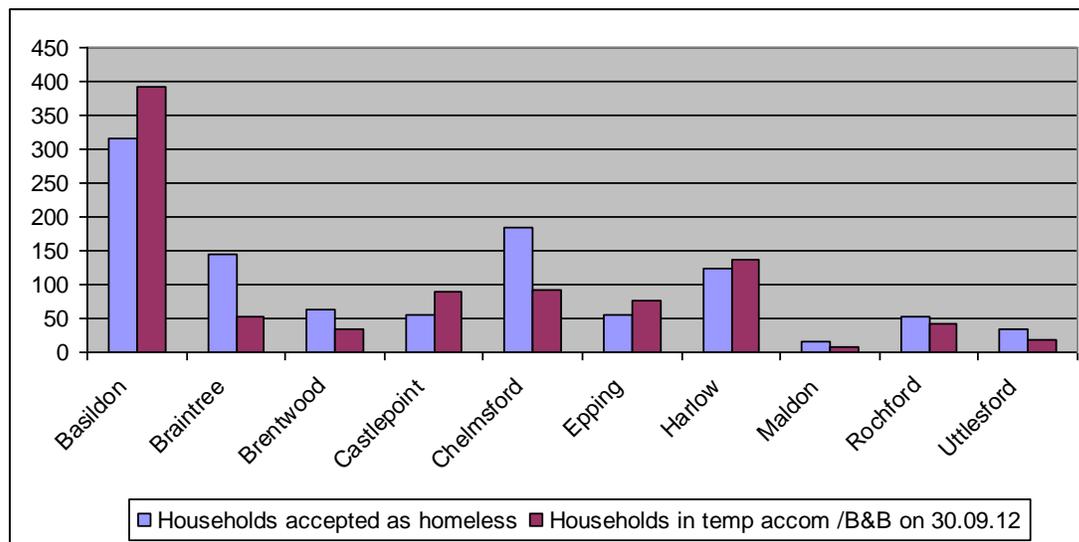
Source: Maldon District Council P1E returns to CLG

**Table 3 : Households in Temporary Accommodation 2007 – 2012**



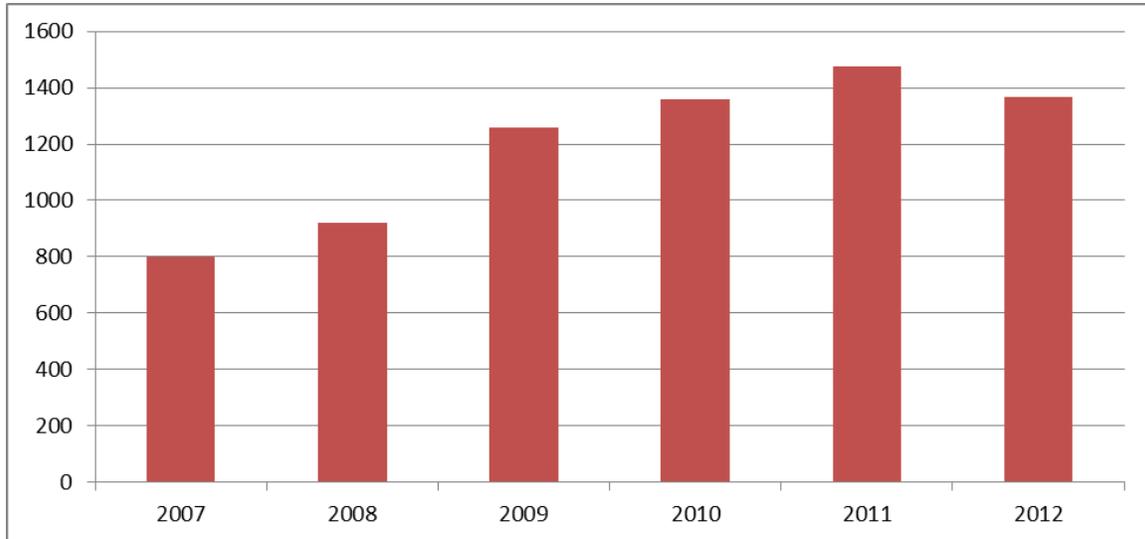
Source: Maldon District Council P1E returns to CLG

**Table 4: Homeless Acceptances / Households in Temporary Accommodation in Essex 2012**



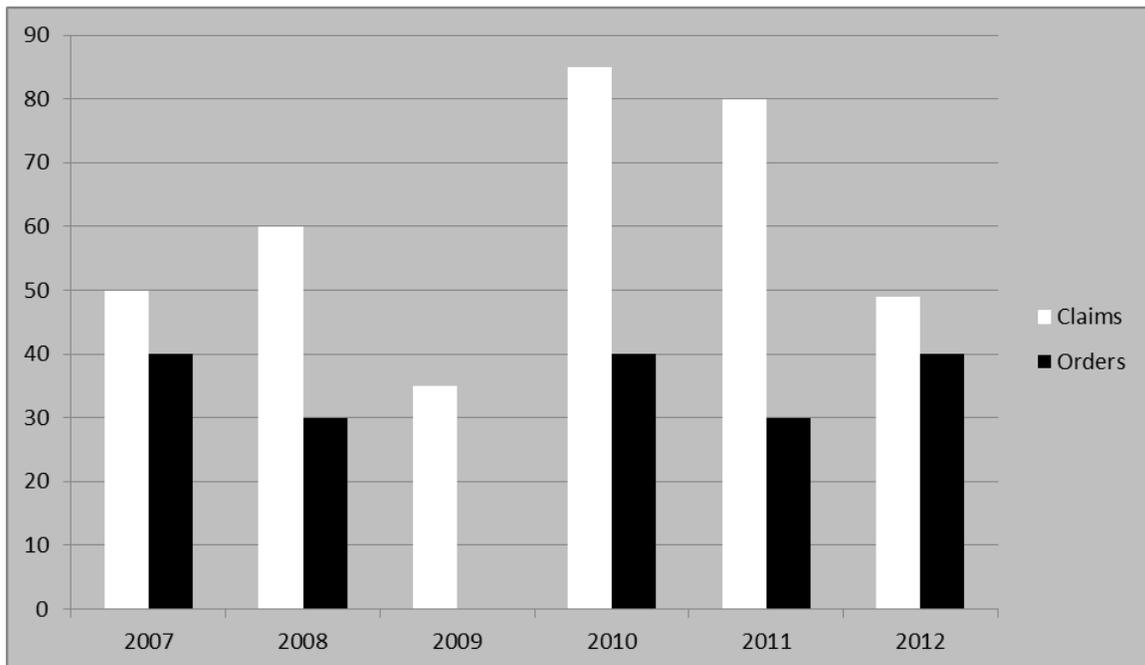
Source: Essex Homelessness Officers' Group study 2012

**Table 5: Applications to the Council's Housing Register (Waiting List)**



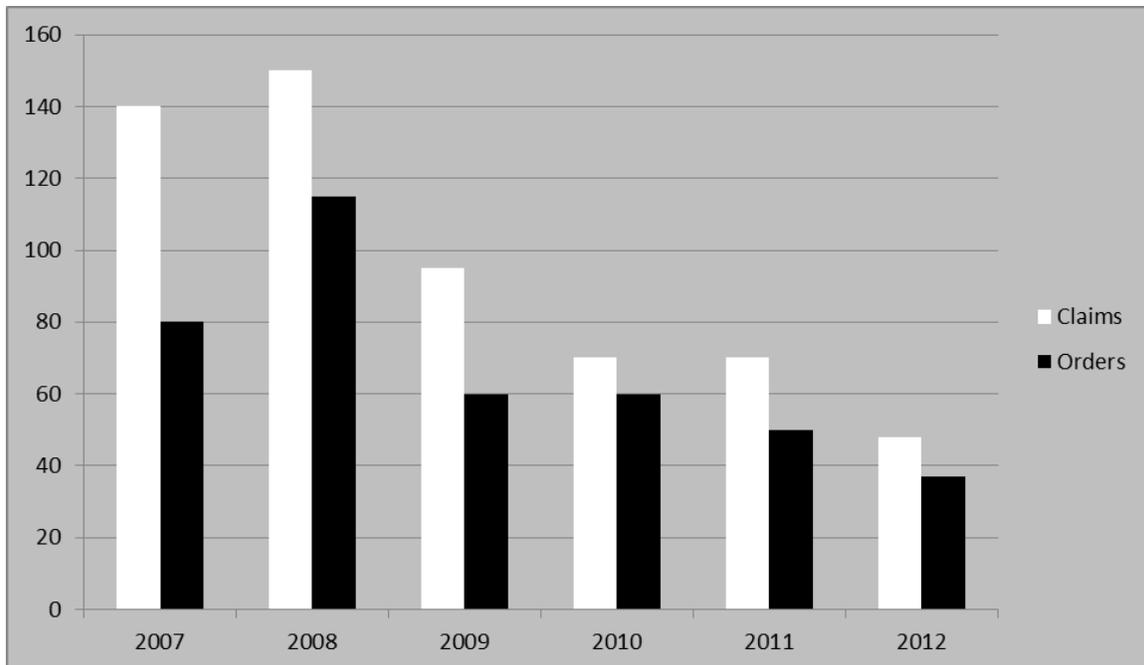
Source: Abritas / Gateway to Homechoice (Maldon District) 2007-2012

**Table 6: Possession Orders Made by Landlords for Tenants in Maldon District 2007-2012**



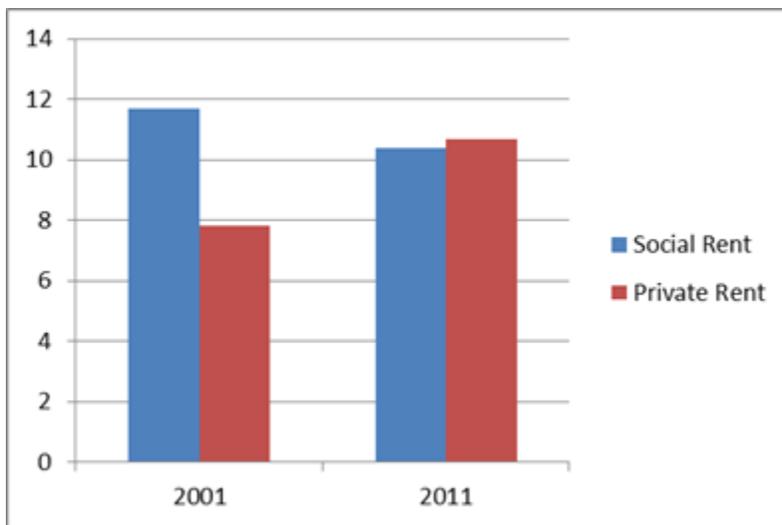
Source: Ministry of Justice Reports [www.justice.gov.uk](http://www.justice.gov.uk)

**Table 7: Possession Orders Made for Re-possession for Home-owners in Maldon District 2007-2012**



Source: Ministry of Justice Reports [www.justice.gov.uk](http://www.justice.gov.uk)

**Table 8: Proportion of Private and Social Rent 2001 – 2011**



Source: Maldon District Council Strategic Housing Market Assessment 2012 (DCA)