
Homelessness Review 2012

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1. Introduction

- 1.1 The Homelessness Act 2002 requires local authorities to compile a Homelessness Strategy at least every five years. In line with the national agenda the West Berkshire focus is around early intervention and prevention of homelessness.
- 1.2 The overall purpose of this strategy is to set out how the Council and its partners intend to tackle homelessness within the district up until 2017, by:
 - Preventing homelessness in the first place
 - Increasing the supply of suitable accommodation available for people who are or may become homeless
 - Ensuring that support is available to people whilst they are homeless and/or to those who might otherwise become homeless
- 1.3 This Homelessness review sets out issues relating to homelessness against the national and local context and provides the background for the development of the Homelessness Strategy 2012-2017.

2. National Strategic Context

2.1 West Berkshire's approach to homelessness and the prevention of homelessness is subject to national policy development by central Government. Over the last 18 months, there has been significant changes for housing arising from the Localism Act 2011 and national benefit changes, many of which will have implications for households that the Housing Service work for.

2.2 **Government's National Housing Strategy 2011-2016**

2.2.1 The Coalition Government published its new Housing Strategy, 'Laying the Foundations' in November 2011. Through their Strategy, the Government is seeking to achieve:

- An increase in the number of homes available to rent, including affordable homes, and the opportunities for people to own their home, whether through access to mortgage finance or by reinvigorating Right to Buy
- Improved flexibility of social housing (increasing mobility and choice)
- Protection of the vulnerable and disadvantaged by tackling homelessness and support people to stay in their homes
- Make sure that homes are of high quality, sustainable, and well designed

Full information can be found at:

<http://www.communities.gov.uk/publications/housing/housingstrategy2011>

2.3 **National Approach to Homelessness Prevention**

2.3.1 The Department for Communities and Local Government (DCLG) is investing £400m over four years in Preventing Homelessness Grant to support the work of local authorities and the voluntary sector. Local authorities have flexibility to use this grant in whichever way they want in order to prevent homelessness. Common use of the grant includes

- Rent deposits to help people obtain tenancies in the private rented sector
- Mediation services to help resolve family tensions in the home which might otherwise lead to a member of the family leaving home
- Provision of support to help people with difficulties such as managing debts or overcoming other personal problems such as alcohol or drug misuse.

2.3.2 The Government is also committed to working with lenders and money advisors to ensure that repossession is only ever treated as a last resort. A range of measures are currently in place, including:

- Financial Services Agency regulation of lenders

- A 'Mortgage Pre-Action Protocol' in the Courts
- Funding for debt advice services
- Support for Mortgage Interest
- The Mortgage Rescue scheme
- Preventing Repossession Fund

2.3.3 Further information can be found on the Directgov Mortgage Help website at www.direct.gov.uk/mortgagehelp .

2.4 Government Reforms

2.4.1 In November 2010, the Government published a consultation paper “Local decisions: a fairer future for social housing”, setting out their intended reforms to social housing. The Localism Act 2011 has incorporated the proposed reforms, including changes to tenure, rent levels and discharge of homelessness duties.

2.4.2 The Government also published the White Paper ‘Universal Credit: welfare that works’, which sets out its intention to reform the benefit system. The changes commenced in January 2011 and will conclude in October 2017, by which time it is anticipated that all claimants will be migrated on to the new Universal Credit.

2.4.3 The package of housing and benefit reforms have multiple implications for local households, with Housing Services already experiencing pressure on its housing options and homelessness service, as a consequence of the benefit reforms already introduced. It is anticipated that these pressures will increase as further reforms are introduced. The potential implications of each are considered below.

2.5 Benefit Reforms

2.5.1 The Government has indicated, through the Emergency Budget 2010, the Comprehensive Spending Review, and the publication of the White Paper ‘Universal Credit: welfare that works’, its intention to reform the benefit system. The most significant changes in respect of implications for housing are:

- Local Housing Allowance (LHA) caps and 5-bedroom rate removed – effective from April 2011
- LHA rates to be set at 30th percentile of local rents – effective from April 2011
- Deductions for non-dependents uprated on basis of prices – effective from April 2011
- Age threshold for Shared Room Rent restrictions on HB increased from 25 to 35 – to be implemented in January 2012
- Housing benefit to be capped for couples, lone parents and single adult households – to be implemented in January 2013
- Introduction of new Universal Credit for new claimants – to be implemented from October 2013

2.5.2 The impact of the benefit reforms are already being felt in West Berkshire. The removal of the caps and the five-bedroom LHA rate have had minimal impact.

However, changes to the calculation formula for LHA are having an impact on the accessibility of the private rented sector for benefit recipients.

2.5.3 LHA set at 30th percentile

Previously, LHA was set at the 50th percentile of market rents. Legislation came into force from April 2011 to remove the 5 bed rate of LHA and restrict LHA rates at 30th percentile of local rents. Each of these measures applies to new claims after 1 April 2011, from the start of entitlement. Existing claims however will continue to receive protected rate of benefit until 9 months after their LHA anniversary date, the date they move, or the date there is a change in their household, whichever occurs the earliest.

2.5.4 The Coalition's intention was that changing the calculation formula for LHA from the 50th to the 30th percentile would place a downward pressure on rents in the private sector. Unfortunately its introduction has coincided with a marked upturn in the demand for private rented accommodation in West Berkshire and therefore rents have risen.

2.5.5 Reducing the LHA rate to the 30th percentile of market rents has restricted access to the private rented market and most applicants who have sought our assistance in accessing private rented accommodation have been unable to find accommodation within LHA allowances (see Appendix Two). 70% of the private rented market in West Berkshire is, in effect, inaccessible to applicants in receipt of Housing Benefit.

2.5.6 We have received anecdotal evidence from a local managing agent who, when asked about available property, replied to say "*we are receiving multiple applications for most properties. This is also forcing the rental prices up leaving far too bigger gap to what the council pay (even if direct) and as such I cant imagine we will have anything any when soon but will as ever keep you posted*".

2.5.7 Non-Dependent Deductions

Deductions for non-dependents are being uprated on the basis of movements in RPI since 2001, the date from which non-dependent deductions have previously been frozen. The new rate is effective from April 2011.

2.5.8 The increase in non-dependent deductions is likely to impact on existing tenants. It is possible that for at least 9 months following the claimants anniversary date, a claimant may wish to avoid household changes which bring transitional protection to an early end. Once transitional protection has passed however, the tenant will need to find the shortfall in housing benefit, either by asking the non-dependent to make the contribution or by funding it from their own income. This could result in increased approaches to the Council for housing advice and options by non-dependents, particularly younger people.

2.5.9 Single Room Rent

Single room rent for under 35's will take effect from the start of entitlement for new claims made after 1 January 2012. Current proposals are for existing claims to be affected throughout the subsequent year, depending upon the expiry of transitional protection, the next anniversary date, or the date of an address change, whichever occurs earliest following 1 January 2012

2.5.10 The implication of single room rent is to restrict the level of funding which is available via benefit to assist the individual to pay their rent, irrespective of the size

of their accommodation. It is likely that once transitional protection has passed, single people under 35 who are in self-contained accommodation will have a shortfall on their rent. It is unlikely that there will be sufficient shared accommodation in the district to accommodate this client group. Shared accommodation is not a form of supply that the Council has previously encouraged landlords to offer, and houses in multiple occupation may not always offer high quality accommodation. The single room rent significantly reduces the options available to younger people and may result in an increase in homelessness applications.

2.5.11 Introduction of Size Criteria for Social Housing

Currently, eligible rent levels for claimants in the social rented sector are not determined by reference to the size of the claimant's household. This is in contrast to the rules that apply in the private rented sector. In the private rented sector, claimants only receive Housing Benefit for accommodation based upon the reasonable accommodation needs of their household

2.5.12 From April 2013 it is intended to introduce size criteria for new and existing working-age Housing Benefit claimants living in the social rented sector. The size criteria will replicate the size criteria that apply to Housing Benefit claimants in the private rented sector and whose claims are assessed using the local housing allowance rules. The applicable maximum rent will be reduced by a national percentage rate depending on how many bedrooms the household is considered not to require. For example, one excess bedroom will lead to a 14% deduction in Housing benefit and two excess bedrooms will lead to a 25% deduction in Housing Benefit.

2.5.13 The Government have estimated that 26% of tenants of working age are likely to be affected by this change in the South East, with an average loss of housing benefit of £15 per week. They have also highlighted that there is potential for the measure to have a greater impact in rural areas and areas with lower concentrations of social rented housing.

2.5.14 Tenants affected by these measures may find that they receive a reduction in their benefit but that they have restricted choice when searching for alternative accommodation. Some will consider giving up their security of tenure to secure private rented accommodation. It is likely that the Housing Service will experience increased approaches housing options. One potential option is to increase promotion of mutual exchanges which could assist people to find other tenants who wish to swap accommodation.

2.5.15 Universal Credit

The introduction of Universal Credit is a year away, but potentially poses a problem for housing services. Universal Credit is an integrated working-age credit that will provide a basic allowance with additional elements for children, disability, housing and caring. The overall amount of welfare payments claimed by each household will be capped from 2013. The Government proposes that "total household welfare payments (of working age households)" be limited to £500 a week for couples and lone parent households, and to £350 a week for single person households.

2.5.16 A cap on the upper level of benefits that can be received by a household has already been introduced. In West Berkshire, this affected 72 households, with the largest loss of income being up to £150 per week. This initial cap has been

managed through reduction of Housing Benefit rather than reduction of other benefits.

2.5.17 Work is ongoing by Government to look in detail at the Universal Credit but one concern will be the sensitivity of the housing element to local rents. The conditionality element of Universal Credit may result on recipients losing some of their benefit if they fail to meet certain criteria and this could mean that recipients end up using their housing element for other purposes.

2.5.18 The arrangements for Universal Credit are unclear and Members will be briefed when plans are clearer and the implications can be assessed.

2.5.19 Discretionary Housing Payments

Discretionary Housing Payments (DHPs) provide customers with further financial assistance when a local authority (LA) considers that help with housing costs is needed.

2.5.20 The Government has increased its DHP funding to local authorities in anticipation of greater demand on their budgets to ensure that LAs are able to assist customers in a variety of ways. The additional funding had been allocated on the basis of the estimated impacts. In addition to the Government DHP allocation, the Council can contribute up to two and a half times the Government allocation from their own resources. This limit cannot be exceeded.

2.5.21 The impact of the benefit changes is likely to result in an increased demand for DHP and is more likely to require full amount of Government and Council contributions.

2.6 Housing Reforms

2.6.1 Reform of Social Housing Tenure

A new tenure, known as 'affordable rent', was introduced from April 2011. Affordable rent is housing provided on the same basis as social rented housing, but at rent levels above social rents (currently set at 40-50% of open market rents) and up to 80% of open market rents. The HCA Framework makes it clear that their starting point is 80% of market rents rent unless the provider can provide justification for lower rents: this has specific implications in higher rent areas, particularly in relation to affordability for lower-income households. Within West Berkshire, we have commonly referred to social rent as affordable rent: in the future, we will need to be certain to distinguish between the two forms of tenure. Please see Appendix One for an explanation of the different tenures.

2.6.2 Social housing providers will also have flexibility over the term of the tenancy offered through affordable rent. The minimum term will be two years, although no upper limit is applicable, meaning social landlords could offer much longer terms where appropriate. Some of our providers intend to offer the minimum term. However, Sovereign, the district's largest provider, intends to offer a one year probationary tenancy in line with their current practice, followed by a five year affordable rent tenancy.

2.6.3 In addition, social landlords are able to convert re-lets of social rented units to affordable rent units, with effect from 1st April 2011. Based on bid information submitted to the HCA, most of our providers intend to convert between 40 and 50%

of their re-lets to affordable rent, although some are considering up to 100%. Given the geographic nature of the district, and the intense pressure on the housing stock, any loss of social rented housing is of major concern.

2.6.4 When a flexible tenancy ends, the Registered Provider will be required to provide advice and assistance to its tenants to help them find alternative accommodation, if they are not offering a further tenancy. There is a concern that Registered Providers may not be resourced or skilled to do this properly, but more importantly, the statutory duty sits with the local housing authority. It is possible therefore, that we will see an increase in demand over the next three to six years, as flexible tenancies bed in. This could result in an increase in the number of repeat presentations.

2.6.5 Publication of a Tenancy Strategy

The Localism Bill will require local authorities to publish a Tenancy Strategy, within 12 months of the relevant section coming into force, that sets out the matters to which registered providers of social housing must have regard when formulating policies in relation to

- The kind of tenancies they grant
- The circumstances in which they will grant certain kinds of tenancies
- Where they grant tenancies for a certain term, the length of the terms
- The circumstances in which they will grant a further tenancy on the coming to an end of an existing tenancy

2.6.6 Registered Providers must have regard to the Tenancy Strategy but are not required to adhere to it in any way. In addition, the HCA Framework has pre-empted some of the decisions that the local authority may wish to have made in their Tenancy Strategy, introducing the ability to convert social rented housing to flexible affordable rent tenancies from 1st April. By the time the local authority has given consideration to, and published its Tenancy Strategy, the Registered Providers will already be in contract to the HCA and bound by the terms of that agreement.

2.6.7 One of the critical factors for both Registered Providers and the Council will be the circumstances in which a further tenancy will be granted upon the end of a flexible tenancy. The Council will be keen to ensure people who may fall within priority need groups for homelessness are considered for further tenancies. In addition, there would be concern that financial capacity is not a main determinant of whether or not a tenancy is renewed, as this could act as a disincentive to tenants to improve their circumstances.

2.6.8 Discharge of homelessness duties

Under current homelessness legislation, applicants to whom the Council owes a full housing duty are able to refuse offers of accommodation in the private rented sector and insist that they should be housed in expensive temporary accommodation until a long-term social home becomes available. This can mean that in some circumstances people in acute but short-term housing need acquire a social home for life, although they may not need one, while other people who do need a social home in the longer term are left waiting.

- 2.6.9 Under the reforms, local authorities will be able to discharge their homelessness duties through an offer of private rented accommodation. This is safeguarded through a provision that should that applicant become homeless again within the next two years through no fault of their own, the Council will retain a duty to that household.
- 2.6.10 This amendment is welcomed, as it increases the options available to the Council to discharge its duty. However, given the impact of the benefit reforms and the buoyancy of the private rented market in West Berkshire, it is unlikely to have a significant impact in the district
- 2.6.11 Reform of Social Housing Allocation Policies
Under current legislation, the Council is required to hold an ‘open’ housing waiting list, meaning that anyone can apply, whether they are in need of housing or not. As social housing is in great demand and priority is rightly given to those most in need, many applicants have no realistic prospect of ever receiving a social home. The current arrangements encourage false expectations and large waiting lists.
- 2.6.12 The Localism Act gives local authorities greater freedom to set their own policies about who should qualify to go on the waiting list for social housing in their area. This means that they will be able, if they wish, to prevent people who have no need of social housing from joining the waiting list. In framing their Allocation Policy, local authorities will be able to have regard to the applicant’s financial ability to secure their own housing, their suitability to be a tenant and their local connection to the district. The ‘reasonable preference groups’ will still be prescribed nationally, to ensure that social homes go to the most vulnerable in society and those who need it most.
- 2.6.13 In addition, transfer applicants will be removed from the main Allocation provisions, unless the applicant who wishes to transfer has a housing need that falls within the reasonable preference groups. This opens up the opportunity to deal with transfers in a different way.
- 2.6.14 The Housing Service has commenced a review of its Allocation Policy running alongside the refresh of the Homelessness Strategy. As part of this review, the Service intends to consult on the options opened up by the reforms and will develop the new Allocations Policy within the framework of the proposed reforms.
- 2.6.15 Reform of Social Housing Regulation
The Localism Act has reformed the way that social housing is regulated. The Act provides social tenants with stronger tools to hold their landlords to account. Landlords will be expected to support tenant panels – or equivalent bodies – in order to give tenants the opportunity to carefully examine the services being offered. The Act also abolished the Tenant Services Authority and transferred its remaining functions to the Homes and Communities Agency.
- 2.6.16 The Act has also changed the way that complaints about social landlords are handled. Currently, there are two separate ombudsmen (the Local Government Ombudsman and the Independent Housing Ombudsman) handling social tenants’ complaints about their landlord. In the future, a single watchdog (the Independent Housing Ombudsman) specialising in complaints about social housing will ensure greater consistency across the sector.

2.6.17 These proposals are not anticipated to have a significant impact on West Berkshire, as a non-stockholding authority. However, the Council will be keen to watch our partner's proposals on Tenant Panels with interest and to ensure that tenants have a strong voice through the new structures.

2.7 Measuring rough sleeping

2.7.1 The Government is committed to tackling and preventing homelessness, working in partnership with voluntary sector partners, local authorities and housing associations.

2.7.2 The coalition Government has overhauled the rough sleeping count methodology and introduced a more comprehensive method of assessing the scale of the problem across the country.

2.7.3 The new figures published on 17 February 2011 show a total of 1,768 people sleeping out across England on any given night. For the first time, the figures include robust estimates from all councils across the country.

2.8 Government Ministerial Working Group

2.8.1 On 6 July 2011, the Government published the first report from the Ministerial Working Group called '[Vision to End Rough Sleeping: No Second Night Out Nationwide](#).' The Coalition government have established a cross-Government [working group on homelessness](#). It brings together Ministers from eight government departments to work closely together to help rough sleepers and those at risk of homelessness to stay off the streets.

2.8.2 The Ministerial Working Group will focus on people living on the streets and in temporary or insecure accommodation, such as hostels, shelters and squats, at significant risk of rough sleeping. The Government's 6 commitments are as follows:

- Helping people off the streets
- Helping people to access healthcare
- Helping people into work
- Reducing bureaucratic burdens
- Increasing local control over investment in services
- Devolving responsibility for tackling homelessness

3. Local Strategic Context

3.1 Strategic fit

3.1.1 The Council Strategy 2011-2016 contains strategic aims which focus on Housing and Homelessness. These include:

- **Explore** new opportunities and methods for delivery of affordable housing, including responding to the housing needs of rural communities;
- **Work with** owners of empty homes to bring them back into use;
- **Improve** access to private rented accommodation addressing issues of affordability and quality;
- **Continue** to work to prevent homelessness offering the widest possible range of options, advice and interventions.

3.1.2 In addition to this, the Local Strategic Partnership monitors the effectiveness of the Sustainable Community Strategy 2010-2028. 'A Breath of Fresh Air' is the second Sustainable Community Strategy for West Berkshire, which presents a vision for the district spanning the next 18 years. The guiding principles that underpin the strategy are a community that are as follows:

- Greener
- Healthier
- Prosperous
- Safer
- Stronger

3.1.3 The Sustainable Community Strategy draws together the themes from a number of contributing strategies and partnership forums. More information can be found at: <http://www.westberkshirepartnership.org/index.aspx?articleid=15225>

3.1.4 The Homelessness Strategy fits strategically with a number of other West Berkshire Council Strategies and Plans. Look to **Appendix Two** for further information.

3.1.5 Finally, West Berkshire Council's District Profile and West Berkshire Council's Local Economic Assessment 2011 give full information on the area demography and economy which gives an overview of the issues that West Berkshire Council and its partners face in terms of priorities and services. For more information go to:

<http://www.westberks.gov.uk/index.aspx?articleid=8406>
<http://www.westberks.gov.uk/CHttpHandler.ashx?id=29621&p=0>

4. National Statistics for Homelessness

4.1 The Communities and Local Government (CLG) department published a Housing Statistical Release in August 2012, outlining figures and trends for Homelessness throughout the UK. Key points are as follows:

- In 2010/11, a total of **199,000 cases of homelessness prevention or relief** are estimated to have taken place outside the statutory homelessness framework in England. Of these cases 174,800 (88 per cent) were preventions and 24,200 (12 per cent) were cases of relief.
- The total number of cases of homelessness prevention or relief **increased by 5 per cent** when compared to 2010/11. This is mostly due to an increase in prevention cases, which increased by 7 per cent, whilst cases of relief decreased by 2 per cent.
- The most common action taken to prevent or relieve homelessness was the use of landlord incentive schemes to secure private rented sector accommodation. In 2011/12, **27,600 cases (14 per cent)** were assisted in obtaining alternative accommodation this way, though this was a decrease of 10 per cent compared to 2010/11.
- The amount of homelessness prevention and relief activity varied across the regions. The North East had the highest rate of cases of **prevention and relief** with 11.8 cases per 1,000 households. The West Midlands (11.7 cases per 1,000 households), YOurkshire and the Humber (11.5) and the East Midlands (10.8) also had high rates of prevention and relief. The East of England, with 6.8 cases per 1,000 households, had the lowest rate.

4.2 Whilst homelessness preventions have increased nationally, so too have homelessness applications and acceptances, although they are nowhere near the peak of 2003/04.

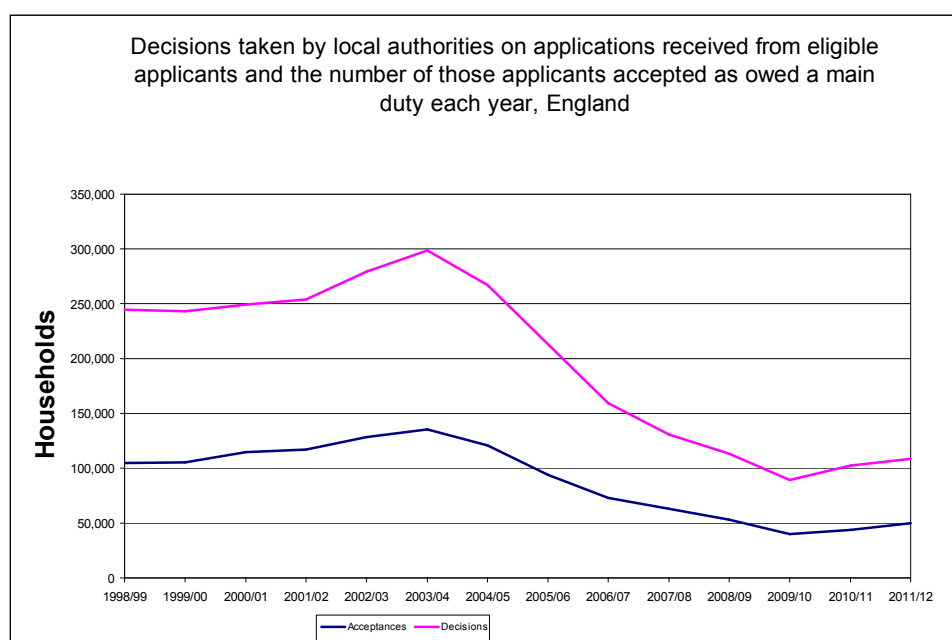


Chart 1: CLG, Table 770 (<http://www.communities.gov.uk/documents/statistics/xls/2102063.xls>)

- 4.3 Just under half (46% in 2011/12) of all homelessness applications made nationally are accepted. 28% (in 2011/12) were deemed not homeless and 18% (in 2011/12) were deemed to be non-priority need. The remaining 7% were considered to be homeless and in priority need, but intentionally so.
- 4.4 Any increase in homeless applications has an impact on the resources of the local authority to provide temporary accommodation. There are strict restrictions in place around the use of Bed & Breakfast (B&B) accommodation, and a wider range of accommodation, in both the private and affordable sectors, must be sourced. Chart 2 (below) shows the national picture for temporary accommodation.

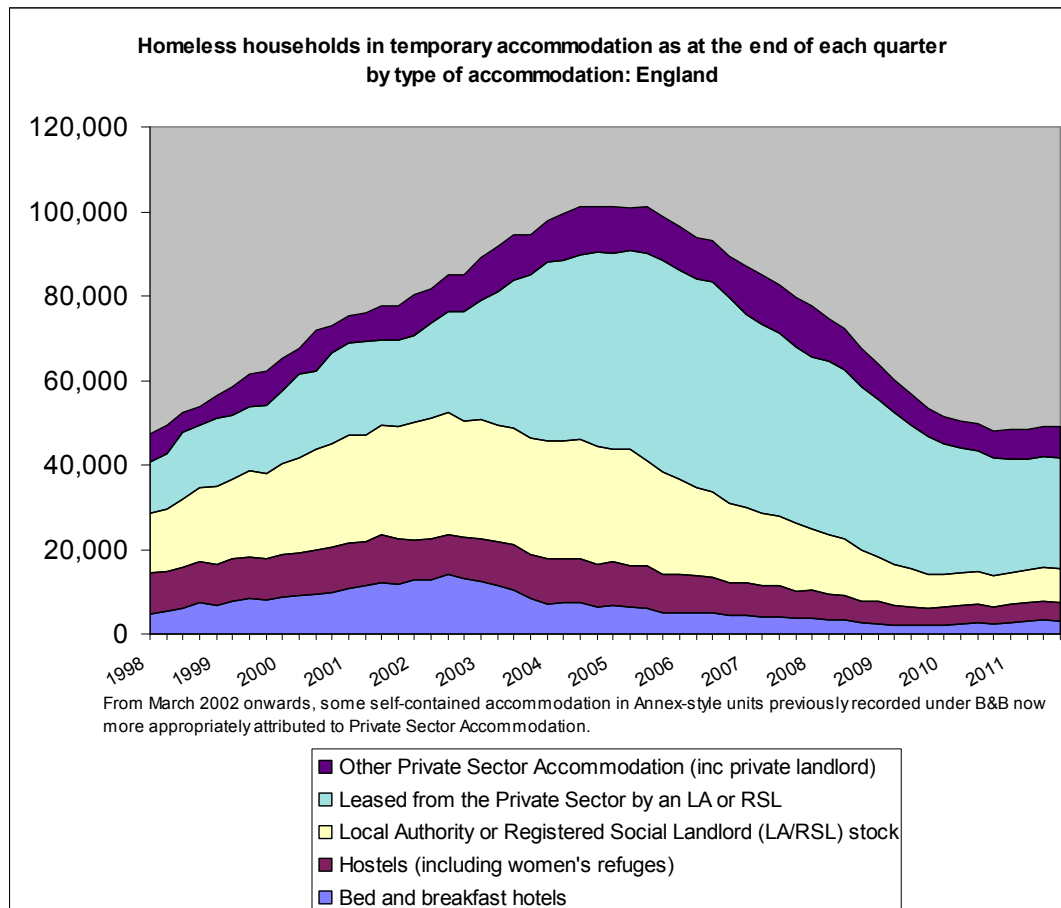


Chart 2, CLG, Table 775, <http://www.communities.gov.uk/documents/statistics/xls/2102078.xls>

4.5 The composite figures for 2011/12 (DCLG, June 2012) show that:

- During the 2011/12 financial year, 108,720 decisions were made by local authorities. This is an increase of 6 per cent from 102,200 in 2010/11.
- 50,290 applicants were accepted as owed a main homelessness duty in 2011/12, 14 per cent higher than 2010/11
- 50,430 households were in temporary accommodation on 31 March 2012, 5 per cent higher than at the same date in 2010
- 8 per cent of households were in bed and breakfast style accommodation. This is an increase from 2,750 to 3,960 (44 per cent) compared to the same date last year.

5. Homelessness in West Berkshire

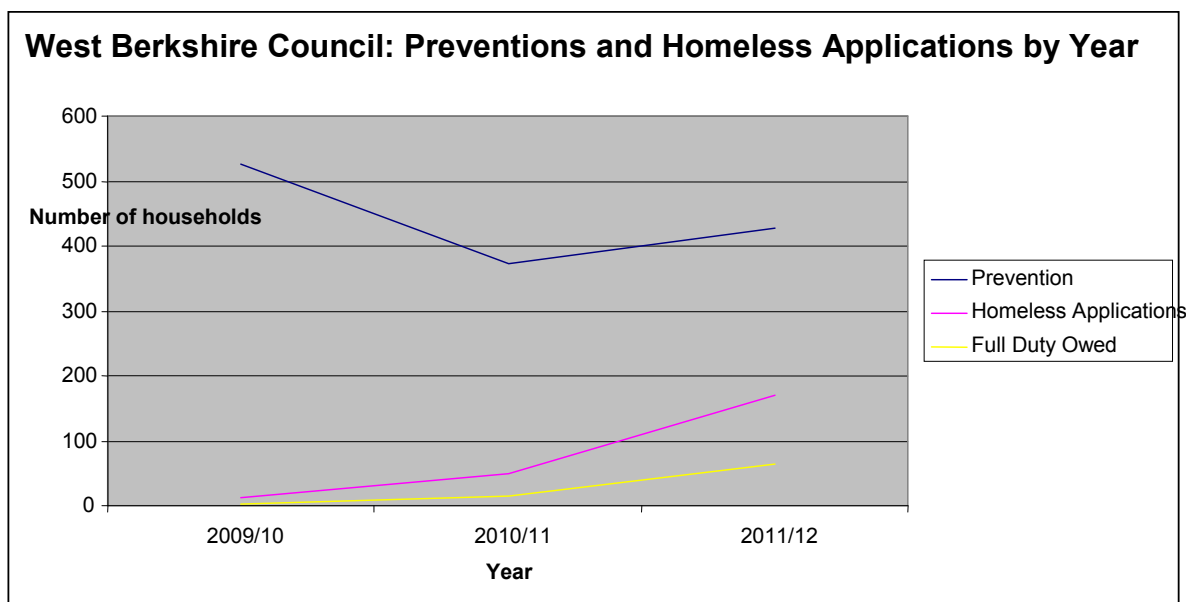
5.1 The West Berkshire Council Housing Operations Team is responsible for the full front line housing service, which includes managing West Berkshire's Common Housing Register (CHR) (Council waiting List), administering the Choice Based Lettings (CBL) scheme for the district, offering a housing advice and options service and assisting homeless households, including taking homeless applications where homelessness cannot be prevented and undertaking relevant enquiries in accordance with the Housing Act 1996 (as amended by the Homelessness Act 2002).

5.2 Homeless Preventions and Applications

5.2.1 Housing Operations has been receiving consistently high numbers of enquiries and ongoing cases, since the beginning of the economic downturn. In 2009/10, the service prevented or relieved homelessness for 527 households and took 12 homelessness applications, of which a duty was accepted to two households.

5.2.2 In 2010/11, the service prevented or relieved homelessness for 374 households, and took 49 homelessness applications, of which a duty has been accepted to 16 households. There have been two reviews of homelessness decisions during 2010-2011.

5.2.3 Whilst the number of preventions has increased, from 374 in 2010/11 to 419 in 2011/12 (an increase of 12%), there has also been an increase in homelessness applications, largely due to restricted access to the private rented sector.



5.2.4 The latest National Statistics on Statutory Homelessness for January to March 2012 and 2011/12, England, were released on 14 June 2012. These showed that there has been a 16 per cent increase in the number of households to whom a full housing duty was owed to compared to the same quarter last year, and a 14% increase in acceptances between 2010/11 and 2011/12. In West Berkshire, the number of applications has increased from 49 to 170 and whilst this seems to be significantly higher than the national average increase, reflects the very low starting

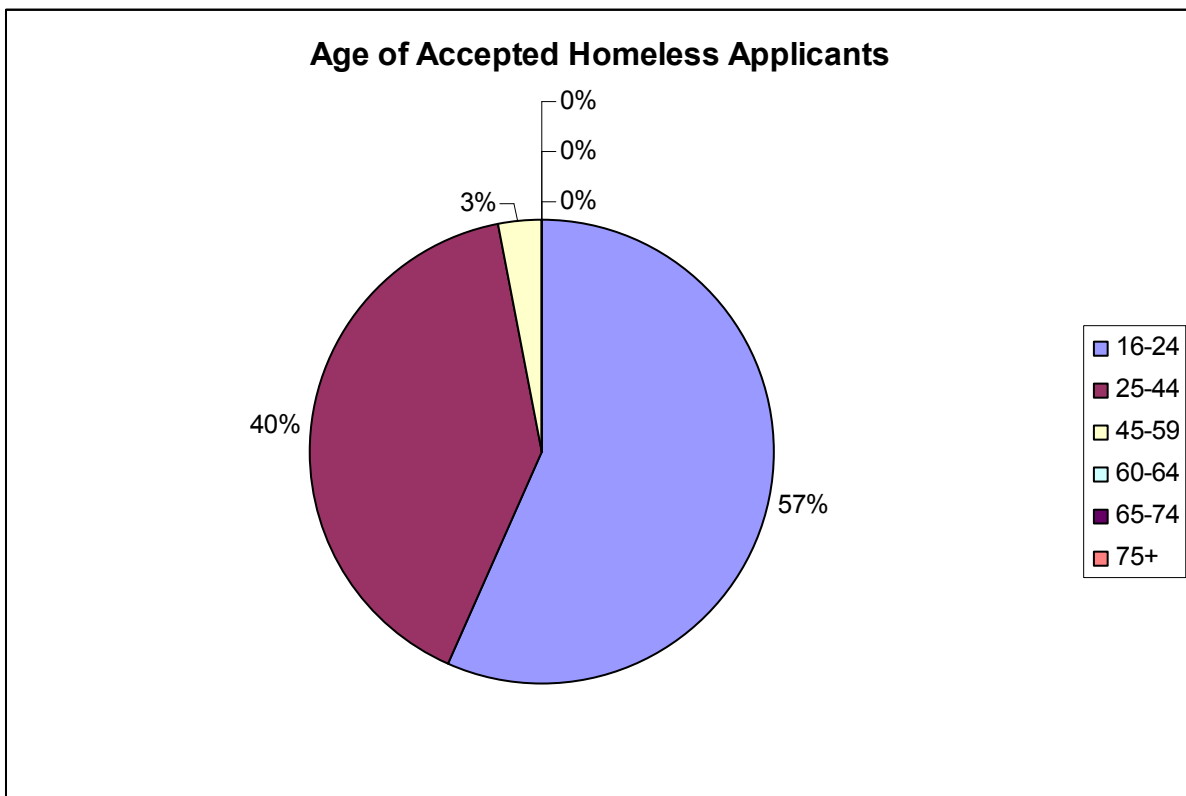
base and numbers involved. In contrast, nationally, 47% of applicants who made an application were accepted as being owed a main homelessness duty between January to March 2012. In West Berkshire, acceptances for the same quarter were 30% and consistently remain at around a third of all applications.

5.2.5 The Housing Team continues to experience a high number of approaches for housing advice and options. In the first half of 2011/12 (April to September), there were 1033 approaches for housing advice. The open case load at any given time is just over 400 clients, equating to 80 cases per Housing Officer, well above the usual case load of 25-30. These caseloads have not materially changed over the last few years and reflect well on the systems and professionalism of the officers. Case work is tailored to the needs of the individual and is often complex. Anecdotally, the clients approaching for advice, particularly those who are homeless, appear to have increasingly complex situations that require intensive work in order to determine what duty, if any, is owed by the local authority.

5.2.6 The increase in the number of applicants applying as homeless places additional pressure on the team. Each homeless application is equivalent to two housing options and advice cases in terms of officer time, and in particularly complex applications, will be higher still. Increasing numbers of homeless applications has also resulted in an increase in the number of applicants seeking a review of their decision when they are dissatisfied with the outcome, with two homeless reviews being conducted in 2010/11 and 29 in 2011/12, an increase of 13%. In the first half of 2011/12, there have been 13 requests for review. Reviews are conducted by an officer senior to the one who made the original decision.

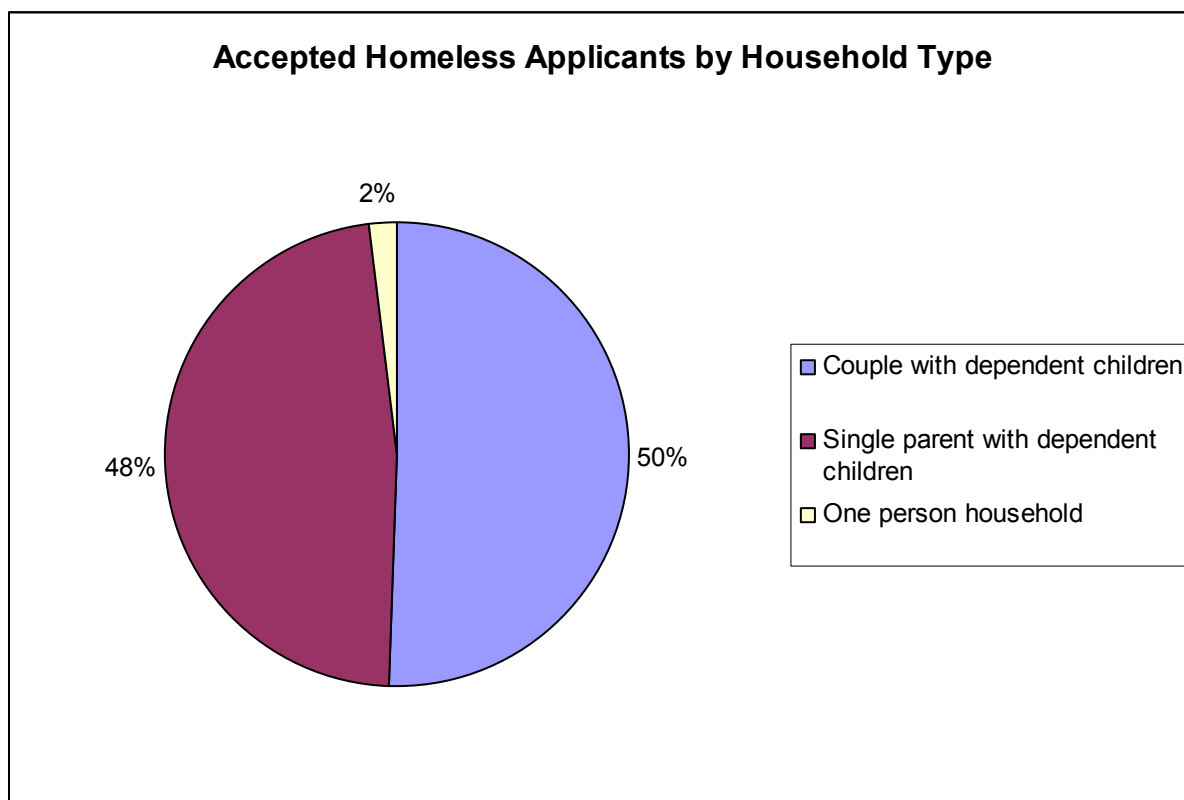
5.3 Age of Homeless Applicants

5.3.1 All applicants to whom a full duty is accepted are aged 59 or under, with the greatest proportion being applicants aged 24 or under.



5.4 Homelessness by Household Type

5.4.1 The overwhelming household make-up includes households with children, which account for 98% of all accepted households.



5.4.2 Of those households with children, 77% had one child, 16% had two children and 7% had three or more children. 8% of all accepted homeless households, included a pregnant woman with no other dependent children.

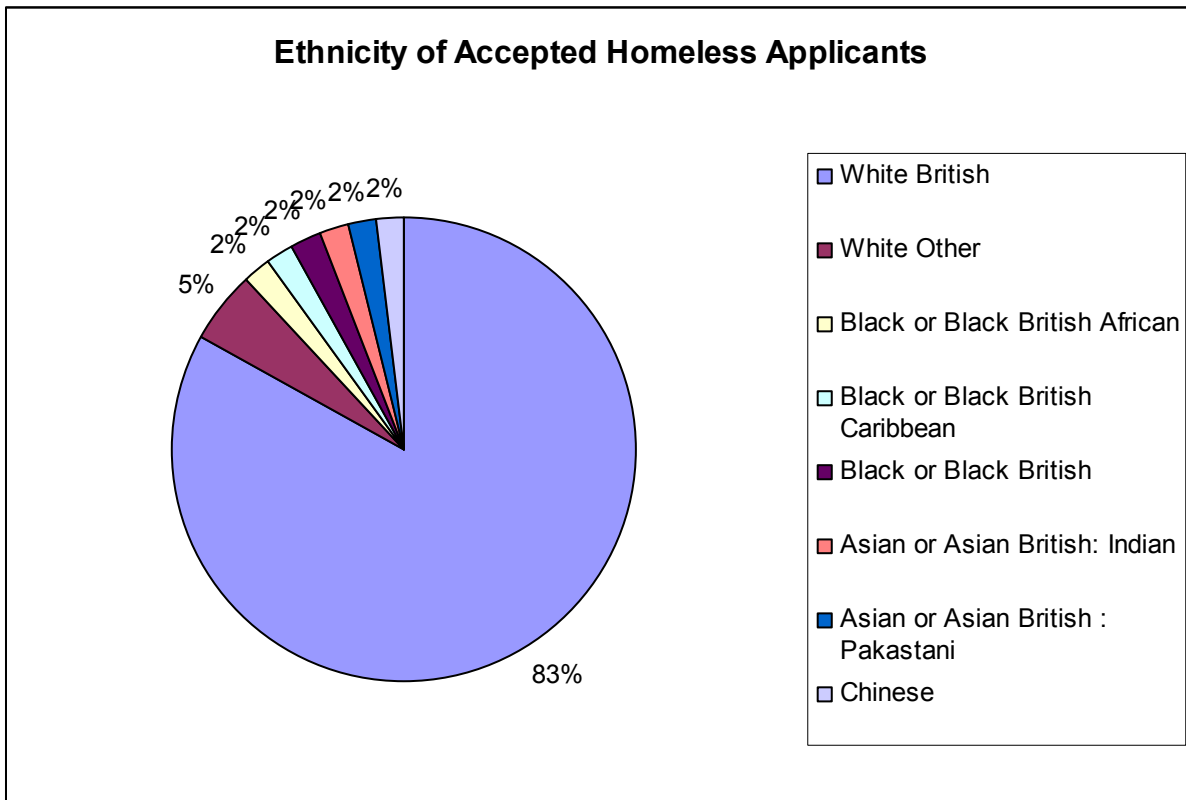
5.5 Ethnicity of Homeless Applicants

5.4.1 The 2001 Census shows that when compared nationally, there is a significantly lower proportion of people in West Berkshire who define themselves as coming from a black or ethnic minority (BME) background - 2.6% of West Berkshire residents as a whole, compared to 10% of people in England and Wales more generally. This reflects the spatial concentrations of minorities in the UK. Although this is a relatively small proportion of the total population, this amounts to some 4,000 residents in the district.

5.4.2 The largest ethnic groups in West Berkshire are Asian-Indian, and Black-Caribbean. These communities are largely centred in the wards on the Reading fringe, but also in the main district towns of Newbury, Thatcham and Theale.

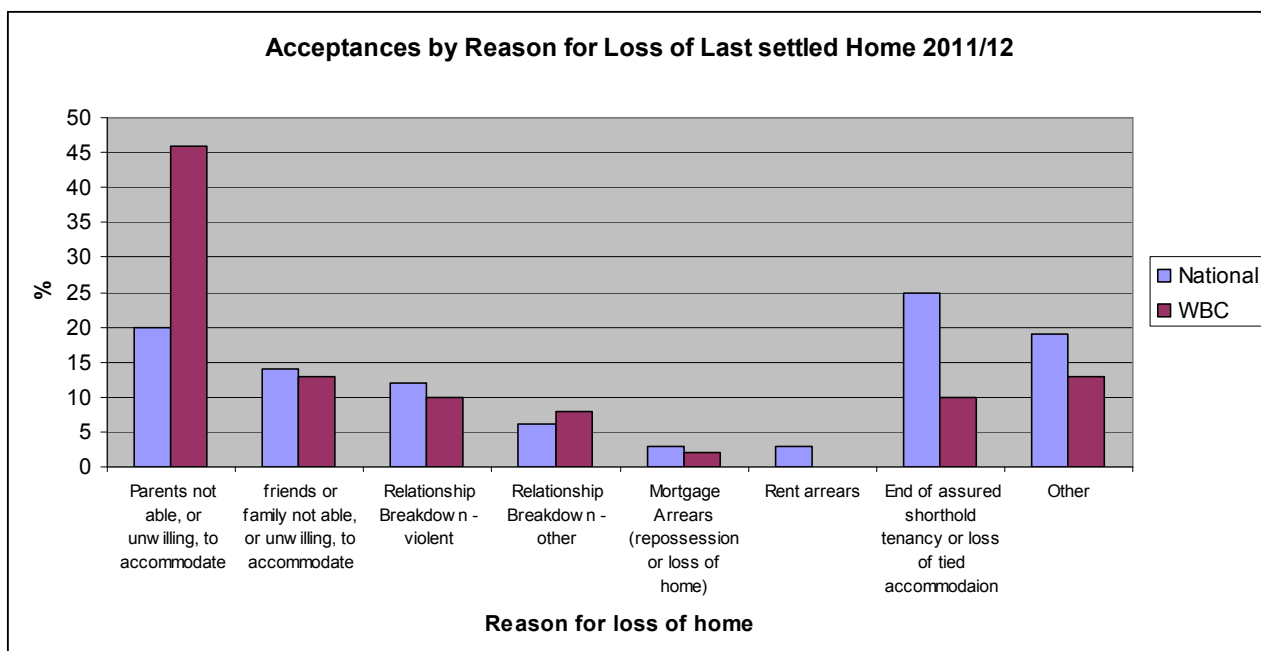
5.4.3 The profile of accepted homeless applicants shows a slightly higher percentage of households who define themselves as coming from a BME background. This is not

surprising, as the census data is out-of-date and the percentage is reflective of England and Wales overall.

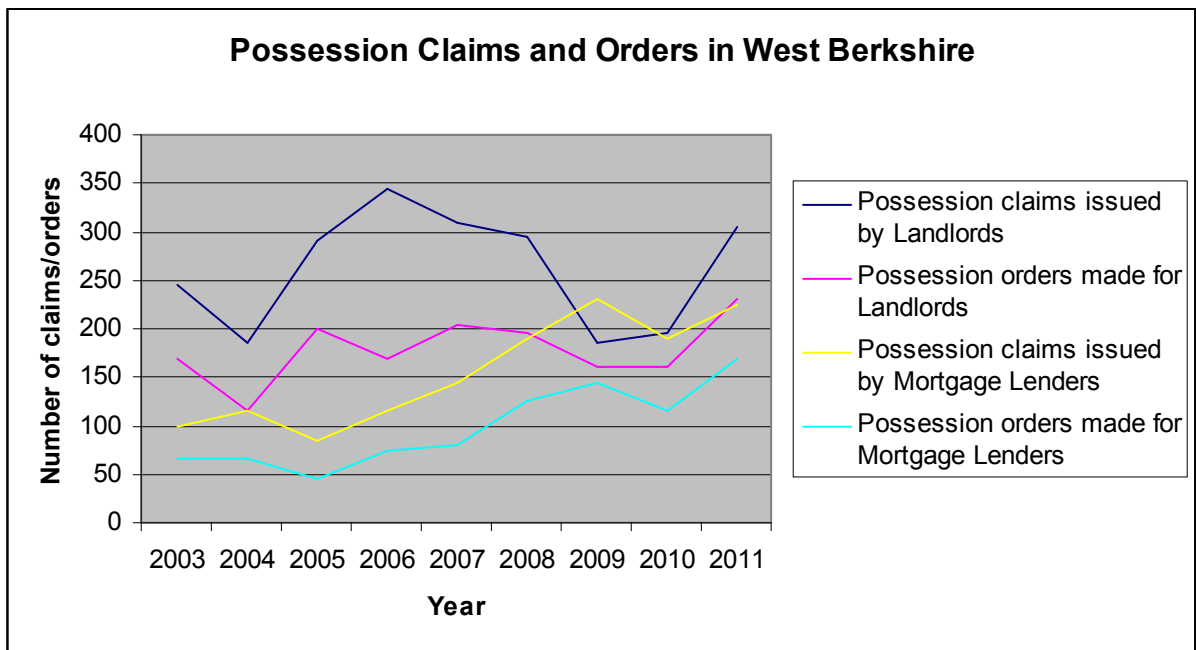


5.5 Reasons for Homelessness

5.5.1 By far the largest reason for loss of last settled home in West Berkshire is family or friends being unable or unwilling to accommodate and a far greater number of households become homeless in West Berkshire for this reason than nationally. When you consider that 57% of households to whom a duty is accepted are 24 or under, and given that homelessness is a traumatic and unsettling experience, this is an issue of serious concern. Many of these homeless households will spend time in Bed & Breakfast accommodation, away from their support networks, and the impact of this should not be under-estimated. Better outcomes are achieved where young families move into independent accommodation in a planned way

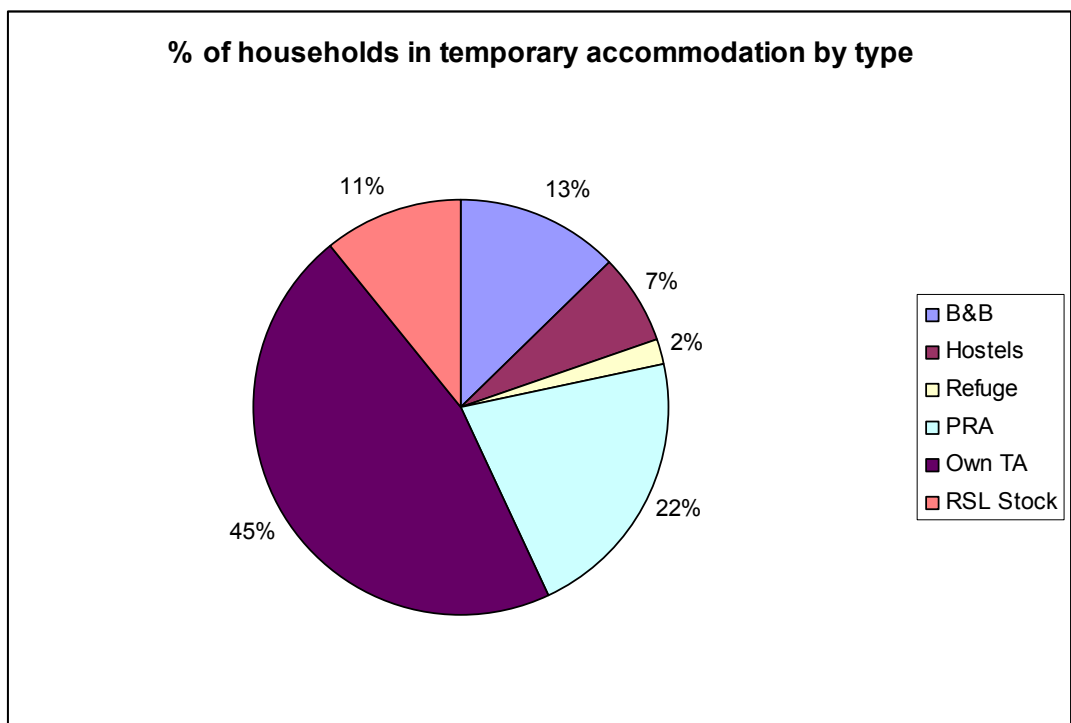


- 5.5.2 Violent relationship breakdown is lower than the national average and this may reflect the proactive approach that West Berkshire takes to domestic abuse through the West Berkshire Domestic Abuse Forum and the West Berkshire Domestic Abuse Service that has been commissioned to support victims of domestic abuse. A Safer Spaces project, combined with significant outreach support also enables some victims to stay in their own homes, avoiding homelessness, where it is feasible for them to do so.
- 5.5.3 'Other reasons' include households who become homeless in an emergency, households who are sleeping rough or in a hostel, households that have returned from abroad and households leaving an institution, local authority care or the armed services. The Council is experiencing an increase in British nationals returning from abroad, particularly Spain, without having made alternative accommodation plans.
- 5.5.4 Possession orders, whether via a landlord or a mortgage provider are relatively low in West Berkshire. In particular, mortgage repossessions are low in West Berkshire at 3.07 claims per 1000 private homes, compared to 2.67 claims in the South East and 3.5 claims in England (Shelter, 2012). Landlord possession claims, whilst being one of the largest causes of homelessness acceptances in West Berkshire, are lower than the average, accounting for just 10% of acceptances compared to 25% nationally.



5.6 Use of Temporary Accommodation

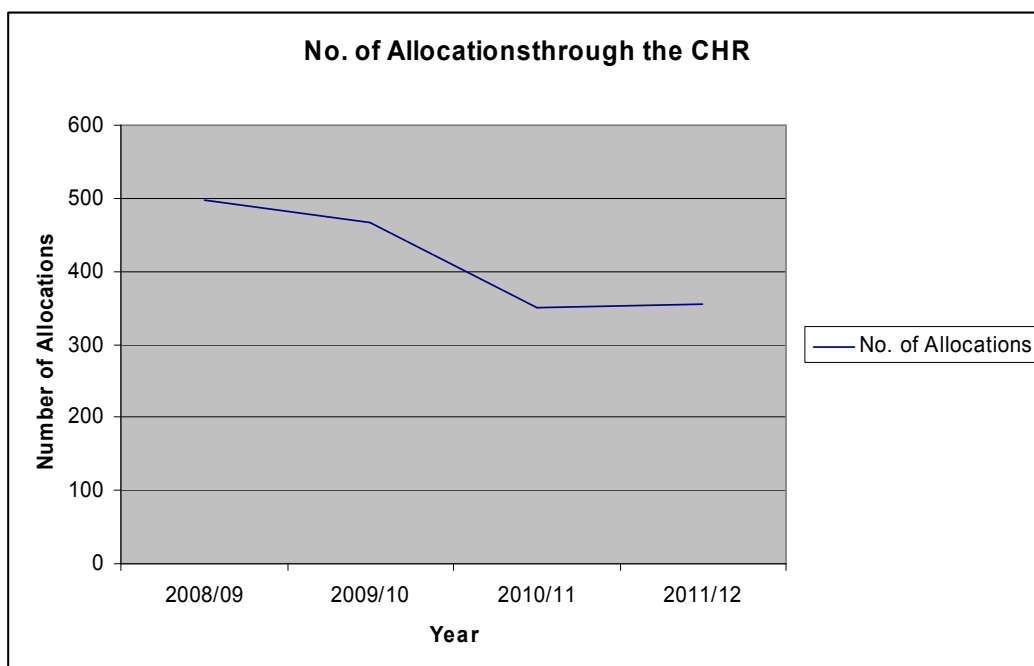
5.6.1 Where the Council has reason to believe that the applicant may be homeless, eligible for assistance and in priority need, it has a duty to secure that accommodation is available. The Council had significantly reduced its use of temporary accommodation and had met the Government target to halve the number of applicants in temporary accommodation three years ahead of the 2010 headline. However, the increase in applicants applying as homeless has resulted in an increase in the number of households placed in temporary accommodation and on 31st March 2012 there were 46 households in temporary accommodation including Bed & Breakfast accommodation. It is becoming increasingly difficult to find suitable temporary accommodation for people to whom the Council owes an interim duty.



5.6.2 Of those households placed in temporary accommodation as at 31st March 2012, 17% were placed in accommodation outside of the district.

5.7 Applications for Housing

5.7.1 The Common Housing Register (CHR) has also experienced an increase in the number of applicants. As at 1st April 2010, there were 3346 applicants registered on the CHR, with 4849 registered on 1st April 2011, falling back to 3907 on 1st April 2012. Of these, around 45% are considered to have a reasonable preference for rehousing under the Housing Act 1996 (as amended). The CHR is actively managed, with rolling reviews of all applicants, to ensure that the information held is up-to-date.

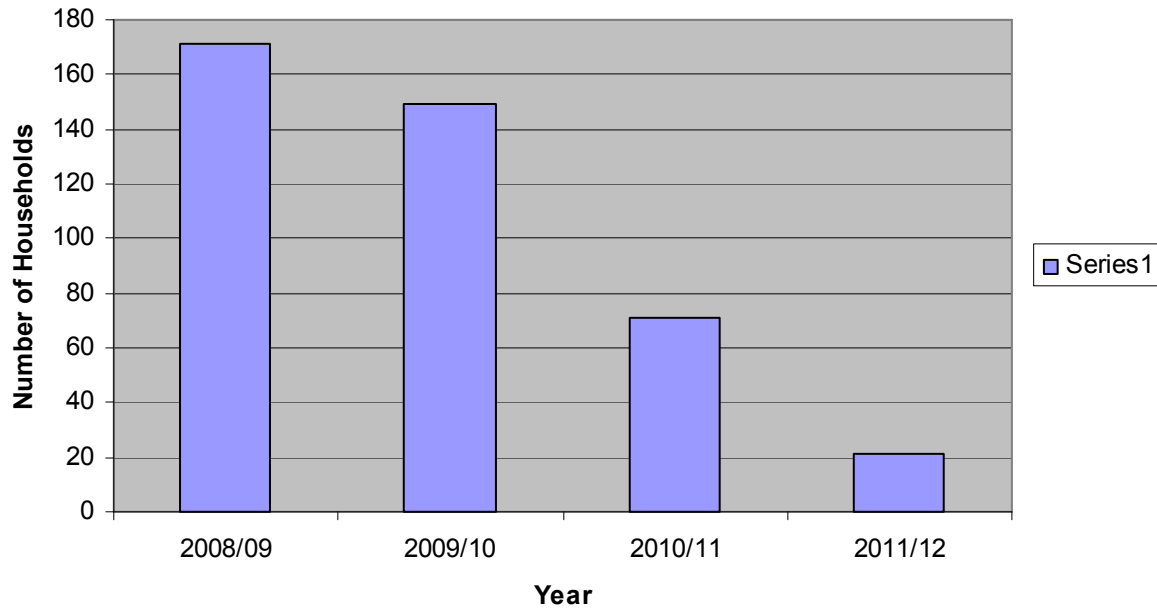


5.7.2 The average wait time for applicants on the CHR ranges from 15 months for sheltered accommodation to 33 months for 3-bed accommodation. The number of allocations made through the Common Housing Register is decreasing, from 498 in 2008/09 to just 354 in 2011/12.

5.8 Assistance into Private Rented Accommodation

5.8.1 Previously, the Housing Service has been very successful at placing applicants into private rented accommodation through the Threshold Loan Scheme. In 2008/09, the team assisted 171 clients into private rented accommodation through the scheme, with 149 assisted in 2009/10. This number decreased dramatically to just 71 clients in 2010/11 and just 21 in 2011/12. This is partially due to a tightening of the criteria for the scheme, but is also reflective of the changes in the private rented market brought about by the benefit reforms.

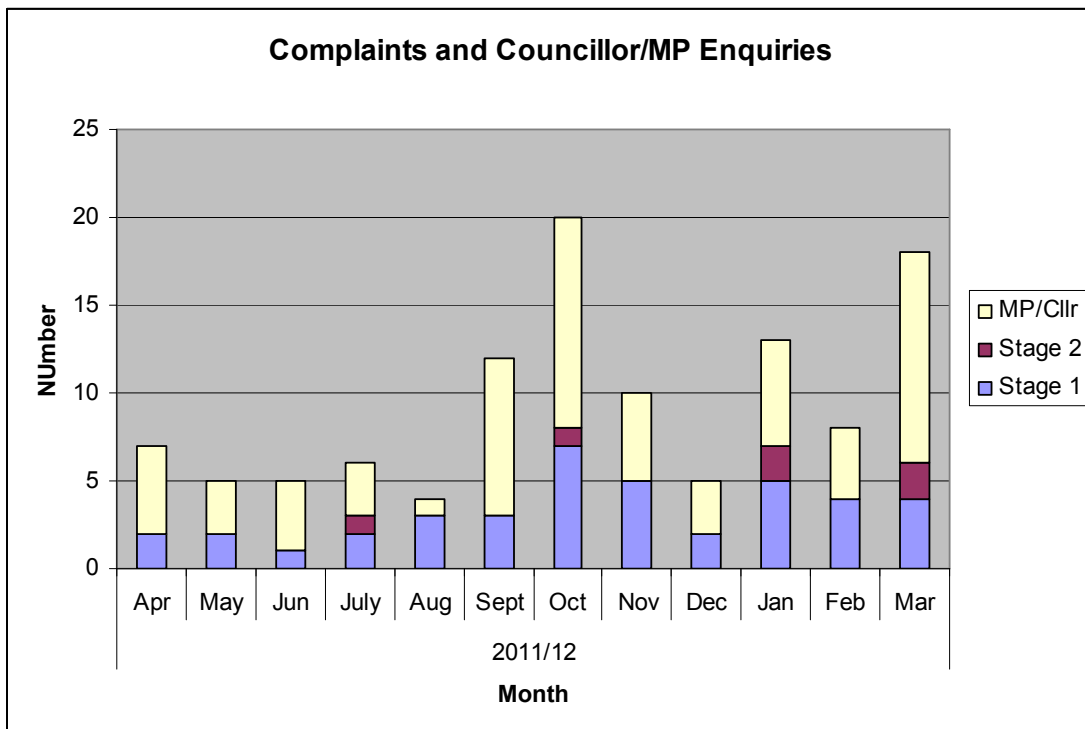
Applicants assisted through the WBC Threshold Loan Scheme



5.9 Complaints & Councillor/MP Enquiries

5.9.1 Many applicants have high expectations of the Housing Service. Since the 1st January 2011, there have been 40 Stage One complaints, six Stage Two complaints and 67 MP/Councillor enquiries. The majority of these are from, or on behalf of applicants, who think that they should be given more priority on the housing register or believe that they have had to wait too long for re-housing.

Complaints and Councillor/MP Enquiries

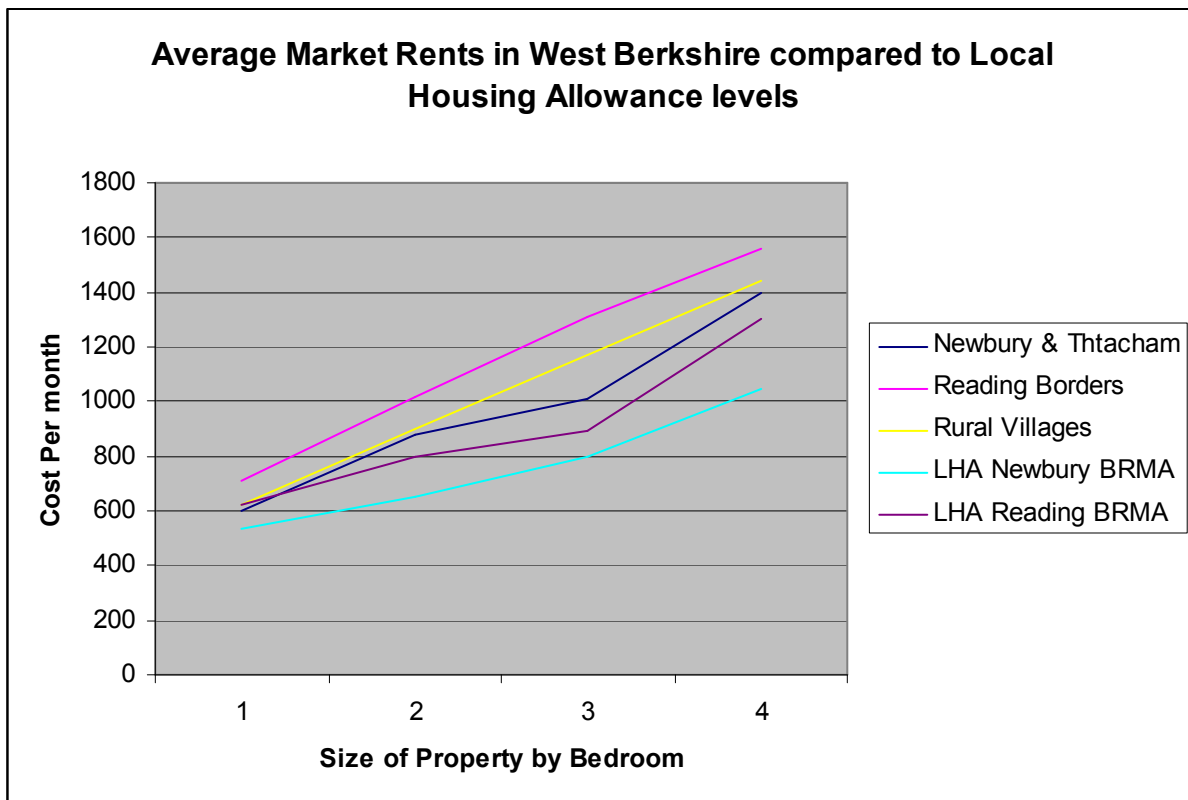


5.10 Housing Needs Assessment 2012

5.10.1 In 2012, the Council commissioned an update to its 2007 Strategic Housing Market Assessment (SHMA), to understand the potential impacts of the new affordable rent regime. The new Housing Needs Assessment (HNA) shows an increase in the annual shortfall of affordable homes from 560 homes a year in 2007 to 746 homes a year in 2012. The study also showed that:

- 43% of households are unable to afford to rent in the open market;
- Combining estimates of household growth with the proportion unable to rent in the open market equates to 173 new households falling into need each year;
- 720 households who live within West Berkshire are actively interested in accessing intermediate housing products (e.g. shared ownership), of which 55% can afford to access a suitably sized property within the private rented sector. 95% of these do not have savings sufficient for a deposit;
- The income required to access average market rents starts at £24,800 per annum. This would allow the household to afford an average priced 1 bedroom property to rent. This increases to £32,360 for a 2 bedroom property and £42,010 for a three-bedroom property;
- In West Berkshire, households in receipt of the full amount of Housing Benefit would be able to afford Affordable Rent set at 70% or less across the District. 80% appears to be an insufficient discount to bring rents below LHA limits in most parts of the District.
- If Affordable Rents were set in relation to the incomes of those in need (on the waiting list), rents would need to be around 40-50% of market levels to be affordable to the majority of households

5.10.2 The HNA also provides some data on private rents in West Berkshire, showing that the average rents are higher than the Local Housing Allowance levels. Combined with the buoyant market, with landlords easily able to find working tenants who do not need to resort to benefit to pay their rent, access to private rented housing for those in severe housing need is extremely limited.



Note: For Local Housing Allowance purposes, West Berkshire falls within two Broad market rental Areas (BRMA): Newbury & Reading

5.11 Prevention

5.11.1 Prevention is always the first priority of the Housing Options Team. Officers proactively work with households threatened with homelessness to try and prevent the loss of their home and have a good track record in achieving this, using the following tools:

- Supporting clients to make backdated claims for housing benefit
- Where there are multiple issues and multi-agency engagement, paying off the rent arrears in order to keep a family in their home. This would be in conjunction with other services to offer on-going support to maintain the tenancy.
- Where the rent is unaffordable, assisting clients to make a claim for Discretionary Housing Payment (DHP), including a backdated claim
- Where the rent is unaffordable, assisting the client to claim benefits to which they are entitled but are not currently claiming (income maximisation)
- Where there are rent arrears, anti-social behaviour or damage to a property, speaking to the landlord (whether social or private) to see whether an agreement can be reached that would prevent homelessness, including referral to the tenancy support service or the family intervention project
- Signposting clients for further money advice where there are multiple debts

- Negotiating with family and friends where someone has been asked to leave, to see whether they would be willing for them to stay for a period of six months
- Offering the Rent-In-Advance and Rent Deposit Guarantee Schemes to eligible applicants to help them secure accommodation in the private rented sector
- Offering Safer Spaces to improve security for victims of domestic abuse, where it is viable to do so.

This is not an exhaustive list but provides an indicator of the wide range of service that are available to households threatened with homelessness.

6. Services for Vulnerable People in West Berkshire

6.1 This section focuses on the services that are available for those vulnerable people who are most likely to become homeless. It does not include all people who may be vulnerable.

6.2 Gypsies and Travellers

6.2.1 Decent homes are a key element of any thriving, sustainable community. This is true for the settled and Gypsy & Traveller communities alike.

6.2.2 There are two Gypsy & Traveller sites in West Berkshire: a private site at Paices Hill; and a Council-managed site at Four Houses Corner.

6.2.3 The Ethnic Minority and Traveller Achievement Services supports families with children to access education, in partnership with schools, Children's Centres, West of Berkshire PCT Health Activist and other local authority EMTAS provision.

6.2.4 Two Saints have been commissioned by the Council to offer floating support at the Four Houses Corner site. Benefits and debt advice is given to residents. More recently, the service has been offering support to Gypsies and Travellers whose van rental is above the rent officer's approved rent. For most of the Gypsies and Travellers, the Rent Officer rent levels do not allow them to rent a van that is suitable for all-year living. This is particularly concerning given that the Gypsy & Traveller community already experience higher than average ill health and morbidity.

6.2.5 There is a multi-agency Gypsy & Traveller group that oversees work in relation to Gypsy & Traveller issues.

6.2.6 As part of the development of the Core Strategy, a new Gypsy & Traveller Accommodation Assessment (GTAA) is being undertaken during 2012 to provide information on housing need for this particular community.

6.3 Substance Misuse

6.3.1 West Berkshire's Drug and Alcohol Action Team (DAAT) is being dissolved with the post of DAAT and Joint Commissioning Manager transferring to Public Health as of April 1st 2013,. The annual Adult Alcohol and Drug Treatment Plan will be incorporated into the Needs Assessment and subsequent planning to meet the needs of substance misusing residents via Public Health Planning documentation. The Alcohol and Drug Strategy Group will continue to meet quarterly to monitor the implementation of the current Drug and Alcohol Treatment Plan (2012 – 14), monitor performance of commissioned providers, ensure care pathways and partnership working is appropriate and effective. The Alcohol and Drug Strategy Group in turn will report to the Health and Wellbeing Board and the Safer Communities Partnership Strategy Group on performance against local set targets in respect of access to treatment, retention and successful discharge from treatment and engagement of substance misusing residents in treatment.

6.3.2 Young People's Substance Misuse treatment in West Berkshire is provided by The Edge, a department of Children and Young People's Services. The Edge provide

quarterly reports to both the Alcohol and Drugs Strategy Group and the Children and Young People's Partnership

6.3.3 West Berkshire Council via Public Health, will continue the current joint contract commissioned by West Berkshire Council and NHS Berkshire West Primary Care Trust with Turning Point to deliver services to meet the needs of substance misusers. The Alcohol and Drug Strategy Group, chaired by the DAAT and Joint Commissioning Manager, ensure any actions are linked to the Safer Communities Partnership Plan.

6.4 Ex-Offenders

6.4.1 The West Berkshire Integrated Offender Management Case Panel, a multi-agency group, meet every 4 weeks to discuss progress with individuals who have been identified as being prolific offenders in West Berkshire. Those offenders that wish to engage with the Integrated Offender Management (IOM) scheme are encouraged to access treatment for substance misuse issues, suitable accommodation, training and employment, whereas those who will not engage are targeted by the Police and brought back into the criminal justice system as swiftly as possible.

6.4.2 In addition, there is an Offender Management Group, which is chaired by the West Berkshire Police Area Commander and this group seeks to co-ordinate the strategic operation of the IOM scheme in West Berkshire.

6.4.3 One of the priorities within the Reducing Reoffending Plan 2013-14, being monitored by the Offender Management Group, specifically relates to reducing the number of reconvictions of the IOM cohort and includes the following initiatives:-

(i) Maintain 70% of statutory IOMs in sufficiently settled accommodation to reduce the risk of reoffending

(ii) IOM briefings of front line staff to be undertaken within partner agencies.

6.5 Mental Health issues

6.5.1 Nationally 7% of homeless applications from single people result in acceptance due to mental health. In addition there is anecdotal evidence to suggest that mental health can be a contributory factor in many other cases of homelessness.

6.5.2 The Mental Health Housing Panel consists of the Community Mental Health Team, Supporting People Team and local accommodation providers to consider the housing and support needs of individuals referred, and to allocate resources if eligible. The Panel ensures that vacancies arising in supported housing schemes are allocated according to need and other options, either accommodation based or floating support, are offered where appropriate.

6.5.3 The jointly-commissioned Bromford Housing Fountain Gardens scheme offers short term supported accommodation for people with mental health needs for up to a maximum of two years. The service assists people out of hospital or residential care into independent living and consists of 8 units of self contained accommodation with support. There is also 1 Short Term Assessment Flat (STAF) that is available on a

licence agreement for up to 2 weeks for individuals with a mental health need and who are in crisis. The STAF flat is managed by the Crisis Response Home Treatment Team and individuals receive support from them alongside Bromford Housing colleagues.

- 6.5.4 Two Saints Resettlement and Floating Support Team support clients that do not always engage with statutory services but wish to sustain their own accommodation.
- 6.5.5 Altogether West Berkshire has access to 43 units of accommodation with support for people with a mental health need, provided through a range of specialist mental health service providers.

6.6 Young People and Care Leavers

- 6.6.1 The Children Act 1989 was updated from 1st April 2011, in relation to care leavers. It includes:
 - A requirement to have joint protocols to ensure partners understand their roles and engage in effective joint working
 - Ensuring the provision of a range of accommodation to meet the needs of the young person
 - Introducing staying put arrangements for young people who were look after and are not ready to leave care
 - Ensuring that accommodation is suitable and meets the young persons needs.
- 6.6.2 In West Berkshire, a new 'Transitions' guidance document is being written for Care Leavers. This proposes a new early intervention service to offer a more proactive and preventative method of tackling youth homelessness.
- 6.6.3 There are clear indications that the under 18 population in England is set to increase. Despite regional variations in size of population growth, there is an overall forecast growth of 5.5% by 2019. The effect of forecast population growth alone equates to an additional 3,000 looked after children by 2019 and an additional 1,900 children subject to child protection plans. Many of the reasons for the increase in the volume of safeguarding activity over the past three years will continue.
- 6.6.4 The Southwark Judgement placed a responsibility on Children's Services to make young people between the ages of 16-17 'Looked After' under the Children's Act, if they are accommodated for more than 13 weeks. This duty has increased the number of young people who are looked after and has increased their duty to find accommodation for these young people. There is increased public and professional awareness and improved multi-agency training for more complex cases where parental factors are affecting the children such as domestic abuse, substance misuse and mental health.

- 6.6.5 West Berkshire Council has developed a joint protocol to address the Southwark judgement, meaning that 16 and 17 year olds who approach the Council are given a joint assessment by both Childrens Services and Housing. Further work is under way to develop and extend this partnership to improve the focus on prevention and to try and prevent young people from having to leave the family home and becoming homeless.
- 6.6.6 Current accommodation services available to young people in West Berkshire includes:
- Supported accommodation supplied by NACRO (Bramlings)
 - Supported lodgings scheme
- 6.6.7 There are three key issues affecting the provision of suitable accommodation for young people in West Berkshire:
1. Care Leavers can get a single occupancy rate for their Housing Benefit when they are 16-23 years old and so will be able to apply for a one bedroom flat. However, at the age of 24, they will return to a single room occupancy rate which will mean that they have to go back to living in a shared house.
 2. The Southwark ruling states that anyone placed into care as a child in need, after 13 weeks, becomes a 'looked after child' and WBC then has duties to provide housing and continued support until the young person is 21 years old.
 3. There is particular concern about homelessness amongst young women under 18 who are pregnant, for whom the current available accommodation options may not be suitable.

6.7 Domestic Abuse

- 6.7.1 In West Berkshire 10% of homeless applications made last year were as result of domestic abuse, in comparison with 12% nationally. Domestic abuse is one of the main priorities within the Safer Communities Partnership as well as one of the themed business priorities for the Local Safeguarding Children's Board (LSCB). Work currently underway to reduce domestic abuse in West Berkshire includes
- A West Berkshire Domestic Abuse Service that provides a significant outreach programme and a women's refuge providing support and accommodation for women fleeing domestic abuse
 - A Safer Spaces (Sanctuary) scheme that provides professionally installed security measures to allow those experiencing domestic abuse to remain in their own accommodation where it is safe for them to do so, where it is their choice and where the perpetrator no longer lives within the accommodation
 - Employment of a Domestic Abuse Reduction Co-ordinator, who owns the Safer Communities Partnership and LSCB Action Plans, domestic abuse training and raising awareness. The post supervises delivery of the Berkshire and Oxfordshire domestic abuse perpetrator scheme; 'Making Changes' and oversees local campaigns to increase reporting of incidents.

- An effective Domestic Abuse Practitioners group aligned with a Strategic Forum whose multi-agency membership is wide-ranging and which works together to deliver a strategy and action plan to tackle important issues of domestic abuse such as training development and delivery
- A Multi-Agency Risk Assessment Committee (MARAC) which oversees and coordinates cases assessed as being medium or high risk

6.8 Rough Sleepers

- 6.8.1 In West Berkshire, the number of rough sleepers is reported to be low (less than 8), compared with the national statistics. This is due to a successful service level agreement (SLA) with the Two Saints hostel providing overnight accommodation and assessment for single people without accommodation on a self-referral basis. All individuals who access this service are then referred to the Housing Options Service for a full assessment of need.
- 6.8.2 In addition, the Council has a SLA with Two Saints hostel to provide Severe Weather Emergency Accommodation under the Severe Weather Emergency Protocol (SWEP). This provides accommodation to anyone who needs it when the temperature is predicted to be zero degrees or below, for two nights in a row.

6.9 Learning Disability

- 6.9.1 For people with Learning Disabilities, homelessness is often not seen as a pressing concern, as most people are able to move in a planned way. Where service users meet the eligibility criteria for Adult Social Care Services, the Community Team for People with Learning Disabilities (CTPLD) will work with housing services and accommodation providers to secure accommodation at the earliest opportunity. However, there are concerns that this may not continue to be the case, with changing needs and changing demographics.
- 6.9.2 There are currently 480 people with a learning disability known to services, but national prevalence data would suggest that there could be as many as 3,500 people in West Berkshire. Funding for the majority of placements away from the family home comes from either the Adult Social Care Budget or Supporting People and in some cases, both.
- 6.9.3 Emerging needs arise from people who currently live with ageing parents but also those coming through transition from children to adult services. There are a number of supported housing schemes for people with a Learning Disability within West Berkshire, and there have been recent developments at Pelham House and Blagdon House, with further provision planned for the old day centre site in Newtown Road.

6.10 Older People

- 6.10.1 'Lifetime Homes, Lifetime Neighbourhoods' – A National Strategy for Housing in an Ageing Society states that an ageing society poses one of our greatest housing challenges. By 2026 older people will account for almost half (48%) of the increase in the total households, resulting in 2.4 million more households than there are today.

- 6.10.2 By 2041 the composition of the older age group will have changed dramatically. There will be a higher proportion of the older age groups, including the over 85s, a greater number of older people from black and minority ethnic groups, and double the number of older disabled people. One in five children born today can expect to live to 100 years old. Information from the Office for National Statistics (ONS) predicts the numbers of people in different age bands is likely to change over the next 20 years in West Berkshire.
- 6.10.3 By far the most striking statistic is the proportionate increase in the over 65 age group. This age group is expected to increase by 10% between 2007-11 and by a further 27% over the next decade. Overall, this is expected to increase the total number of people aged over 65 by almost two thirds above 2007 numbers by 2029. This will mean just over 33,000 people over 65 in 2029.
- 6.10.4 The demographic trend clearly indicates an ageing population that will place increasing pressure on existing services. West Berkshire has a good supply of sheltered housing therefore there are very few older people who would need to pursue a homeless application. The waiting list for sheltered housing is relatively short when compared to the general needs waiting list and urgent needs can usually be addressed very quickly.
- 6.10.5 Extra care housing offers an independent self-contained home (owned or rented) with access to differing levels of care and support as required at different stages in a person's life. It also offers social activities and services, both to residents, and the wider community. West Berkshire has already worked in partnership with A2 Housing to build an extra care scheme in Newbury, and residents have recently moved into a popular scheme at Alice Bye Court, Thatcham, developed in partnership with Housing 21. To address the needs of West Berkshire's ageing population, a further scheme has been commissioned and is currently under development in Hungerford.

6.11 Armed Forces

- 6.11.1 West Berkshire Council has a small amount of family quarters within the district located in Hermitage and Burghfield. Only a very small proportion of those currently housed in armed forces accommodation present to the local authority for housing options or ultimately to make a homeless application.
- 6.11.2 On August 2012, new regulations came into force that prevent local authorities disadvantaging armed services personnel on the basis of local connection, and the recently-published Allocations Guidance also suggests that local authorities may wish to consider whether armed services personnel should receive additional preference for rehousing through the CHR. This issue will be considered through the Council's review of its Allocation Policy.

7. Key Issues in West Berkshire:

- 7.1 This review of homelessness has been carried out against a rapidly changing context of both housing and welfare reforms. These reforms have reduced access to private rented accommodation and, combined with the economic climate which has impacted on delivery of new housing, are contributing to pressure on housing resources. Nationally, there have been increases in homelessness presentations and acceptances and a return to use of Bed & Breakfast accommodation as temporary accommodation. West Berkshire is not immune to these pressures and has experienced similar trends at a local level.
- 7.2 The biggest concern locally is the likely impact of the ongoing welfare reforms, in particular, the changes to the age limit for single room rent restrictions, the introduction of Universal Credit and the changes to LHA. Mitigating the impacts of the welfare reforms is critical to West Berkshire's homelessness prevention agenda and consequently forms a central focus within the Homelessness Strategy.
- 7.3 The buoyant housing market within West Berkshire, combined with an economic climate that has seen reticence in the home ownership market, has resulted in private rental prices significantly exceeding LHA levels. Previously, the Council had been extremely successful in facilitating access to private rented accommodation for households at risk of homelessness but the buoyant market, combined with the introduction of a reduction in LHA levels to the 30th percentile of local rents, has resulted in the creation of a barrier for home seekers on welfare benefits. Landlords are able to exercise choice when it comes to finding tenants and are not reliant on households in receipt of benefit. The increasing difficulty in accessing private rented accommodation is of particular concern locally and the Homelessness Strategy will explore ways in which the Council and its partners can work with landlords to open up access to this stream of accommodation.
- 7.4 The review has also highlighted that homelessness in West Berkshire is concentrated on young families (aged 24 years and under) who are asked to leave home by their family and friends. This appears to be a particularly local issue when compared to national averages. Leaving home in planned way is always preferable homelessness and should be possible for the majority of young people. The impact on these young families, who are often placed in Bed & Breakfast, outside of the district, should not be under-estimated. but this also creates a significant burden on the Council who are non-stockholding and who are not able to meet the aspirations of these young people. The Homelessness Strategy needs to focus on understanding the reasons that young people are asked to leave home and on educating both for young people and their families, about the importance of planning for their future and the options that are available to them.

Appendix One

Affordable Housing Tenures

Social Rent - Homes rented through a Registered Provider at a target rent, set by the HCA. These tenancies are offered on a lifetime basis.

Affordable Rent - Homes rented through a Registered Provider at up to 80% of market rents. These tenancies can be offered on a lifetime basis or on a fixed term basis, with the minimum term being 2 years.

Intermediate Rent - Homes rented through a Registered Provider at up to 80% of market rents, on an assured shorthold basis, with a minimum term of 6 months.

Rent to Buy - Available through a range of Registered Providers on assured shorthold tenancies with an affordable rent of 80% (or less) of market rents. The rent is payable for a pre-defined and limited period, after which time there is an expectation that the tenant will buy the property under the same terms as Homebuy. The rental period provides the tenant with the opportunity to save for a deposit towards buying a share in the home.

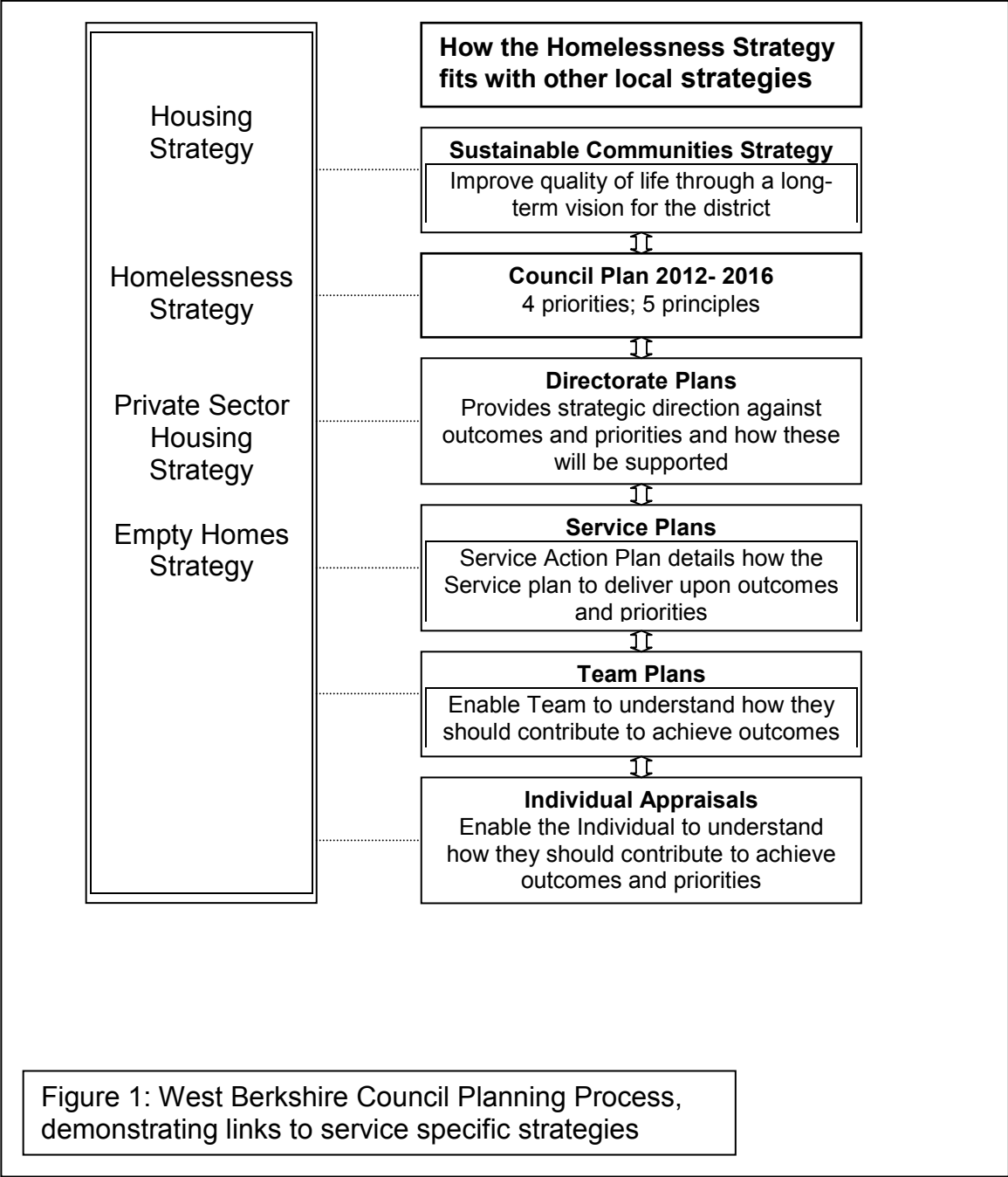
Shared Ownership / Homebuy - The purchaser buys between 25% and 75% of the home, with the rest of the equity staying with the Registered Provider. The purchaser pays rent on the remaining equity. In most cases, the purchaser can 'staircase' out (purchase additional equity shares) to eventually own 100% of the property.

Homebuy Direct - The purchaser buys a minimum of 70% of the market value of a property. An equity loan of up to 30% is provided to assist the purchase. There are no payments on the loan for the first five years. After five years there is a fee of 1.75%, which increases annually in line with inflation. The purchaser can staircase out to own 100% of the equity. Scheme is offered in conjunction with private developers on selected developments.

Social Homebuy – offers tenants the opportunity to purchase their social rented home, with a minimum initial share of 25% of the home. The remaining un-owned equity is retained by the Registered Provider or Local Authority. The landlord charges an affordable rent on the un-owned equity. In most cases, the purchaser can staircase out (purchase additional equity shares) to eventually own 100% of the property.

Appendix Two

Strategic Context



Glossary

Affordable Rent	Tenancies let by Registered Providers on rent levels of up to 80% of open market rents
Broad Rental Market Areas (BRMA)	BRMA is an area, set by the Rent Officer, which comprises two or more distinct areas of residential accommodation adjoining at least one other area, within which a person could reasonably be expected to reside having regards to services and facilities. There are two BRMA in West Berkshire: Newbury/Thatcham and Reading
Choice Based Lettings (CBL)	A system to advertise available social housing that enables applicants to bid on properties that they wish to be considered for. Once the advert closes, a shortlist is run and the property is allocated to the applicant with the highest housing need
Common Housing Register (CHR)	A single waiting list for all social housing in West Berkshire, managed by the Council
Discretionary Housing Payments (DHP)	A discretionary payment that is able to assist people in receipt of Housing Benefit (or Universal Credit in the future) with housing-related costs where they can demonstrate hardship
Homes & Communities Agency (HCA)	A national Government-established agency responsible for the delivery of new affordable housing and for the award of national grant subsidy towards the cost of developing new affordable housing. The HCA also have a regulatory role in respect of Registered Providers.
Housing Benefit	A means-tested welfare benefit that assists people on low incomes to cover all or part of their housing rental liability
Local Housing Allowance (LHA)	LHA is a national scheme that came into effect on the 7 th April 2008. It sets the maximum rent levels that can be paid by Housing Benefit for particular sized properties. The rent levels are set annually by the Rent Officer at the 30 th percentile of open market rents, according to the Broad Rental Market Area
Offender Management Group	A strategic group that ensures appropriate provision is in place at a district level for the appropriate and effective management of offenders
Offender Management Panel	An operational meeting that oversees the management of persistent and prolific offenders

Registered Providers (RPs)	Housing providers who are registered with the Homes & Communities Agency
Right to Buy	National scheme that allows current Council tenants a discount to enable them to buy their current home
Sanctuary Scheme	A scheme that provides professionally installed security measures to allow those experiencing domestic violence to remain in their own accommodation where it is safe for them to do so, where it is their choice and where the perpetrator no longer lives within the accommodation. The West Berkshire scheme is called 'Safer Spaces'.
Social Rent	Tenancies let by Registered Providers on rent levels set at 'target' rents (usually 40-50% of open market rents) set by the Homes & Communities Agency. These are traditionally the cheapest rents in the market
Universal Credit	A new welfare benefit which will be an integrated working-age credit providing a basic allowance with additional elements for children, disability, housing and caring.