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This document sets out a new collaborative approach to tackling homelessness in Greater Norwich over the next five years; bringing together local authority partners, housing agencies and health organisations in a new strategy.

The strategy sets out to protect everyone at risk of homelessness in the Broadland, Norwich and South Norfolk council areas.

An early help approach has been shown to prevent homelessness. Together we can expand on this approach, not only to prevent homelessness but also to achieve wider outcomes such as improved health and wellbeing, and better job opportunities. Taking support opportunities is important in helping young people and families to achieve more along their pathway in life. There is a huge opportunity for partners to deliver services in different, co-ordinated ways so that a ‘no wrong door’ approach delivers outcomes that meet customer needs.

This strategy builds on a range of early intervention measures addressing the wide reaching causes of homelessness. It has involved partnership working with health and social care commissioners, Norfolk County Council and the Norfolk Community Health and Care NHS Trust, and NHS City Reach as the planning and commissioning of effective healthcare services is viewed as a crucial element in providing effective support.

Each local authority has its own actions within the overall strategy to address specific needs and a number of joint actions because Greater Norwich is a hub for employment, healthcare and homelessness services, so a joined up approach involving a range of agencies is needed to collectively tackle homelessness issues across the whole area.

1. Purpose of this document

1.1 Context

The Homelessness Act 2002 requires Local Authorities to produce a homelessness strategy that applies to everyone at risk of homelessness, not just people who may fall within a priority need group for the purposes of Part 7 of the Housing Act 1996.

A new strategy is needed that is relevant to the needs of the three councils in the Greater Norwich area: Broadland, Norwich and South Norfolk.

Work started on the formation of a strategy in January 2014 through the project team, which will be responsible for the formation and delivery of the strategy. Its membership comprises the following organisations:

- Broadland District Council
- Norwich City Council
- South Norfolk Council
- Local Clinical Commissioning Groups
- City Reach NHS

1.2 Data sources in the formulation of the strategy

The project group considered the following during the preparation of the draft homelessness strategy:

- homelessness review, trends and issues, both quantitative and qualitative;
- national and local policy, current and proposed;
- analysis of the outcomes of the previous Homelessness Strategy Action Plan 2011-14
- In South Norfolk partner organisations and internal team members were invited to share their thoughts on recent achievements, challenges for the future and suggestions for future actions during a number of drop in sessions in early September.
2. CONTEXT AND PURPOSE

What do we mean by homelessness?

Definition of homelessness for the purpose of this strategy:

Those households who are defined as statutorily homeless within the Housing Act 1996 and Homelessness Act 2002. These are likely to be families with dependent children, pregnant women and adults who are assessed as vulnerable. (This definition of homelessness is relatively narrow and does not constitute the majority of homelessness cases).

Those households who do not fall into the above categories (sometimes called ‘non-statutory’ homeless) and are likely to be single or couples (with no dependents) who are either sleeping rough, living in supported accommodation or are deemed as “hidden homeless” and are typically sleeping on friends or family member’s sofas as a temporary stop gap measure.

2.1 Coverage

This strategy covers the three district authority areas of Greater Norwich including: Broadland, Norwich and South Norfolk. This is the third sub-regional homelessness strategy.

2.2 Statutory requirement

The Homelessness Act 2002 imposes a duty on local housing authorities to carry out a homelessness review in their area and formulate and publish a homelessness strategy based on its results every five years.

A homelessness strategy is defined in Homelessness Act 2002 §3(1) as one formulated in order to:

a) prevent homelessness in an authority’s area

b) secure accommodation is and will be available in that area for people who are or may become homeless; and

c) provide support for such people or those who have been homeless and need support to prevent it recurring.
3. WHERE DO WE WANT TO BE?

Our vision:
“Greater Norwich is a place where agencies work together to support people who are, or may become homeless. Helping people to take control of their own circumstances earlier and stopping them from becoming homeless will be our main aim. This will provide people with a firm platform where their health and wellbeing, employment or training opportunities are either maintained or improved.”

We aim to do this by focusing on these priorities:
• targeting our resources at those people who are most at risk of homelessness
• helping people find affordable, safe, good quality housing
• working better together with partners, so that we can work in a co-ordinated way to prevent homelessness
• helping people develop independent living skills, maintain or regain their independence to reduce the risk of someone becoming homeless in the future.
Introduction

The following priorities and actions are drawn from our key homeless challenges above and result from the findings of the greater Norwich homelessness review and consultation exercise with stakeholders.

Priority one: Target our resources at those people who are most at risk of homelessness.

**Broadland Actions**

a. Seek earlier and more cost effective interventions through effective partnership working.

b. Use Systems Thinking to continue to analyse demand on the service and respond flexibly to changing needs.

c. Explore opportunities for joint commissioning of services across disciplines.

**Norwich Actions**

a. Improve data collection so we can capture ‘real’ time measures of homelessness.

b. Carry out a dip sampling exercise to measure effectiveness of prevention measures.

c. Increase the numbers of people at risk of homelessness to stay in their own homes through increased tenancy enforcement/relations with landlords in the private rented sector.

d. Work with our partners in Children Services to improve pathways for young people leaving care.

e. Improve the quality of information available to housing options clients in order to reduce the need for temporary accommodation.

**South Norfolk Actions**

a. Provide training and support for partners in the Early Help Hub ensuring that an appropriate level of multi-agency support is available to customers at an early stage to reduce the risk of financial difficulty leading to homelessness.

b. Increase the opportunities for customers who are unemployed to enter or regain employment at the earliest point to prevent homelessness by reviewing commissioned services outcomes and ensuring service level agreements are fit for purpose.

c. Introduce a housing pathway for mental health clinicians.
Priority two: Helping people find affordable, safe, good quality housing.

<table>
<thead>
<tr>
<th>Broadland Actions</th>
<th>Norwich Actions</th>
<th>South Norfolk Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Monitor the effectiveness of the Broadland District Council private sector leasing service and explore opportunities to further develop.</td>
<td>a. Explore the need for a lodgings scheme for people with low support needs.</td>
<td>a. Provide training to private sector landlords to improve the capacity of the private rented sector to meet housing need.</td>
</tr>
<tr>
<td></td>
<td>b. Increase the number of private landlords willing to let to households who are in receipt of housing benefit.</td>
<td>b. Deliver the Affordable Housing policy set out in the local plan.</td>
</tr>
<tr>
<td></td>
<td>c. Consider the feasibility of a cashless bond scheme for deposits in the private rented sector.</td>
<td>c. Review the Home Options scheme to ensure customers are able to secure housing that meets their needs.</td>
</tr>
<tr>
<td></td>
<td>d. Introduce the ‘gold standard’ for housing advice services.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>e. Seek ways of improving the capacity and quality of temporary accommodation available to homeless households in the Norwich area.</td>
<td></td>
</tr>
</tbody>
</table>
Priority three: Working better together with partners, so that we can work in a co-ordinated way to prevent homelessness.

**Greater Norwich Actions**

a. Work to promote better access to health services for people who are homeless, or at risk of homelessness.

b. Conduct a gap analysis of homelessness prevention education delivered through schools, colleges and youth organisations.

c. Where appropriate, we will work together on bids for funding that help towards the prevention of homelessness.

d. Develop a stronger evidence base of the health needs of people who are homeless.

**Broadland Actions**

a. Improve access to education, training and employment for clients in housing difficulty.

b. Work with our statutory and voluntary sector partners to protect vulnerable people including young people and victims of domestic abuse from crime, to be safe and secure in their homes.

c. Continue to place emphasis on early intervention in order to prevent homelessness whenever possible.

**Norwich Actions**

a. Create a simple web based platform where our partners from statutory and voluntary sectors can share information and good practice.

b. Make best use of Norwich City Council stock through increased supported provision through partnership and lease arrangements.

c. Identify the pathway to homelessness of 'chaotic' individuals and seek to map and address this through increased partnership working.

**South Norfolk Actions**

a. Evaluate the effectiveness of our “move on” contracts and act upon any recommendations arising.

b. Review and update our website to enable partners and customers to easily access the information and to contact us where necessary.

c. Develop a protocol in partnership with housing providers to reduce the likelihood of evictions from social housing.
Priority four: Helping people develop independent living skills, maintain or regain their independence to reduce the risk of someone becoming homeless in the future.

Broadland Actions

a. We will support the development, implementation and review of multi-agency strategies and protocols which seek to address homelessness in a joined up manner.

b. Where appropriate seek a county-wide or sub-regional approach to funding bids, allocations and scheme support.

c. Strengthen partnerships and communication to improve pathways into accommodation which best meets client needs and to ensure services are in place so that that person is adequately supported and engaged moving forward.

d. Monitor and analyse sustainability outcomes.

e. Support and promote initiatives which take a community approach to developing solutions to issues predominantly facing vulnerable people in Broadland.

Norwich Actions

a. Support LEAP to ensure long term viability of the project and a community interest company to offer opportunities to clients.

b. Seek partnership arrangement between Children services and Let NCC to address housing issues for intentionally homeless families and break the chain of causation.

c. Monitor and analyse sustainability outcomes.

d. Support and promote initiatives which take a community approach to developing solutions to issues predominantly facing vulnerable people in Broadland.

South Norfolk Actions

a. Where properties do not meet customer need assist the owners, tenants and landlords to make adaptations or find alternative, suitable accommodation.

b. Review Integrated Early Intervention services such as Care & Repair and Handyperson to assess the impact they are having on reducing demand on acute services.

c. In partnership with the CCG develop and deliver an enhanced service to assist people affected by Dementia to live independently at home.

1 For example the North Norfolk Youth Homelessness Protocol and the Intentionally homeless families protocol.
5. STRATEGIC FRAMEWORK FOR THE STRATEGY 2016-21

Links to other relevant strategic documents:
- Norfolk Joint Health and Wellbeing strategy.
- Norfolk Joint Strategic Needs Assessment (JSNA).
- Operational plans of the three Clinical Commissioning Groups (North Norfolk, Norwich and South Norfolk CCGs) that cover the greater Norwich area.
- South Norfolk Health and Wellbeing Strategy.
5.1 Our role in health and wellbeing

All local authorities (country and district) have a general statutory duty to protect and improve health and wellbeing and to tackle inequalities and the ‘social determinants’ of health – that is, those aspects of people’s social and economic condition that impacts on their health. Extending far beyond social care from education to housing, economic development to leisure services, planning to trading standards, they all have a significant impact on people’s health.

In particular District authorities have a significant function and role in helping improve people’s health and wellbeing through the homeless prevention work we do. Examples of these activities include:

• the function of our housing options teams in helping vulnerable people find (or keep) safe and secure good quality housing
• direct provision of permanent and temporary housing including, employment and training services such as LEAP
• direct and joint commissioning of services to help reach out to vulnerable people who are either young, rough sleeping or fleeing domestic abuse
• helping troubled families through our family intervention projects
• helping people stay in their own homes through grants and adaptions to help them live more independently
• improving the quality of private sector housing for people
• developing protocols with statutory and voluntary providers such as the:
  o Homeless person’s hospital discharge protocol
  o Hostel eviction protocol (“Off the street”)
  o Joint Protocol to address the needs of homeless young people in Norfolk
• the continued refreshment of the JSNA so that it remains relevant and highlights the impact our work in improving people's health and wellbeing.

The above activities are just some of the work that we do that has a direct or indirect impact on a person’s health and wellbeing and can show savings to the overall health budget. A recent study showed that “the annual cost of unscheduled care for homeless patients is 8 times that of the housed population.” Despite this expenditure the average age of death of a homeless patient is 47. In comparison to the housed population, the homeless are five times more likely to present at A&E, are admitted 3.2 times more frequently and stay 3 times as long.

5.2 Key national policy changes since the last strategy

A number of key national policy changes have been introduced since the last strategy in 2011. The following section attempts to draw some of the main policy changes that have had a direct or indirect effect on homelessness in greater Norwich.

5.2.1 Coalition government housing strategy

In November 2011, the Coalition government released their Housing Strategy, Laying the foundations: a housing strategy for England. The document acknowledged the challenges posed by homelessness, in particular rising statutory homelessness and rough sleeping.

The Coalition government then formed a Ministerial Working Group and published “Making every contact count: A joint approach to preventing homelessness.” The aim of the paper was to make sure every contact local agencies make with vulnerable people and families makes a positive impact on their lives by:

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• tackling troubled childhoods and adolescence
• improving health
• reducing involvement in crime
• improving skills; employment; and financial advice
• pioneering social funding for homelessness

The paper also set ten local challenges that “should lead to all local homelessness teams delivering a gold standard service. The ten local challenges are:

1. Adopt a corporate commitment to prevent homelessness which has buy in across all local authority services
2. Actively work in partnership with voluntary sector and other local partners to address support, education, employment and training needs
3. Offer a Housing Options prevention service, including written advice, to all clients
4. Adopt a No Second Night Out model or an effective local alternative
5. Have housing pathways agreed or in development with each key partner and client group that includes appropriate accommodation and support
6. Develop a suitable private rented sector offer for all client groups, including advice and support to both clients and landlords
7. Actively engage in preventing mortgage repossessions including through the Mortgage Rescue Scheme
8. Have a homelessness strategy which sets out a proactive approach to preventing homelessness and is reviewed annually so that it is responsive to emerging needs
9. Not place any young person aged 16 or 17 in Bed and Breakfast accommodation
10. Not place any families in Bed and Breakfast accommodation unless in an emergency and then for no longer than 6 weeks.

5.2.2 Localism Act 2011
The purpose of the Act was to shift power from the state to local communities by:
• lifting the burden of bureaucracy
• empowering communities to do things their way
• increase local control of public finances
• diversifying the supply of public services
• opening up government to public scrutiny
• strengthening accountability to local people1.

5.2.3 Welfare reform
Against a background of financial constraints the coalition government introduced a number of changes through the Welfare Reform Act 2012. Some of these changes were the biggest seen since the introduction of the Welfare state in the 1940s, these include:
• measures to simplify the system
• more stringent rules and eligibility criteria
• stricter sanctions
• making work pay
• more frequent benefit entitlement assessments
• benefit rate freezes
• caps to some benefits
• loss of benefit uprating linked to actual costs
• increase in a range of deductions made to benefits
• new payment methods
• localisation of the social fund.

5.2.4 Reduction in the value of working-age benefits
A significant number of the changes brought about by the Welfare Reform Act 2012 were made to reduce the value of working-age benefits for people who are on low incomes. These measures include:
• restricting the annual uprating of working age benefits to 1%
• introduction of the shared accommodation room rate for under 35s (this previously applied to under 25s)

Greater Norwich Homelessness Strategy

- lowering the rates for Local Housing allowance (LHA)
- the Benefits Cap (60-70 families were affected by this in Norwich as of September 2013 by an average of £59.52 per week)
- means testing Child Benefit
- limiting contribution-based Employment Support Allowance
- the Social Sector Size Criteria (SSSC)
- replacing Council Tax Benefit (CTB) with Council Tax Support (CTS)
- restrictions on Working Tax Credits
- raising the deduction rate for non-dependents.

Some of the above reductions have placed people in greater Norwich at further risk of homelessness. Research published by the DWP in 2014 showed that people affected by these reductions were spending less on essential household items, or moving to cheaper accommodation in alternative areas. This research is supported by the increase in the number of people accessing Norwich Foodbank. In October 2013, Norwich Foodbank reported a 67.29% increase (from 1,489 to 2,491) in the number of food vouchers issued during the same period the previous year.

5.2.5 Post July 2015 Budget

Since the July 2015 Budget there have been further changes introduced that will lead to a reduction in the value of working age benefits for a larger number of households than ever before; this follows on from the above changes and will be introduced either through the Welfare and Work Bill or by Statutory Instrument. Some of these changes include:

- removal of housing benefit to childless 18-21 year olds who are not working
- lowering of the Benefit Cap to £20,000 per year or £384.62 per week for families, £13,400 per year or £257.69 per week for single persons
- freeze of certain social security benefits and tax credits for four tax years
- removal of tax credit/universal credit entitlement for third and subsequent children from April 2017
- large reduction in how much families can earn before tax credits/Universal Credits start to be withdrawn (Tax credits start to be withdrawn once family earnings go above £3,850 rather than £6,420)
- abolition of work related activity group (WRAG) premium in Employment Support Allowance (ESA) for new claimants (nationally, this equates to around a fifth of all ESA claimants who receive the £29 a week premium)
- changing support for mortgage interest from benefit to loan
- reduction in social rents: cut in cash terms by 1% per year for four years (likely to have a negative impact on the building of new affordable homes).

5.2.6 Likely effect of July 2015 Budget on homelessness

With the exception of the reduction in social rents all of the above measures are likely to see increasing pressure on household budgets and potentially placing them at risk of homelessness. The next section highlights some of the main points we believe may have a direct impact on levels of homelessness in greater Norwich.

5.2.7 Removal of housing benefit for 18-21 year olds

It is unclear who will be exempt from this change. It is likely that a number of young people who do not meet thresholds of care (because they are over 17) will become homeless as a result, with no ability to claim help with their housing costs if they are unable to return home. It is also likely that when a young person has a break in their housing benefit claim that they find themselves unable to claim help with their housing costs in the future.

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6 The Benefit Cap: Public Perceptions and Pre-implementation Effects (DWP,2014).
7 Benefit changes and distributional analysis (Institute for Fiscal Studies, 2015).
8 Certain exemptions will apply.
9 Benefit changes and distributional analysis (Institute for Fiscal Studies, 2015).
5.2.8 Benefit Cap
The aim of the cap is to help incentivise families into work instead of relying on benefits. As with the previous cap it will hit housing benefit first as a total of household benefit income. It is likely to impact upon a number of families, especially those who have three or more children who live in the private and social rented sector. As a result it is likely that we will see more families become homeless if they fail to find work and move into cheaper accommodation. Some of this impact may be temporarily mitigated by Discretionary Housing Payments (DHP), but this is only a temporary stop gap measure to help people in financial distress.

5.2.9 Freeze to Local Housing Allowance (LHA) rates
The plan to freeze LHA rates over the next four years to 2019 will mean that more housing will become unaffordable for people accessing private sector housing who are in receipt of benefits. It is very likely that those households struggling to meet rent shortfalls will face higher arrears and a greater risk of eviction. The ending of Assured Shorthold Tenancies is one of the leading causes of homelessness in the country as a whole and in greater Norwich. There may be some short term help in the form of DHP but again this will only help temporarily protect households already in the sector.

5.2.10 Abolition of ESA WRAG premium
The following figures (as of November 2014) from the DWP show the number of ESA claimants who are in the WRAG premium group within greater Norwich. These people who are in receipt of ESA WRAG premium will not be affected until there is a break in their claim. Any new claimants or applicants waiting to be assessed from April 2017 will no longer be able to receive this premium.

<table>
<thead>
<tr>
<th>Local authority</th>
<th>Caseload</th>
<th>Unknown</th>
<th>To be assessed</th>
<th>WRAG</th>
<th>Support group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broadland</td>
<td>1,480</td>
<td>130</td>
<td>390</td>
<td>260</td>
<td>710</td>
</tr>
<tr>
<td>Norwich</td>
<td>3,570</td>
<td>140</td>
<td>1,070</td>
<td>740</td>
<td>1,620</td>
</tr>
<tr>
<td>South Norfolk</td>
<td>1,480</td>
<td>100</td>
<td>440</td>
<td>250</td>
<td>700</td>
</tr>
</tbody>
</table>
This cut is likely to have a negative impact on people who need extra income to help with their health condition (such as heating and transport costs) so they can live as independently as possible. The result will be that people in receipt of ESA will be expected to manage on the same level of benefit as their counterparts on JSA placing greater pressure on their household budgets and putting them more at risk of homelessness.

5.2.11 Legal aid changes

In April 2013, the Legal Aid, Sentencing and Punishment Act 2012 was introduced on 1st April 2013. The main aim of the Act was to reduce the legal aid bill by £350m a year in England and Wales. The Act removed funding for a number of areas of civil law including some debt, housing and benefit issues. Legal aid is still only available for debt and housing matters where someone’s home is an immediate risk; according to Norfolk Community Law Service “The East of England has lost approximately £3.3m worth of legal aid funding per year for social welfare advice.” Shelter (Norwich), have reported that before the cuts they were able to offer more holistic, preventative advice to clients, especially around ongoing housing and general benefit issues. Now clients can only be supported where their home is at immediate risk. There are also issues around people who fall outside the qualifying criteria for legal aid and may be earning too much but are unable to fund the costs of professional representation in Court. Nationally, it has been reported that there has been increasing evidence of individuals representing themselves leading to delays in court business overall.

5.2.12 Health and social care reform

The Health and Social Care Act 2012 introduced some of the biggest changes to the NHS since its introduction in 1948. The main focuses of the changes are around:

- structure
- accountabilities
- funding arrangements
- working arrangements

This led to:

- The Secretary of State no longer having a duty to provide health services through the NHS
- Strategic Health Authorities being abolished and replaced by a National Commissioning Board and a new body called Public Health England.

Primary Care Trusts were abolished and replaced by:

- Clinical Commissioning Groups (CCGs) that are now responsible for commissioning most health services
- Local Authorities (Councils) taking a larger role in public health promotion requiring each local authority to undertake a Joint Strategic Needs Assessment (JSNA) before April 2013 and creating Health and Wellbeing Boards.

At a local level this led to the creation of:

- a Norfolk Health & Wellbeing Board (including the leaders of all of the district Councils of Norfolk & Waveney)
- transfer of public health and health improvement functions from the now defunct Primary Care Trust
- expansion of the (Upper tier authority) scope of the current health and social care scrutiny function; and
- the establishment of a local Healthwatch
- five CCGs in Norfolk: Norwich, West Norfolk, North Norfolk, South Norfolk and Health East (covering Gr Yarmouth and Waveney).
- within the greater Norwich area there are three CCGs namely: North Norfolk, Norwich and South Norfolk.
This major change saw 80% (£1.3bn) of the NHS Norfolk budget transfer to the five CCGs who will spend the majority of NHS funding for their local residents. The expectation of the Norfolk Health & Wellbeing Board is to require the CCGs to co-operate with the Board, and write commissioning plans which take account of the evidence of the JSNA and the priorities of the Norfolk Health & Wellbeing Strategy.11

5.2.13 Health and Wellbeing
The three greater Norwich Councils recognise the significance of the links between health and homelessness particularly amongst single homeless people and the effect it has on families. We also recognise that we need to work together to achieve better outcomes for people who are affected by homelessness and ill-health. We know that if someone becomes homeless they are likely to “suffer significant health inequalities in comparison with people in more secure accommodation, in terms of both their health status and their ability to access health services… many health and social care professionals in the NHS, local authority services, the third sector, prisons and elsewhere have homeless people on their caseload.”12 We also recognise the direct relationship an individual’s physical and mental wellbeing can have on their own housing situation if their health needs are not met. We know from research published by Crisis13 in July 2013 (for single homeless people):

• the average age of death for homeless people is 47
• up to 70% of homeless people have mental health issues
• around a third will have a history of problematic substance misuse
• homeless people are 40 times less likely to be registered with a GP compared to the general public
• homeless people are 13 times more likely to be a victim of violence.

5.2.14 Domestic Abuse
There have been considerable legislative changes between 2010 and 2014 which address the issue of domestic abuse and its negative impacts. This increases awareness of the issue.

It is a continual challenge to understand the true level of those affected by domestic abuse, and the impact that this has on homelessness.

The introduction of Multi-Agency Risk Assessment Conferencing and the DASH assessment form means that our approach to dealing with customers is more consistent and offers an opportunity for us to do effective action planning with the individual. This also helps the customer to measure their own risk levels, and minimise them. Locally we have seen a bigger commitment to MARAC and taking on the advice of Safelives to ensure that it is the most effective service we can have.

We are looking much more closely at risks, which helps to build a robust action plan for the customer. There is a much broader attendance group, and as a result-the outcomes are much stronger and more sustainable. This ensures that homelessness is prevented and repeated victimisation is being reduced.

5.2.15 The introduction of the Social Sector Size Criteria (SSSC)
The introduction of the SSSC (opponents call it Bedroom Tax) was brought about primarily to reduce expenditure on Housing Benefit and to reduce under-occupation in the social sector. The scheme reduces Housing Benefit for social tenants (of working age) with more bedrooms than their household requires. Those people affected have had their Housing Benefit reduced by 14 per cent for one spare bedroom and 25 per cent for two or more spare bedrooms. As of May 2014, 3,667 households were affected by SSSC in greater Norwich; the majority of those households have seen their benefit reduced by £10-15 per week.14

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10 With the exception of some services such as dentistry and
11 Cabinet, 23rd January 2012, Item 12, NHS Reforms and Norfolk County Council Next steps towards establishing a Health and Wellbeing Board, and implications of legislation for scrutiny and Local HealthWatch.
12 Improving health care for homeless people, Section B The Homeless Health learning pathway, (The Queen’s Nursing Institute).
13 Homelessness briefing, (CRISIS, July 2013).
14 May 2014, DWP Stat Xplorer (DWP).
One of the main issues for people affected by this is that there are not enough ‘smaller’ homes available for them to downsize into leading to households being faced with cutting back on essential household items so they can make up the shortfall in their rental payments.

5.2.16 Incentivising Right to Buy
In October 2011, the Coalition government announced that they wanted to “raise Right to Buy discounts which will make the scheme attractive again and rejuvenate the housing stock.” Since this announcement in April 2012 the government increased the maximum cap on the discount to £70k. This maximum cap will be raised on an annual basis by CPI from April 2015. It is likely that these rises in discounts will mean that more Council houses are sold in Norwich. Over the five year period between 2008/09 and 2012/13 a further 230 homes were sold through Right to Buy.

A further increase in the number of council homes sold could mean that the safety net of social housing is diminished further (especially for homeless people) if housing providers are not able to replace all of the homes (on a like for like basis) sold through right to buy.

5.2.17 Ending of mortgage rescue
The Mortgage Rescue Scheme was designed to support vulnerable owner-occupiers at risk of repossession to remain in their home. Since its inception in 2009 there have been 76 successful mortgage rescues in greater Norwich (Broadland 45, Norwich 17 and South Norfolk 14). There were a number of unsuccessful applications due to non-engagement from the owner, costly repairs and properties’ value being above the scheme’s cap. As of April 2014, the government brought the scheme to an end which could mean more people become homeless in the future.

5.2.18 Interest-only mortgages
There is some concern that homeowners who took out interest only mortgages in the late 80s and 90s will struggle to find the necessary funds to repay the capital element of their mortgage when their mortgage term comes to an end. The Financial Conduct Authority estimates around 260,000 homeowners (10% of cases) whose mortgage matures before 2020 do not have a strategy in place to repay their mortgage at the end of its term.

5.2.19 Discretionary housing payments (DHP)
DHP’s have been used since 2001 to help low-income households who rent their homes meet their housing costs (in the short term). Since the advent of the Welfare Reform Act in 2012 they have been used to mitigate the effects of the reduction in welfare benefits. Cuts introduced mean that households have been left with gaps between their rent and housing benefit. The Government has increased the level of DHP funding to local housing authorities since June 2010 as a means of mitigating the effects of changes to housing support as part of the wider reform agenda. However, in 2015 the Government announced cuts to the DHP budget from £165m (in 2014/15) to £125m in 2015/16. Locally the DHP budgets for the three greater Norwich Councils for 2015/16 are as follows:

- Broadland: £76,039
- Norwich: £365,380
- South Norfolk: £107,001

In 2013/14 the majority of the DHP budget in greater Norwich was spent on mitigating the effects of the SSSC. In Broadland, Norwich and South Norfolk, 64%, 71% and 48% was spent respectively on this welfare reform alone out of the total spend of:

- Broadland: £60,770
- Norwich: £347,753
- South Norfolk: £143,468.

The risk in terms of homelessness in greater Norwich for the future is that if there are further cuts to this budget alongside the lack of available housing that people can downsize into could mean that more people are not able to meet the gap between their rent and shortfall in housing benefit.

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15 We know that some of these cases have since been affected by the Social Sector Size Criteria (Bedroom Tax).
16 HB Circular S1/2015 (DWP, 2015).
5.3 What did the homelessness review tell us?

Young people
There has been an increase in young people becoming homeless and being seen in services that do not traditionally house young people. These young people are more likely to have experienced the care system and/or have faced parental eviction. A recent study by the Institute for Fiscal Studies\(^\text{17}\) suggested that young people were the hardest hit by the recent recession in terms of job prospects when compared to other older age groups.

During the period 2008 to 2013, young people aged 16-24 are the most disproportionately affected age group when it comes to all statutory homelessness acceptances in the sub-region:
- Broadland: 35%
- Norwich: 38%
- South Norfolk: 33%

YMCA Norfolk reported in November 2013 that 12 clients received benefit sanctions ranging from 4 to 13 weeks in severity. The majority of their clients were given sanctions for missing appointments or as in one case failure to attend an appointment because they were ill and not providing sick certificates. The majority of clients were forced to apply for hardship loans from the DWP and in some cases they received 40% of their normal benefit payments.

In early 2014, Norfolk County Council’s Children Services launched an improvement plan and is looking to introduce a number of improvements to the services it provides. The improvement plan highlighted that Norfolk has one of the highest rates of “looked after children”\(^\text{18}\) in the country. As of September 2015 the number of looked after children stood at 1,056. Nationally, there is strong evidence of links between homelessness and young people who have experienced the care system. Over the next three years the County Council are looking to reduce the number of “looked after children” by 300. It is imperative that the three Councils in greater Norwich work closely with Children Services to help the transition from care to independent living.

We also understand that there are a number of young people who are on the ‘edge of care’ who either may be hidden homeless (sofa) or living in supported accommodation within greater Norwich who do not meet the criteria for Children Services. We need to identify them to help make sure that their needs are met.

**Children services housing advisor partnership agreement**

In 2015 a post was created within Children services to provide a specialist officer who could offer a full range of housing options and advice to Norfolk County Council staff and clients. The post (which initially is for one year) is hoped to provide better outcomes for young people and improved partnership working between district councils and Norfolk County Council.

5.3.1 Closure of Social Work Practice at Mancroft Advice Project (MAP)

It was announced in May 2015 that the Social Work Practice based at MAP in Norwich was due to close in September 2015 with the service being brought back in-house to Norfolk County Council Children Services. The practice based in Norwich is the busiest out of all the social work teams in Norfolk. The service specialises in helping young people aged 16 and 17 years in finding care, support and housing solutions. Since the inception of the service in September 2012 it has seen 159 young people, 138 of whom have been prevented becoming homeless.\(^\text{19}\)

Norfolk County Council will still have a duty to provide this service but it is likely that both Norwich City and South Norfolk councils will see increased numbers of young people approaching their services.

\(^{17}\) Living standards, Poverty and Inequality in the UK: 2014 (Institute for Fiscal Studies)

\(^{18}\) A Looked after Child is a child who is accommodated under s20 of the Children Act, subject to a care order under s31 of the Act or who is remanded to the care of the local authority.

\(^{19}\) Quarterly report Jan-Mar 2015, (Social work practice, MAP)
5.3.2 Single homelessness and rough sleeping
There has been an increase of numbers of rough sleepers seen on the streets of Norwich; this reflects what is being seen nationally.

- over the past two years (12/13 and 13/14) the most common housing status of a person seeking housing advice at Norwich City Council is No Fixed Abode (NFA). This category is likely to include people who are sofa surfing, sleeping rough or living at friends/relatives.
- increase in numbers of people being seen by homelessness services who are affected by sanctions to their benefit entitlement.
- increase in the number of people being excluded from services because their needs are too high and complex.

5.3.3 Access to social housing
In July 2014, a report conducted by the DWP, Evaluation of Removal of the Spare Room Subsidy: interim report, found that the SSSC (Social Sector Size Criteria or Bedroom tax) has had a significant impact on social housing waiting lists. The main impact has been around affordability because households claiming help with their housing costs will only be paid according to the number of bedrooms they need. This means that people are accepting larger properties and having to make up the short fall in their weekly rent meaning there is greater pressure on smaller bedroom homes. In particular that single people are finding it increasingly difficult to find one bedroom homes. A recent supported housing audit carried out in May 2014 in greater Norwich found that of those 140 people who were ready to move on, 46 were waiting for social housing.20

5.3.4 Role of housing associations in preventing homelessness
Housing associations are providing an increasing number of homes to rent (and buy) in greater Norwich. As of 2011 there were 13,092 housing association tenancies in greater Norwich; a 28% increase from 200121. These providers offer a wide range of services that help sustain their tenants in their homes including:

- tenancy support
- financial inclusion services
- tackling worklessness
- family support services (mediation).

5.3.5 Private rented sector (PRS), local housing allowance and housing benefit
The number of possession claims made by landlords has not kept pace with the extensive growth in the private rented sector market in greater Norwich, however one in five of all homelessness contacts at City Hall are from people who are living in the private rented sector.

When the Census was carried out in 2011 there were 5,532 family households (including lone parents) living in the private rented sector with dependent children in greater Norwich, compared to 2,532 in the 2001 Census. Whilst there has been considerable growth in the private rented sector overall, this growth shows families that are unable to buy homes or gain access to the affordable housing sector. Using DWP data we know that as of May 2011, 43% (2,341) of the above households were obtaining help with their housing costs through local housing allowance. There is the potential that if landlords choose to stop letting to families in receipt of benefits that there is increased statutory homelessness in the future and extra pressure may be placed on social housing waiting lists.

From 2011, the Coalition government introduced as part of a number of reforms that reduced Local Housing Allowance (LHA) from the 50th percentile in a Broad Market Rental Area to the 30th percentile of BMRA rents in a local area.

20 MOPP(Move on plans protocol)Hostel audit, Norwich City Council, May 2014.
21 Tenure by household composition, DC4101EW (ONS,2011).
There is evidence in Norwich that there has been a 6% reduction (from May 12 to May 14) in the numbers of households in receipt of LHA.\textsuperscript{22} Numbers of people in receipt of LHA in Broadland and South Norfolk have remained stable. Representatives of private landlords (the Residential Landlords Association (RLA)) gave evidence to a DWP study\textsuperscript{23} that landlords in the PRS were becoming increasingly reluctant to let to HB recipients. The RLA reported that since there had been a reduction in LHA they had seen an increase in arrears.

In comparison, over the past five years (May 09 and May 14) the number of housing benefit claimants as a whole (including the social rented sector) in greater Norwich has increased by nearly 9%.

Over the same time period there has been a considerable increase (76%, from 1,291 to 2,199) in the number of people who are working and claiming LHA in greater Norwich. This suggests that rents may be increasing and/or people need LHA to top up the low wages they receive.

### 5.3.6 Mortgage repossessions

Since the national peak in mortgage repossessions in 2008 we have seen considerable falls in the level of mortgage possession claims in the UK. The first quarter of 2014 (January to March) represented the lowest figure in over a decade. The main reasons for this are:

- lower interest rates
- relatively lower levels of unemployment compared to previous recessionary periods
- introduction of the Mortgage Pre-action Protocol (MPAP) which led to more proactive approaches to dealing with mortgage arrears between lenders, consumers and courts
- introduction of the Mortgage Rescue Scheme.

Despite the above factors, (using Ministry of Justice calculations\textsuperscript{24}) we can estimate that in 2008-12 (in greater Norwich) there were between 300 to 470 homes repossessed by county court bailiffs. As previously mentioned there are concerns that if there is a return to unsustainable lending by mortgage companies, rising interest rates, capital shortages on interest only mortgages coming to an end, and the removal of the mortgage rescue scheme, we could see an increase in the numbers of homeowners at risk of losing their home.

### 5.3.7 Statutory homelessness

In the sub-region there was a peak in the numbers of people accepted (337 out of 667 applications) as being homeless and in priority need in 2011/12.

Nationally since 2004 there has been a downward trend in the use of temporary accommodation; December 2011 marked the end to this downward trend. Locally, all three councils saw rises in their use of temporary accommodation (at the end of each quarter) during the following year. Since then both Norwich and South Norfolk have seen their levels drop whilst there has continued to be an upward trend in Broadland’s figures up until the end of 2013. The trend in Broadland can be attributed to a number of factors including:

- lack of availability of affordable social (including new build) and private accommodation
- prohibitive travel costs because of the rural nature of the district
- lack of available supported housing schemes in the district
- high rate of domestic abuse presentations.

With the above factors combined this can mean for someone who cannot remain in their own home, moving them on is very difficult.

\textsuperscript{22} DWP, Stat Xplorer.
\textsuperscript{23} Monitoring the impact of changes to the Local Housing Allowance system of Housing Benefit (DWP, 2013).
\textsuperscript{24} Page 9, Mortgage and Landlord possession statistics quarterly January to March 2014 (Ministry of Justice, 2014).
5.4 Non-statutory homelessness prevention 2008-13

**Broadland**
Over the five year period Broadland has recorded 1,522 cases of where homelessness was either prevented or relieved outside of the statutory homelessness framework.

Of these 1,522 cases, 908 (59.65%) were preventions and 614 (40.34%) were cases of relief. In 2012/13, the English average was 90% and 10% respectively.

Of the 908 prevention cases 517 (56.93%) households were assisted to remain in their own home. In 2012/13, the English average was 52%.

The most common tool used to help people remain in their own home was through advice and mortgage rescue interventions. This tool accounts for 114, (23%) of these 517 cases.

**Norwich**
Over the five year period Norwich has recorded 3,071 cases where homelessness was either prevented or relieved outside of the statutory homelessness framework.

Of these 3,071 cases, 2,640 (85.96%) were preventions and 431 (14.03%) were cases of relief. In 2012/13, the English average was 90% and 10% respectively.

Of the 2,640 prevention cases 431 (16.32%) households were assisted to remain in their own home. In 2012/13, the English average was 52%.

The most common tool used to help people remain in their own home was through providing other assistance like landlord/tenant negotiation. This tool accounts for 53, (21.99%) of these 241 cases. The next most was the use of homeless prevention fund payments. This tool accounts for 48, (19.91%) of these cases.

**South Norfolk**
Over the five year period South Norfolk has recorded 1,722 cases of where homelessness was either prevented or relieved outside of the statutory homelessness framework.

Of these 1,722 cases, 1,553 (90.18%) were preventions and 169 (9.81%) were cases of relief. In 2012/13, the English average was 90% and 10% respectively.

Of the prevention 1,722 cases 428 (24.85%) households were assisted to remain in their own home. In 2012/13, the English average was 52%.

In 2009-13 the most common tool used to help people remain in their own home was through debt advice, this accounted for, 220 (72.13%) of these 305 cases. The next most common tool used was crisis intervention, this accounted for 24, (7.86%) of these cases.

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25 In 2014/15 five mortgage rescues took place.
26 Breakdown of 2008/09 figures for how households were assisted to remain in their home are incorrect.
5.5 Key homelessness challenges

In 2003 the then government released a paper ‘More than a Roof – a new approach to tackling homelessness.’ It recognised that the causes of homelessness were wide reaching and may not be down to one single reason. Some of the key causes where recognised as:

- Lack of affordable housing
- State of the housing market
- Personal issues with the individual or their family.

With the lack of affordable housing being built in the last three decades there have been an increasing number of people living in the private rented sector to a higher level than ever before. This has meant that more households are not able to enjoy the same level of tenure security that other types of housing such as social and in some cases home ownership. It has also meant that due to this demand, rents in the private rented sector have also risen making it especially difficult for those households that need help with their housing costs.

There is strong evidence that people leaving institutions such as prison, hospitals, psychiatric hospitals, and young people leaving care are still vulnerable to social exclusion that can often lead to homelessness. All homelessness services in Greater Norwich have evidence of people from these backgrounds seeking our help.

5.5.1 Broadland

Some of the key homelessness challenges in Broadland are:

- funding cuts to partner agencies
- the ending of the Government’s Mortgage Rescue Scheme is likely to make it harder to prevent homelessness
- the maturation of many interest only mortgages will have a disproportionate effect in Broadland due to the high rate of owner occupation and the typically older age demographic
- addressing issues with particularly vulnerable homeless people
- access to supported housing provision and effective move on options to remedy silting up of this provision
- older people: asset rich and income poor; fuel poverty; isolation; support and care needs; under occupation and upkeep of properties; and vulnerability to crime
- young people including care leavers (addressing chronic undersupply of acceptable and affordable accommodation for low income singles)
- helping young people address influencing factors for becoming and remaining Not in Employment, Education or Training (NEET); accessing education, services and support; rural transport
- improving relationships with partners including Children’s Services; and
- changes to legal provision for domestic abuse cases is of particular concern due to our high number of presentations.

5.5.2 Norwich

Some of the key homelessness challenges in Norwich are:

- increasing pressure on front line services such as supported accommodation at a time when funding and resources are being reduced
- the impact of restriction to access welfare benefits and housing, causing real hardship to families and individuals. For example, we have seen an increase in the number of people who have no recourse to public funds who are fleeing domestic abuse
- lack of provision for particularly chaotic and multiple need clients
- increasing numbers of rough sleepers on our streets (mirroring national increases)
- increase in youth homelessness caused by family breakdown and economic hardship through unemployment and welfare sanctions
- closure of Social Work Practice at MAP in Norwich will increase pressure on front line services
• increase in the number of landlords willing to let to people who need help with their housing costs through housing benefit
• further depletion of affordable housing stock through increased discounts through Right to Buy
• increasing numbers of families claiming housing benefit with dependent children living in the private rented sector
• potential increase in youth homelessness when young people (aged 21 and under) are restricted from claiming certain welfare benefits such as LHA or housing benefit
• economic pressure on working age households’ income who are affected by the SSSC (or opponents call it bedroom tax) who are unable to ‘downsize’ to smaller properties.

5.5.3 South Norfolk

Some of the key homelessness challenges in South Norfolk are:
• the risk of unemployment is a significant consideration to customers - the impact of losing income gained via employment can quickly result in homelessness
• increasing use of the private rented sector to meet local housing need
• understanding our homeless customers and their journey is limited, we do not have proper understanding of what it means to be homeless in Greater Norwich and the impact on the health and wellbeing of an individual and on other services
• children and young people are particularly vulnerable to experiencing homelessness – finding the most appropriate way to meet these complex and specific needs is our key challenge in assisting this group
• addressing the use of B&B to accommodate homeless households and to improve the quality and reduce the cost of the temporary accommodation service
• ensuring customers in temporary accommodation have their support needs met
• South Norfolk is a large and rural district – transport links, lack of telephone signal and broadband connection can make it difficult for people to contact the Council
• to work with partners so the risk of homelessness is identified at an early stage and
• to ensure that customers receive support appropriate for them, to regain their independence at the earliest opportunity

South Norfolk have an increasingly ageing population and our challenge is helping them to remain independent in their own home, in a sustainable way
• there is a shortage of homes, of varying size, across all tenures, particularly in rural areas
• maintaining a properly regulated private rented sector where landlords are encouraged and supported to provide good quality homes to local residents
• homeless people and those at significant risk of homelessness are less likely to access health care.

6. DEVELOPMENT OF THE STRATEGY

To create this strategy, a working group of lead officers from the three local authorities, a representative from the health sector, and a representative from local clinical commissioning groups was formed.

The project group considered the following during the preparation of the draft homelessness strategy:

• homelessness review, trends and issues, both quantitative and qualitative which was developed in 2013 and 14
• national and local policy, current and proposed
• feedback and suggestions from the Greater Norwich Homelessness Forum
• feedback from a stakeholders consultation conference
• analysis of the outcomes of the previous Homelessness Strategy Action Plan 2011-14
• in South Norfolk partner organisations and internal team members were invited to share their thoughts on recent achievements, challenges for the future and suggestions for future actions during a number of drop in sessions in September 2014.

The Homelessness strategy and action plan were subject to formal consultation between November 2014 and January 2015 for 12 weeks, during which comments were invited from stakeholders and the general public. The working group considered these responses and amended the strategy and action plan where appropriate. A response to the consultation was completed and is available in the appendix of this strategy.

Inspiration for the framework of this strategy was drawn from Homeless Link’s document, “A place to Call Your Home; Take a step, help end homelessness”. This document takes a holistic look at homelessness, considering the wider impacts that being without a home can have on an individual and recognises that these wider impacts come at a high cost – both to the individual and to services which seek to minimise the effects of being homeless. Ultimately it is our aim to reduce the chances of this occurring in the first place – prevention is at the heart of the strategy; by using early help approaches we will prevent people from becoming homeless in the first place and where this is not possible we will strive to reduce the likelihood that individuals will suffer long term effects of being homeless.
7. KEY ACHIEVEMENTS FROM THE LAST STRATEGY

Some of the shared greater Norwich achievements are:

• we refreshed our greater Norwich sub-regional protocol for homeless households with joint training completed;
• introduction of a hostel eviction protocol (‘Off the Street’).

7.1 Broadland

Some of the key achievements in Broadland since the last strategy are:

• we realised the highest level of social development in the past 10 years with over 100 units coming on stream in 2014
• Forward Court, a purpose built supported housing scheme for 7 young people with low to medium support needs, was opened in summer 2014. This is the only provision of its kind in the Broadland area and has taken many years to secure
• a Hostels Review project was undertaken. This identified existing supported accommodation projects in the County available to Broadland residents. A detailed Hostels Directory was created. This process has led to new and improved relationships with our voluntary sector partners and has significantly improved access to the limited local supported housing placements for our clients
• representing the County’s local housing authorities inputting into the development of the new leaving care service
• introduction of a Private Sector Liaison post leading to improvement of Private Sector Leased stock and increase in stock size. Better quality, suitable temporary accommodation options for singles and families has resulted
• the development of the ‘Choices’ training scheme for young clients. The course includes formal English and Maths qualifications, employability and employment related certificates, life skills including budgeting and cookery and tenancy management skills
• we have developed a robust and effective homelessness prevention approach to mortgage arrears by building strong and effective relationships with lenders; offering in-house, specialist debt advice and finding innovative and collaborative solutions to individual households circumstances
• systems review of the housing service completed which sought to remove wasteful activity and improve client experiences. This is an ongoing process. Benefits to date include:
  o increased customer satisfaction with the service
  o every client approaching the service receives a comprehensive housing options service
  o responsive, demand-informed commissioning of services
  o co-location of allied professionals within the housing service including welfare and debt advice, and domestic abuse specialist support, alongside the Operational Partnership Team, Norfolk Family Focus within the Broadland Early Help hub
  o careful matching of clients to properties makes best use of limited stock and best meets household needs by taking into account factors such as access to education, employment and support
  o review of the ‘priority’ and ‘no priority’ rent deposit schemes resulting in improved collection rates and therefore greater recycling of funds benefiting more clients. We have introduced a grant pot for clients who are able to afford privately rented accommodation but would not be able to afford to repay a loan for the rent in advance and damage deposit costs
  o ongoing sheltered housing review looking specifically at older clients with a support need and their route through the system
  o ongoing systems review of temporary accommodation.
7.2 Norwich

Some of the key achievements in Norwich since the last strategy are:
• introduced a move-on protocol for young people leaving Children Services care
• increasing the accessibility of our specialist housing advice services. This has ensured that we are able to provide more specialist advice, help more people and prevent more homelessness than ever before
• expanding our LEAP initiative to address education, accommodation and employment for hostel occupants and ensure a through flow of hostel provision. The project has developed to include GOALS training, peer mentoring services and a community interest company
• increasing the size of our NCC private sector leasing scheme to help more homeless applicants into accommodation
• Introduction of a hostel eviction protocol (‘Off the street’)
• focussing our Discretionary Housing Payments (DHP) to ensure resources are focused on those in most need
• restructured our housing options service to ensure that specialist advice is available for all clients at first point of contact
• highlighting the high profile issue of street begging and false perception that this is linked to rough sleeping. As a result a successful ‘Alternative Giving’ campaign was run in December 2013 in partnership with the police and voluntary agencies
• produced an updated information leaflet and map of services for rough sleepers
• Co-ordinating a severe weather provision for rough sleepers at times of extreme weather
• introduced a joint protocol between the council and Children’s Services around families threatened with homelessness
• working in partnership with St Martins Housing Trust to provide housing for people who need long term supported accommodation because of their frailty and experience of homelessness
• reviewed our contractual arrangements with agencies who lease Norwich City Council properties, to ensure that the services fit with our overall strategic needs and priorities.

7.3 South Norfolk

Some of the key achievements in South Norfolk since the last strategy are:
• during a time when presentations to the Council for assistance have increased, we have kept preventions and homelessness applications at a stable level by investing time to work with customers at an early stage to prevent their circumstances worsening
• working closely with SOLO housing, we have built on the success of the lodgings scheme we fund and SOLO have increased the number of landlords engaged in the process, enabling more people to benefit
• we have introduced a bond scheme, to assist customers who access the private rented sector to meet their housing requirements
• since 2012 we have been building on our bespoke choice based lettings system, and have tailored it to meet local need more effectively
• we have utilised income from the Single Homelessness Prevention Fund, to enable us to be more innovative and creative in finding solutions to avert crisis
• we are part of a local authority and Children Services partnership with YMCA who deliver Nightstop Plus; this provides short term emergency accommodation for young people with volunteer hosts in a supportive family environment, while family mediation and/or other housing solutions are explored
• we have access to supported lodgings that are specifically for young people, provided and managed by YMCA
• we ensure that homeless households moving into temporary accommodation in the area are given a support plan to identify other needs which help that individual or family get on in life, such as in employment and training, and/or health and wellbeing
• our house build programme is flexible, allowing us to meet local need. In recent times the increased need for one bedroom properties has been met through effective negotiation and planning
• we have introduced a local connection to the area by virtue of employment and provision of or need for care and support. This offers opportunities for growth in the district by encouraging skilled workers into the area to support business. Enabling people to move based on care need allows people to access the support they need without reliance on public services or those which come at a high cost to them and to services
• we have restructured our services to ensure that specialist advice is available for all customers when they request it and at the earliest opportunity. We have increased accessibility of specialist housing advice services, which has ensured that we are able to provide appropriate and holistic advice, help more people and prevent more homelessness than ever before
• we continue to work closely with our Revenues and Benefits team to provide a more unified service for customers help with their rent. All parties (including the customer) agree to work together to secure the temporary funding necessary for stability through Discretionary Housing Payments while we provide the debt and housing advice required. This approach ensures that the customer progresses in terms of debt and/or alternative housing for the duration of the DHP award rather than reaching the end of the award and being no further on
• continuing to deliver increasing numbers of affordable homes year on year. Whilst identifying changing demand and meeting it, by working with developers to ensure that the homes built are addressing needs in the district.
8. HOW WILL WE KNOW?

Monitoring

We will review this homelessness strategy annually with our partners to make sure that we have a proactive approach to preventing homelessness so that it is responsive to emerging needs.

The actions in this strategy will also be reviewed annually to measure progress, and where required we will revise the challenges and actions to ensure the continued relevance of the document.
9. GLOSSARY OF TERMS

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Benefit cap</td>
<td>Limit on the total amount of certain benefits you can get if you are working age. The benefit cap affects those households getting housing benefit or Universal Credit. If the cap affects the household; housing benefit or Universal Credit is reduced.</td>
</tr>
<tr>
<td>Broad rental market area (BRMA)</td>
<td>The BRMA is an area defined by the Valuation Office Agency and is an area of residential accommodation within which a person could move and still have access to similar services of a similar standard. Each BRMA has its own set of LHA rates. Your postcode defines which BRMA in which you live.</td>
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<tr>
<td>Choice based lettings (CBL)</td>
<td>Choice based lettings gives a household the chance to apply for empty council and housing association properties that the council or housing association advertises (Currently Norwich and South Norfolk Council’s operate this system).</td>
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<tr>
<td>Clinical commissioning group</td>
<td>Clinical commissioning groups are responsible for implementing the commissioning roles as set out in the Health and Social Care Act 2012.</td>
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<tr>
<td>Consumer price index (CPI)</td>
<td>A measure of changes in the purchasing-power of a currency and the rate of inflation. The consumer price index expresses the current prices of a basket of goods and services in terms of the prices during the same period in a previous year, to show effect of inflation on purchasing power.</td>
</tr>
<tr>
<td>DASH (Domestic abuse, stalking and harassment and honour based violence risk identification, assessment and management model)</td>
<td>Common checklist for identifying and assessing risk for use by practitioners.</td>
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<td>Discretionary housing payments (DHP)</td>
<td>Local housing authorities have the ability to authorise DHP to those who may require some financial assistance in order to meet their housing costs.</td>
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<tr>
<td>Family intervention project (FIP)</td>
<td>Way of working that has been found effective for improving a range of family functioning issues including anti-social behaviour, non-attendance in education and worklessness.</td>
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<tr>
<td>Health and wellbeing boards</td>
<td>Statutory bodies introduced in England under the Health and Social Care Act 2012. According to the Act, each upper-tier local authority in England is required to form a health and wellbeing board as a committee of that authority.</td>
</tr>
<tr>
<td>House of multiple occupation (HMO)</td>
<td>A HMO is an entire house or flat which is let to 3 or more tenants who form 2 or more households and who share a kitchen, bathroom or toilet.</td>
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### Term | Definition
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Joint strategic needs assessment (JSNA) | The means by which CCGs and local authorities describe the future health, care and wellbeing needs of the local populations and to identify the strategic direction of service delivery to meet those needs.
Let NCC | Norwich City Council’s private sector leasing scheme.
Local housing allowance (LHA) | Local housing allowance is housing benefit that helps pay the rent if you rent from a private landlord.
Looked after children | Looked After – a provision made under the Children’s Act 1989 in England and Wales, whereby a local authority/Health and Social Care Trust has obligations to provide for, or share, the care of a child or young person under 16 years of age where parent(s) or guardian(s) for whatever reason are prevented from providing them with a suitable accommodation or care. A child is ‘looked after’ if he or she is provided with accommodation.
Multi-agency risk assessment conference (MARAC) | A MARAC is a risk management meeting where professionals share information on high risk cases of domestic violence and abuse and put in place a risk management plan.
Norwich, Learning Education Accommodation Project (LEAP) | LEAP is an organisation comprised of a partnership with St Martins Housing Trust and Norwich City Council that helps empower people who face homelessness to live a fulfilling life of their choice by providing Independent accommodation and supporting them towards employment.
Not in Employment, Education or Training (NEET) | A young person who is no longer in the education system and who is not working or being trained for work.
No fixed abode (NFA) | A person having no permanent residence.
SafeLives | SafeLives, is a national charity dedicated to ending domestic abuse. Previously called Co-ordinated Action Against Domestic Abuse (Caada), we chose our new name because we’re here for one simple reason: to make sure all families are safe.
Sofa surfing | Staying temporarily with various friends and relatives while attempting to find permanent accommodation.
Supported lodgings | Supported Lodgings is an accommodation scheme for vulnerable young people aged 16-24 across Norfolk. Supported Lodgings provides young people who find themselves with nowhere to live and little to no support network, with a safe, supportive place to stay in the homes of local people.
Severe weather emergency protocol (SWEP) | People sleeping rough in Norwich can access emergency accommodation and support during periods of exceptionally cold weather through the SWEP. This is activated by a temperature of zero degrees Celsius or lower forecast for at least three consecutive nights.
If you would like this information in another language or format such as large print, CD or audio cassette or Braille please call 0344 980 3333 or email info@norwich.gov.uk.