



Homelessness Review
August 2017

Introduction

A Homelessness review is the first step in developing a new Homelessness Strategy. It is a comprehensive review of homelessness and homelessness prevention undertaken in accordance with our statutory duties as set out in the Homelessness Act (2002) and good practice as set out in the *Homelessness Code of Guidance for Local Authorities* (2006). A homelessness review needs to take into account;

- the levels, and likely future levels, of homelessness;
- the activities which are carried out (or contribute towards);
- preventing homelessness;
- securing accommodation and providing support to people who are or may become homeless;
- providing support to people who have been homeless to prevent them from becoming homeless again; and
- the level of resources available to the council, social services and other public and voluntary organisations for homelessness and homelessness prevention.

The Homelessness Review will also help the Council to assess:

- National and local economic and demographic context
- The impact of recent and forthcoming legislation and policy developments
- Effectiveness of work delivered under the previous Homelessness Strategy
- Analyse data to identify current and future trends, unmet needs and demand for homelessness services
- Identify gaps in current provision and opportunities for future development
- Identify the resources available to deal with homelessness

This review will look at anyone who is genuinely homeless or threatened with homelessness, regardless of whether they are owed the main statutory homelessness duty. For a homelessness strategy to be effective housing authorities need to ensure that it is consistent with other local plans and strategies and takes into account any wider relevant sub-regional or regional plans and strategies. A homelessness strategy should also link with other strategies and policies that address the wide range of problems that can cause homelessness.

National Context

The main developments and documents that will have a bearing on the strategic framework of the new homelessness strategy as well as the recommendations of this review are summarised in Appendix 1, they include;

- No Second Night Out Nationwide (DCLG, 2011)
- The Localism Act (2011)
- Making every contact count: A joint approach to preventing homelessness (DCLG, 2012)
- Turned Away: the Treatment of Single Homeless people by Local Authority Homelessness Services in England (*Crisis, 2014*)
- ‘Let’s Make the Difference: A Manifesto to End Homelessness’ (Homeless Link, 2015).
- Welfare Reforms including;
 - The roll out of Universal Credit
 - The under-occupancy charge (bedroom tax)
 - Increase in the age threshold for housing benefit shared room rate to 35
 - Freezing of the Local Housing Allowance
- England’s most disadvantaged groups: Homeless people; (Equality and Human Rights Commission, 2016)
- The Positive (Youth Accommodation) Pathway Model
- A requirement for social rents to be reduced by 1% for four years from April 2016
- The voluntary extension of the Right to Buy to housing association tenants
- Local authorities requirement to sell high value social housing stock
- “pay to stay”, increasing the rent of social housing tenants earning over £31,000
- The introduction of 3% higher stamp duty on buy to let properties and second homes.
- The Flexible Homelessness Support Grant (from April 2017)
- Homelessness Reduction Bill (2017)
- Homelessness Prevention Trailblazer and Rough Sleeping Funding
- Replacement of the P1E Homelessness Statistics with household level data collection
- Housing white paper; Fixing Our Broken Housing Market (DCLG, 2017)
- Supported Housing Funding Consultation (2017)

The two most important national developments in terms of impact on the development of a new Homelessness Strategy are the Homelessness Reduction Bill (2017) and Making Every Contact Count: A joint approach to preventing homelessness (2012).

Homelessness Reduction Bill (2017)

Of these developments the most significant change will be the Homelessness Reduction Bill (2017) when it comes into force. It is a government backed private members bill to amend Part 7 of the Housing Act 1996. Its measures include;

- an doubling of the period during which an authority should treat someone as threatened with homelessness from 28 to 56 days;
- new expanded duties to provide advice and assistance prevent and relieve homelessness for all eligible applicants, with the introduction of personal assessment plans.
- a new 'duty to refer' will be placed on public bodies to refer someone who is homeless or threatened with homelessness to a local housing authority; and
- a requirement for local authorities to consider anyone served with a valid section 21 notice (the most common type of notice in the private rented sector) as threatened with homelessness;

The Bill extends the existing duty to provide advisory services, more detailed information is required, it must be tailored to a household's specific needs and provided free of charge. The service should also be designed with certain listed vulnerable groups in mind (e.g. care leavers, victims of domestic abuse). The Bill also introduces personal assessment plans for all eligible households; these are individual plans that set out the steps that both the local housing authority and applicant agree to take to resolve any identified housing issues, and this can include steps to help maintain any future tenancy.

The requirement to provide an enhanced advice and assistance service to all eligible households who are homeless or are threatened with homelessness within 56 days is likely to have financial and administrative implications for local authorities. The government has announced £61m of new burdens funding for local housing authorities to implement the Bill, however there are concerns that this may not cover all additional costs and the new requirements may result in an additional financial burden.

As part of the Bill's implementation the Government will revise the existing statutory *Code of Guidance for Homelessness*, this will provide updated guidance on how local housing authorities should exercise their homelessness functions and apply the legislation in practice. The Code of Guidance will be published ahead of the Bill's implementation to allow local authorities time to prepare for its implementation.

Making every contact count: A joint approach to preventing homelessness (DCLG, 2012)

This government publication looked at how services can prevent all households from reaching a crisis point where they are faced with homelessness. The report brought together commitments across a number of departmental areas with a focus on tackling troubled childhoods and adolescence, improving health, reducing involvement in crime and improving skills through employment and financial advice with a focus on ensuring

that every contact local services make with vulnerable people and their families is focused on improving outcomes and preventing homelessness. The report set out ten local challenges that if adopted, could lead to a gold standard award for homelessness services. The 10 strategic standards are considered a benchmark for the development of homelessness services and homelessness strategy.

The 10 Gold Standard Challenges

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

**the mortgage rescue scheme ended in 2014*

The Local Context

Melton Borough is an attractive rural area covering 48,138ha in the north-east part of Leicestershire in the East Midlands. The town of Melton Mowbray is situated in the centre of Melton. It is a large, well contained market town where the main activities of Melton are centred and where around a half of all existing housing is located. In addition to Melton Mowbray there are some 70 villages and hamlets including the larger settlements of Asfordby, Bottesford, Long Clawson and Waltham on the Wolds.

Housing Market Areas are geographical areas defined by household demand and preferences for housing which reflect functional linkages between places where people live and work. Melton Borough is located within the Leicester and Leicestershire Housing Market Area. This recognises the relationship of the Borough with Leicester and the rest of Leicestershire in terms of access to employment and services. Local authority boundaries rarely in real life follow housing market boundaries. Although part of a Leicester and Leicestershire housing market area, the geography of Melton means it is

relatively self-contained with differing functional links to a variety of areas which often relate to commuter access to the main road networks. Consequently, parts of Melton, such as Harby, Bottesford and Croxton Kerrial, relate more closely to Nottingham and Grantham.

The Borough's employment base is primarily in food and drink related manufacturing, focused at Melton Mowbray. Melton Mowbray is also where most retail, leisure and service sector jobs are located. Tourism, which makes a vital contribution to the Borough's economy, occurs at locations more widely spread across the Borough.

On the indices of deprivation, Melton Borough is ranked 236 out of 326 districts (IMD, 2015); putting it in the 30% least deprived districts nationally; however there are pockets of deprivation, particularly in and around Melton Mowbray.

The Melton Corporate Plan

Melton Corporate Plan (2015-2020)

We want to enhance the quality of life for everyone in the borough of Melton to achieve a sustainable, prosperous and vibrant community...

... a place where people want to live, work and visit.

The Melton Corporate Plan sets out our priorities, goals and promises for 2015-2020. The homelessness strategy has links to the following priorities;

- Helping to provide homes and environments that meet local needs
- Promoting equality of opportunity and encouraging strong, healthy and resilient neighbourhoods
- Supporting the most vulnerable to overcome disadvantage in order to live independent lives
- Tackling the root causes of offending to create safer communities

Other Strategies, Policies and Plans with relevant to the Homelessness review include;

- Melton Sustainable Community Strategy (2015-2025)
- Leicestershire Sustainable Community Strategy (2017-2021)
- The Choice Based Lettings Sub Regional Allocations Policy
- The Melton Tenancy Strategy (2015)
- Melton Borough Council's Tenancy Policy (2015)
- The Melton Discretionary Housing Benefit Payments Policy (2013)
- Melton's Anti-Poverty Strategy (2012-2015)
- Melton Housing Strategy Statement (2011-2014)
- Melton Borough Council's Housing Asset Management Plan
- Melton Local Plan (Pre-submission Draft, 2016)
- Leicestershire Lightbulb Project (in development)

Evidence Base for the Homelessness Review includes;

- The Leicester & Leicestershire Strategic Housing Market Assessment (2014)
- Leicester & Leicestershire Housing & Economic Development Needs Assessment (2017)
- Melton Borough Council Housing Needs Study (2016)
- Leicester & Leicestershire Gypsy and Traveller Accommodation Assessment (2016)
- Melton Borough Council's Annual Monitoring Report (2016)
- Data and statistics;
 - National data resources including Census data
 - Locally collected statistics such as the LAHS and P1E
 - Internal data resources including the housing register.

Melton Borough Council will be reviewing its housing strategy in 2017-18 upon completion of the Homelessness Strategy. To ensure consistency, this homelessness review is extensive and will be used help to inform the development of the new housing strategy as well.

The Homelessness Strategy (2008-2011)

In order to understand the context of homelessness in Melton we need to understand the previous homelessness strategy (2008-2011). The Key issue identified in the 2008 homelessness strategy was an affordability issue with many households excluded from market rent or owner occupation. There was a lack of affordable housing supply to meet demand and this in turn increased pressure on housing services. In 2008, the three main causes of homelessness were:

- Parental, relative or friend eviction;
- Termination of Assured Shorthold tenancy; and
- Relationship breakdown – violent and non-violent.

These main causes had remained unchanged since the previous homelessness Strategy. Other key findings were;

- a gradual trend of increasing numbers of accepted homeless households, however around one in four of households who applied to the Council for assistance under the provisions of homelessness legislation were unsuccessful
- a high proportion of homeless households in Melton which included children or a pregnant household member (83%)
- Over 40% of successful homelessness applications were made by someone under the age of 25 (43%) and most were under the age of 45 (87%.)

The Council also faced a significant challenge to reduce the use of temporary accommodation at the time of the last homelessness strategy. Numbers in temporary

accommodation had increased during the previous quarters to a peak of 59 on the 30th June 2008. The 8 strategic objectives for the 2008-2011 Homelessness Strategy were;

- Homelessness prevention
- Maximise the use of existing housing stock
- Develop the Housing Options Approach
- Engage the private rented sector
- Tackle numbers of households residing in temporary accommodation
- Improve partnership working
- Understand the customer journey
- Value for Money

Progress since the Last Homelessness Strategy

The last Homelessness Strategy was supported by a 20 page delivery plan consisting of 41 actions. Many of these actions were completed or are no longer relevant given the changes homelessness prevention services and policy. Homelessness services in Melton have changed considerably since the last full homelessness review in 2008. Some key achievements since the last review include;

- The Council has worked with partners across Leicestershire to develop a Leicestershire wide choice based lettings system with a shared allocations policy;
- The Council is moving towards adopting a new Local Plan with a plan for significant increase in housing of all tenures including an increase in the provision of affordable housing;
- Organisational change and service redesign within the Council has improved efficiency as well as customer experience of housing and homelessness services. This included learning from a customer insight project to understand our customers homelessness application journey;
- Housing revenue budget reforms and freedoms have resulted in the development of the Councils Housing Assets Management Plan and enabled the Council to build its first new Council homes in nearly 30 years;
- The Council is working more closely with partners to understand and address homelessness and its causes across services. We now work together in the same building as many service providers including child services and probation which has improved communication and strengthened partnership working;
- The Council's has introduced a '*Me and My Learning*' project which supports people into education, training and employment. This can include addressing housing issues, including homelessness and homelessness prevention services for all including those without a priority need.
- The Council has Implemented of a new corporate website with improved homelessness advice and information; and

- The Council has developed of a new Discretionary Housing Payments Policy (2013) than helps to sustain tenancies and prevent homelessness.

We have also faced some challenges, the national deficit reduction priority has led to significant budget reductions, and this has increased pressure on the delivery of all of our services including our housing and homelessness services.

There has also been significant engagement with private sector landlords and their agents since the last homelessness strategy; however this has not resulted in any significant successful outcomes. The housing options team reports that relationships with private sector landlords and their agents has improved and strengthened, however the private rented sector in Melton is buoyant with demand outstripping supply. Landlords are able to choose tenants who are perceived to be a low risk; typically those with higher incomes and not those in receipt of housing benefit.

The Housing Stock

The type and size of housing is clearly a key driver of the working of housing markets, as different household types tend to live in, or aspire to live in, the type of housing which suits their needs, budgets and demands best. There are just over 22,200 homes in Melton (22,212; 2011 Census) just over half are in Melton Mowbray (54%) with the rest spread across Melton’s 70 rural settlements. This housing varies in size, type, age, tenure and condition.

Type and Size of Housing in Melton

Profile of housing in Melton is similar to Leicestershire as a whole, but compared to regional and national averages there are;

- much higher numbers of detached homes (41%)
- slightly more semi-detached housing (36%);
- lower than average numbers of terraced and detached homes (16%)
- small numbers of flats (8%)

Regional and national statistics show significantly less detached and semi-detached homes and more terraced housing and flats, as is the case in urban areas such as Leicester. This in part reflects the types of historical development in denser urban areas.

Estimated Profile of Dwellings in 2011 by Size and Tenure

Size of Housing	Market Housing		Affordable Housing		Total	
	Number	%	Number	%	Number	%
1 bedroom	588	3.1%	703	29.3%	1,291	6.0%
2 bedrooms	3,837	20.0%	835	34.8%	4,672	21.7%
3 bedrooms	9,223	48.1%	760	31.6%	9,983	46.3%
4+ bedrooms	5,509	28.8%	104	4.3%	5,613	26.0%
All	19,158	100.0%	2,402	100.0%	21,560	100.0%
% in tenure	88.9%		11.1%		100.0%	

HEDNA, 2017 - Derived from 2011 Census

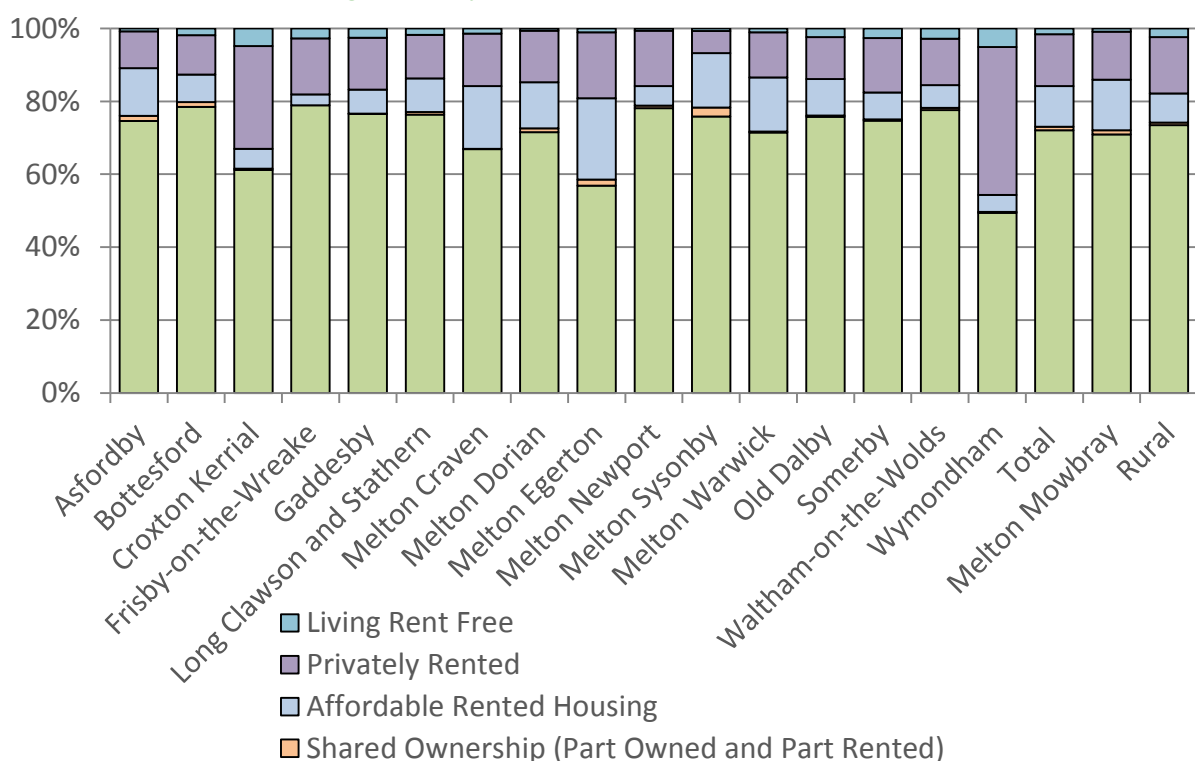
Household Tenure

Homeownership is the dominant tenure of housing in Melton (72%), with around half of homeowners owning their homes outright without a mortgage. This is higher than the 63% national figure for homeownership in England. Levels of affordable home ownership housing are low in Melton; there are only a small number of shared ownership homes, around 200 which is just under 1% of all housing, this is however in line with the national average levels.

Affordable socially rented housing (which includes the Council's as well as housing association homes) makes up around 11% of the total housing stock below national average of 18%. There are more privately rented homes than social rented homes (16% of total homes). The proportion of private rented homes is comparable to the national figure for England (17%) (Census, 2011). Around 400 households who live in privately rented homes live rent free (tied accommodation), this is 2% of all households.

This is a very similar tenure profile to Leicestershire overall, however there are significant variations when we look at the housing at a ward level. These differences relate to local landlords with housing stock, for example, in some of the rural ward areas such as Croxton Kerrial and Wymondham there are significantly higher levels of privately rented and rent free homes, these differences relate to historic estates who own property locally (such as the Belvoir and Buckminster estates) and within Melton Mowbray there are wards with significantly more affordable and privately rented homes which typically relate to historic council housing developments within the town.

Tenure of Melton Housing Stock by Ward (Census, 2011)



The Changing Tenure of Housing in Melton

House tenure is not static, a comparison of the 2001 and 2011 census show that there has been;

- a decline in homes owned with a mortgage (7.4%);
- an increase in private renting (4.7%);
- an increase in homes owned outright without a mortgage (3.5%) (likely to reflect the aging of the population);
- an overall small net loss of affordable housing, specifically
 - a decline in council rented homes (1.6%), primarily lost through the Right to Buy scheme; and
 - a small increase in housing association owned affordable rented homes (0.7%) and shared ownership affordable housing (0.5%). The number of these types of affordable homes has increased mainly through new housing developments which have been required to provide affordable housing through s106 developer contributions.

These changes are in line with regional and national changes in housing tenure, shown in the chart below. They are likely to reflect nationally identified issues in accessing homeownership and the growing buy to let sector. Nationally home ownership among people aged under 35 has fallen to just one in five (20%) compared to almost half (46%) two decades ago. The proportion of total homeowners of all ages across the country has fallen by 4.4 per cent since 2008 whilst private renters have increased by 5.1 per cent over the same period (LGA, 2016).

The Changing Tenure of Housing (2001 and 2011 Census data)



Change in Tenure in Melton – 2001 to 2011 - All Households

Tenure	2001	2011	Change	% change
Outright owner	6,373	7,728	1,355	+21.3%
Owned with mortgage	8,637	7,968	-669	-7.7%
Social rented	2,344	2,402	58	+2.5%
Private rented	1,836	3,054	1,218	+66.3%
Other	425	338	-87	-20.5%
Total	19,615	21,490	1,875	+9.6%

Census (2001 and 2011)

If these changes are examined by age, you can see a more dramatic shift from home ownership to private renting, particularly in the under 35's.

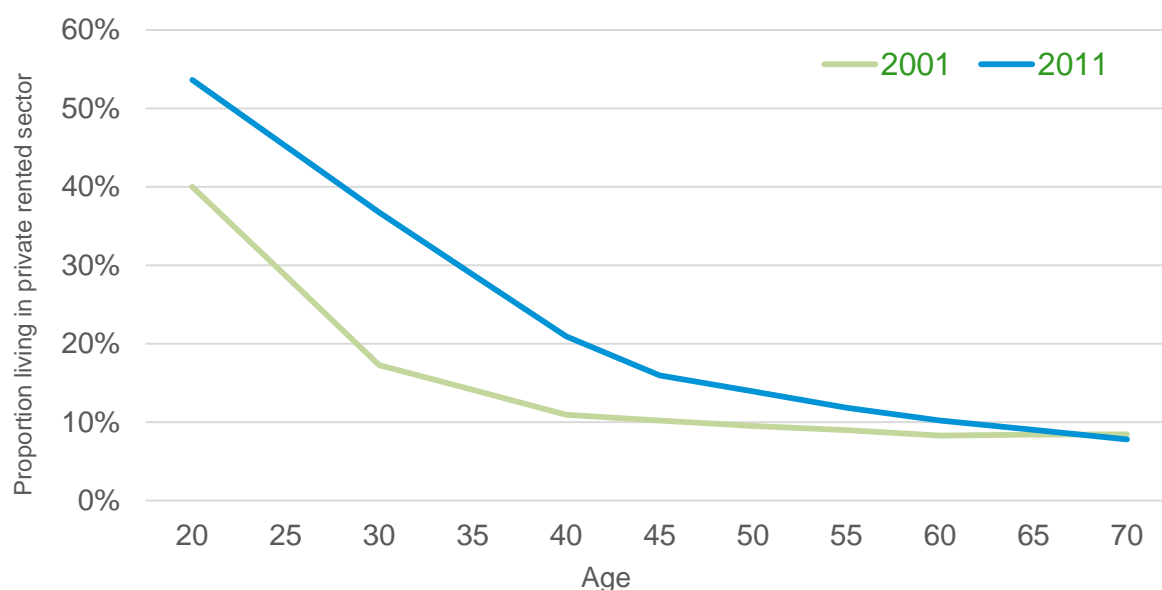
Change in tenure 2001-11 in Melton – in Households Aged Under 35

Tenure	2001	2011	Change	% change
Owned	2,031	1,204	-827	-40.7%
Social rented	440	456	16	+3.6%
Private rented	626	1,100	474	+75.7%
TOTAL	3,097	2,760	-337	-10.9%

Census (2001 and 2011)

A larger proportion of people below the age of 65 are living in Private Rented Housing, the largest increase has been observed in those aged 30-35.

Change in Proportion of Households Living in Private Rented Housing by Age (2001-11)



Change in proportion of households living in private rented housing by age (2001-11)

Age	2001	2011	Change
20-24	34.3%	49.4%	15.1%
25-29	23.0%	40.9%	18.0%
30-34	15.7%	32.8%	17.1%
35-39	12.5%	24.9%	12.4%

Census (2001 and 2011)

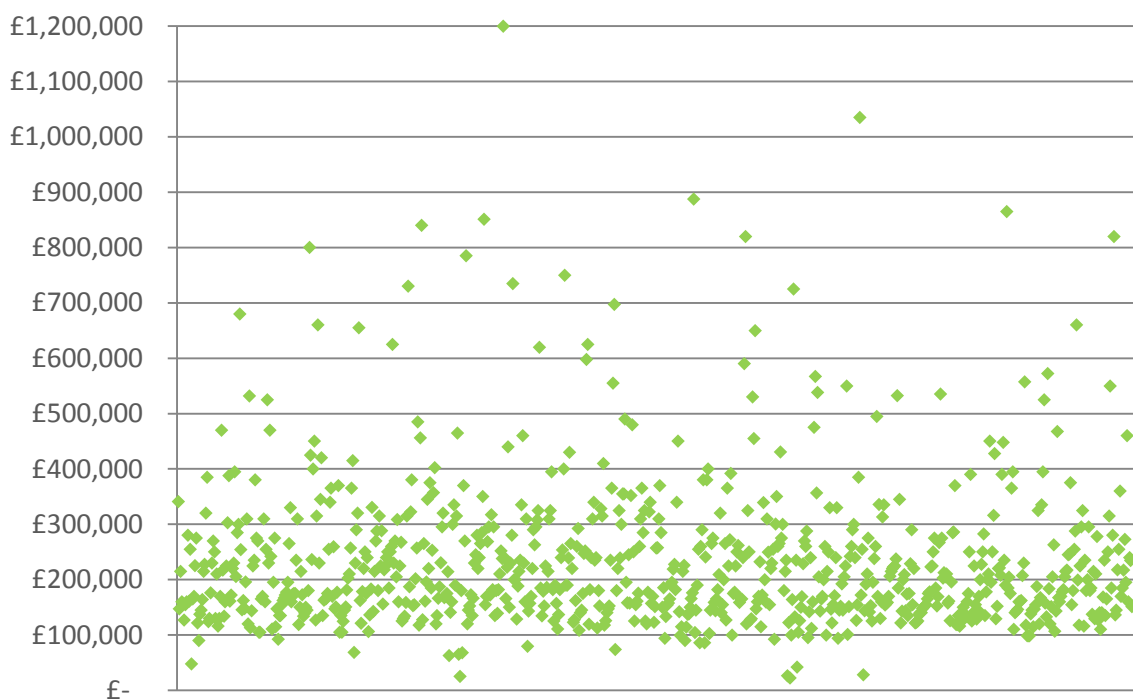
The Local Housing Market

If we want to develop an effective local homelessness strategy, we need to understand the current housing market as well as the likely issues and challenges we may face going forward. Within Melton house prices vary by area, the most marked differential is Melton Mowbray and Asfordby ward which are clearly less expensive housing areas than the rest of the rural areas. Historic qualitative evidence and local intelligence also suggest linkages in housing preference across Asfordby and Melton Mowbray. Although there are distinct differences and smaller sub markets within these areas, Melton Mowbray and Asfordby ward are considered to form a broad sub market area in their own right. The remaining rural areas also form a number of distinct sub markets, many with different characteristics in terms of housing types and costs, although all have a common feature of high overall house prices and affordability issues. Given the differences between these areas, it is sometimes useful to consider these two areas separately to better understand the housing market and house prices overall.

House Prices

There were 791 properties sold in the year ending 31 March 2017. The mean average house price over this period was £234,488 and the median house price was £196,000.

House Price Paid data over Year Ending 31 March 2017 (Land Registry)*

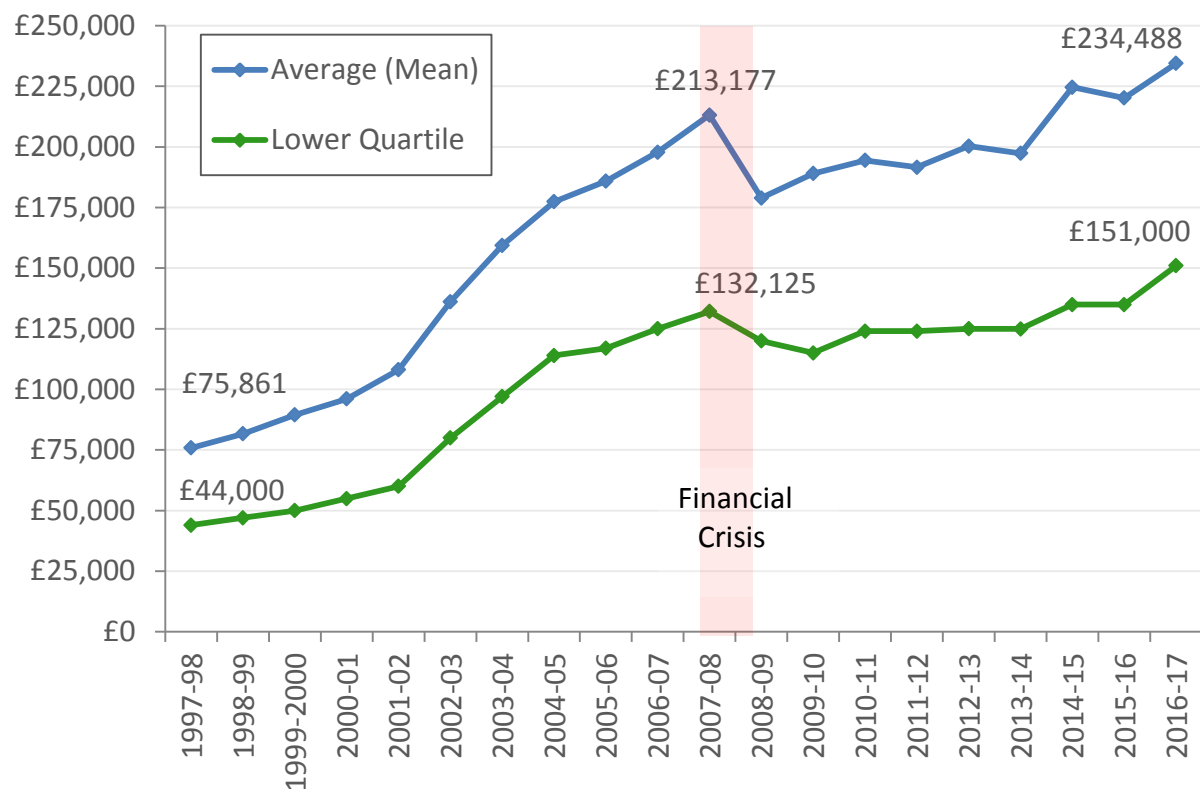


**most sales under £100,000 are shared ownership sales; one £1,9M sale excluded from data*

The average house price in Melton Mowbray and Asfordby was £192,834 compared to £295,798 in the other rural areas of Melton. This reflects the type of housing sold in the different areas, 53% of rural sales were detached homes compared to 31% in Melton and Asfordby. In the rural areas there are more sales of larger executive family homes,

in Melton Mowbray and Asfordby there are more flats, terraced houses and lower cost semi-detached mass built housing estate houses. When you look at house prices by broad type of housing you see that on average semi detached homes and detached homes sold in 2016-17 were on average 30%-35% more expensive in the rural areas. There is a premium for housing in the rural areas as well as more unique and character property types that command higher prices, consequently rural housing is typically more expensive and affordability is confounded because it is hard to find smaller homes for sale.

Average and Lower Quartile House Prices in Melton 1997-98 to 2016-17



Year	Mean Average Price	Lower Quartile Price	Median Price	Number of Sales	Number of New Homes Built
2010-11	£194,431	£124,000	£155,000	704	157
2011-12	£191,602	£123,988	£159,950	675	157
2012-13	£200,309	£125,000	£163,000	668	64
2013-14	£197,388	£124,950	£158,000	826	52
2014-15	£224,636	£134,950	£170,000	921	78
2015-16	£220,219	£135,000	£170,000	983	151
2016-17	£234,488	£151,000	£196,000	791	149

Land Registry Price Paid Data

The average price of housing in Melton remained relatively stable between 2010-11 and 2013-14, however in 2014-15 house prices increase by around 10%, maintained that rise in 2015-16 and then increased further in 2016-17. This correlates with reduced house

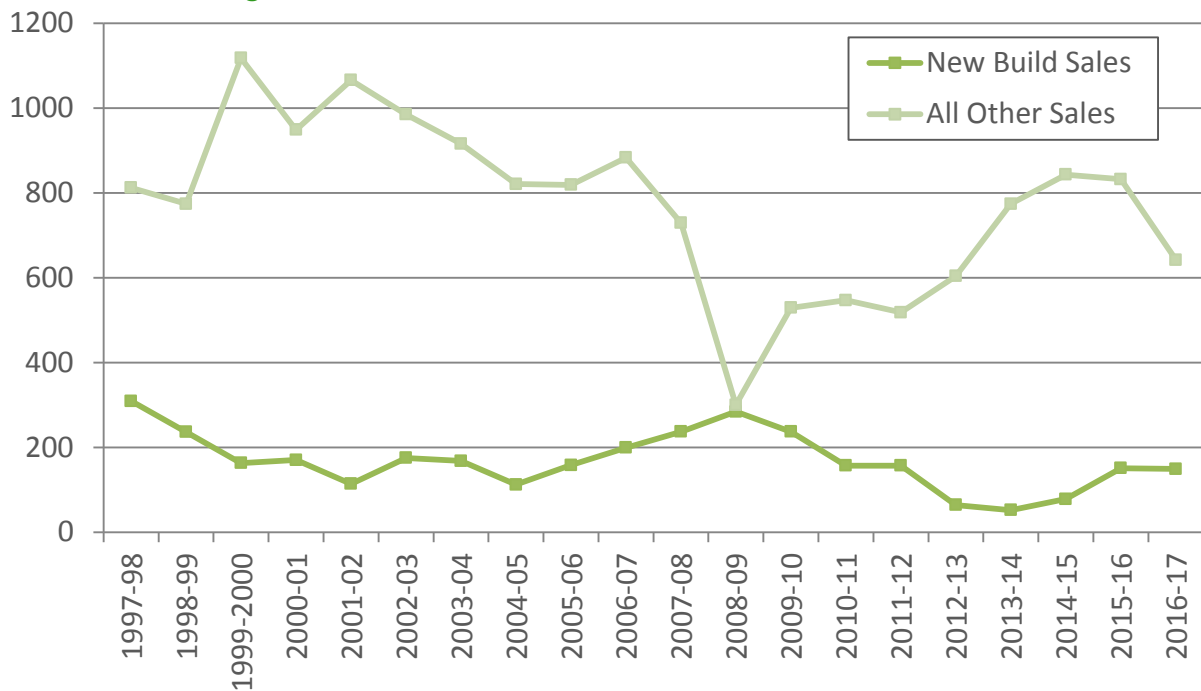
building locally from 2012-13 and suggests a lack of supply of new housing may have contributed to local house price inflation, however being such a small area it is also likely to reflect the types of homes on the market. Anecdotal evidence from agents suggest that some higher value properties were not put on the market during the housing crisis of 2007-08 and may have been sold more recently when house prices recovered to pre 2007 levels, this is supported by higher house sales in 2014-15 and 2015-16 despite low than normal numbers of new homes being built during the period.

The rise in prices, particularly the lower quartile price in 2016-17 may in part be fuelled by increased pressure from buy to let investors to buy homes before new policies came into force such, for example the additional 3% property tax rate for second homes.

National data suggests that house prices have fallen slightly over the last 3 months, with household budgets under pressure and uncertainty in the economy, however the subdued level of building activity and the shortage of properties on the market are likely to provide support for prices overall and growth of around 2% is expected in 2017 and over the medium term (Nationwide, May 2017).

A Fluctuating Market - The Changing Supply of Housing in Melton

New Build Housing and House re-sales Market in Melton



When the financial crisis happened, house sales on the re-sale market fell dramatically to less than half the number of sales in the previous year, however there had been a trend of reducing re-sales for a number of years prior to the crisis. Re-sales remained at around half the pre-crisis levels for 3 years until they started to recover in 2012-13 as house prices and confidence recovered. As discussed above anecdotal evidence from

agents suggest some people appear to have put off sales that were not necessary until the market recovered (e.g. downsizers wanting to free up equity).

Conversely house building increased after the crisis, anecdotal evidence suggests that house builders rushed to build out sites already under construction and some with planning permission in Melton which was viewed by developers as a safer market to continue to build in (i.e. family suburban housing rather than urban flats) however new planning permissions were short in supply after the crisis and this resulted in a decline in new house building in the following years, new house sales have been recovering from their 2012-13 low of just 52 homes as market conditions have improved and house prices have recovered to pre crisis levels. The Council's annual monitoring report predicts that over the next five years house building will increase dramatically.

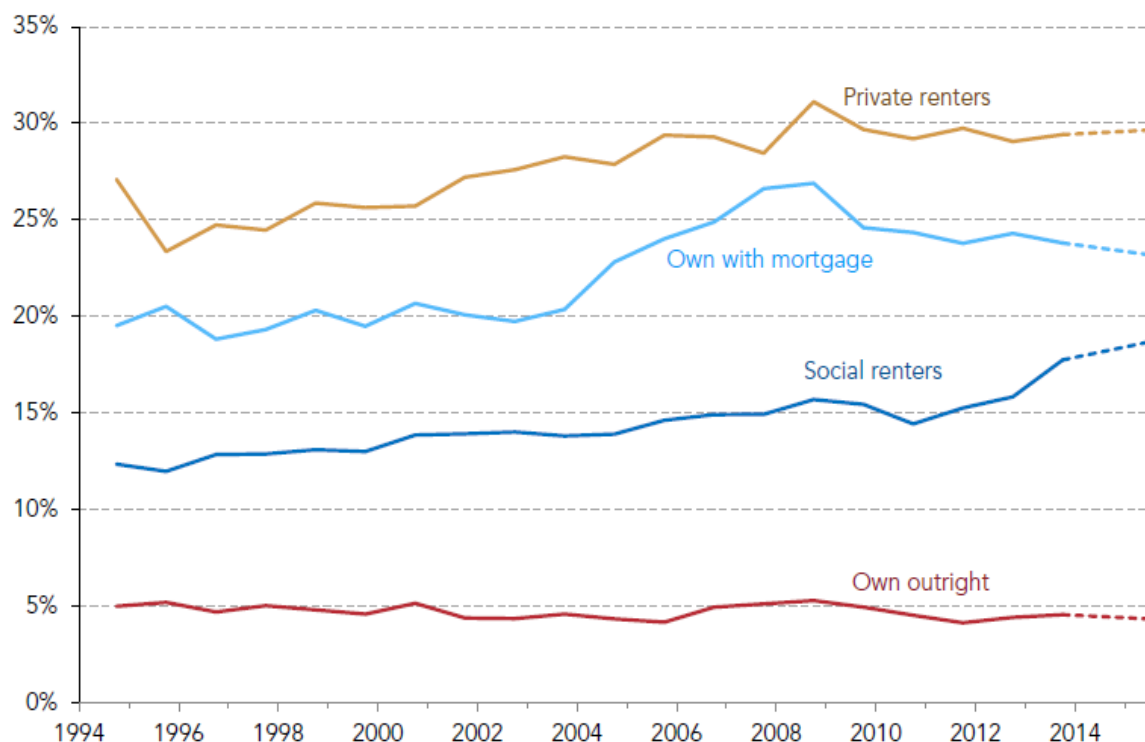
Housing Costs and Affordability and the Need for Affordable Housing

To understand the affordability of housing we need to consider the cost of in relation to how much local people earn.

Housing Costs by Tenure

National comparisons show that privately renting a home is typically the most expensive tenure of housing. Nationally, the number of private renters living in poverty has doubled in a decade because they are handing over a higher proportion of income to cover their housing costs (JRF & NPI, 2016).

Average housing cost to net income ratio



Resolution Foundation, 2016

Private market rents typically increase annually and are rebased to market rates when re-let so are more likely to reflect inflationary housing cost pressures more accurately. Long term low interest rates will have helped with mortgage affordability and help explain the fall in ratio of costs to income as shown in the graph above from 2009.

It is interesting to note the increasing proportion of a household's total income required to socially rent a home, it has increased the most since 2011, this is likely in part a consequence of the introduction of the more expensive affordable rented housing tenure as well as long term welfare benefit and pay constraints.

Comparing Home Ownership Costs to Privately Renting in Melton

If local rental costs are compared to mortgage costs to buy a home there is little difference between the cost of a 90% 25 year repayment mortgage and the rent required to privately rent a home, particularly for larger and more expensive types of housing. This is disregarding the savings when outright home ownership is achieved. If a higher deposit or a longer mortgage term can be secured then the monthly cost of home ownership is likely to be cheaper than privately renting a home.

Property Type	Property Value	Private Rent Cost	Standard Term 25 year & 90% Mortgage*	Longer Term 35 Year & 90% Mortgage*	Higher Deposit 25 Year & 80% Mortgage*
1 Bedroom Flat	£116,892	£422	£499	£405	£443
2 bedroom Terraced House	£140,000	£563	£598	£485	£531
3 bedroom Semi-Detached House	£168,512	£698	£719	£584	£639

**at 3% repayment using the Money Advice Service Mortgage Calculator*

Home Ownership Affordability

Home ownership is less affordable in Melton than across England overall. The ratio of lower quartile house prices to lower quartile gross incomes is around 8 in Melton, the overall level for England is around 7. The main reason for this difference is lower incomes rather than higher house price.

Ratio of Lower Quartile House Price to Lower Quartile Earnings

Area	LQ house prices 2015-16	LQ gross income 2015-16	Affordability Ratio
Melton	£144,000	£18,098	7.96
Leicestershire	£148,000	£19,891	7.44
England	£145,000	£20,253	7.16

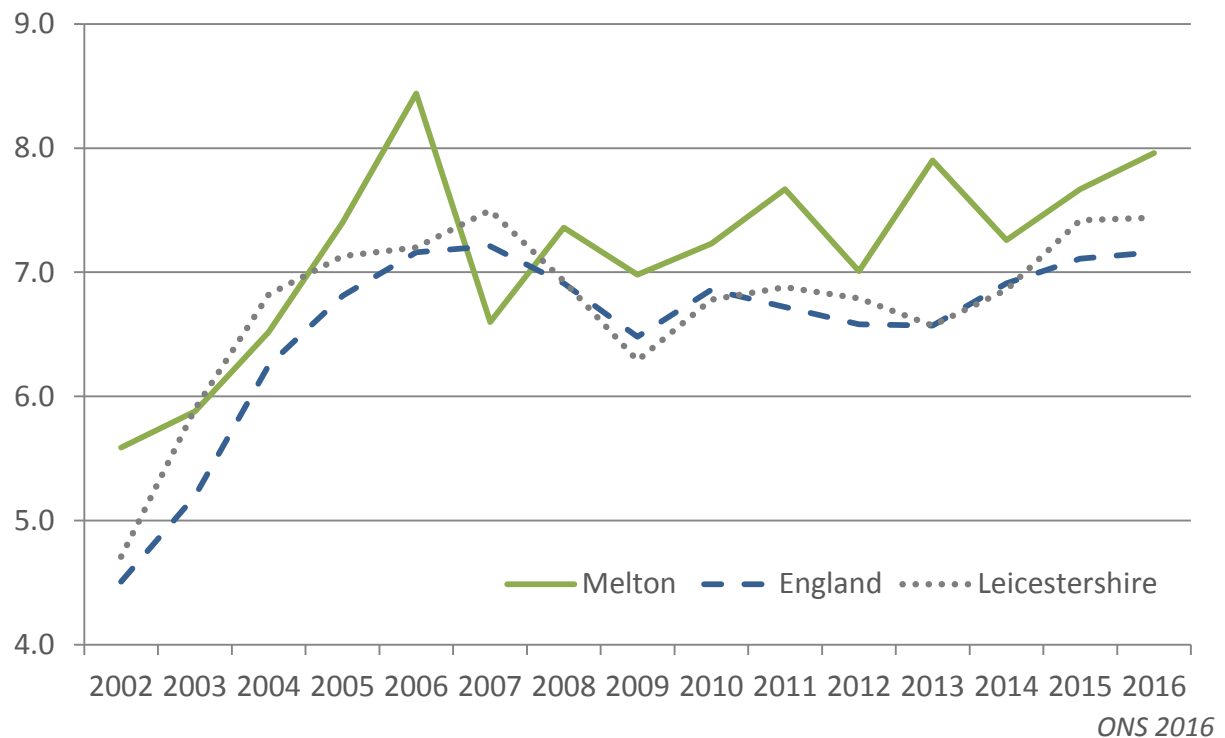
ONS 2016

Melton has very low levels of unemployment, but high levels of low paid and low skilled employment, especially within Melton Mowbray. There are clear links with the Council's Economic Development Strategy, particularly surrounding enhancing aspirations, skills and economic activity. By improving people's skills and providing support, training and

education people may be able to improve their own circumstances and become more likely to be able to rent or buy their own home. Financial advice, including money management, debt advice and saving solutions to help people to save up to pay the fees and deposit required to rent or buy a home may also help.

This higher affordability ratio has been seen in Melton over the long term, Melton has also maintained a higher affordability ratio than Leicestershire as whole. The affordability ratio peaked just before the financial crisis when house prices were at their peak, it then fell more dramatically than across Leicestershire or England to 6.6, recovering to 7.4 the following year and then rising steadily to 8.0 by 2016.

Affordability Ratio: Lower Quartile House Price to Lower Quartile Earnings by Area



Lower Quartile House Prices

Lower quartile house prices reflect the cheapest 25% of homes for sale, the housing typically available for first time buyers and those with lower incomes. The lower quartile house price in 2016-17 was £151,000. This was however higher than expected, when house prices are examined in more detail it is observed that there were a only small number of lower value homes sold over the year and this may have inflated the lower quartile house price overall.

If we look at house prices by property type we can get a better picture of housing costs for entry level housing. There were only 14 flats sold across Melton in 2016-17, with all but two in Melton Mowbray or Asfordby, their average price was £116,892. There other most affordable and more accessible type of housing are terraced homes in Melton Mowbray and Asfordby, they sold for an average of £139,804 in 2016-17, with 113 such sales. The average price the most affordable type of family home, semi-detached houses

in Melton Mowbray or Asfordby in 2016-17 was £168,512 which reflects the cost of the small 3 bedroom homes within modern housing estates which dominate the supply in the area.

The level of income a household would need to afford to buy a home locally will vary depending on the assumptions used; the table below gives an indication on house prices for a selection of homes that first time buyers might buy.

Type of House and Area	Lower Quartile House Price	10% Deposit	Income Multiplier for Borrowing	Income Required
Lower Quartile home in Melton Mowbray or Asfordby	£139,804	£13,980	3.5	£35,950
Lower Quartile home in Rural Area of Melton	£184,688	£18,469	3.5	£47,491
1 Bedroom Flat in Melton Mowbray or Asfordby	£116,892	£11,689	3.5	£30,058
Small 3 Bedroom Family home in Melton Mowbray or Asfordby	£168,512	£16,851	3.5	£43,332

A small flat suitable for a single person or a couple might be affordable with an income in excess of £30,000 however there are very few such properties available in Melton and it would be hard to secure such a home. More realistic entry level home would be a two bedroomed terraced house in Melton Mowbray or Asfordby, which would cost in the region of £140,000 and require an income in excess of £35,950.

Given that the age of first time buyers continues to increase, many now require a home suitable for a family with children. The lowest cost and main supply of family homes are small 3 bedroom semi detached homes built as part of large housing estates in Melton Mowbray and Asfordby, these are likely to require a higher income, upwards of £43,300.

Local Incomes: Annual Survey of Hours and Earnings 2016 Melton

	Median Gross Annual Income	Lower Quartile Gross Annual Income
Full Time Income	£25,622	£18,098
Part Time Income	£7,908	£5,908*

**Leicestershire data used as Melton data not statistically reliable at this level*

When we compare local incomes to house prices we can see that the median gross income for a full time worker in Melton in 2016 (£25,622) is insufficient to afford to buy either of these property types. A median income family with one full time and one part time worker would still not be likely to afford to buy either of these property types (combined median gross annual income of £33,530; ASHE, 2016) unless they were able to raise a higher deposit or able to secure a mortgage on longer term.

Raising a Deposit to Buy a Home

Buying your own home is dependent on raising a deposit, here 10% has been assumed given mortgages availability at this level, that would require a deposit of somewhere between £14,000 and £17,000 to buy the entry level homes discussed above. There are lower mortgage repayments and therefore lower income requirements for households that can raise a higher deposit (as well as more favourable mortgage rates, further improving overall affordability).

UK First Time Buyer Deposit as a Percentage of Purchase Price - 1988 to 2015



The average deposit for a first time buyer in the UK rose from 10-15% in the 1990's to 23% in 2003. More relaxed financial lending then reduced this to 16.4% to 2007. Then the financial crash occurred and financial lending was restricted, deposit rates increased dramatically to a high of 27%. In 2015, the average deposit of a first time buyer had reduced to 20.9% as lending requirements have eased. This level of deposit would require a household to raise a deposit of between £29,000 to buy an average priced terraced house to £35,000 to buy an average priced semi detached home in Melton Mowbray or Asfordby. This level of deposit would reduce the household income required to afford to buy a terraced house to £31,600 and for a semi detached home £38,100 in Melton Mowbray or Asfordby. Making the average priced terraced home in Melton Mowbray or Asfordby affordable to a median income household with one full time and one part time worker, however a semi detached family house would remain unaffordable to such a household.

Without help from family or inheritance it can be hard to save such a high deposit, especially if a household has to pay rent which is relatively high or has higher living costs, such as children to provide for. It is this part of the housing market, those whose incomes are sufficient to afford to pay a mortgage but who cannot afford to save up a deposit, that Government schemes such as the various Help to Buy and the Starter Homes schemes aim to help.

Private Rented Housing Affordability

A household is considered able to afford market rented housing when their rent constitutes no more than a particular percentage of their gross income. The choice of an appropriate threshold is an important aspect of analysis, CLG guidance (2007) suggested that 25% of income is a reasonable start point but also notes that a different figure could be used. The HEDNA (2017) looked at local data sources and suggested a 28% threshold for Melton. Applying this 28% threshold to the average cost to rent a home in Melton suggests a need for a minimum gross income ranging from around £16,000 to rent a 1 bedroom home to around £28,000 to rent a 3 bedroom family home.

Property Type	Typical Rent	Gross Household Income Required
1 Bedroom Flat	£375-£400	£16,071-£17,143
2 Bedroom terraced House	£525-£550	£22,500- £23,571
3 Bedroom semi-detached House	£650-£695	£27,857-£29,786

Gross lower quartile full time income in Melton was £18,098 in 2016, using this measure of affordability; most households with one person in full time employment are likely to be able to afford to rent a 1 bedroom flat. For example, a single income household working full time earning the minimum wage would have to spend 30% of their gross income to afford a £375 a month 1 bedroom flat - assuming 40 hours per week and £7.50 per hour).

Affordability issues however arise when we look at larger family housing. The gross household income required to rent a 3 bedroom home is above the median income of a person in full time employment in Melton (£25,622). It would require a household to work at least 72 hours a week at the minimum wage of £7.50 an hour to afford to rent a three bedroom family home. A bedroom home would be affordable to rent for a dual (one part time, one full time) income household earning median income but not one with a lower quartile income.

Private Renting with Housing Benefit

Housing benefit can support households to pay the rent for a property that is rented from a private landlord. This in practice can help meet the needs for some households who are in need of affordable housing and could not otherwise afford private rented housing. In Melton it is hard to secure a new tenancy for a privately rented home if you require housing benefit support because demand outstrips supply and landlords and their agents are able to 'cherry pick' tenants with more secure and higher incomes, including those who are 'stuck' in private renting (those who wish to own their own home, can afford the mortgage repayments but cannot access mortgages and homeownership and/or find it hard to save a sufficient deposit and have little choice but to rent).

Local rental agents have also been known to demand high fees and several months rent in advance (SHMA, 2014, Housing Officer intelligence). This can bar access to households without sufficient savings, particularly those who cannot provide a guarantor. High fee demands are expected to be resolved as the Government is planning to ban agent fees to tenants, however there are concerns that costs may simply be passed onto landlords who will in turn increase rents.

The Local Housing Allowance (LHA)

The maximum amount that a household can claim in housing benefit to pay their rent is based on the household type and the number of bedrooms they need and it is capped at the Local Housing Allowance (LHA) which is set at the 30th percentile on a list of rents in a broad rental market area (BRMA). In Melton there are three BRMA's, the largest is the Leicester BRMA which covers most of Melton including Melton Mowbray (The Grantham BRMA covers the north of Melton, including Stathern, Croxton Kerrial and Bottesford and the Nottingham BRMA covers the villages of Harby and Hose).

Private rents have increased steadily over the last few years, nationally and locally. Rents for housing with two or more bedrooms in Melton are usually above the LHA cap, so are not affordable for many lower to median income households who would otherwise be entitled to housing benefit support to help them to afford to rent such a home. Continued rent inflation combined with the freezing of the local housing allowance means that these issues are likely to continue for at least the next three years unless there are national policy changes.

Affordability is a key issue in the local private rental market. Only lower quartile one bedroom flats are likely to fall within the local housing allowance. All family housing even lower quartile rented homes, which represent the cheapest 25 percentile available locally fall above the LHA cap. This means in practice it is very hard to find any properties that are available to let anywhere in Melton where housing benefit would cover all of your rental costs if you need more than one bedroom. Those who need a one bedroom home to rent would also be limited, with around half of such homes above the local housing allowance.

Affordability of Private Market Rent in 2015-16 (Valuation Office)

Property Type	Number of Properties	Mean Average	Lower Quartile	Median	Upper Quartile	LHA Leicester BRMA*	Income Required to Afford**
1 Bedroom	70	£384	£340	£375	£425	£373.97	£16,071
2 Bedroom	180	£524	£495	£525	£565	£473.72	£22,500
3 Bedroom	230	£636	£550	£625	£675	£548.51	£26,786
4 Bedroom	100	£1,169	£850	£1,000	£1,495	£707.03	£42,857

* Nottingham BRMA and Grantham BRMA are applied in the rural north-west and north of Melton

**median rent; calculated as rent costing no more than 28% gross income in line with HEDNA 2017

There are few rooms and studio flats to let in Melton and consequently there is no robust data available for these types of homes from the Valuation Office and this suggests that this sort of accommodation is hard to find. It is likely that younger people under 35 who are only entitled to the shared room rate of housing benefit (currently £258.22 a month for the Leicester BRMA) will have difficulties in finding such accommodation in Melton. The VOA data is dated and does not necessarily represent what is available today on the market to rent. To better illustrate the current supply of rented homes a snapshot of private sector rented housing was made in May 2017.

May 2017 Private Rent Costs in Melton by Bedroom Size

	Average Rent	Lower Quartile Rent	Number of Properties	Min	Max	LHA Leicester BRMA
Bedsit	£390	£274	6	£225	£583	£258.22*
1 Bedroom	£422	£388	22	£325	£725	£373.97
2 Bedrooms	£563	£500	49	£450	£800	£473.72
3 Bedrooms	£698	£650	35	£575	£1,050	£548.51
4+ Bedrooms	£1,329	£880	18	£675	£2,500	£707.03
All	£674	£500	130	£225	£2,500	

*(Rightmove May 2017) *Under 35 Room Rate*

This data suggests private rent costs have increased since 2015-16, particularly for three bedroom homes and one bedroom flats. The lower quartile rent figures represent the lowest cost quarter of rented housing available or recently let in Melton. These lower quartile figures are all above the main local housing allowance level for the area, with the exception of two bedsits. In addition to these two units, there were only three one-bedroom flats, a single two-bedroom flat and two four-bedroom houses available to rent across Melton that fell within the local housing allowance level for their property type, just 5% of properties available to let.

It confirms that it is very hard to find any properties that are available to let anywhere in Melton where housing benefit would cover all of your rental costs, even if you were entitled to full assistance. The shortfall for one to two bedroom flats and lower value terraced houses would be in the region of £10-50 per month rising to over a £100 a month for a semi-detached three bedroom family home. The consequences of this are;

- Households not able to meet own housing needs in private sector, forced to approach council for assistance, including homelessness
- Unaffordable accommodation and household poverty possible if low income families are forced to find additional income to cover their shortfall in rent, potential for rent arrears and financial difficulties and becoming homeless because they cannot afford to remain in their home.
- Households forced to live in overcrowded or poor quality unsuitable homes, possibly approaching council for assistance and alternative accommodation.

- Existing tenants with lower rents may have their rents increased to unaffordable levels or have their tenancy ended (to attract a higher paying tenant), potential for rent arrears and financial difficulties and becoming homeless because they cannot afford to remain in their home or due to end of tenancy.
- These problems are more likely to occur and have greater impacts on households who need larger properties such as families with children.
- There are additional welfare reform issues that can confound these affordability issues such as the so called spare room subsidy or bedroom tax and the under 35's shared accommodation rate.

The Need for Affordable Housing - The Housing Register

The housing register is a list of households currently registered with the Council looking for affordable rented social housing. The households on the register have been assessed in accordance with the Council's allocations policy as eligible to bid to rent housing let through the choice based lettings scheme the Council operates. The Council's allocations policy in full and the criteria for each band can be viewed on the Council's website.

The housing register is considered to show the current backlog in demand for affordable rented housing not the total need (if the supply of one bedroom houses from re-lets was sufficient to meet local needs then there would be very few such households on the register, as they would be able to secure a home to meet their needs, regardless of total demand being high or low).

Household Type	Low Housing Need	Medium Housing Need	High Housing Need	Priority Housing Need	Total of Household Type
Couple and Lone parent households					
one dependent child	71	41	41	21	174
two dependent children	67	27	13	15	122
three dependent children	30	24	10	3	67
Four or more dependent children	8	13	8	0	29
Couples					
Both under 60	13	13	6	2	34
At least one aged 60+	10	8	7	0	25
Single					
Single under 25	3	43	8	2	56
Single 26 to 59	60	93	32	11	196
Single elderly (60+)	42	71	18	0	131
Other types of household					
Two adults - not partners	3	6	1	0	10
Other	0	1	0	0	1
Total	307	340	144	54	845
Total %	36%	40%	17%	6%	100%

There were 845 households on the council's housing register on the 10th July 2017 and each has been assessed as falling into one of four priority groups, from low to priority housing need.

Priority Housing Need

The highest level of housing need is *priority* housing need, there were 54 such households when the housing register was examined (6%). If the supply of affordable housing is sufficient to meet demands then there should be very few households in this category, as they should be re-housed quickly. These priority households will include those who have been accepted as homeless by the council and owed a s193 duty. Those within the priority group who are not homeless are also in need of immediate re-housing and are directly competing for affordable rented housing with homeless households.

- almost three quarters were families with children (72%) despite only making up 46% of the total housing register. Of these families around three quarters required a 2 bedroom home (77%); with the remaining 22% requiring a 3 bedroom home.
- Single person households under the age of 60 make up most of the remaining households and these people tend to need a one bedroom home, some will require ground floor/level access accommodation to meet medical or mobility needs. There were no couples or single person households over the age of 60 in the priority need group despite making up over 18% of the housing register.

High Housing Need

The second highest level of housing need is *high* housing need and 17% of the housing register fell into this category. This group contains people often with multiple needs for re-housing; it can include those with an insecure tenure of housing, overcrowded households and/or those with a medical or social needs to move to a more suitable home. These households may be approaching housing crisis and have a need to be re-housed quickly. This group most closely reflected the makeup of the housing register as a whole.

- Around half were families with children (47%), again almost three quarters required a two bedroom home (72%), the rest mainly a three bedroom home (24%) with three larger families who needed a larger home.
- Single person households make up most of the remaining households in high need group and these people tend to need a one bedroom home, including some who may require ground floor accommodation to meet their medical or mobility needs, around half were aged 25-59 and almost a third were over 60.

Medium Housing Need

Those with a *medium* housing need been assessed as having a need to seek alternative housing, their current home will be unsuitable for their needs, similar to high housing need above but without a need for urgent immediate rehousing and without multiply reasons to be re-housed. A total of 340 households are in medium housing need, this is 40% of all the households on the housing register.

- There were lower proportion of families with children and higher proportion of single person households than on the register overall.
- One in five were single person households over the age of 60 (21%).
- Two out of three in the medium need group required a one bedroom home.

Low Housing Need

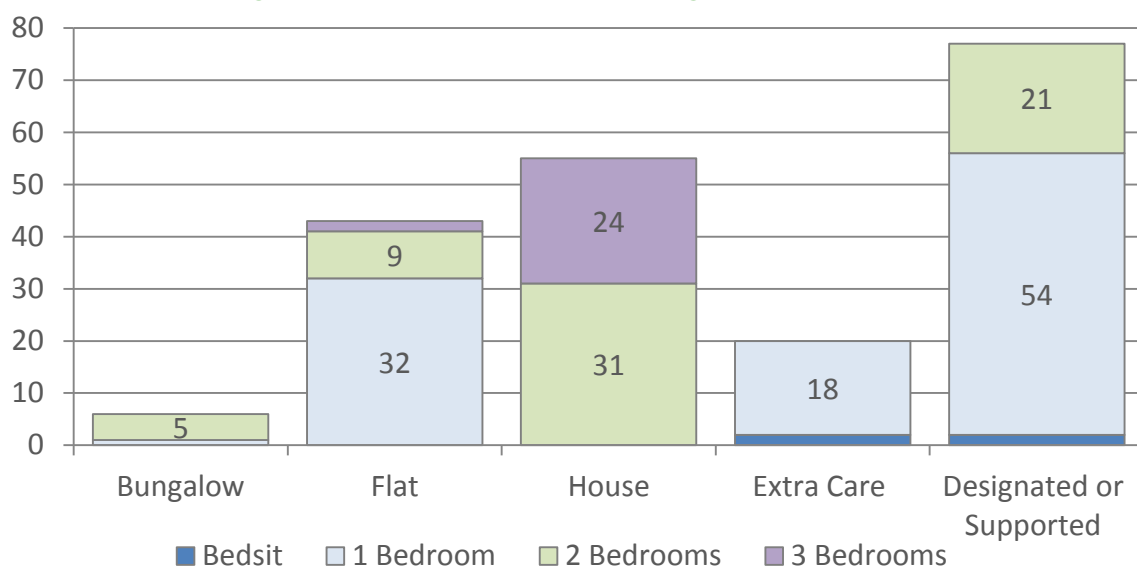
Those with *low* housing need are considered as being adequately housed for their households needs; they want alternative housing rather than have an assessed need for it.

Households with low priority may include people who are privately renting but want the security of a council or housing association tenancy, social housing tenants looking to move to alternative accommodation in a different area, households who want an additional bedroom for children currently assessed as being eligible to continue sharing, or older people who want rather than have a need to move into a sheltered accommodation scheme or a bungalow. Some may be recently added to the register and pending additional priority.

Low priority households make up just over a third of the total housing register (36%). Families with children were slightly over represented within this need group.

Supply of Affordable Housing

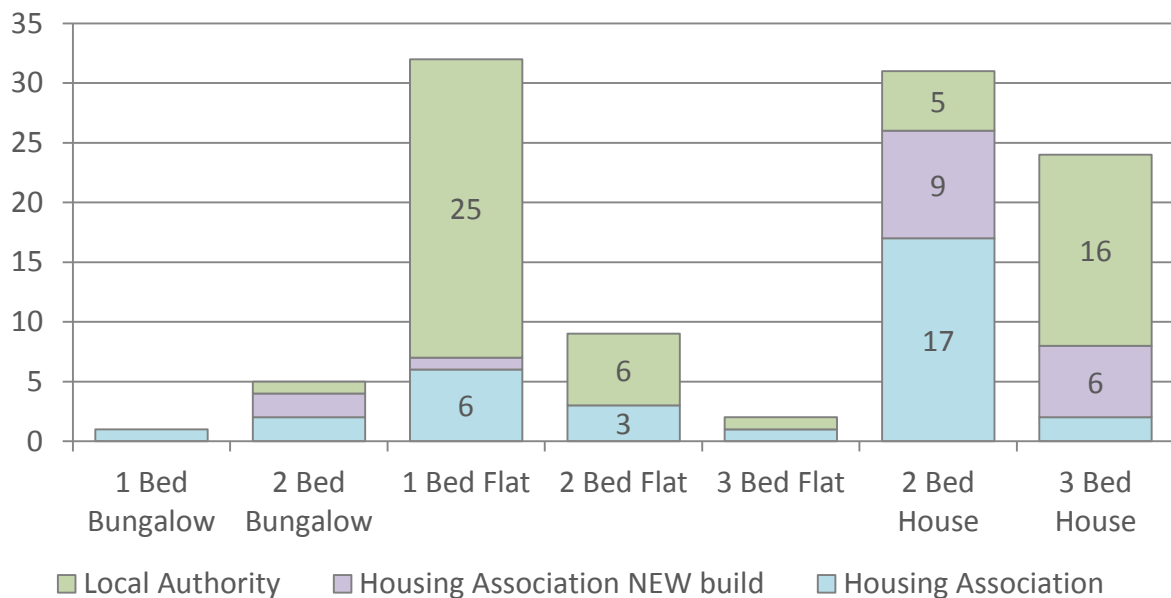
All homes let through Melton's Choice Based Letting in 2016-17



There were 202 lets (excluding management moves and mutual exchanges) in 2016-17, most of these homes were re-lets of Council housing (73%), the remainder coming from a number of registered providers (housing associations), including 16 new build housing association rented homes that were let.

Nearly all bungalows and more than half of the flats that were let were not *general needs* housing lets, they either were sheltered housing, extra care accommodation or otherwise designated for older people and others who have a require such accommodation (such as mobility problems). Overall almost half of the homes that were let were designated or supported homes (48%). This is because there is a large number within the council’s housing stock (they have been protected from the Right to Buy) but also because turnover in designated housing is typically much higher than in general needs housing (excluding low support bungalows). Consequently people in need of supported or designated housing are more likely to be able to secure such a home and this can in part explain why there are few people in the highest levels of housing need on the housing register who qualify for supported or designated housing. It is simply more likely that such households who are facing a housing crisis such as being threatened with homelessness are able to find accommodation before having to make a statutory homelessness application.

Removing designated housing, there was 104 general needs homes let in 2016-17. The council is highly reliant on housing associations to provide 2 bedroomed homes; this is because they are under represented in the council’s housing stock.



Just over a third of housing association lets were new build homes let for the first time. All of the new affordable homes let in this year were secured as a consequence of s106 affordable housing contributions. New rented affordable homes were mainly 2 and 3

bedroom family houses, this is because such housing has been actively promoted and sought through the Council’s planning policy. Most of these new homes were located as part of two medium sized housing developments one in Melton Mowbray and another in Bottesford.

The Objectively Assessed Need for Affordable Housing

The housing register represents the households that the housing options team are currently working with, who are in immediate need of housing. An objectively assessed housing need assessment looks at long term demographic predictions and affordability criteria to establish the likely need for affordable housing over a longer period of time, usually aligned with the local plan to help develop planning policy (to 2036 for Melton).

New guidance on a national methodology for establishing levels of affordable housing and general housing need is due to be published shortly after being announced in the government’s most recent housing white paper. The most robust methodology and up to date assessment is that employed in the Housing and Economic Development Needs Assessment (HEDNA) (2017). The HEDNA looked at existing households in need of an affordable home as well needs arising from population change and growth and the supply of new affordable housing from resales and relets. Those assessed as being in affordable housing need were those who could not afford to privately rent a home.

Estimated Affordable Housing Need per annum (2011-36)

Current need	Newly forming households	Existing households falling into need	Total Need	Supply from existing stock	Net Need
11	139	81	231	160	71

(HEDNA, 2017)

The HEDNA (2017) looked at households who were in unsuitable housing (487) and established that 55.6% of these could not afford market housing (neither to rent or buy) without assistance, leaving a ‘backlog’ of need for 271 affordable homes. The HEDNA modelling spread this need over the local plan period to 2036, adding a need for 11 affordable homes every year over the period to meet this current existing need.

The HEDNA (2017) estimated that on average 338 new households will form every year and of these 41% will not be able to afford market housing (to rent or buy) without assistance, leading to a need for a further 139 affordable homes every year. It also estimated an additional annual need for a further 81 affordable homes for existing households who would fall into affordable housing (4.4%).

This total need for 231 affordable homes was off set by the supply of affordable housing from existing stock; the HEDNA analysis suggested that 160 affordable homes are let every year.

Overall the HEDNA suggested a need to provide 1775 affordable homes in Melton between 2011 and 2036, or 71 additional affordable homes every year over this period. The HEDNA study suggested that 80% of this need would be best met overall as affordable rented homes and 20% from intermediate (including home ownership) products.

The HEDNA is considered to be more likely to underestimate rather than over estimated affordable housing need as the modelling was conservative and not sufficiently sophisticated to fully take into account factors such as the mismatch between supply from existing re-lets and the type of housing needed by new forming households.

The Local Plan (Focused Changes, 2017) reflects the need for affordable housing as set out in the HEDNA study, it proposes an affordable housing policy to in line with updated viability modelling to provide 5-40% affordable housing on housing developments of 11 or more, with 15% affordable housing proposed as part of the large sustainable neighborhood developments that will provide much of the housing growth to Melton Mowbray. This is expected to achieve around 18% affordable housing delivery overall.

The Local Plan reflects the need for affordable housing as set out in the HEDNA study, however recent viability modelling has suggested that even with 245 additional homes per annum it will only be able to provide at around 1300 affordable homes to 2036, around 73% of total identified need. Higher housing delivery of around 390 per annum could theoretically deliver all of the affordable housing needed, however such high levels of housing delivery are not considered to be realistic or deliverable.

The Role of Starter Homes in Melton

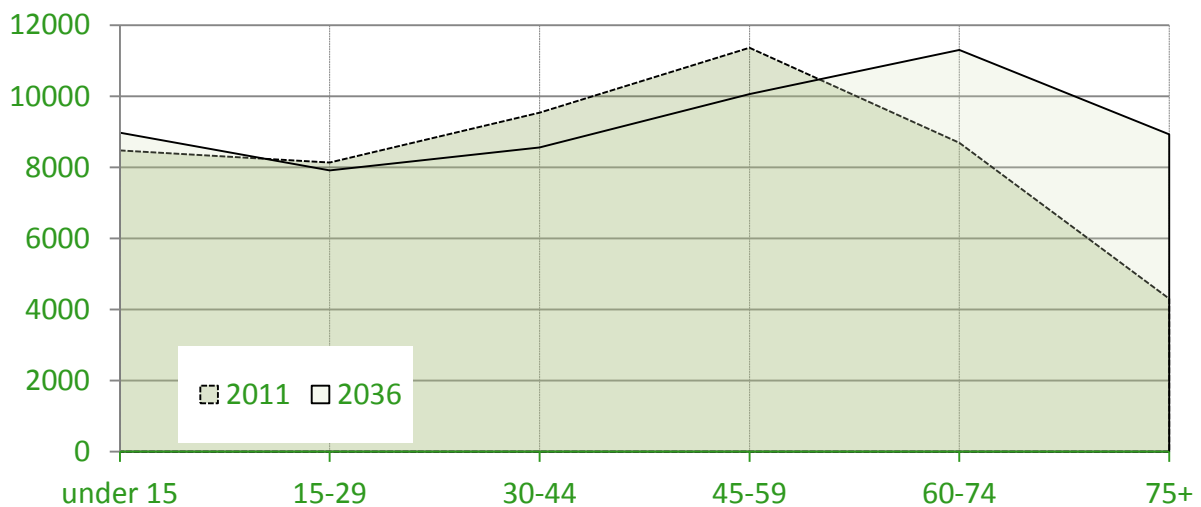
Starter homes are new build homes offered for sale with a discount, which is normally 20%. They were introduced by the last government and the definition of affordable housing was altered to enable them to be considered as such. The analysis indicates that on average across the housing market area suggest that a household would require a gross income of around £31,500 to be able to afford a Starter Home (with a 20% discount, 10% deposit and 4 times income mortgage multiple). This is higher than the income levels of those assessed as being in affordable housing need as part of our strategic need assessments (HEDNA, 2017), consequently those who would benefit from a starter home should be considered in addition to those in need of an affordable home.

HEDNA modelling suggests a need for 33 per annum (2015-2036), however because there is a new-build premium on new built housing so there are issues surrounding the value of a 20% discount when compared to the re-sale market, which is likely to offer comparable housing at similar prices to the 20% discount offered on a new built home.

The Growing and Aging Population

Melton had a population of approximately 50,376 at the time of the last Census (2011). The population is increasing; it increased by 5.2% (2,510) over the 10 years between the last two census periods (from 47,866; 2001 Census). Population demographics suggest that the population will continue to increase, by 2036 there are predicted to be at least 10% more people in Melton than in 2011 (5,231+) (DCLG based using 10 year migration trends, HEDNA, 2017). This is however, notably lower than the 20% predicted growth across the housing market area overall.

Predicted Melton Population in 2011 and 2036 by 15 year age bands



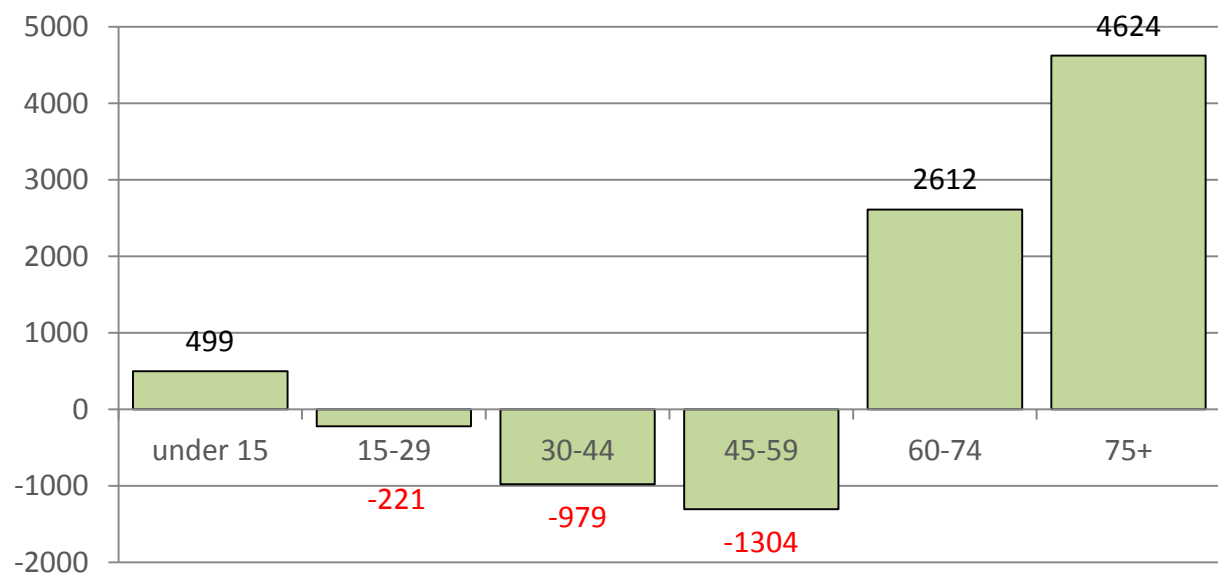
Age Group	Population 2011	Population 2036	Change in Population	% Change in Population
under 15	8,474	8,973	499	5.9%
15-29	8,133	7,912	-221	-2.7%
30-44	9,536	8,557	-979	-10.3%
45-59	11,362	10,058	-1,304	-11.5%
60-74	8,688	11,300	2,612	30.1%
75+	4,302	8,926	4,624	107.5%
All	50,495	55,726	5,231	10.4%

10 year migration trends, HEDNA, 2017

The Aging Population

Life expectancy for both the male and female residents in Melton is currently higher than regional and national averages, although it varies across the Borough. Melton's population is aging, much of the growth in population is expected to be in the number of older people in Melton as a consequence of longer life expectancy as well as the aging of a large cohort of people currently in their 40's and 50's.

Predicted Melton Population Change from 2011 to 2036 - by 15 year age bands



10 year migration trends, HEDNA, 2017

Consequences of an Aging Population

The aging of the population has important consequences given the direct link between aging and illness and disability and the need for specialist housing solutions.

Across the housing market area around 17% of people and around 25% of households contained someone with a long term health problem or disability (LTHPD) in 2011. Population demographics indicate that there will be 4,044 more people in Melton with a LTHPD in 2036 compared to 2011, a 52% increase. The vast majority of this increase (91%) is expected to be in age groups aged 65 and over. This suggests the need to ensure there is sufficient accessible and adaptable housing to meet increasing needs as the population ages.

The HEDNA (2017) estimated an unmet need for wheelchair adapted dwellings equivalent to 3.5 per 1,000 households. Local level data is not robustly available, however it was suggested that an overall housing market area need for about 1,368 wheelchair adapted dwellings, with additional need arising in 3% of households over the period to 2036 for around a further 2,954 adapted homes. A total need across the housing market area of 4,322 wheelchair adapted homes, taking this figure and applying it to Melton as a whole it would suggest the need for 7-11 wheelchair adapted homes per annum to 2036 to meet local needs. The Local plan will be important in ensuring that sufficient specialist housing is built as part of new housing developments to meet identified needs, however such homes can also be provided through conversion and adaptation to existing private and affordable housing.

Other types of specialist housing will also be required as the population ages, including institutional (care home) places, growth in Melton is predicted to be 111% between 2011 and 2036.

As the population ages, more people are likely to retire and become economically inactive. There is a predicted fall in the working age population over the period to 2036 and this has potential negative economic consequences. We will need to consider how we ensure that there are enough economically active people available locally to maintain existing jobs as well as support local ambitions for economic growth.

People of different ages and life-stages occupy housing in different ways, as our population ages it is also predicted to change in structure. There is likely to be more smaller and single person households, increasing the total need for housing. This means that in 2036 there is predicted to be an increase of around 22% more households (HEDNA, 2017). Taking account of changes in the age structure of the local population, and age and sex-specific trends in household formation, it is anticipated a baseline demographic need for at least 134 new homes every year (HEDNA, 2017).

The Local Plan and Future Housing Supply

Housing and economic strategy needs to be aligned in the Local Plan, to meet national planning policy requirements as well as ensure that housing provision does not constrain economic growth. Given the predicted aging of the population and reduction of people who are economically active, there is a strong basis for higher than demographic led housing provision to support the delivery of 3,420 additional jobs which are planned to 2036.

To recognise this as well as the need for affordable housing and a critical mass to deliver the local transport strategy including a relief road to Melton Mowbray, the HEDNA (2017) and SHMA (2014) both produced various options to increase housing delivery to reflect this. A higher annual figure of 245 new dwellings has informed the development of the Local Plan (6,125 additional new homes across the plan period; Local Plan Pre-submission Document, 2016). A summary of the predicted population and household change based on delivery of 6,125 dwellings is shown below.

Predicted Population change 2011 to 2036 based on delivery of 6125 homes over period

	Population Change		Household Change		Working Population Change	
	Total	%	Total	%	Total	%
2011-2036	11,327	22.40%	5926	27.5%	4,084	13.4%
Per Annum	453	0.9%	237	1.1%	163	0.5%

The increased housing delivery planned for in the Local Plan will in turn have consequences in increasing the local population above the baseline demographic predictions, with the population predicted to grow by 22% across the period to 2036, over double the 10% demographic baseline discussed in HEDNA (Melton HNS, 2016). If policy aims are met it will mitigate against the loss of working age people, increasing the working age population by over 4000 people across the plan period.

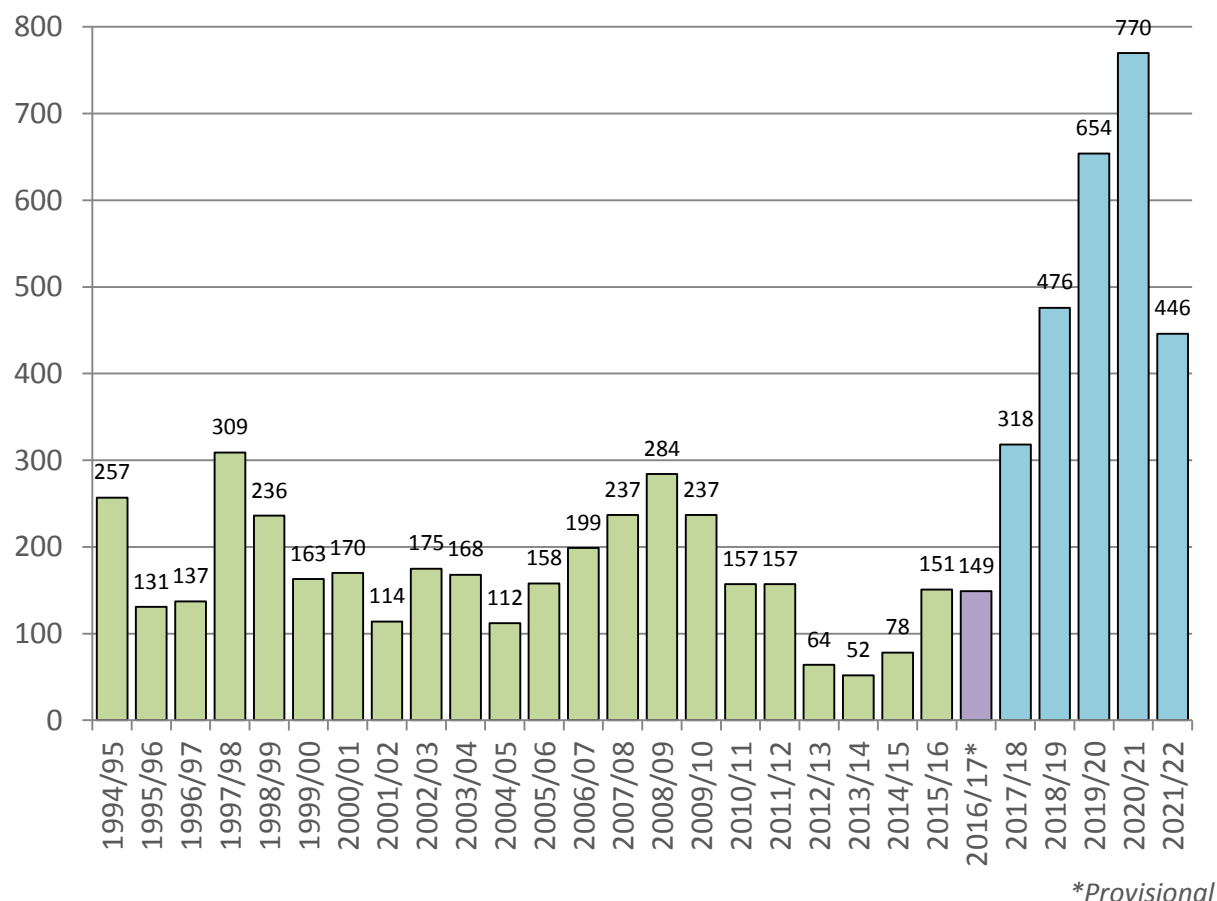
This higher level of housing development we also help to provide more affordable housing. The local plan proposes to deliver around 1300 new affordable homes, around 73% of all that are required to 2036.

The Local Plan will be regularly reviewed across the period and housing delivery may be adjusted up or down, the housing delivery planned over the next 5 years will be of particular relevance to the next homelessness strategy and this has been examined in more detail.

The 5 Year Housing Trajectory

Local planning authorities carry out annual assessments on the delivery of housing based on up-to-date evidence, taking into account the anticipated trajectory of housing delivery and consideration of associated risks. Housing currently under construction, planning permissions and Local Plan delivery have informed the development of the Council’s 5 year housing trajectory, the latest position set out in November 2016 is summarised below.

Dwellings Completed in Melton with 5 Year Future Housing Trajectory

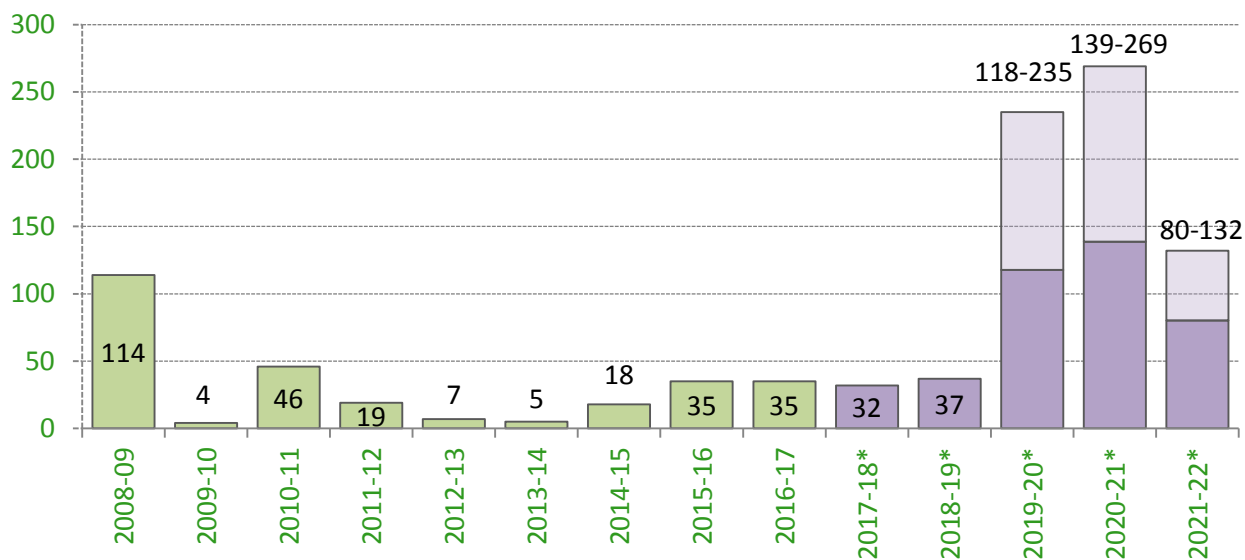


Monitoring Period	Melton Mowbray Sustainable Neighbourhoods	Melton Mowbray Allocated Sites	Other Melton Mowbray Large Sites with permission	Service Centre Allocated Sites	Rural Hub Allocated Sites	Windfall Sites	Totals
2017/18	0	35	62	149	15	57	318
2018/19	50	80	58	147	70	71	476
2019/20	150	97	65	221	40	81	654
2020/21	175	70	47	383	61	34	770
2021/22	175	44	0	138	55	34	446

The 5 year trajectory shows a large increase in housing delivery through the delivery of housing as part of two new large planned sustainable neighbourhoods to Melton Mowbray (of over 3000 new homes), existing planning permission being developed as well as additional land allocations in Melton Mowbray and the main rural settlements. The large increase in supply from 2019 onwards will increase house building in Melton to levels higher than recorded in the last 30 years.

The 5 Year Affordable Housing Trajectory

Affordable Housing Delivered in Melton with 5 Year Affordable Housing Trajectory



*predicted delivery is based on predicted completions based on 5 year land supply and RP reports

Financial Year	Melton Mowbray Sustainable Neighbourhoods	Allocated Sites and other Large Sites with Planning Permission	Total Affordable Homes Predicted to be delivered
2017/18	0	32	32
2018/19	0	37	37
2019/20	22	213	118-235
2020/21	26	243	139-269
2021/22	26	106	80-132

This year and next year affordable housing is likely to be consistent with delivery over the previous two years, there is high level of confidence as these new affordable homes have been confirmed by the housing associations who will ultimately own and manage them. Of these affordable homes a total of 25 rented affordable homes are expected to be delivered in both 2017-18 and 2018-19 as part of s106 contributions from larger market housing developments. The majority of this affordable rented housing will be 2 and 3 bedroom family housing with smaller numbers of bungalows and flats.

Affordable Housing Delivery 2017-18 and 2018-19

2017-18

- 14 affordable rent homes in Melton Mowbray
- 6 Intermediate (ownership) affordable homes in Melton Mowbray
- 11 affordable rent homes in Asfordby Hill

2018-19

- 13 affordable rent homes in Melton Mowbray
- 8 Intermediate (ownership) affordable homes in Melton Mowbray
- 12 affordable rent homes in Waltham
- 4 Intermediate (ownership) affordable homes in Waltham

Affordable Housing Delivery 2019-20 to 2021-22

There is predicted to be a large increase in the delivery of affordable housing from April 2019 because house building overall in Melton is expected to increase dramatically. In line with identified housing needs around 80% of this new affordable housing is likely to be sought as rented affordable housing, subject to individual site viability and needs.

Affordable housing delivery post 2018-19 is not yet confirmed, a range has been shown to give an indication on future affordable housing delivery. The lower end of the range is based on 18% affordable housing delivery, the average level of affordable housing expected to be delivered from all housing development across the local plan period. The upper end of the range is based on actual numbers of affordable homes agreed in planning permissions or based on affordable homes expected to be delivered based on the local plan geographical affordable housing contributions combined with the expected number of homes to be delivered from each site in the 5 year housing trajectory.

There may be site specific viability issues which may reduce the level of affordable contributions and this can include re-negotiation after planning permission has been granted. Affordable housing contributions do not always lead to immediate delivery alongside market housing, affordable housing may be provided via off site provision, financial contributions or gifted land and affordable housing may also be phased later on in the delivery of larger developments.

The affordable housing figures for 2019 onward should therefore be considered as an indication of supply rather than concrete numbers to be delivered in each year. It is clear that we should plan for a large increase in affordable housing and market housing over the next three to five years.

Key Impacts of Increased Housing Delivery

If housing and affordable housing can be delivered in significant numbers for a sustained period of time then it is likely to have positive impact on affordability, access to housing and homelessness. Long term it should enable households to have more choice across all tenures and it should allow households to be in a better position to meet their own housing needs without requiring assistance, reducing pressure on housing and homelessness services. Specifically;

- providing sufficient housing to meet local demand is likely to lead to less pressure on house price inflation and improve affordability long term
- an increase in affordable housing is likely to;
 - enable more lower to middle income households the ability to buy their own homes if they wish to do so (including through starter home and shared ownership schemes)
 - improve access to rented affordable housing, enabling more households who need it to do so before a housing crisis such as becoming homelessness
- Increase the ability for households to access private rented housing and reduce private market rent inflation pressures over the long term. This is because there is likely to be higher supply of such homes (because the total housing stock is predicted to increase and therefore so is the total number of privately rented homes) and lower pressure on demand (because more lower to moderate income households will be able to access home ownership or affordable housing).

In terms of delivering higher numbers of affordable homes, consideration needs to be made about the impact on registered providers and whether they are able to deliver the high numbers of affordable homes proposed. Housing associations typically purchase affordable homes provided as s106 contributions as part of housing developments at a discounted rate, however they still require significant resources, particularly to purchase homes with higher market values, such as homes in more expensive (rural) areas and those that are larger in size (family homes). It is also more expensive to deliver affordable rented homes than home ownership models of affordable housing.

Discussions with local housing associations and analysis of their available capacity and business plans suggest that there are some concerns about their capacity to deliver significantly more affordable homes locally, especially over the shorter term. This may

mean that affordable housing has to be phased to be delivered slower or later on in the local plan period or changed to a tenure that does not require significant investment (e.g. starter homes) and this could impact the short to medium term supply of affordable homes particularly family homes to rent and these are the types of homes that are in highest demand to meet the needs of homeless households in Melton.

Within the Council there is also likely to be an increase in the workload of planners (who secure new homes and negotiate affordable housing contributions) as well as housing officers (who allocate housing, provide housing advice and assistance and maintain the housing register).

Homelessness in Melton

Melton's Homelessness Service Model

Melton Borough Council delivers a homelessness and housing advice service directly. Initial contact is made through a customer service adviser. They are able to provide advice and assistance on a range of housing related areas including benefit entitlement and housing options advice. If they suspect that a customer is homeless or threatened with homelessness within 28 days they are able to undertake an initial (part 1) homelessness assessment. The customer service adviser is able to issue a 'no priority need' decision notice for some cases of homelessness where there is no statutory homelessness duty under homelessness legislation. The customer is advised of their right to appeal the decision and given advice and assistance to help resolve their housing issues as appropriate. The customer service adviser decisions are reviewed by a housing officer to ensure the correct advice has been given.

Where the customer service adviser suspects that there may be a 'priority need' (such as dependent children or ill health) the application is passed onto a housing officer to investigate further to see if the council has a statutory homelessness duty. In all cases the customer service adviser is able to provide advice and assistance to help resolve the housing needs of the customer. The provision of timely advice and support has a key role to play in the prevention of homelessness. It is however important to note that because of our different approach to undertaking homelessness applications compared to many other local authorities, our overall homelessness figures can appear higher than other areas.

The Council has committed additional funding to expand the housing options team with a new housing officer due to join the team imminently. They will work to support people with their housing choices, prevent homelessness and support the team in implementing the forthcoming Homelessness Prevention Bill. The new officer will also help tenants to sustain their tenancies in the private and social housing sector, work with young people to explore their housing options and provide support to prevent

them from becoming homeless and work closely with our co-location partners and Me & My Learning.

Discretionary Housing Payments Policy

The Council has a discretionary housing payments policy, its aims to assist individuals with their housing costs if facing financial difficulties (for example, to meet a shortfall in housing benefit) as well as help to prevent homelessness, alleviate poverty and sustain tenancies. Within the policy, housing costs are interpreted more widely by the Council to include rent in advance, deposits and other lump sum costs associated with a housing need such as removal costs (but not rent arrears.) The scheme should in most cases be seen as a short-term emergency fund and the amount payable each year is cash limited.

Homelessness Data Collection

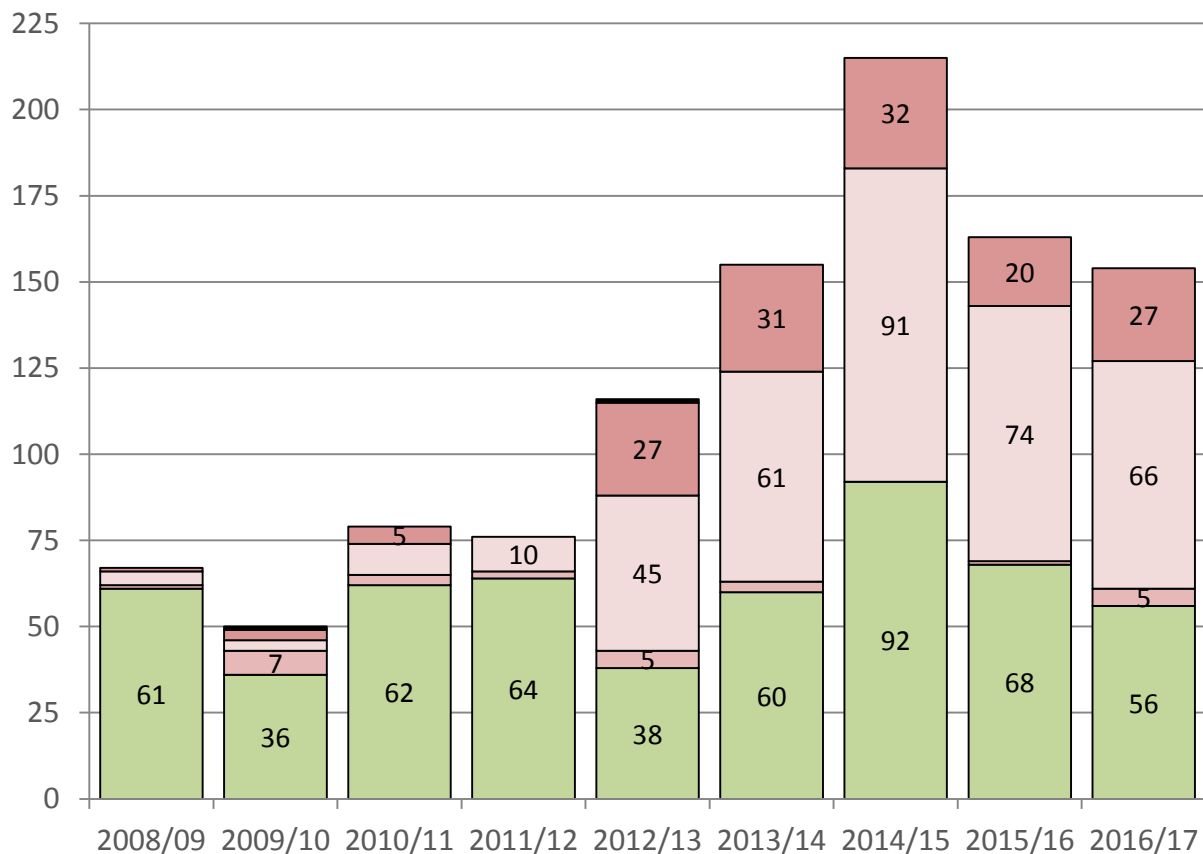
The P1E is a statistical data return sent by local authorities to DCLG quarterly. There are serious limitations on the data obtained from the P1E as the data is collected at a local authority rather than household level and cannot be cross tabulated to fully understand the causes of homelessness. The P1E mostly records information about households who the local authority owned a homelessness duty (who were eligible for assistance, homeless, in priority need and not intentionally homeless) so it does not give a full picture of homelessness locally. There are additional limitations for small spatial areas such as Melton and the P1E data needs to be interpreted through wider qualitative discourse with homelessness service providers. The limitations in the P1E data have been recognised by the Government and Melton as a Trailblazer funding area is currently piloting new household level data collection (from 1st April 2017). This will improve homelessness intelligence moving forward, however initial feedback is that the format of the pilot system could be improved and it is time consuming for officers to complete.

Homelessness Application Analysis

Homelessness decisions can vary from year to year in Melton significantly, for example, it is not unusual to see homelessness acceptances double or half between years. The reasons for this are likely in part to;

- Melton being a small spatial area with relatively low total numbers of applications
- The availability and supply of affordable housing, which can have a significant impact ability to prevent and relieve homelessness through the allocation of social housing before a homelessness crisis.
- Changes in how the homelessness service was delivered from 2012-13

All Homelessness Decisions in Melton by financial year and decision type (P1E)



- Ineligible households
- Eligible, but not homeless
- Eligible, homeless but not in priority need
- Eligible, homeless and in priority need but intentionally so
- Eligible unintentionally homeless and in priority need

**data labels shown where 5 or more decisions made*

Financial Year	Ineligible	Eligible, but Not Homeless	Eligible, Homeless but Not in Priority Need	Eligible, Homeless, Priority Need but Intentionally Homeless	Accepted Duty Eligible, Homeless, Priority Need	Total Decisions
2008/2009	0	1	4	1	61	67
2009/2010	1	3	3	7	36	50
2010/2011	0	5	9	3	62	79
2011/2012	0	0	10	2	64	76
2012/2013	1	27	45	5	38	116
2013/2014	0	31	61	3	60	155
2014/2015	0	32	91	0	92	215
2015/2016	0	20	74	1	68	163
2016/2017	0	27	66	5	56	154

Overall homelessness applications remained relatively stable until part way through 2012-13 when they increased significantly. The majority of this increase has been in households who are found to be either 'not homeless' or who are not in 'priority need'. This is when we moved to our current new homelessness service model encouraging all homelessness approaches to complete a homelessness application.

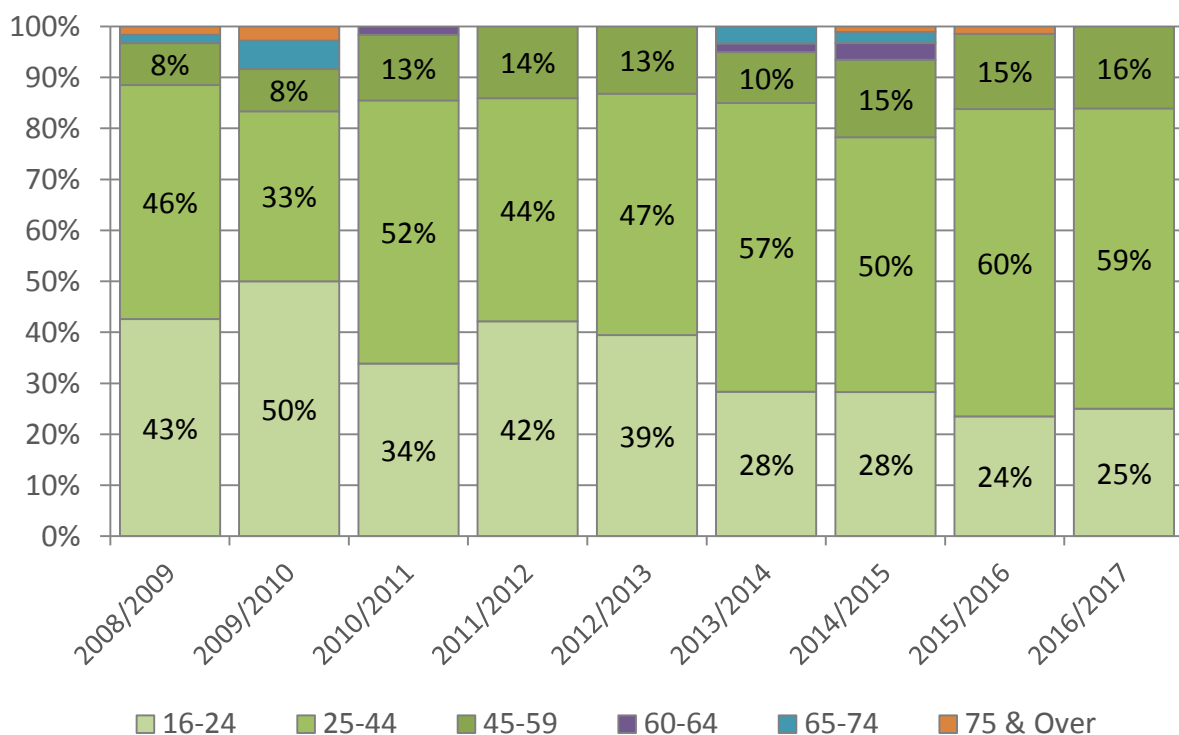
Prior to 2012-13, our approach was one common in other local authorities locally, whereby we would advise a person who was homeless or at risk of being homeless that there would be unlikely to be eligible for assistance under the homelessness legislation and simply provide them with advice and assistance without any formal assessment of their needs. This type approach has been criticised nationally, and is in part why the recent Homelessness Reduction Bill was developed. Data from before 2012-13 is considered to under report homelessness in Melton, particularly non priority need homelessness.

There have been few ineligible applicants in Melton, just two in the past decade. Ineligible applicants are usually British nationals who are not habitually resident in the UK or non-British nationals who do not meet criteria to qualify for assistance.

There has been an increase in homelessness acceptances (eligible, homeless and in priority need) and simply moving to the new service model does not seem to be an adequate explanation. These homelessness acceptances as looked at in more detail in the following section.

Homelessness Acceptances

Homelessness Acceptances by Applicant Age when Accepted Duty (P1E)



Homelessness Acceptances by Applicant Age when Accepted Duty (P1E)

Financial Year	16-24	25-44	45-59	60-64	65-74	75+	Total
2008-09	26	28	5	0	1	1	61
2009-10	18	12	3	0	2	1	36
2010-11	21	32	8	1	0	0	62
2011-12	27	28	9	0	0	0	64
2012-13	15	18	5	0	0	0	38
2013-14	17	34	6	1	2	0	60
2014-15	26	46	14	3	2	1	92
2015-16	16	41	10	0	0	1	68
2016-17	14	33	9	0	0	0	56

In line with the findings of the previous Homelessness Strategy most applications that were accepted were from households headed by a person under the age 45 (85%) and this has remained relatively stable, however the make up of this group appears to be becoming slightly older. The under 25's are showing a downward trend whilst there has been a modest increase in older households between the ages of 25-44. There also appears to be a modest increase in applicants accepted aged 45-59. This may be because;

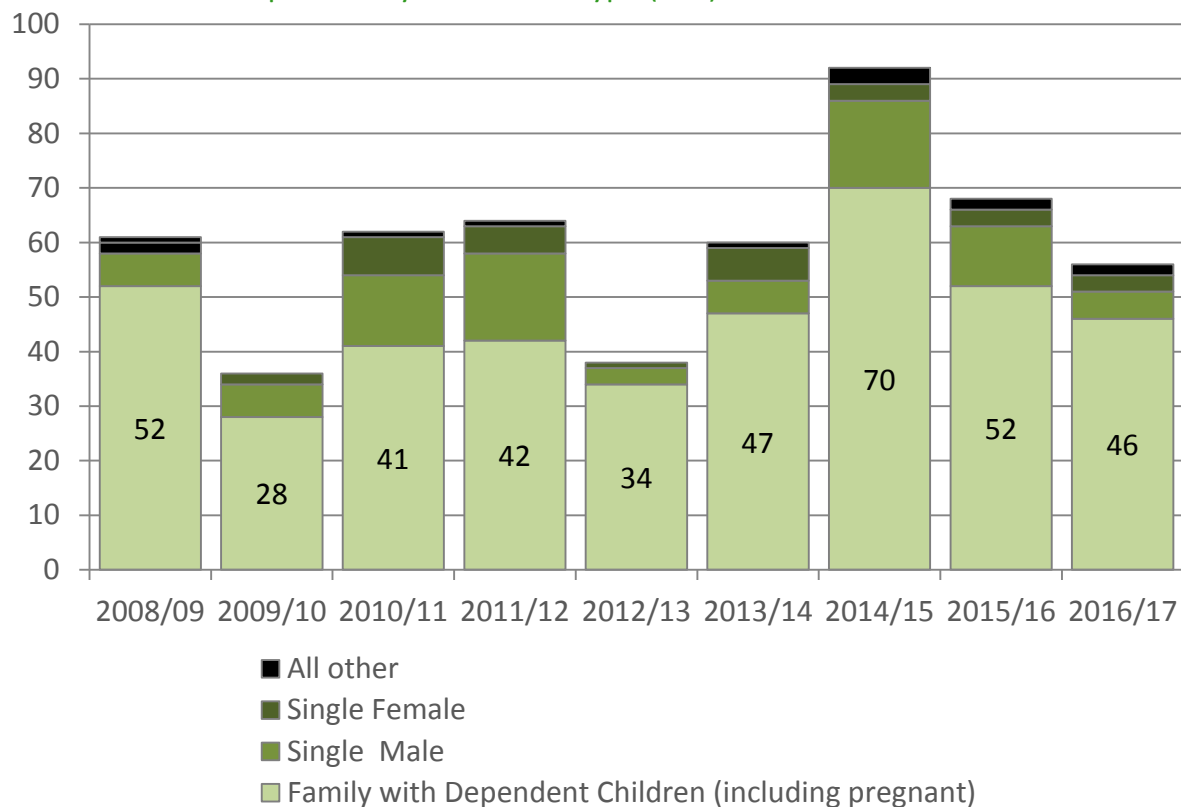
- most homelessness acceptances relate to children in the household (77%), it may relate national trends in the reduction of teenage pregnancy and conceptions for the under 25's in general, a rise in the age that women are having their first child and an increasing rate of conceptions for women over the age of 25's with conception rates doubling for the over 40's over the last 20 years (ONS, 2015)
- Homeownership rates have fallen and the age that people are able to own their first home has risen. This means that more families are renting or living with family or friends for longer and therefore they are more vulnerable to becoming homeless.

There remains very few acceptances for households led by a person over the age of 60 (3%), these seem to have remained stable at on average just one or two each year.

Reasons for lower levels in the older population are;

- a larger turnover and supply of affordable rented housing for older people, allowing them a greater chance of being allocated a home suitable for their needs before reaching a homelessness crisis.
- Higher levels of homeownership (without a mortgage) in older age groups, who are less likely to become homeless and more able to meet their own housing needs.

Homelessness Acceptances by Household Type (P1E)



Year	Couple with dependent children*	Male Lone parent with dependent children	Female Lone parent with dependent children*	Single Male	Single Female	All Other	Total
2008/09	14	1	37	6	2	1	61
2009/10	4	1	23	6	2	0	36
2010/11	9	4	28	13	7	1	62
2011/12	6	3	33	16	5	1	64
2012/13	12	0	22	3	1	0	38
2013/14	15	0	32	6	6	1	60
2014/15	23	7	40	16	3	3	92
2015/16	11	1	40	11	3	2	68
2016/17	12	4	30	5	3	2	56

*may include households where a member is pregnant and no other dependent children

On average since 2008 around 3 out of 4 of homelessness acceptances have been families with dependent children (pregnant) (77%). This has varied year on year between 65% and 91%. The majority of remaining households are single person households. Single person households are more likely to be male; there have been 2.5 times more male than female single person households acceptances. There are very small numbers of other types of households such as couples. The limitations of P1E data mean we are

not able to cross tabulate data to look at causes of homelessness for different household types.

Within the families with children who are accepted as homeless, single parent female households are the largest group, on average over the last five years two out of three families with dependent children that were accepted as homeless were single parent female households. There has however been a trend of an increased numbers of couple family households being accepted over the last 5 years. This may relate to the private rented sector difficulties discussed, however the P1E data is insufficient to establish this.

Homelessness Acceptances by Reasons for Homelessness

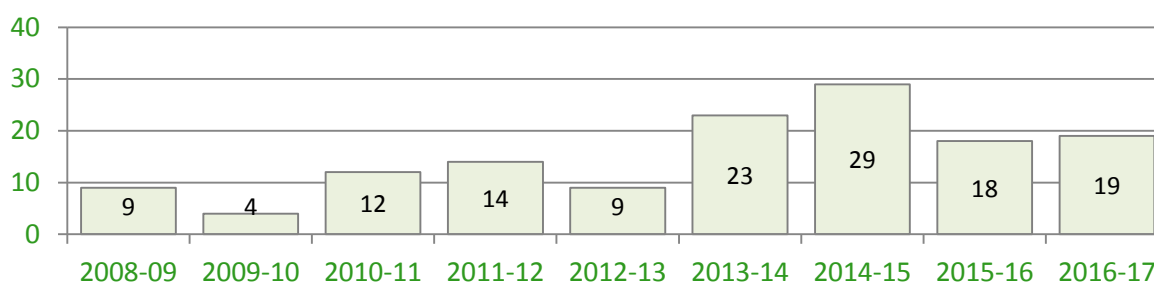
Reason for Homelessness	2012 -13	2013 -14	2014 -15	2015 -16	2016 -17	Total
Parents no longer able to accommodate	7	9	20	14	8	58
Relative/friend no longer able to accommodate	6	3	9	6	7	31
Non-violent relationship breakdown with partner	8	13	11	13	7	52
Violent relationship breakdown with partner	4	6	8	7	8	33
Termination of Assured Shorthold Tenancy	9	23	29	18	19	98
Other Reason	4	6	15	10	7	42

The three main reasons for homelessness, which account for 87% of all acceptances over the last 5 years have remain unchanged since the last homelessness review and strategy.

- 28% - Parents or other relatives or friends eviction (28%)
- 28% - Relationship breakdown with partner (Violent (11%); non violent (17%)).
- 31% - Termination of assured shorthold tenancy (AST)

Looking at termination of an AST over the long term we can clearly see an increasing in the number of ASTs which have caused homelessness since 2013-14. This is similar to the national picture, where termination of a private sector tenancy has grown to be the biggest cause of homelessness in England. High demand and rent inflation has made it hard for households whose tenancy ends to find a new private sector tenancy, leaving them little alternative but to present as homeless to local authorities.

Homelessness Due to End of an Assured Shorthold Tenancy - Melton

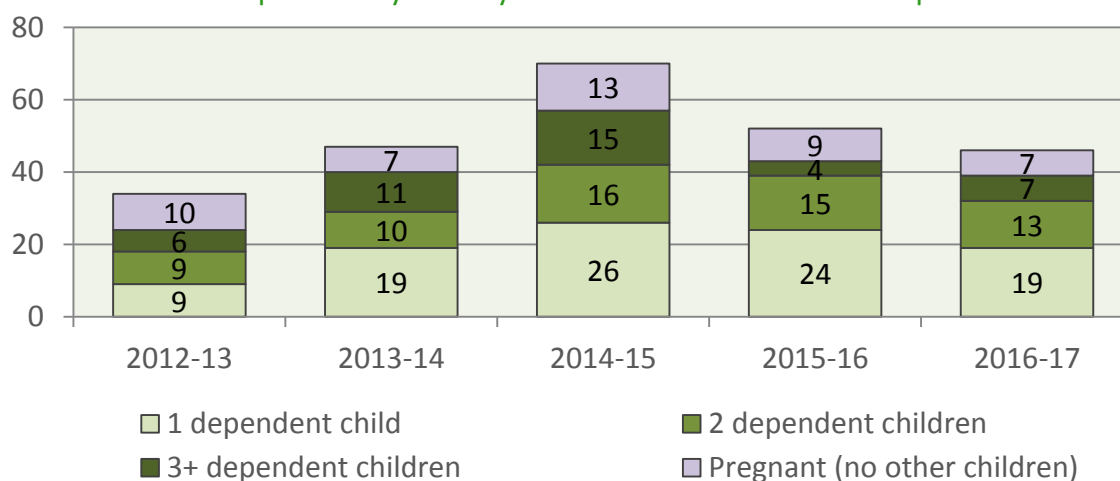


Homelessness Acceptances by Reason Given for Priority Need

Reason for Homelessness	2012-13	2013-14	2014-15	2015-16	2016-17	Total
Homeless in an emergency	0	0	0	1	0	1
1 dependent child	9	19	26	24	19	155
2 dependent children	9	10	16	15	13	101
3+ dependent children	6	11	15	4	7	71
All households with children	24	40	57	43	39	327
Pregnant (no other children)	10	7	13	9	7	90
Aged 16/17 years old	0	0	1	0	1	5
In care and aged 18 to 20	0	0	1	1	1	7
Old age	0	4	3	0	0	12
Physical disability	3	3	1	4	1	20
Mental illness or handicap	0	3	13	9	4	51
Drug dependency	0	1	0	0	0	6
Alcohol dependency	1	0	2	0	1	8
Former asylum seeker	0	0	0	0	0	0
Other	0	0	0	0	0	2
Been in care	0	0	0	0	0	0
Served in HM forces	0	0	0	0	0	1
Been in Custody/on Remand	0	0	0	0	0	2
Violence/threat of violence	0	2	1	1	2	9
<i>Of which Domestic Violence;</i>	<i>0</i>	<i>2</i>	<i>0</i>	<i>1</i>	<i>1</i>	<i>5</i>
All Acceptances	38	60	92	68	56	541

All cases where homelessness was accepted there was a (main) reason for priority need is established. The main reason is dependent children in the household, the main reason for priority need, on average over the last 5 years in around two out of three acceptances (65%). The next largest reason for priority need again refers to children, those who are pregnant with no other dependent children, on average over the last 5 years 15% of all acceptances. Making children in the households total on average eight out of ten homelessness applications over the last 5 years.

Homelessness Acceptances by Priority Need Households without Dependent Children



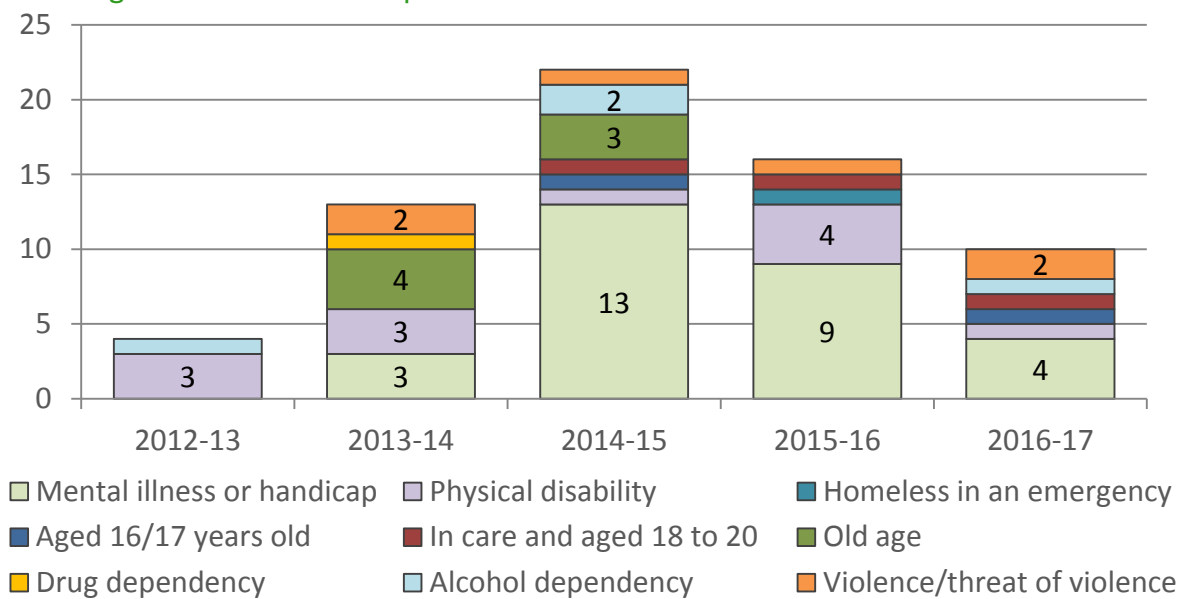
The largest group amongst households with children are households with 1 child (41%). The proportion of households has remained relatively consistent over the last 4 years, with on average;

- 41% - One dependant Child
- 25% - Two dependant children
- 17% - Three or more dependant children
- 17% - Pregnant (no other dependant children)

Other Reasons for Priority Need

On average over the last 5 years, in almost half of the remaining 20% of homelessness acceptances, the reason for priority need was mental illness or handicap (9%), ranging between 0-13 acceptances in any given year. This category can cover a wide variety of household types, from mental health conditions to learning difficulties that affect a household’s vulnerability.

Homelessness Acceptances by Reason for Priority Need – Excluding Households with Dependent Children



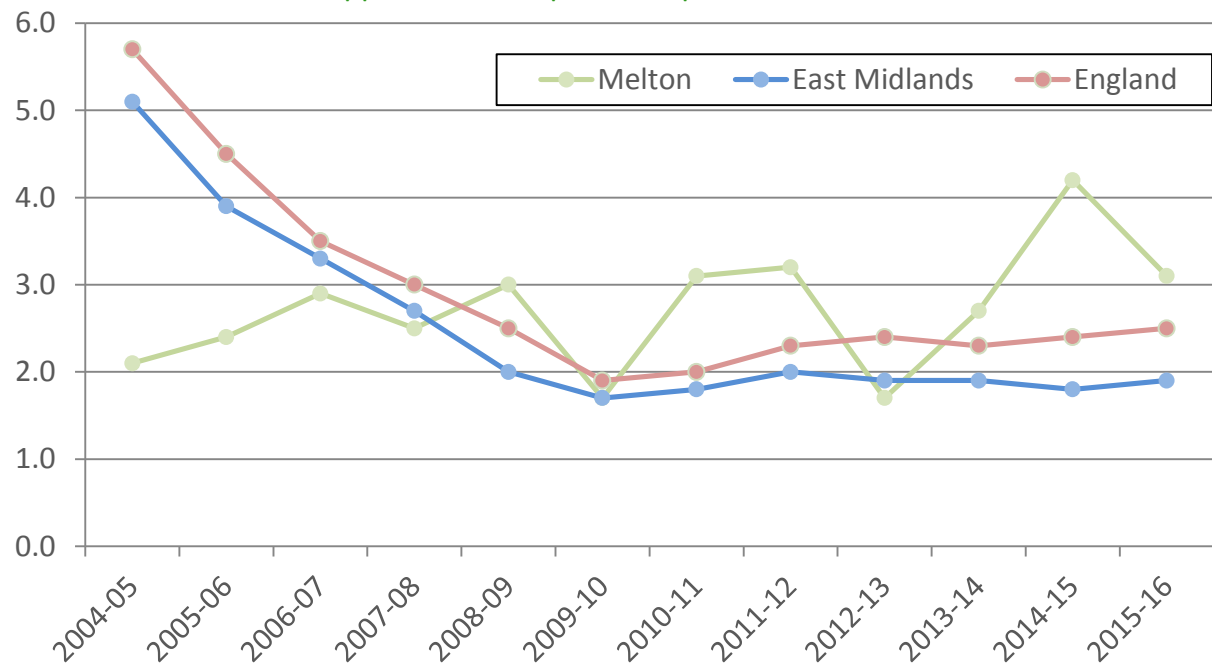
Other reasons for priority need include;

- Physical disability, with between 1 to 4 homelessness acceptances in each of the last 5 years.
- violence or the threat of violence; there have also been one to two homelessness acceptances in each of the last 4 years due to violence or the threat of violence with two-thirds of these relating to domestic violence.
- There have also been one to two homelessness acceptances in each of the last 3 years relating to young vulnerable people aged 16-17 year olds or care leavers aged 18-20.

Comparing Melton with Sub-Regional and National Acceptances Levels

It can be useful to compare Melton to other areas, one way of doing this is to compare the P1E data to the size of the population, the government publishes benchmark data based on homelessness application acceptances per 1000 households in an area based on P1E data and DCLG household projections.

Chart 2: Homelessness Application Acceptances - per 1,000 Households



P1E Table 784

The graph above shows that in 2007-08, the time of the last homelessness strategy Melton accepted a duty to accommodate 2.5 per 1000 households; this was comparable with the level observed across the East Midlands (2.7) and England (3.0). However if we look at the level of acceptances per 1000 households over the last three year they have been consistently higher in Melton than across the East Midlands and England as a whole.

Melton does not follow the pattern seen across the East Midlands or England. Melton started with low levels of homelessness acceptances at 2.1 per 1000 households and it has been very variable each year, however the overall trend has been a gradual increase. Conversely the trend across England and the East Midlands has been to reduce from a high level of over 5 per 1000 households in 2004-05 until a low point in 2009-10 at around 2 per 1000 households, after which point they have remained relatively stable across the East Midlands, with small increases across England as a whole (rising from 2.0 to 2.5 per 1000 in 2015-16). There has been a higher level of homelessness acceptances per 1000 households in Melton than in the East Midlands or England in 5 of the last 6 years.

It is important to recognise limitations of this approach, Melton is a small area with a small population and relatively small number of homeless applications, this means the data is more susceptible to variations and less reliable, a modest increase in homelessness applications can appear to be skew the data dramatically.

The Homelessness Monitoring Worksheet

As discussed the P1E is not a good source of information on all homelessness as it mainly records homelessness acceptances and not at a household level. The council does however hold an informal database of homelessness approaches which is used by housing options staff to monitor workloads. The information is not recorded in a way that enables robust statistical analysis, some of the detail about households is missing and it is not in a standardised format. It cannot be compared directly with P1E data; however it has been examined as it is the only source of household level data on homelessness.

There were 264 entries for the financial year 2016-17, these included full homelessness applications as well as advice and assistance provided to households who faced homelessness and cases where the council took proactive action to contact households who may be at risk of homelessness (for example, where the housing options team received notice regarding eviction or mortgage repossession proceedings and contacted the household to offer assistance).

The worksheet included all types of decision and included non priority need approaches for which the P1E is a particularly poor source of information. It is not very robust however it does better represent homelessness that the council deal with across the year than simply looking at the P1E. The cases of homelessness are referred to as queries as they may relate to advice and assistance only, homelessness prevention work or a full homelessness investigation.

Within the entries, there were 36 examples of proactive approaches from the council where there was no contact or response was recorded and it is assumed that these households did not respond and they were removed from further consideration. The remaining 228 entries were looked at in more detail and are summarised in the following chart.

Household Type	Accepted Duty	Application Withdrawn	Intentionally Homeless	No Contact	Not Homeless	Not Known	Not in Priority Need	Total
<i>Households with Dependant Children/Pregnant</i>								
Couple	13	3	1	1	3	2	0	23
Female - Lone	32	4	4	4	13	6	0	63
Male - Lone	3	0	0		1	1	0	5
<i>Single Person Households</i>								
Female	4	1	0	5	11	1	19	41
Male	3	0	0	4	18	5	53	83
<i>Other Types of Household Recorded</i>								
All Other*	3	0	0	1	2	2	1	9
Unknown	0	0	0	2	2	0	0	4
Total	58	8	5	17	50	17	73	228

** All other will include couples and other less common types of households*

- Acceptances accounted for only around 25% of homelessness queries. This varied from 53% of queries that related to families with children to 6% of single person queries.
- Not in priority need was the most common resolution, around a third of all queries (32%). However all of these related to households without children.
- 58% of single person queries were marked as not in priority need. The numbers of single people accepted as homeless were low and split equally between men (3) and women (4). There were twice as many queries from men than women.
- The homelessness query was closed with no contact or with an application being withdrawn in around 10% cases (11%). (8% single person queries and 13% of families with dependent children queries).
- Around one in five queries were not considered homeless (22%). However because of the way the data is presented, this will include households that were never actually considered homeless (e.g. able to return home) as well as households where homelessness was prevented or relieved whilst their query was being investigated. For example, where action was taken to prevent an eviction or a new tenancy was offered and accepted.
- The applicants were predominately identified as 'White' and 'British' (97%).
- The average age was 33 years, this ranged from 16 to 83 years old.
- The more children the higher the age of the applicant. The average age of someone who was pregnant with no other children average age was 25 rising to 32 for households with three or more children.
- Around a quarter of queries related to young people under the age of 25 (26%), most of these were over the age of 18, there were eight queries from people

under the age of 18 across the year. A third of young people under 25 had dependent children or were pregnant. Single young people made up almost all of the other queries and they were split equally between men and women.

The three main reasons given for homelessness overall were consistent with P1E;

- 31% - Parents or other relative or friends were not longer able to accommodate (70); Parents (19%) and other relatives or friends (12%).
- 21% - End of a private sector tenancy (47); Eviction (3%) and End of AST (18%).
- 29% - Relationship breakdown (51); Non-violent (22%) and violent (7%).

The end of AST is lower than in the P1E acceptances, as families with children make up the majority of P1E homelessness acceptances. In the 86 queries from families with dependent children the main reasons given for homelessness were;

- 34% - the end of an AST
- 16% - relationship breakdown (10% non-violent; 6% violent)
- 16% - family or friends no longer able to accommodate (9% parents; 7% others)
- 8% - domestic abuse
- 9% - eviction, most likely to be in eviction action from by the Council (6%)
- 1% - unknown

In the 129 single person queries, the main reasons given for homelessness were;

- 6% - the end of an AST
- 21% - relationship breakdown (all non-violent)
- 40% - family or friends no longer able to accommodate (25% parents; 7% others)
- 8% eviction, more likely to be in the private sector (4%)
- 11% unknown

The main reasons above also examined by age and are shown in the table below. Apart from 'parents being no longer able to accommodate', the average age was in the mid to late thirties for all of the main reasons for homelessness.

Reason given for homelessness	Average Age	Age Range
<i>No longer able to accommodate</i>		
Parents	22	16-38
Other relatives or friends	37	16-83
<i>Relationship Breakdown</i>		
Non-violent	37	23-67
Domestic Abuse/ Violent	28	20-37
<i>End of Private Sector Tenancy</i>		
End of AST	34	19-60
Eviction	37	20-49
<i>All Households</i>	34	16-83

a. Homelessness Accepted Duty Decisions

Acceptances are most robustly examined through P1E; however they cannot be cross tabulated as data is not held at a household level. Therefore the queries were analysed was used to look at age groups and household types by reason for homelessness and priority need.

Young People

All homelessness acceptances from young people (under 25) related to pregnancy or children in a household. The main reasons given for homelessness were,

- Parents or other relatives or friends being no longer able to accommodate (6)
- End of assured shorthold tenancy (3)
- End of licence (2) (this is likely to relate to notice to quit MYST lodge if a licensee becomes pregnant)
- Domestic abuse/violent relationship breakdown (2)

Older People

No household aged over 65 was accepted as homeless. There were 3 acceptances for those aged 55-64, two related to relationship breakdown with physical ill health as the reason for priority need, and the third was related to mental illness, with the cause of homelessness unclear.

Health

Households who stated they had a physical disability or illness were more likely to be older (45-83) which would be expected given the relationship with aging and disability, physical illness and mobility difficulties. Mental illness however was spread across the age ranges.

Single Person Households

Over half of all of the homelessness queries related to single person households (124; 54%) and two out of three of single person households were men (83; 67%); this correlates with higher levels of lone female parents.

The proportion of single men that were accepted was low at around 4% of queries (3 acceptances). There were a similar number of single females accepted as homeless despite there being lower approaches overall from women (4 acceptances; 10% of queries). Single females appear to be more likely to withdraw or have no contact the council after an initial approach (14% female to 4% male).

- Around two-thirds of single people were not considered in priority need (64%) and one in five (22%) not considered homeless.
- Reasons for priority need where identified all related to either drug or alcohol dependency or physical or mental ill health.

- Reasons for homelessness were relationship breakdown, domestic abuse and relatives or friends being no longer able to accommodate.

Households with Children or Pregnant

The data suggests that half of households that have dependant children are homeless as a result of being issued with a notice to quit their rented home (end of an AST) (50%, 20/40). This is almost all of the households who became homeless through the end of an AST (22 in total). The main other reasons given for homelessness were relationship breakdown (violent (6) and non violent (4)) or where parents (4) or relatives or friends (2) were no longer able to accommodate them.

This is not the case for households where there were no children and the household was pregnant, here parents (4) or relatives or friends are no longer able to accommodate them (2) were the main reason for homelessness, the only other reason given was a loss of licence (2). This is believed to relate to MYST lodge, where it is standard to give a notice to quit when a resident becomes pregnant as they do not allow pregnant residents under the terms of their licences.

b. Not Accepted Households

Non Priority Need

There were a total of 73 recorded no priority need decisions. These all related to single person households except 1 'other' household type. Almost three quarters of no priority need decisions related to men (73%). The main reasons given for homelessness were;

- parents were no longer able to accommodate them (19) and all of the households who gave this reason were also under the age of 35, with most under 25 (14; 74%).
- Relationship breakdown, all non violent (14) and mainly single men (12; 86%).
- relatives or friends are no longer able to accommodate them (12); the main age group here were 25-34 year olds (7; 58%).

Other reasons included eviction or threat of eviction, these seemed to mainly relate to rent arrears (all tenures, 7; 10%). The reason given as being the end of an assured shorthold tenancy was relatively low when compared to cause of homelessness for acceptances (7% compared to 38% overall). Bedsits and 1 bedroom homes in Melton are the most affordable type of private rented housing, those who have previously been able to access one and had this ended by their landlord are the most likely group to be able to afford and be able to access an alternative AST without assistance.

c. Not Homeless

There were 50 recordings where the household was not considered homeless. These were mainly single person households (29) and lone parent/expecting households (14). The main reasons given for homelessness were;

- Parents could no longer accommodate them (11), these were mainly younger people under 25(9) with around half under 18 (6).
- Relationship breakdown (9) or domestic abuse (3, all female)
- Other relatives or friends no longer accommodate them (5)
- End of AST (5), these were all households over the age of 25.
- Threat of eviction from tenancy, which appear to mainly relate to rent arrears in the social housing sector (5). The queries suggest that these evictions were prevented.

Customer Insight Project

Another source of homelessness data is the customer insight project (2011, updated data in 2014 & 2017) which looked at all contacts made to the council in relation to homelessness. It found that those making homelessness queries to the council were over represented from (Mosaic Public Sector) groups which were financially struggling and from those who were more likely to privately rent their homes.

Homelessness Prevention and Relief

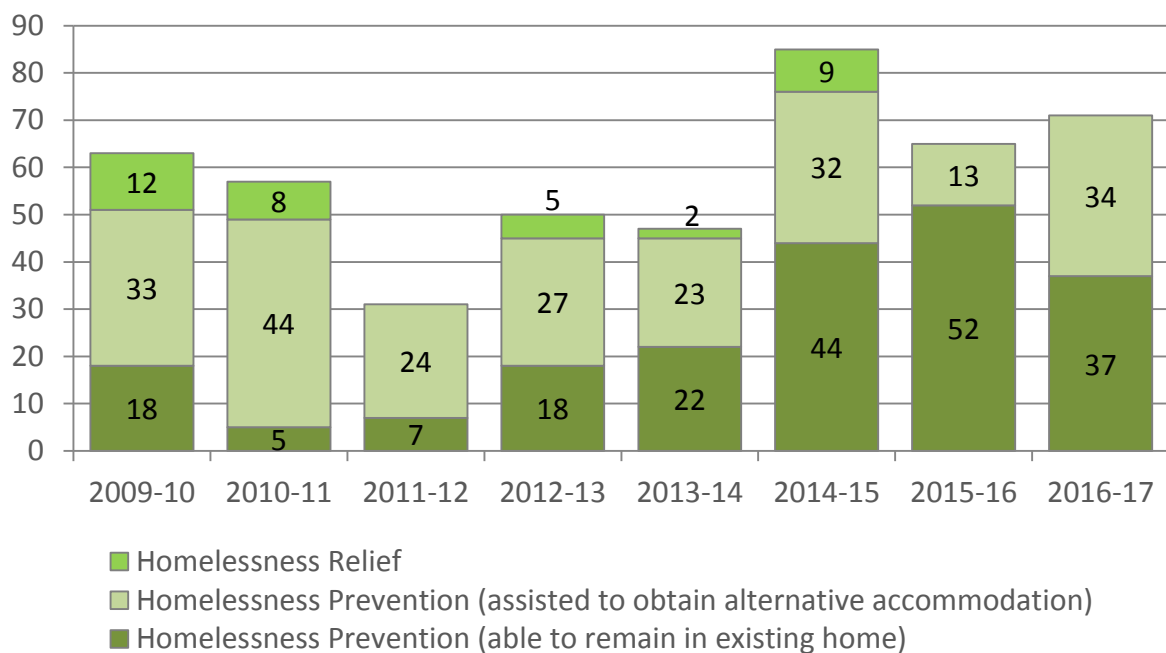
Homelessness prevention means assisting people to address their housing and other needs in order to avoid homelessness. Prevention activities include those which enable a household to remain in their current home, where appropriate, or to enable a planned and timely move and help sustain independent living. Homelessness prevention can be split into 3 distinct phases:

- **Early Primary Prevention** - People who are in moderate to high housing stress but who do not have the immediate threat of homelessness to deal with.
- **Secondary Prevention** - People who are in high housing stress and close to the point of becoming homeless
- **Tertiary Prevention** - Providing wider options for people who are homeless, with a focus on helping them to avoid homelessness in the future.

Successfully preventing homelessness is dependent upon being to help people at all three of these stages by offering a range of housing options and wider “upstream” support services to either enable them to remain in their existing home (prevention) or access suitable alternative accommodation in a planned way.

The provision of debt advice and assistance to obtain alternative accommodation through choice based lettings play an important role homelessness prevention. Other key prevention activities are referrals to supported accommodation, referrals to hostels, assistance to obtain private rented accommodation, and negotiation or advocacy with private landlords and lenders to assist customers to remain in their private rented tenancy or owner occupier property.

Homelessness Prevention and Relief Recorded Actions in Melton 2009-10 to 2016-17



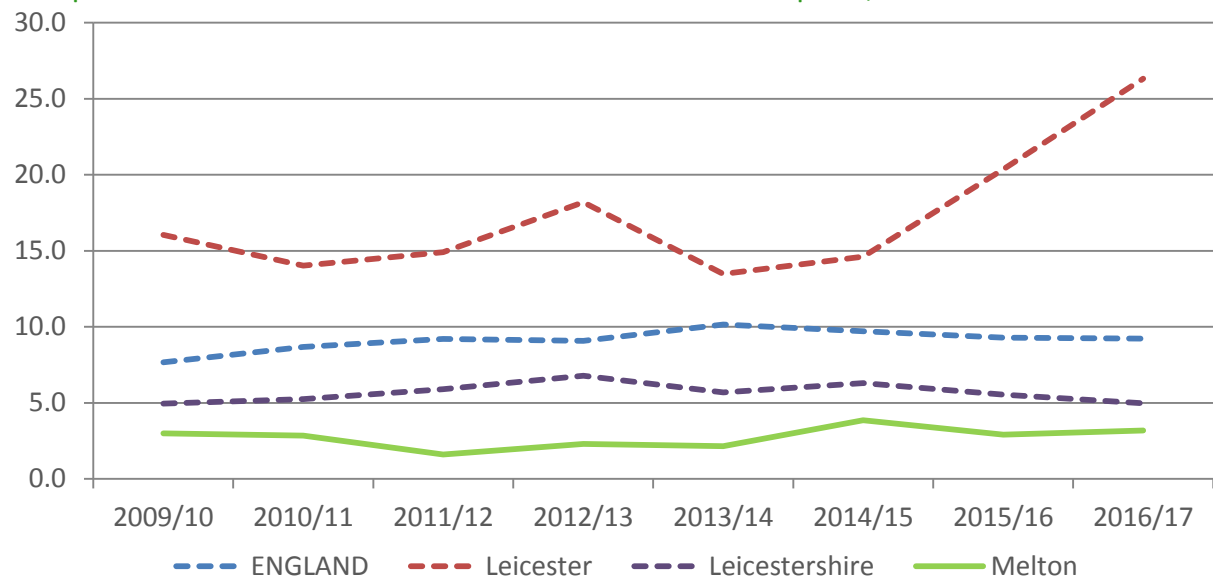
Prevention Action	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Prevention Action - remain in existing home	18	5	7	18	22	44	52	37
Prevention Action - alternative accommodation	33	44	24	27	23	32	13	34
Homelessness Relief - alternative accommodation	12	8	0	5	2	9	0	0
Total Prevention and Relief	63	57	31	50	47	85	65	71

P1E - Table 792

There has been an increase in homelessness prevention and relief assistance from 2014-2015; this is mainly because of an increase in recorded cases of homelessness prevention assistance to help households to remain in their existing home.

Homelessness prevention activities to obtain alternative accommodation vary between years, but have broadly remained the same. There has been a decline in homelessness relief assistance, with no successfully recorded cases in the last two years.

Comparison of Homelessness Relief and Prevention Rates per 1,000 Households



	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
England	7.7	8.7	9.2	9.1	10.2	9.7	9.3	9.2
Leicester	16.0	14.0	14.9	18.2	13.5	14.6	20.4	26.3
Leicestershire	5.0	5.2	5.9	6.8	5.7	6.3	5.6	5.0
Melton	3.0	2.9	1.6	2.3	2.2	3.9	2.9	3.2

P1E Table 792

The level of homelessness prevention and relief in Melton (per 1000 households) is lower than Leicester, Leicestershire or England as a whole, Melton has correspondingly higher levels of homelessness acceptances than these areas which may suggest that those owed a duty are more quickly accepted as such and then assisted rather than dealt with through prevention or relief services.

There is an increase in cases per 1000 population in Melton from 2014/15, when efforts and reporting of cases and prevention and relief efforts were focused upon. We have moved closer to the level seen across Leicestershire and England as a whole, as they have both slightly declined over the last two years.

A full breakdown of homelessness prevention (to remain in existing home) and prevention and relief (to help find alternative accommodation) in Melton are shown in the tables below.

Homelessness Prevented in Melton – able to remain in existing home

Prevention Action	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Mediation using external or internal trained family mediators	0	0	0	1	0	1	1	0
Conciliation including home visits for family/friend threatened exclusions	8	1	1	1	2	2	2	7
Financial payments from a homeless prevention fund	2	2	2	5	1	0	0	0
Debt Advice	0	0	0	1	1	0	0	0
Resolving Housing Benefit problems	0	0	1	0	15	11	3	4
Resolving rent or service charge arrears in the social or private rented sector	3	0	0	4	2	0	15	0
Sanctuary scheme measures for domestic violence	0	0	0	0	0	2	0	0
Crisis intervention - providing emergency support	0	0	1	0	0	16	0	0
Providing other assistance that will enable someone to remain in accommodation in the private or social rented sector	0	0	1	0	0	11	27	25
Negotiation or legal advocacy to ensure that someone can remain in accommodation in the private rented sector	1	1	0	5	0	1	0	1
Mortgage arrears interventions or mortgage rescue	4	1	1	1	1	0	4	0
Total	18	5	7	18	22	44	52	37

Although more than one action may be taken, the most significant action for each case is recorded, these households are NOT restricted to households who are statutorily homeless, or to households who are threatened with homelessness within 28 days

The main area that has increased in the recorded prevention activities is 'providing other assistance that will enable someone to remain in accommodation in the private or social rented sector', this is a nondescript category includes actions which are not related to rent arrears or housing benefit issues.

Homelessness Prevented or Relieved in Melton –
Household Assisted to Obtain Alternative Accommodation

Prevention/Relief Action	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Any form of hostel or House in Multiple Occupation (HMO) with or without support	13	0	0	1	10	6	6	7
Private rented sector accommodation with landlord incentive scheme (e.g. cashless BOND, finders fee, deposit payment, rent in advance , landlord insurance payment)	24	43	21	14	11	10	0	2
Private rented sector accommodation without landlord incentive scheme	0	3	4	3	1	2	1	2
Accommodation arranged with friends or relatives	0	4	1	0	0	8	1	0
Supported accommodation (including supported lodging schemes, successful referrals to supported housing projects)	0	0	0	9	0	5	1	7
Social Housing - management move of existing LA tenant	0	1	0	0	0	0	1	0
Social Housing - Part 6 offer of LA own accommodation or nomination to an RP	8	1	2	5	3	10	3	15
Social Housing - negotiation with an RP outside Part 6 nomination agreement	0	0	0	0	0	0	0	1
Low cost home ownership scheme, low cost market housing solution	0	0	0	0	0	0	0	0
Other (please specify in notes)	0	0	0	0	0	0	0	0
Total of all Prevention and Relief Action	45	52	28	32	25	41	13	34

These households are NOT restricted to households who are statutorily homeless, or to households who are threatened with homelessness within 28 days

Assistance through private rented sector incentive schemes dropped as a consequence of the loss of homelessness prevention funding and the ending of our rent deposit scheme. Such a scheme could work again locally if funding is made available, however with the recent rises in rents and affordability issues locally as discussed in this report it is only likely to be successful for over 35 years households that only require a one bedroom home or other households that need help with upfront fees and rent in

advance but can afford to rent without housing benefit unless there are changes to local rents or the local housing allowance. Looking at the new household level data that is currently being collected over the next year will help the Council to establish whether such a rent deposit or other type of landlord incentive scheme would be viable and offer assistance to a significant number of households above the existing provisions in the discretionary housing benefit policy.

The main variable in the data over the last three years has been an offer of social housing (part 6 offer of accommodation). This will depend on the supply of suitable affordable housing. Again it suggests that an increase in the right types of affordable housing will help to improve homelessness functions, increasing the number of households whose homelessness can be prevented or relieved.

The entire area of homelessness prevention and relief work that Councils undertake will shortly change considerably with the introduction of the Homelessness Reduction Bill, we are still awaiting guidance on how the bill will operate in practice but it will introduce personalised plans for all eligible applicants and a new homelessness prevention and a new homelessness relief duties, the homelessness relief duty will last 56 days before the standard homelessness duty will come into force.

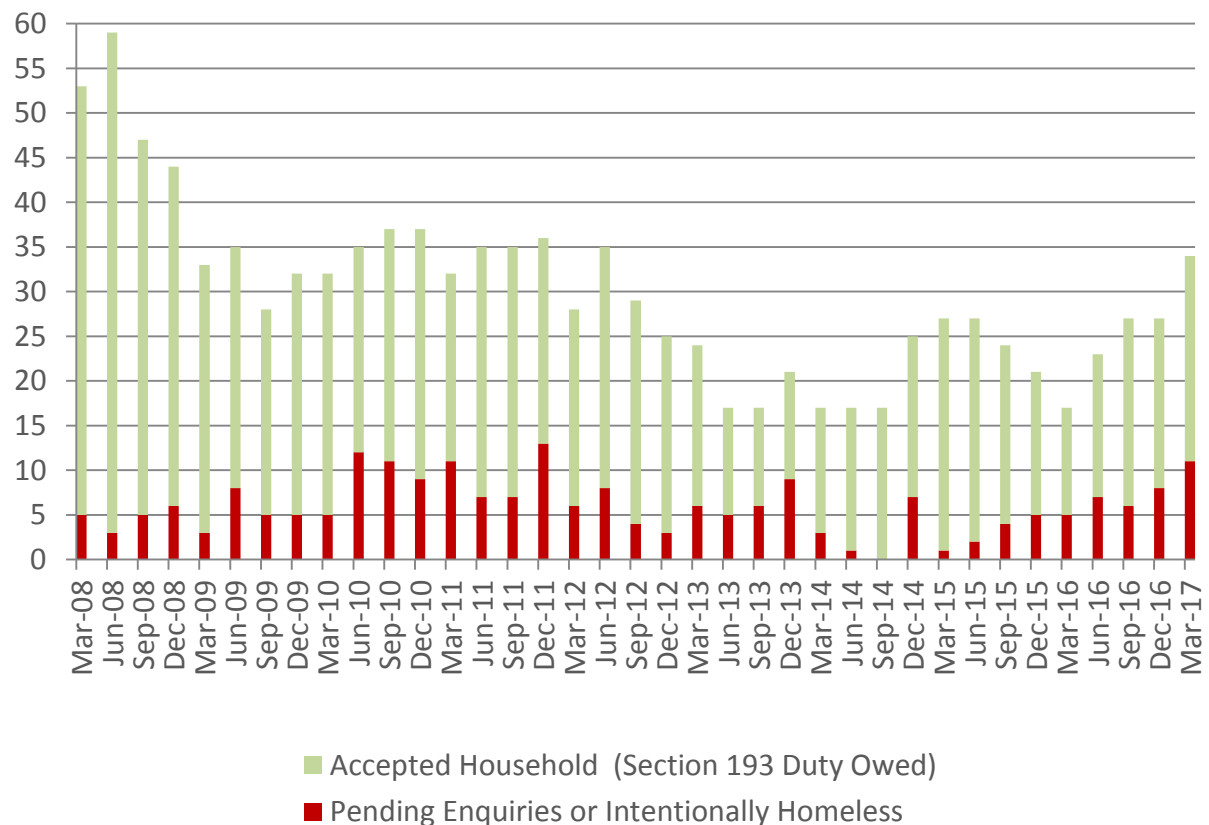
Temporary Accommodation

At any time there will be a number of households to whom the Council has a duty to provide temporary accommodation. A proportion of these households will make, or be assisted to make, informal arrangements for their own temporary accommodation. However, this is not possible for all people and therefore at most times there are a number of households in temporary accommodation provided by the council.

Temporary Accommodation in Melton

In Melton temporary accommodation is primarily provided either through the Council's own housing stock or within a housing association owned hostel called Westbourne House. Westbourne house provides temporary accommodation for families with children and is made up of 15 flats which have a mix of 1 and 2 bedrooms. On the same site is a 10 room hostel for young people (under 25's) called MYST lodge. MYST lodge accepts self referrals as well as referrals from agencies including the Council.

Number of Households in Temporary Accommodation in Melton (on last day of quarter)



The graph illustrates a long term trend of reducing numbers of people in temporary accommodation. It was at a high point at the time of the last homelessness strategy, with 59 households in temporary accommodation at the end of June 2008. The number of households in temporary accommodation has steadily reduced. However, the number of temporary homes required can vary significantly between quarters and years. The number of people in temporary accommodation has increased over the last 4 quarters and was 34 at the end of March 2017, double the number the same quarter the year before (17).

The majority of those in temporary accommodation have been accepted as homeless (owed a section 193 duty). This means they are in temporary accommodation until a suitable home can be secured. The main way to reduce the number of such households in temporary accommodation and therefore reduce the overall need for temporary accommodation is to increase the supply of suitable housing to discharge duty into. If there were a larger supply of suitable homes then these households would be rehoused quicker, turnover would increase and the need for temporary accommodation would reduce.

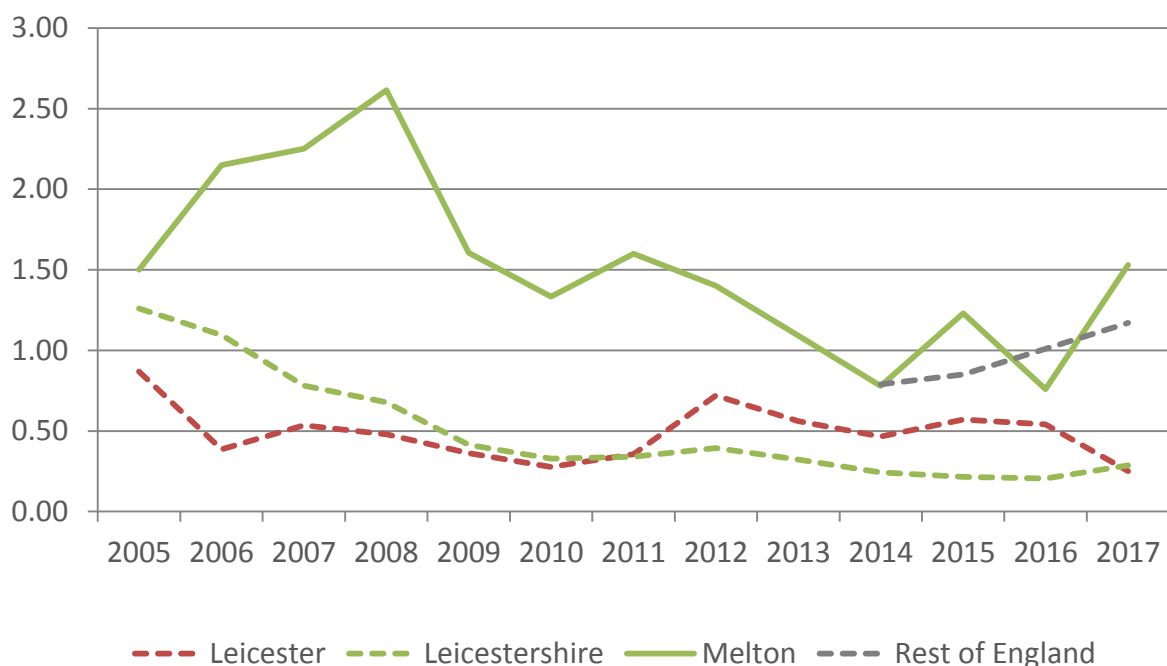
Even if households could be rehoused promptly after a decision of duty being owed there would still be a need for temporary accommodation, for homeless households where a decision had yet to be made as well as a need for temporary interim

accommodation for households found intentionally homeless, this varies and has been recorded from none to 13 at the end of any quarter.

Housing officers report that there is increasing pressure to provide longer periods of temporary accommodation for households who are found to be intentionally homeless, because they are finding it very difficult to resolve their housing needs themselves in the private rented sector (as agents and landlords will not accept them as tenants and rents are too expensive).

Intelligence from housing officers is that a relatively small additional supply of new affordable rented family homes can have a significant effect in reducing the need for temporary accommodation. When a new affordable housing scheme is let it is able to relieve the bottleneck that had built up due to a lack of supply of 2 and 3 bedroom family homes. This in part explains the pattern in temporary accommodation figures, where it rises and falls in waves, building up as supply from relets is not sufficient to meet demand and then falling when supply is boosted from lettings on a new build affordable rented housing scheme, for example the largest fall in need for temporary accommodation was in 2008-09 in the same year Melton had record delivery of new affordable homes to rent (43).

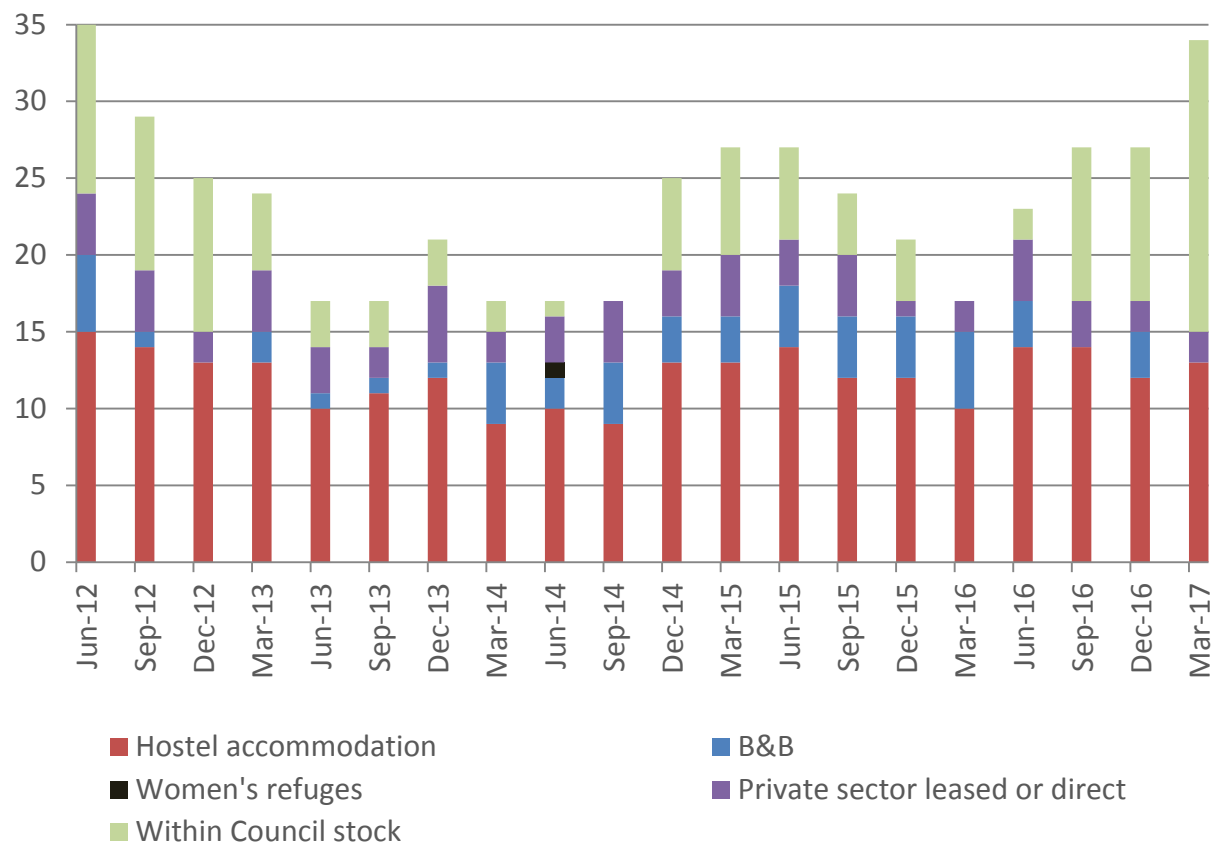
Households in Temporary Accommodation per 1000 Population



P1E table 784; data at 31st March; Data England excluding London is only available for last 4 years
 The temporary accommodation figures were compared to other areas (number of households in temporary accommodation per 1000 households). The use of temporary accommodation in Melton is consistently higher than its use in Leicester and Leicestershire. This is likely to reflect the variable and overall higher proportion of homelessness acceptances (and therefore higher need to place these households into

temporary accommodation) in Melton. Despite its variability, overall it is in line with the level of temporary accommodation use across England (excluding London).

Households in Temporary Accommodation in Melton by Type (on last day of quarter)



Westbourne house is the primary temporary accommodation for families its level of use is usually stable with between 9 and 15 (full capacity) when measured at the end of any quarter. If this is full or not suitable for a household then the Council’s own housing stock is the next type of accommodation that is typically used along with a small number of private sector leasehold properties that the council has access to, currently two. There are renewed on an annual basis. There has been one case where a women’s refuge was used and a low level of B&B use as well.

Length of Time in Temporary accommodation

Length of time households remained in temporary accommodation was also examined. At the time of the last homelessness strategy almost half of households were in temporary accommodation for more than 6 months, however this improved after the allocation of a large amount of new affordable housing that was delivered in 2009. Since 2009, typically 75% of households are rehoused within 6 months. Again, the P1E data does not allow analysis on the length of time and by household type.

Households to whom a main homelessness duty is no longer owned and who have left TA secured under S.193 during the financial year



	Under 6 months	6 months - 1 year	1-2 years	2-3 years	3-4 years	4-5 years	5 years or more	Total
2008-09	18	9	7	0	0	0	0	34
2009-10	30	7	0	0	2	0	0	39
2010-11	38	6	3	1	1	0	2	51
2011-12	32	6	3	1	1	1	1	45
2012-13	42	6	9	1	0	0	0	58
2013-14	40	7	7	0	0	0	0	54
2014-15	58	11	3	0	0	0	0	72
2015-16	43	10	4	0	0	0	0	57
2016-17	38	12	2	0	0	0	0	52
Total	339	74	38	3	4	1	3	462

The total number waiting more than 6 months has remained relatively stable at around 14 households; however the length of time they have had to wait has fallen, with no one in the last 4 years being in Temporary accommodation for more than 2 years.

Reasons for leaving Temporary Accommodation

Around three quarter of homeless households leave temporary accommodation because they have accepted part 6 offer of accommodation, usually a social rented homes (76%). Between 65% and 74% of this group are housed within 6 months each year and all in last 4 years have spent less than 2 years in Temporary accommodation. The time in temporary accommodation normally depends on the supply of suitable affordable rented homes.

Households to whom a main homelessness duty is no longer owned and who have left TA secured under S.193 during the financial year

Year	Ceased to be eligible	Intentionally homeless from TA	Accepted (part 6) offer of accommodation	Accepted private rented sector offer	Otherwise voluntarily ceased to occupy accommodation
2008-09	1	0	27	-	6
2009-10	0	0	26	-	11
2010-11	0	2	42	-	6
2011-12	0	0	26	-	18
2012-13	0	2	43	-	13
2013-14	1	0	42	0	11
2014-15	1	0	52	1	18
2015-16	0	1	50	0	6
2016-17	0	1	37	0	12

Otherwise voluntarily ceased to occupy accommodation was the reason given for nearly all of the remaining households who left temporary accommodation (22%), around 9 in 10 of these households remained in temporary accommodation for less than 6 months before they decided to leave. There are occasionally cases where a household is intentionally homeless from their temporary accommodation or cease to be eligible, but these account for just under 1 instance every year.

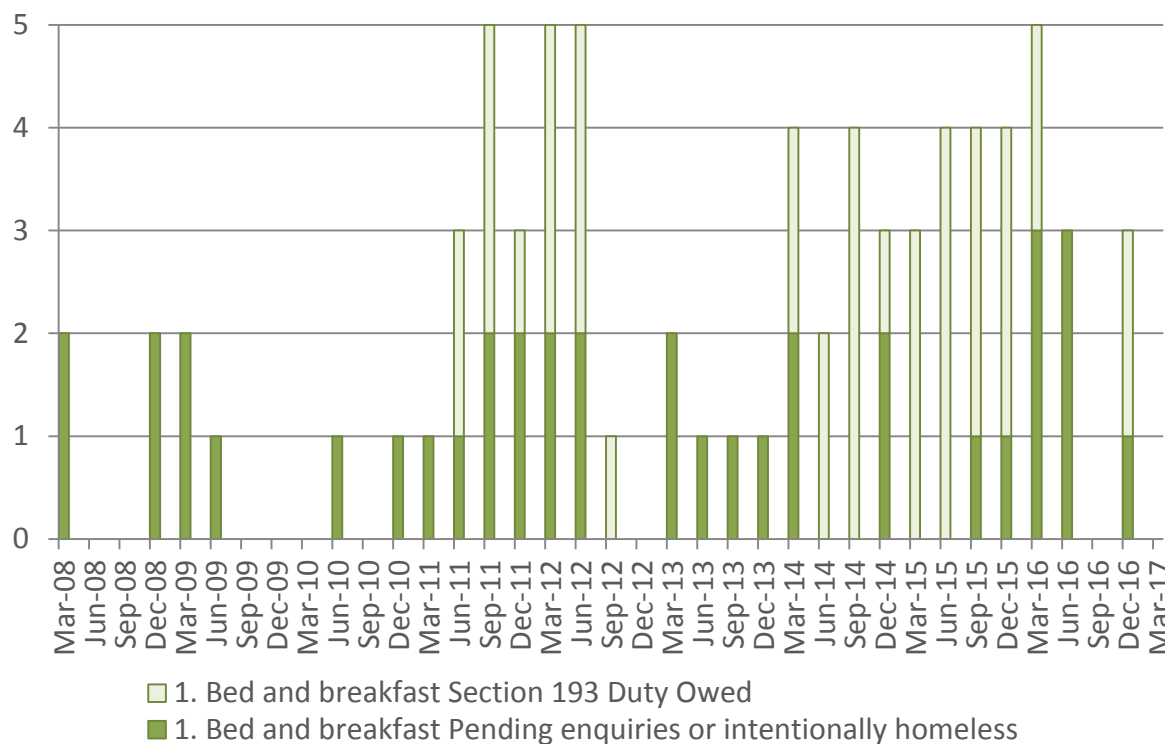
Despite the ability of local authorities to discharge duty in the private rented sector since 2013-14, only one household has been accepted a private sector offer of accommodation to end temporary accommodation and that was in 2014-15. As previously highlighted issues around the affordability of private rents, the frozen local housing allowance and letting agents reluctance to let to those with lower incomes have all been highlighted as barriers to private sector discharge.

The Use of B&B Accommodation

There are national concerns about the use of B&B accommodation for homeless households. Councils should not use B&B accommodation for families unless there are no alternatives and when it is used it should be for as short as possible and there is a legal requirement for it to be for less than 6 weeks. Two of the governments Gold standards for homelessness services relate specifically to the use of B&B accommodation for families and the under 18's;

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.

B&B Accommodation Use in Melton (on last day of quarter)



In Melton B&B accommodation is only used for a small minority of homeless households, it has never been recorded at more than 5 households at any time in the P1E. Housing staff report that the use of B&B is low level, sporadic and normally in response to an emergency (where accommodation has to be found immediately) and often it relates to complex cases where standard temporary accommodation typically is not necessarily suitable.

Prior to June 2011, B&B accommodation had only been used for households pending enquiries or intentionally homeless and at very low levels. Since June 2011 it has been used more often, however still at very low levels but including for households where the council has accepted a homelessness duty and owes the household a section 193 duty.

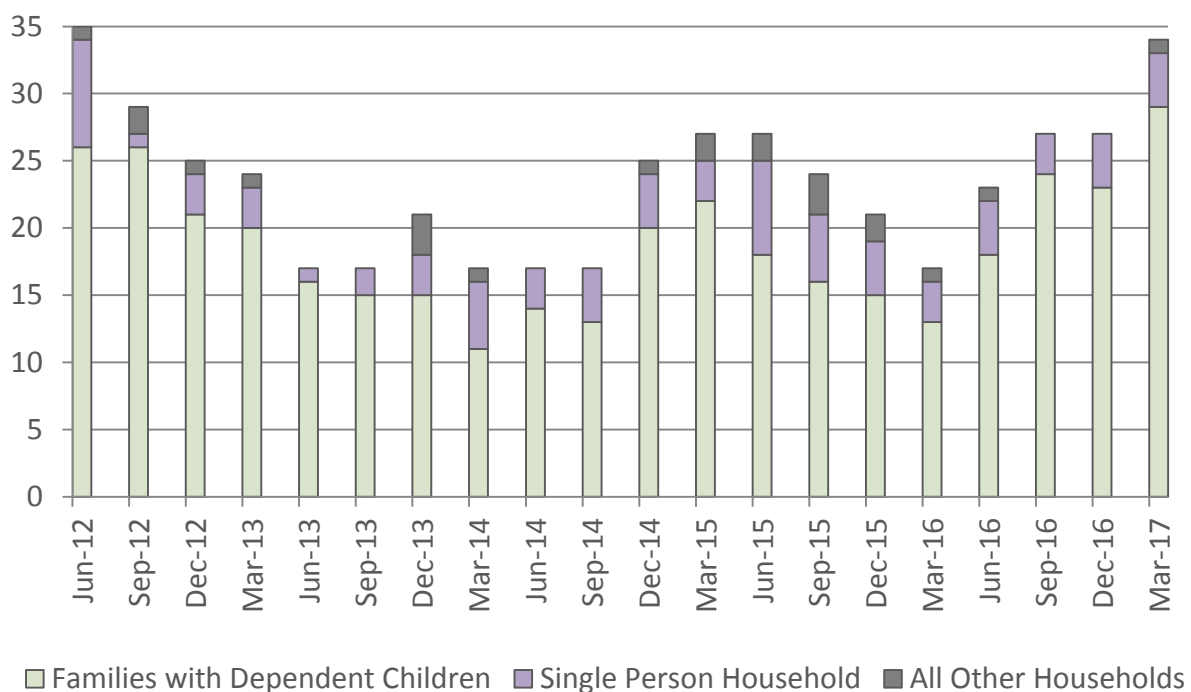
The data suggests that there is less capacity to provide more suitable temporary accommodation for homeless households when there is a spike in demand, it is during these periods households are more likely to be placed in B&B accommodation. One reason for this is that homelessness levels in Melton can vary significantly year on year and this can make it harder to plan and have suitably flexible alternatives in place to meet unpredictable increases in demand. Over the last 5 years to Mar 2017 the P1E recorded;

- 5 cases of families (with a combined total of 7 dependent children) in B&B accommodation, all for less than 6 weeks.

- 1 recorded case over 2 quarters of a young person aged under 16-17 year olds in B&B accommodation, for more than 6 weeks. (This related to a single complex case of homelessness which was eventually resolved though mediation.)

There are no families with children in B&B for more than 6 weeks recorded in the P1E in Melton. There are also no recorded families with children in B&B in Leicester or any other local authority within Leicestershire over the same period (P1E data table 793; this data set excludes those pending review). Nationally however there is still an issue with families in B&B for more than 6 weeks, more than 1000 households (1019) across 82 local authorities in England had one or more family in B&B for more than 6 weeks on the 31st March 2017 with the national trend showing an increase in such households, particularly in London.

Households in Temporary Accommodation in Melton by Household Type



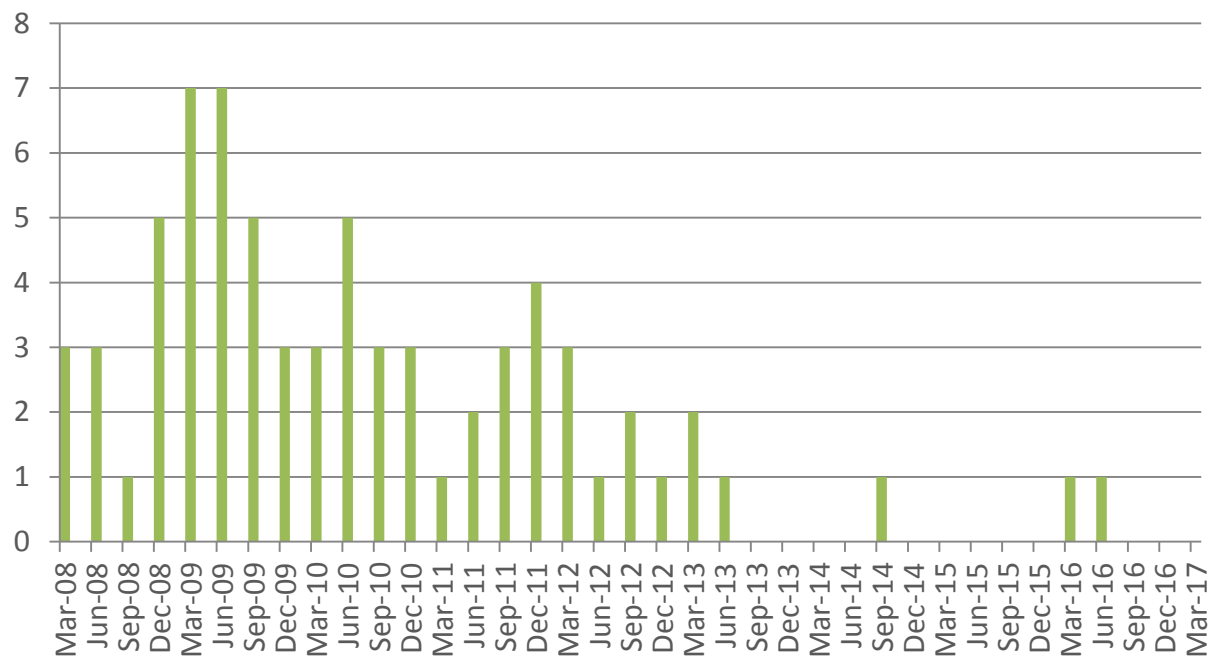
The majority of household in temporary accommodation at any time are families with dependent children, between 11 and 29 people at the end of any given quarter, on average over the last 5 years, 19 families have been in temporary accommodation at any time. This is in excess of the 15 places available at Westbourne House.

In every quarter there are consistently a small number of single people in temporary accommodation, between 1 and 8 people in any quarter, on average over the last 5 years, 4 single people are in temporary accommodation at a time. Temporary accommodation for single people is a mixture of hostel, council owed or B&B accommodation. This will depend on the needs of the person, for example an older person or someone with physical ill health may be placed temporarily within a sheltered

housing scheme, where as a younger person under 25 may be referred to MYST lodge hostel.

In addition there is up to 3 'other' types of households in need of temporary accommodation, on average over the last 5 years, just one 'other household type' at any time is temporary accommodation. 'Other household type' is likely to be a mixture of households and will include couples with no dependent children as well as other less frequent types of households for example two siblings who live together. They will need a variety of temporary accommodation types to meet their needs.

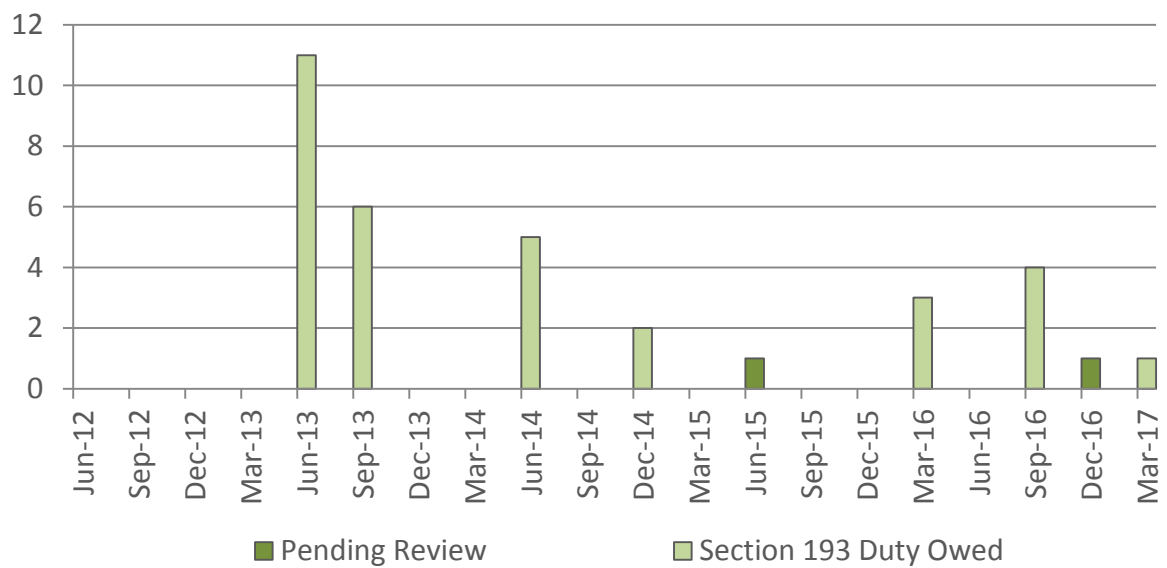
16 & 17 year olds in Temporary Accommodation in Melton (on last day of quarter)



There has been a marked reduction in the number of 16 and 17 year olds in temporary accommodation in Melton since the last homelessness strategy. Since September 2013 there have only been two instances where temporary accommodation has been required for 16 and 17 year olds. One case where they were housed temporarily in council accommodation and a second complex case in March and June 2016, where the young person had to be placed in B&B accommodation until ultimately their homelessness was resolved and they were able to return to the family home. The fall in temporary accommodation use by 16 and 17 year olds has been attributed by housing options staff to success of a protocol developed with social services.

In additional to households in temporary accommodation there may be additional households that are able to secure their own temporary accommodation, they may be able to stay temporarily in their current home or with family and friends, the numbers are small and the trend is for fewer households being able to secure their own temporary accommodation . This is not an unexpected finding given that the increasing number of people becoming homeless as a result of an end of private sector tenancy.

Homeless Households Owed Duty in Melton – Securing Their Own Temporary Accommodation (on last day of quarter)



All but a single household who accepted a part 6 offer of accommodation were out of temporary accommodation within 6 months. And all moved out of self secured temporary accommodation within a year.

	Intentionally homeless from secured Temporary Accommodation	Accepted part 6 offer of accommodation	Accepted offer of assured tenancy other than Part 6 offer
2010-11	0	15	0
2011-12	2	11	0
2012-13	0	0	0
2013-14	0	0	0
2014-15	4	4	0
2015-16	0	5	0
2016-17	0	6	4

Equalities

Homelessness and the Protected Characteristics

When considering our equalities responsibilities it is important to take into consideration available evidence on homelessness. The information presented in this homelessness review will be used to support the undertaking of an equalities impact assessment for the homelessness strategy.

The Triennial Review of Homelessness

The Triennial review of homelessness was prepared for the Equality and Human Rights Commission in 2010 and this brought together evidence on homelessness for the different protected characteristics which is summarised below;

Age

- young people face a much higher risk of being accepted as statutorily homeless by local authorities than do older people;
- those in the middle age ranges are most at risk of rough sleeping

Gender and Household Type

- women, especially female lone parents, are over-represented amongst statutorily homeless households
- single men are heavily over-represented amongst rough sleepers and other non-statutory homeless groups.
- Homeless women tend to be younger than homeless men.

Ethnicity, Nationality and Immigration Status

- Black people are strongly over-represented across most forms of homelessness in England, especially in London.
- homeless people tend to be young and ethnic minority households are on average younger than the rest of the population
- Concerns about growing numbers of rough sleeping amongst A10 migrants who lack recourse to public funds.
- There is also some evidence that former asylum seekers are a substantial sub-group of statutorily homeless families in England, especially in London.

Disability

- Mental ill-health is the most important type of disability associated with homelessness.

Religious Belief

- With respect to religious belief, the very limited data available does not indicate an association with homelessness.

Sexuality and Transgender

There is almost no data available on the links between sexuality or transgender status and homelessness. Stonewall Housing's 'Sexual Exclusion' Report (2005) identify the following specific homelessness issues:

- Sexuality can be a direct cause of homelessness for young LGBTI people they may be thrown out of their home or decide to leave home to escape homophobia.
- Coming to terms with their sexuality and the withdrawal of love and support from family and friends can also lead to emotional or mental health difficulties, such as low self-esteem, depression and self-harming behaviour.
- Harassment and violence can be on the basis of sexuality, there are issues surrounding LGBTI people having to disclose their sexuality in order to report a crime to their landlord
- A lack of emergency accommodation for LGBTI people, especially for men who want to flee domestic abuse.
- A lack of awareness of the sexuality of clients may lead to an incorrect assessment of priority need and access to the right help and support
- Homophobia perpetrated by staff or other service users may lead to LGBTI people leaving housing services (or avoid accessing them).

19% of transgender people surveyed (542 participants) reported they had been homeless at some point, while 11% had been homeless more than once (McNeil et al., 2012).

The Triennial review stated that age and gender (linked with household type) are generally well monitored in homelessness data, along with ethnicity. However, consistent data on disability, nationality and socio-economic status is much harder to come by and data on religious belief, sexuality, and transgender status is extremely rare.

Homelessness and Socio-economic status

The Triennial review also looked at socio-economic factors impact on homelessness. It found high levels of worklessness amongst all homeless groups. However the loss of a last settled home attributable directly to financial factors (such as mortgage or rent arrears) was found to be relatively rare amongst statutorily homeless households. This is a long-standing pattern, and has been sustained even in the current economic downturn (Pleace et al, 2008). International evidence would indicate that in relatively well-developed welfare states such as that in the UK, welfare benefits (particularly housing allowances) generally 'break the link' between loss of work and/or drops in income and homelessness (Stephens et al, 2010). Poverty and worklessness seem to impact on homelessness through more long-term and indirect mechanisms, such as increased pressure on family units, with relationship breakdown of various kinds by far the most important cause of statutory homelessness.

Melton's Population

Looking at the local population can sometimes identify specific types or groups of people are facing specific housing issues and help us to ensure we are meeting our equality responsibilities when developing housing policy. There are just over 50,000 people who live in Melton, the make up of the local population is shown below.

Age and Gender Demographics	No.	%
Males	24,718	49.1%
Females	25,658	50.9%
Age 0-4 years	2,786	5.5%
Age 5-15 years	6,353	12.6%
Age 16-29 years	7,421	14.7%
Age 30-44 years	9,620	19.1%
Age 45-64 years	14,939	29.7%
Age 65+ years	9,257	18.4%
Age 85+ years	1,263	2.5%

(KS101EW/KS102EW 2011 Census)

Age, Gender and Household Type in Melton

The homelessness data was examined by gender and household type earlier in this report. There is a strong relationship between age and priority need as all households with dependent children are in priority need and the majority of homeless acceptances in Melton relate to pregnancy or a dependent child in a household.

Young single people (under 25) are equally split between men and women in terms of homelessness queries to the council.

Gender differences appear in older age groups and relate to dependent children and childcare responsibilities tending to fall with women more often than men. Female lone parents, are over-represented amongst statutorily homeless households in line with national figures.

Single person households over the age of 25 are more likely to be male, in part reflecting the over representation of lone female parents. Overall there were twice as many homelessness queries from single men than single women in 2016-17. However both groups were accepted as homeless in equal, but small numbers.

Although rarely used as a reason for a homelessness acceptance in Melton, vulnerability as a result of old age is also a category that can be used to categorise a household as in priority need. The local population is aging, as the number of older people in Melton increase, so will the number with housing needs and demands on housing services for older people. Aging is also linked to an increasing likelihood of ill health, mobility issues and disability, which can also be a reason for priority need.

However, the local older population is more likely to own their own home outright and therefore be less vulnerable to homelessness. They also have lower overall housing costs, however older people may still face a number of other housing challenges such as the need for support and adaptations to remain living independently over the long term. These are important issues, given the predicted aging of the local population over the next 20 years, which will need to be looked at within the overall housing strategy for Melton.

Younger people under the age of 40 in particular have moved increasingly into the private rented sector and are less likely to own their own home, they face higher housing costs as a proportion of their incomes, increasing affordability issues and less secure housing that makes them more vulnerable to a homelessness crisis. Younger households are also more likely to earn lower incomes, increasing affordability issues. Affordability is most acute for households who need a larger home, primarily households with children and it is hard to find a home to rent in the private sector which is affordable if you require housing benefits to help you pay your rent.

Ethnicity

Ethnic communities housing patterns and preferences can overlay other factors, and introduces another influence on the housing needs and choices not only of the communities themselves, but also indirectly of others. Across the Leicester and Leicestershire housing market area, the housing patterns of ethnic communities are an important dimension within Leicester and Loughborough (SHMA, 2007). However, within Melton, the local population is not very mixed and predominately ‘White British’, with overall 95% of people describing themselves as such.

Melton Ethnic Profile - 2011

Ethnic Group	No.	%
White: English/Welsh/Scottish/Northern Irish/British	47861	95.01%
White: Other White	1191	2.36%
Asian/Asian British: Indian	277	0.55%
White: Irish	264	0.52%
Mixed/multiple ethnic group: White and Black Caribbean	151	0.30%
Mixed/multiple ethnic group: White and Asian	142	0.28%
Asian/Asian British: Other Asian	134	0.27%
Asian/Asian British: Chinese	103	0.20%
Total Population	50,376	

(KS101EW/KS102EW 2011 Census)

The table above shows the ethnic groups which number more than 100 individuals in Melton. The ethnic mix has increased very slightly from the 2001 census, where 96.8% described themselves as ‘White British’. Most of this change has been because of an increase in proportion of people who describe themselves as ‘White Other’ within the population, increasing from 1.9% to 2.9% of the total population.

'White Other' is the second largest ethnic group in Melton however it can represent a large mixed group of people and it includes 264 people who described themselves as 'White Irish' (0.5% of the total population). Census data does suggest that this 'White Other' group is likely to reflect in part people from the EU accession countries, particularly Poland (the 2011 Census shows 558 people who identify their ethnicity as Polish, 768 from all EU Accession countries).

Melton Mowbray is more ethnically mixed than the rural areas, with 72% of people who describe themselves as 'White Other' residing in Melton Mowbray. Craven ward within Melton Mowbray has the most diverse population, with almost 10% of the population being from an ethnic group other than 'White British', including 3.1% 'British Indian' (111 people; 40% of the total British Indian population), the largest grouping of people who are not 'White British' or 'White Other' in the Borough.

Evidence from the SHMA (2014) suggests that across the housing market areas as a whole BME households appear to be typically younger and less likely to be owner occupiers than the White (British/Irish) population; they tend to have a greater reliance on the private rented sector and be more likely to be overcrowded and less likely to under-occupy dwellings. The implications of this suggest a need to consider particularly how the needs of different groups are met within the local housing market, to explore the reasons for higher levels of overcrowding in BME communities and how this can be addressed. It will also be important to consider the role which the Private Rented Sector plays in meeting needs of new migrant communities and the standards of housing in this sector.

Ethnicity data from P1E Returns

The P1E ethnicity data alone is not sufficient for equalities purposes, it does not breakdown the ethnic identity of the applicants beyond the broad categories of White, Black, Mixed, Asian, 'Other' or 'Not Stated'. The P1E data also does not provide any ethnicity data in relation to any other people in an applicant's household. The P1E data also fails to provide a breakdown in terms of nationality e.g. White British as opposed to for example White Eastern European or White Gypsy or Irish Traveller. Planned improvements to data monitoring moving forward will help.

Given the small proportion of the local population that are not white, the ethnicity data has been examined as a whole over the total period available (from April 2008 to Mar 2017). Over this period there were a total of 1075 homelessness applications, in total 97% (1045) of the applicants were white.

P1E Homelessness Decision by White Ethnic group April 2008 – March 2017

Decision	Total Decisions	'White'	% 'White'
Acceptance	537	518	96%
Intentional Homeless	27	27	100%
No Priority Need	363	354	97%
Not Homeless	146	146	100%
Ineligible	2	0	0%
All Decisions	1075	1045	97%

The data suggests overall that decisions are made in line with the ethnic profile of the population of Melton as a whole (97% white). The only points worth noting are;

- Given the overall number of not homeless decisions, statistically one might expect to see a small number who were not white, however the total number of not white applicants is very small and within statistical variabilities.
- 52% of all homelessness applicants were accepted compared to 70% non-white applicants. This may be simply explained by differences in the makeup of the households e.g. single persons and households with children, there is no way to cross reference the P1E data to understand it better.

Ethnicity Data from the Housing Register

If a particular ethnic group were disproportionately represented on the Council's housing register it may indicate a housing need not being met. Looking at housing register we can see a broadly similar profile to the population as a whole, with the vast majority white British with small numbers across various other ethnic groups. However, a slightly larger proportion of applicants (5%) appear to be 'white other' than compared to the general population (2%). When we look at these 'white other' households by household type and housing need we can also see that;

- Two out of three are from Eastern Europe, mainly Poland.
- They are more likely to be families with dependent children (63% of 'White Other' are families compared to 47% on the register as a whole); and
- They are slightly more likely to have a low housing need category (51% compared to everyone on the register (38%).

This data suggests that could be some issues for 'white other' families with children, however small total numbers of 'white other' households on the register (40) and within general population as whole does not necessarily mean that this difference is significant, more it suggests that further work should be undertaken to explore if there is a housing need for this specific group, such as access to adequate advice and assistance. Anecdotal evidence from housing options staff suggest that there may be an issue with EU accession households who have difficulties in finding or retaining suitable housing when they start or are joined by their families. There has also been an increase recently in the

number of cases where violent relationship breakdown has been the reason for homelessness amongst this group.

Gypsies, Travellers and Travelling Showpeople

Local authorities are expected to consider the accommodation needs of Gypsies and Travellers in the same way as the housing needs of the rest of the community. Gypsies and Irish travellers are minority ethnic groups against whom discrimination is unlawful¹. Gypsies and Travellers who do not have an authorised pitch are considered to be homeless under the Housing Act 1996 Part VII and are entitled to apply to their local authority for homeless persons' accommodation and the authority should try to find suitable pitch accommodation for them².

There is a small Gypsy and Traveller population in Melton, there is an extended family living on a private site with temporary permission near to Waltham and another extended family living on a private site the outskirts of Melton Mowbray. Two of the three households identify as Romany Gypsies, the other is not recorded. There is a further small site with permission for 2 pitches that has not been enacted. There are no unauthorised encampments in Melton. There are no Travelling Showpeople sites in Melton.

Leicester and Leicestershire Multi-Agency Traveller Unit (MATU): Accommodation Support and Unauthorised Encampment Management

Melton Borough Council currently contributes towards the funding of a Leicester and Leicestershire Multi-Agency Traveller Unit (MATU) which provides a core service for councils and consists of a police Sergeant to work on unauthorised encampments and support for Gypsies and Travellers from liaison officers as well as education, youth work and housing related support services. The housing related support service works on a key worker model to provide support to clients often with complex multiply needs, as well as short-term advice cases to help Gypsies and Travellers access services and help from other agencies. The predominant four reasons for needing housing related support have been managing finances, help finding accommodation, emotional support and health issues. This service can be important in the prevention of homelessness in terms of accessing services, helping the community to sustain tenancies and the provision of advice and assistance to help secure suitable accommodation.

¹ Protected under the Race Relations Act 1976 as amended by the Race Relations Act 2000

² *R (Price) v Carmarthenshire County Council* - bricks and mortar housing to a homeless Gypsy or Traveller will only be unsuitable if there is expert evidence from a psychiatrist to prove it would cause them to suffer harm.

Gypsy and Traveller Approaches for Housing Assistance

There are no households recorded as 'White Irish Traveller/Gypsy' in Melton on the housing register. There is one recording of one household who approached the Council as homeless in 2013 and again in 2014 who was recorded as 'traveller – lost caravan site' in 2013, this household was recorded as 'White, British' on the housing register and in their 2014 homelessness application. Gypsies and Travellers as an ethnic group are not recorded in the P1E data; there is a need to better record ethnicity to capture any future homelessness applications from the gypsy and traveller communities in Melton to ensure we understand and can address any housing needs from the community. Discussions with housing options officers reveal that two households have approached the Council over the last two years and both were accepted as homeless.

Understanding Future Accommodation Needs - Residential Pitch Requirements

A Gypsy and Traveller Accommodation Assessment (Leicestershire, GTAA 2017) has been undertaken, taking into account the new definition of Gypsies and Travellers, as stated in the Planning Policy for Travellers Sites (PPTS, 2015). The key change in PPTS (2015) was to the definition of Gypsies and Travellers for planning policy purposes, meaning that those who have ceased to travel permanently will no longer fall under the planning definition of a Traveller for the purposes of assessing accommodation need in a GTAA. The implication is that the housing needs of any Gypsy and Traveller households who do not meet the planning definition of a Traveller will need to be assessed as part of the wider housing needs of the area through the SHMA or HEDNA process. Should any additional pitch need for residential pitches arise in the future, there will be criteria based policy to deal with planning applications in the Local Plan (Policy C6 of submission local plan, 2016).

Romany Gypsies and Irish and Scottish Travellers may be able to demonstrate a right to culturally appropriate accommodation under the Equality Act 2010. In addition provisions set out in the Housing and Planning Act (2016) include a duty (under Section 8 of the 1985 Housing Act that covers the requirement for a periodical review of housing needs) for local authorities to consider the needs of people residing in or resorting to their district with respect to the provision of sites on which caravans can be stationed. Draft Guidance³ related to this section of the Act has been published setting out how the Government would want local housing authorities to undertake this assessment and it is the same as the GTAA assessment process. The implication is therefore that the housing needs of any Gypsy and Traveller households who do not meet the planning definition of a Traveller will also need to be assessed as part of the wider housing needs of the area (e.g. HEDNA).

³ "Draft guidance to local housing authorities on the periodical review of housing needs for caravans and houseboats." (March 2016)

The GTAA (2017) found no gypsies or travellers who fell outside the planning definition. All 3 households in Melton met the planning definition of a Traveller, in that they were able to provide information that they travel for work purposes and stay away from their usual place of residence, or have reason to cease to travel temporarily. Due to low numbers household formation was determined by the demographics of the residents. Analysis of the household interviews indicated that there is a current need for 2 additional pitches to meet the needs older teenage children in need of a pitch of their own in the next 5 years on one of the sites and 1 additional pitch as a result of new household formation on the other site. Both sites have unimplemented pitches to meet these and other future needs. The GTAA found no need for plots for Travelling Showpeople in Melton.

Understanding Future Accommodation Needs - Transit Pitch Requirements

Transit sites are temporary stopping places. They are intended for short stays and contain a range of facilities. There is normally a limit on the length of time residents can stay. There are a number of privately owned transit pitches across Leicestershire, including 5 pitches in Melton, used for visitors and located within one residential site. However, there are currently no public transit sites in Leicester or Leicestershire. Private transit sites cannot be used to manage unauthorised encampments as the Police cannot use any formal powers under Section 62A of the Criminal Justice and Public Order Act (1994) to move caravans on unauthorised encampments on to private transit sites. This form of action is only allowed when there are vacant caravan spaces on public transit sites.

The GTAA (2017) recommended that the provision of public transit sites should be balanced off against the use of managed approaches to dealing with unauthorised encampments as opposed to infrastructure provision. This could include continued use of tolerated stopping (the current approach) or consideration of the introduction of Negotiated Stopping Agreements for short-term encampments.

The GTAA (2017) found there to be relatively low numbers of non-tolerated unauthorised caravans on land not owned by Travellers recorded in recent years in Melton, with many of those recorded believed to relate to a single family moving between unauthorised sites which have since been granted planning permission for a site (in 2016). The GTAA stated that *'the use of historic evidence to make an assessment of future transit need is not recommended at this time. Any recommendation for future transit provision will need to make use of a robust post-PPTS 2015 evidence base and there has not been sufficient time yet for this to happen... in the short-term the Councils should consider the use of short-term toleration or negotiated stopping agreements to deal with any encampments'*. Therefore, in line with the recommendations in the GTAA, the Local Plan makes a commitment to undertaking a review of evidence for the need for transit sites in 2018, when there will be a 3 years of evidence post PPTS 2015.

Religion

Almost a quarter of the population state that they have no religious beliefs (24%). Approximately two-thirds of residents describe themselves as Christians; just over 1% of the population had a different religion belief, shown in the table below.

Melton Population and Housing Register Applicants by Religious Belief

Religion	2011 Census		Housing Register 0517	
	No.	%	No.	%
No Religion	12,269	24.4%	262	32.2%
Christian	34,239	68.0%	414	50.9%
Hindu	211	0.4%	1	0.1%
Buddhist	110	0.2%	5	0.6%
Other religion	269	0.5%	34	4.2%

When the data is examined at a ward level two notable observations are made. Firstly, Craven ward in Melton has a higher than average Hindu population, 92 people which is just under half of Melton's Hindu population. This is likely to relate to the higher than average proportion of British Indian's who live in this ward area. Secondly, Egerton ward in Melton has a larger proportion of people with no religion (32%) and a slightly lower number of people who describe themselves as Christian (61%).

Religion is not recorded in the P1E or the internal homelessness spreadsheet. It is recorded on the housing register. There are less people who classify themselves as Christian on the housing register and more that state they have no religion. 12% of people on the housing register did not state their religion. The following was noted;

- Looking at the housing register data there is a clear relationship between age and religion. Younger applicants are less likely to be Christian (15%) and more likely to say they have no religion (67%) where as the over 65's are mainly Christian (83%). Correlating with the relationship with age and Christianity, people in need of supported or extra care accommodation (typically over 65 (87.6%)) were also more likely to be Christian than average (71%)
- Most of the 31 Polish and other Eastern European applicants on the housing register stated that they were Christian (81%).

Disability

It is important to consider the needs of people with disabilities who might need specialist housing, including wheelchair-accessible or 'adaptable' homes.

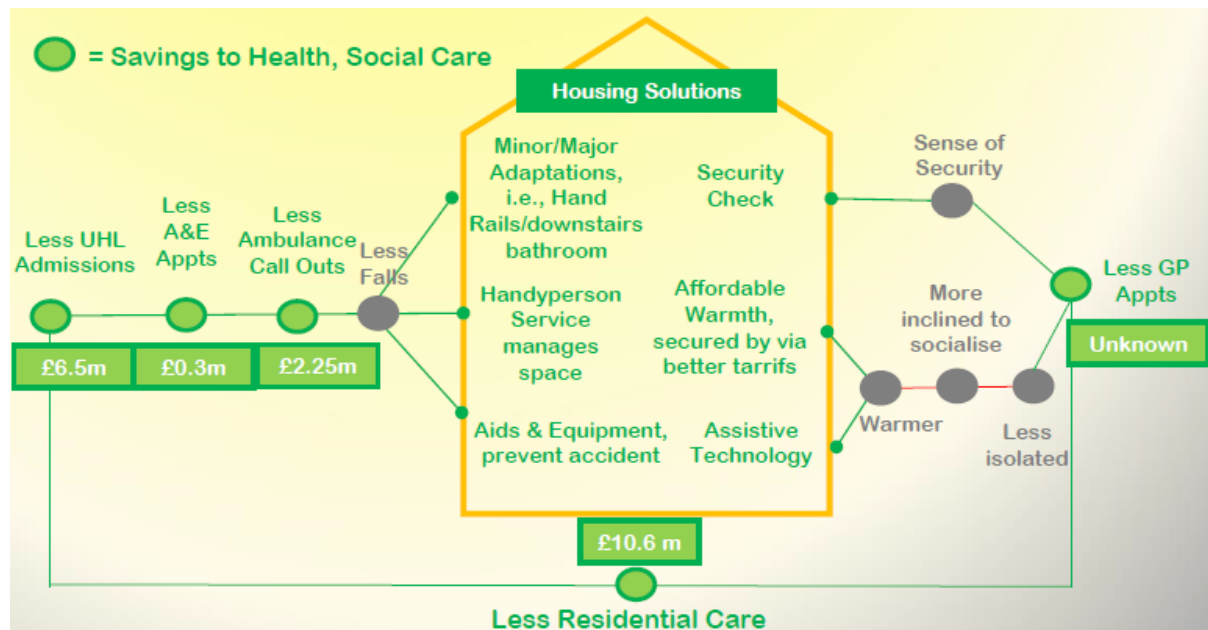
Some disabilities will fulfil the criteria of priority need under the legislation. Reasons for priority need in the homelessness queries was low for disability or ill health (4%).

The Lightbulb Project

The Lightbulb project has recently been piloted in parts of Leicestershire with the aim to improve and integrate housing support into one easy to access service across

Leicestershire, to help people to remain independent in their homes for longer, reduce pressure on hospital services and provide more preventative services.

It has a multi disciplinary approach to addressing health related housing needs, to improve how adaptations in the home are assessed and bring together housing options, health and adult social care services. At the centre of the Lightbulb service is a full housing needs assessment (the Lightbulb 'housing MOT') to identify a range of non complex housing support needs and deliver and co-ordinate solutions.



The project incorporates the hospital housing enabler team located within acute and mental health hospital settings. The services provides community based low level housing related support to assist with the transition from hospital to home, for example to provide support with setting up new tenancies or managing within the existing home. In 2016/2017, the three hospital sites services received 349 referrals and the Bradgate Mental Health unit received 151 referrals. The primary reasons for hospital referral was homelessness and the home is no longer suitable, and for Bradgate Unit is was Homelessness and family refusing their return. Initial evaluation of the project states that it is already finding practical solutions to streamline the often lengthy processes and waiting times that can occur between agencies. Two key issues have been identified funding uncertainties and a lack of available private and social rented accommodation, which can limit the service's ability to assist patients who are homeless or have no suitable home to return to.

Melton Borough Council has committed to implementing the project in full in Melton from October 2017 and committed additional £30,000 per annum funding to support its implementation.

Leicestershire Adult Social Care Accommodation Strategy for Working Age Adults 2017-22

In Melton there are currently 42 people living in supported living arranged by Leicestershire County Council, a similar number living at home (43) as well as smaller number of individuals receiving direct payments to arrange their own support (4), living in care home setting (8) or as part of the Shared lives project (9).

Current supported living properties in Melton are concentrated in Melton Mowbray where one of Leicestershire County Council's larger internally managed Supported Living premises is located. Melton is one of several areas where there is a gap in current provision; however, it is also among the areas with the least demand. Anecdotally, Melton is known as being one of the more difficult districts to source properties. Demographic predictions for 18-64 year olds with social care needs indicate that demand for supported living is likely to remain fairly consistent within current levels. However it must be noted that those with disabilities and long term conditions are continuing to live longer into older age due to medical and societal advances.

There is however a lack of suitable, well located and affordable supported housing across the County across all groups. An increase of self-contained single unit accommodation is required, with an approximately need for 50 vacant units (beds) across the County annually. On average individuals with specific requirements around access, environment, and, those with complex and/or challenging behaviour wait the longest for suitable accommodation. Adults with learning disabilities can also take longer to be housed as they make up the majority of the waiting list. The Strategy looks to reduce the reliance on care home settings. Data shows over 350 individuals under 64 currently residing in residential care, 8 in Melton. A review of the needs of these individuals to determine whether they are in the best place for them may be required.

National reductions in the supply of housing, particularly social housing, proposed welfare reforms, changes to the way supported housing rents are calculated and funded from 2019, ongoing austerity cuts and pressures to statutory services, which also affect the recruitment and retention of skilled local care staff, present significant difficulties for the whole supported accommodation sector and are not easily mitigated. In a financial climate where sources of funding have and continue to reduce, the strategy recognises the challenge for all partners. The Strategy looks to develop a greater focus on preventative services designed to keep people in their own homes longer with stronger partnership working and delivery of accommodation solutions. This is in keeping with the preventative approach of a homelessness strategy, meeting households' needs before they reach a housing crisis, including homelessness.

Appendix 1

Summary of National Context

This section of the review summarised main changes and developments in Homelessness policy and policies that directly impact on since 2011. These national developments will have a bearing on the strategic framework of the new homelessness strategy as well as the recommendations of this review.

No Second Night Out: In 2011 a cross-Government working group on homelessness published, '*No Second Night Out Nationwide*', with the aim of rolling out the No Second Night Out (NSNO) model being delivered in London to all local authorities. The focus of NSNO was single homeless people who were not in 'priority need' including those who were living on the streets and those who are at the greatest risk of rough sleeping. The principle is that a service should be in place to ensure that anyone who spend a night sleeping rough is immediately helped off the streets and does not have to spend a second night out. The government assisted with £20 million for a Homelessness Transition Fund and the government-backed hotline and web service [Streetlink](#).

Single Person Homelessness: In October 2014 Crisis published a report entitled '*Turned Away: the Treatment of Single Homeless people by Local Authority Homelessness Services in England*'. This investigated the help that 16 Local Authorities across England offered to single homeless people. It found one in three did not receive an assessment and were not given the opportunity to make a homelessness application, with varying levels of advice and assistance offered across the other visits. In order to improve the individual responses to homeless people the report suggested a number of recommendations for both local Authorities and Government. In terms of Local Authorities it recommends the following:

- All homeless people should receive a basic level of customer service
- Statutory duties under the homelessness legislation must be fulfilled
- Better advice and assistance must be provided

'Let's Make the Difference: A Manifesto to End Homelessness' was launched in January 2015 by Homeless Link. The Manifesto sets out practical steps that will enable homelessness services to innovate and support people who become homeless to thrive. It set out five key areas: rough sleeping, employment, housing, support for people with the most complex needs and long-term strategy. These 5 priority areas were supported through the Gold Standard challenges.

The Localism Act 2011: Gave new flexibilities and powers to local housing authorities and providers of social housing to meet local needs more effectively. As a result of these new powers the Council updated its allocations policy and approved both a Tenancy Strategy and Tenancy Policy. A specific local policy for discharging homelessness duty into the Private Rented Sector (PRS) has not been developed because of local difficulties to do so, which are discussed later on in this review.

Welfare Reforms: At the heart of the reforms is the roll-out of Universal Credit which is replacing six main benefits with a single monthly payment for people in work or out of work.

As a part of the welfare reforms, there have also been a number of reforms to housing benefit (including the freezing of Local Housing Allowance rates, implementation of the under-occupancy charge (bedroom tax) and the increase in the age threshold for the shared room rate up to the age of 35) have made it both harder for people to find suitable affordable housing in the private sector and threatened the ability of some households to continue to afford to continue to rent their home.

To help households manage the implications of these changes the Government announced increases in the Discretionary Housing Payments Fund. This provided additional funding to assist local authorities to provide support for those households who face a shortfall in rent because of the changes to the housing benefit rules. Since April 2013 Local Council Tax Support and Local Welfare Provision (which replaced the Social Fund, Crisis Loans and Community Care Grants) have also been administered locally and allow further local flexibility to support vulnerable people and prevent homelessness. In response to the changes the Council developed a new Discretionary Housing Policy in 2013.

England's most disadvantaged groups: Homeless people; (Equality and Human Rights Commission, 2016) summarised research and evidence focused on the most disadvantaged street homeless population showing that as a group they suffer from multiple disadvantages. It states that single homeless people, who do not get full support to find a permanent place to live, struggle to access mainstream housing options and so end up cycling in and out of low-quality temporary accommodation (bed-and-breakfast accommodation, private hostels and short-stay houses in multiple occupation). Single homeless people who become homeless at a young age can become homeless several times and be trapped in a vicious cycle that leaves them vulnerable to violence and poor health (Mackie with Thomas, 2014) with around a quarter of those living on the streets having a background in care (HM Government, 2013). It also summarised finding on education and health, which are summarised below;

Education

Research has shown a strong association between homelessness and withdrawal from education (Quilgars et al., 2008). Around half of young homeless people are not in education, employment or training (NEET) at the point of becoming homeless and many also lack independent living skills. This may be due to a disrupted education or difficult childhood experiences which can also contribute to them becoming homeless (HomelessLink, 2014).

- 21% of young people supported by homelessness agencies and 15% of those seen by local authorities had poor literacy or numeracy skills (HomelessLink, 2014).
- Poor qualifications and high support needs make it difficult for some homeless young people to find work. Welfare benefit rules also mean that young people can be no better off in work than on benefits (Centrepoin, 2016).

Health

Health and care evidence shows that the health problems of homeless people in England are considerable, and their life expectancy is well below the national average (Crisis, 2011). The average age of death in 2001–2009 was 48 years for homeless men and 43 for homeless women, compared with 74 and 80 years respectively in the general population (Crisis, 2011). Health problems reported include physical trauma, skin problems, respiratory illness, mental ill-health, infections and drug/alcohol dependence (DH, 2010). Reported incidents of physical ill-health, depression and substance misuse are higher among those who are sleeping rough or living in precarious accommodation such as squats, than among other homeless people. In 2010, a national audit of over 2,500 homeless people (Homeless Link, 2014) found that;

- 41% had long-term physical health problems, compared with 28% of the general population;
- 45% had a diagnosed mental health problem compared with 25% of the general population;
- 36% had taken drugs in the past month compared with 5% in the general population.

Access to healthcare remains problematic for the street homeless people. Barriers include poor staff attitudes and the fear of being judged or experience of being passed between agencies and receiving help from none, for example for people with dual diagnosis (substance misuse and mental health problems) (RCGP, 2013).

Homeless people are heavy users of acute health services. Their use of hospital services, including Accident and Emergency, is between three and six times that of the general population (DH, 2010). Although, they access GPs between 1.5 and 2.5 times more than the general public, nevertheless, 7% of homeless people said they had been refused access to a GP or dentist within the past 12 months. Furthermore, although 40% said

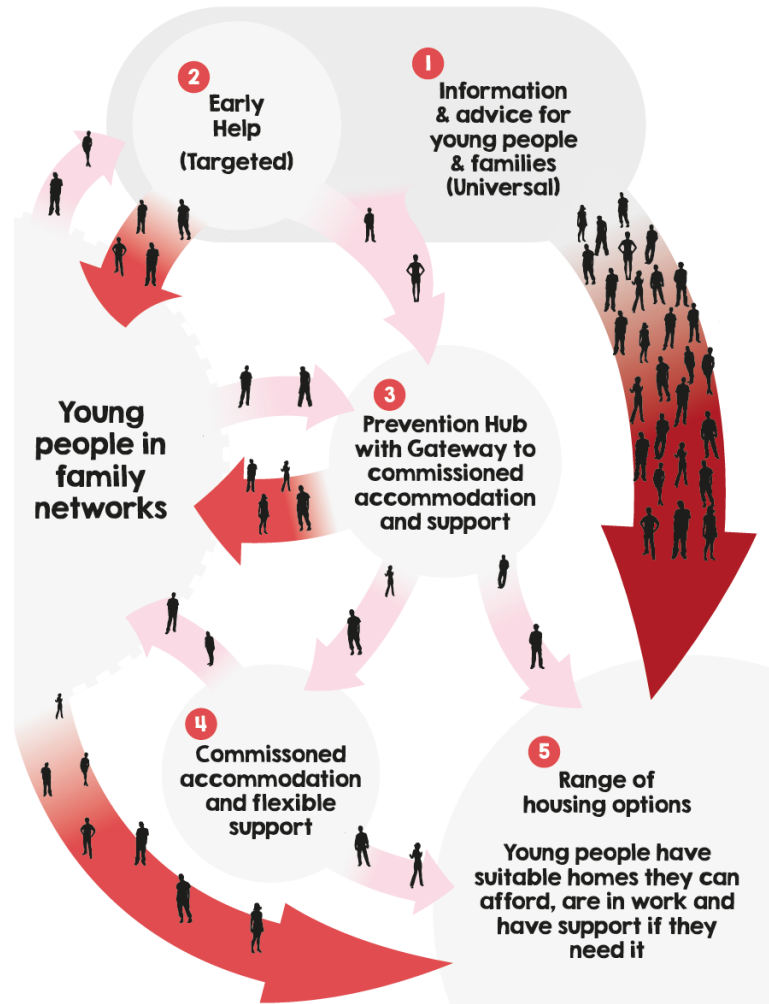
they had sufficient help with their health problems, 42% wanted some, or more help (Homeless Link, 2014).

Positive (Youth Accommodation) Pathway Model;

The Government funded St Basils, a youth homelessness charity, to develop the Positive Youth Accommodation Pathway model, a flexible framework for local authorities and their partners to support young people to remain in the family home where it is safe to do so and offer tailored support options for those that cannot, summarised in chart.

The Government reports that the Positive Pathway has been adopted by roughly two thirds of areas nationally. It has also been the basis for the development of a Care Leavers Accommodation Framework.

Positive Pathway Model



The Flexible Homelessness Support Grant came into effect in April 2017. It replaced the Department for Work and Pensions' temporary accommodation management fee. The temporary accommodation management fee could only be used for intervention when a household was already homeless, rather than on preventing this happening in the first place. The Flexible Homelessness Support grant allows greater flexibility to prioritise homelessness prevention. The grant for Melton for 2016-17 was £50,140 higher than the projected £9,784 temporary accommodation management fee funding we would have expected to have received this year. In 2018-19 the grant will be £53,315.

Homelessness Prevention Trailblazer and Rough Sleeping Funds; In October 2016, the Government announced a new £40 million homelessness prevention programme. This included a £20 million prevention trailblazer scheme and a £10 million rough sleeper scheme.

The homelessness prevention trailblazer scheme's aim was to pilot new initiatives to tackle homelessness, to work with all eligible households, whether in priority need or not to prevent them becoming homeless as early as possible. Leicester and Leicestershire collectively bid this funding and received £285,000 over 2 years to provide *'easily accessible early prevention services that resolve problems, preventing homelessness occurring'*. Specifically the funding will provide an Online Universal Access Point (UAP) for people to access homelessness prevention support. An idea currently being explored is a mobile device App, which is a source of information and advice that can be accessed at any time, a basic virtual advisor in the palm of your hand. The trailblazer funding will also provide targeted person-centred support for individuals identified as having 'low resilience' and 'at risk' of homelessness, developing a personal wellbeing and housing plan with individuals with 'high needs' as well as promote awareness and links with referrers.

The rough sleeper scheme's aim was to provide targeted support for those at imminent risk of sleeping rough or those new to the streets, to give them rapid support to recover and move-on from their homelessness. Leicester and Leicestershire received £398,764 to provide extra bed spaces for rough sleepers and additional outreach services to help people stay off the streets and move into more permanent accommodation.

[Replacement of the P1E Homelessness Statistics](#); The P1E is a local authority statistical return collected quarterly. It collects prescribed information on homelessness, mainly relating to households where the local authority has a legal duty to assist under the statutory homeless regulations (households that are eligible, homeless and in priority need). The Government has embarked on a project to completely overhaul the P1E homelessness statistics collection. The new data collection will collect household level rather than aggregated local authority level data and it will cover all those who receive homelessness assistance from their local authority. The design of the new data collection has been shaped by the Homelessness Reduction Bill and the new data collection system will collect data to enable the effects of the Bill to be monitored. A draft spreadsheet has been produced and consulted upon and the consultation responses are currently being reviewed. The Council will be required to use a version of this new spreadsheet as part of a pilot roll out to evaluate the prevention trailblazer funding.

Fixing Our Broken Housing Market; In February 2017 the government release their housing white paper, which is broken down into four sections;

- **Planning for the right homes in the right places**; focuses on getting local plans in place, the identification of sites for housing and ensuring accurate assessments of housing need with consistent methodology
- **Building homes faster**; introduces a housing delivery test for local authorities, steps to better integrate infrastructure with development, address capacity in planning departments as well as skills shortages in the construction industry
- **Diversifying the market**; sets out aims to encourage wider types of developers and investors to diversify the housing offer, including custom building, new build to rent models with longer ‘family friendly tenancies’, off-site and non-traditional construction methods and exploring wider mortgage offers for buying non-traditionally constructed homes. There is also a commitment to ensure the Right to Buy council housing built through a local housing company.
- **Helping people now**; there is a continued focus on homeownership such as the Lifetime ISA, the Help to Buy and the Starter homes schemes. Some changes are proposed to the starter home scheme to target those in most need. There is a commitment to a wider range of affordable homes and it refers to a return to grant funding for rented homes and simply leaves a requirement for a minimum of 10% affordable homeownership on new developments. There are also plans to bring forward legislation to ban letting agent fees to private renters and consult on measures to tackle unfair and unreasonable abuses of leasehold

Although the paper commits the Government to do more to prevent homelessness, most of the policy in the white paper around homelessness has been previously announced. For example, the paper refers to supporting the private members Homelessness Reduction Bill, the Rough Sleeping Fund and reforming homelessness data collection. The paper did commit to exploring whether social investment may have a role in helping to secure homes for those who are vulnerable or at risk of homelessness, and whether social lettings agencies can be an effective tool for securing more housing for households who would otherwise struggle.

Supported Housing Funding Consultation; Sets out the Government’s proposals for reforming the funding mechanism for supported housing from 2019/20. In response to universal credit a new ‘top up’ funding mechanism is proposed, where core rent and service charges will be paid up to the Local Housing Allowance rate through Housing Benefit or Universal Credit and then local authorities will receive additional ring-fenced funding to ‘top-up’ this rate where necessary, given the additional costs of supported housing. The consultation acknowledged that a distinct model may be needed for short-term services, such as hostels and refugees. It is intended this will give local authorities a

greater role in commissioning supported housing and better local joined up working. The Government has indicated its final approach will be published as a Green Paper in 2017.

Other initiatives which may impact on the supply and demand for general and affordable homes include:

- **A requirement for social rents to be reduced by 1% for four years from April 2016.** This will reduce rental income for both Melton Borough Council and local housing associations. This in turn may reduce reinvestment for the development of new affordable homes.
- **The extension of the Right to Buy to housing association tenants.** Although currently a voluntary scheme this could reduce affordable housing stock and reduce thus the number of re-lets.
- **Local authorities will be required to sell high value social housing stock as it becomes vacant.** Whilst the detail of this legislation is to be confirmed, it is likely that Councils will be required to either sell off high value stock or pay an equivalent tariff to government.
- **Increasing rent to market rates for social housing tenants earning over £31,000.** This “pay to stay” initiative will ensure those who can afford to pay market rates will do so. However, it may mean that people are more likely to exercise their Right to Buy their home and reduce affordable housing stock.
- **Freezing of the Local Housing Allowance.** Strong demand for rented homes has led to sustained rent inflation, however housing benefit has been frozen since April 2015, this means the gap between housing benefit and rental costs is increasing, making it harder to sustain or find a new tenancy that is affordable. Registered Providers link their affordable rented homes rents to Local Housing Allowance, in the long term the freeze in rates is likely to influence the type of homes they build and where they build, with smaller homes being more likely.
- **The introduction of 3% higher stamp duty on buy to let properties and second homes.** This may result in lowering the number of privately rented homes as buy-to-let landlords may view purchasing additional homes as unviable.