



Ribble Valley Borough Council

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Homelessness Strategy 2018-2021

SUMMARY

This strategy has been written during a period of change in the Homeless sector with the introduction of the Homeless Reduction Act 2017. From 2002 there has been a requirement on local authorities to carry out a homelessness review for their district and to formulate and publish a strategy to prevent homelessness and to provide accommodation and support to people who are, or may become homeless.

This is Ribble Valley's fifth Homelessness Strategy and it follows an annual review of service delivery and priorities. The Homelessness Review is required to cover:

- the scale and nature of homelessness in the Borough and the factors which could affect future levels upon the district;
- an audit and mapping of homelessness services within the Borough, looking at the various provisions for accommodation and support for homeless people, how homelessness can be prevented and where gaps in the service are.
- a review of the resources available for preventing homelessness and ensuring that accommodation and support is available to homeless people in the area;
- a record of the views of stakeholders and service users;
- the links to other strategies which have an impact on the prevention and tackling of homelessness in the Borough.

Partners in the public, private and voluntary sectors have been consulted via the housing and homelessness forums. These stakeholders, including service users represent a wide range of agencies working with both priority and non priority homeless groups.



Regular consultations with stakeholders, partners and most importantly service users are vital to success of the strategy. The Strategy will cover a five-year period 2018 to 2021, implementation and action planning will be monitored regularly throughout the life of the Strategy. Monitoring will occur through both the Homelessness and Housing Forums who will analyse the result of various initiatives and actions and make sure targets are being met.

Introduction to the Homelessness Strategy

Ribble Valley places a high priority on tackling and responding to homelessness wherever the case is viewed as potentially preventable. The Council retained the homelessness duty in house and housing advice functions have remained with the Council. However Onward Homes continue to be a key partner delivering the homelessness service in that they are commissioned to manage the housing waiting list and housing allocations on behalf of the Council.

In 2017, there was a decision made by Ribble Valley Homes board to go ahead with an amalgamation of the group to become Onward Homes. At this point the management of the Council Owned temporary accommodation was brought back in-house.

The Council recognises that homelessness is an issue that can only be tackled in partnership. Whilst the Council will lead on this work and retain the statutory responsibilities, key partners such as Registered Providers, Support Providers, LCC Social Services and many other agencies and organisations all have an important role to play. It is therefore essential at this time that both the Council and its partners set out clearly the roles and responsibilities of each party to ensure the successful implementation of the Strategy.

The Homelessness Strategy therefore:

- Sets out the Council's vision and objectives for services for homeless people;
- Examines the national regional, sub regional and local context in which services operate;
- Assesses the needs of the borough's population in relation to homelessness services;
- Audits its current service;
- Sets out an action plan for service improvement.

Vision and Objectives

The Strategy must have a clear and concise vision of where it aims to be in the next five years. Through extensive consultation with all stakeholders in the Borough the Council has confirmed that the vision is

“through partnership working with all stakeholders the Council's strategy sets out to prevent homelessness, provide effective support for households who are or may become homeless and make available sufficient affordable accommodation within the borough.”



The Context

The Ribble Valley Borough is situated in the North East of Lancashire and with an area of 585 square kilometres is the largest district in the County. Over seventy percent of the Borough is in the Forest of Bowland Area of Outstanding Natural Beauty, a clear reflection of the landscape quality of the area.

The latest figure for 2017 shows the borough has a population of around 59,504 with Clitheroe, the main administrative centre having 13,200 inhabitants. Clitheroe lies at the heart of the Borough whilst Longridge, the other main town, lies in the west. Longridge has a population of approximately 7,500. The remainder of the area is mainly rural with a number of villages ranging in size from large villages such as Whalley, Sabden and Chatburn through to small hamlets such as Great Mitton and Paythorne.

It is estimated that between 2014-2039 the population of the borough will increase by 5.4% which is higher than the 4.4% predicted for Lancashire. By 2039 the population aged 65 or over in Ribble Valley is projected to increase to 20,100.

Ribble Valley is a relatively affluent area and is ranked in the top 50 least deprived English districts in the Index of Deprivation. By far the best ranking in Lancashire. However, six wards within the borough fall within the worst 10% of all English wards under the Access to Housing Services Index. This is due to the rural nature of the borough and the isolation faced by the population in a number of settlements, particularly those within the Forest of Bowland an Area of Outstanding Natural Beauty. The median house price to earnings ratio for Ribble Valley is the highest of the 14 Lancashire Authorities. The district has the highest proportion of housing stock in council tax bands E and above in Lancashire.

There is a low number of employment and support allowance claimants and housing benefit claimant number are low.

The Health Profile for Ribble Valley is in the main far better than that for the region and nation. Life expectancy is in line with national levels but higher than neighbouring areas in Pennine Lancashire.

There are few teenage pregnancies and GCSE achievement is good. It is estimated that far fewer adults smoke than the national average and less than five per cent of the population reported their health as "poor" which is much lower than the regional and national average.

Within the Housing Strategy delivery plan the main focus is development of affordable housing. The homelessness objectives within the document lifts the main priorities from this strategy. The diagram below shows where this document sits corporately and the links with other strategies.



National Context

This strategy is written during a period of extensive change in the homelessness sector, following the implementation of the Homelessness Reduction Act 2017 on 3rd April 2018. The HRA saw the biggest change in legislation affecting homelessness services since the Housing Act 1996.

The Homelessness Reduction Act 2017 (HRA) was implemented on 3 April 2018, and the act puts duties on local housing authorities to take reasonable steps to prevent homelessness at an early stage regardless of whether the household is considered in priority need. As well as 'upstreaming' homelessness prevention, the HRA seeks to ensure all households are adequately assisted when they first contact services dealing with homelessness, as the assistance greatly varied between local authorities especially for non-priority households. The changes due to the HRA are summarised as follows:

- the threatened with homelessness period applies for 56 days, increased from 28 days, and includes valid s.21 notices with 56 days or less remaining,
- all households will receive written advice tailored to their circumstances, all households (if eligible) will have their case assessed and be given a Personalised Housing Plan,
- there is prevention duty for 56 days to assist all households threatened with homelessness, there is a relief duty for 56 days for all households who are homeless,
- under prevention and relief duties the Council must 'help to secure' accommodation that is suitable, duties can be ended if the applicant refuses to cooperate,
- the applicant is able to ask for a review of decisions made relating to new duties under the HRA, from October 2018 other public authorities (e.g. health services, social care, offender related) have a duty to refer to the local housing authority,
- care leavers are awarded a local connection to the local housing authority in which they receive care as well as the social services authority that provides care.

From a practical point of view the HRA means providing homelessness related services is more resource intensive, and has increased the amount of time spent with each customer to fully assess needs, produce the Personalised Housing Plan (PHP), track progress of the PHP, and report quarterly to the Ministry of Housing, Communities and Local Government (MHCLG). Since the HRA has been implemented the number of households approaching the Council has also increased over 50% locally. New software systems were needed for all local housing authorities to record and report the increased amount of information on applicants required by the MHCLG.

The HRA allows prevention and relief duties to be discharged by helping to secure a 6 month Assured Shorthold Tenancy (AST) in the Private Rented Sector (PRS). The accommodation secured must meet Homelessness (Suitability of Accommodation) (England) Order 2012, and this allows more scope for local housing authorities to utilise the PRS. If an applicant doesn't follow their PHP, and displays a deliberate and unreasonable refusal to cooperate it is possible to discharge prevention and or relief duties.

Whilst the HRA aims to treat all households the same from the outset, regardless of priority need, there is only a duty to house applicants in temporary accommodation (TA) under the relief duty if there is reason to believe a household is vulnerable due to being in priority

need. A household which is considered to be in priority need must be accommodated for the 56 day.

Welfare Reform Legislation impacts greatly on the homelessness sector, as it affects a household's ability to pay for housing and associated costs. There were a number of changes to Housing Benefit announced in the June 2010 budget which from April 2011, capped the amount paid for each bedroom rate under the LHA, removed both the 5 bedroom higher rate and the £15 excess as claimant could keep per week if their rent was cheaper than the LHA. The capping of the rate for each room affected the most expensive housing markets in the country, and had no impact on Lancashire authorities, however in October 2011:

- The LHA changed to 30th percentile of the market rent from the 50th percentile.

The above change restricted the number of properties available to households claiming housing benefit further, and meant that only a minority would ever be affordable.

The Housing Benefit (Amendment) Regulations 2011 meant:

- single under 35 year olds would be restricted to the Shared Accommodation Rate from anniversary of their claim after 1 January 2012.

The above change meant single under 35 year olds, with a few exceptions, were mainly restricted to shared housing in the PRS and social sector properties.

The **Welfare Reform Act 2012** introduced a number of measures directly and indirectly impact on a household's ability to access new accommodation or remain in their own home:

- Universal Credit was introduced which replaced 6 of the main means tested benefits, incorporating them into one single monthly direct payment with a UK-wide roll out starting in 2013,
- Council Tax Support was localised in April 2013 and due to Government grant cuts Council Tax Benefit no longer covered the entire cost for working age claimant in most local authorities, requiring a small contribution by the claimant (up to 13%),
- the Benefit Cap, of £500 per week for families/couples and £350 per week for single people, fully implemented by September 2013,
- The introduction of Size Criteria for social housing reduced benefit payment for those households who were under-occupying according to the bedroom standard, 14% for one room and 25% for 2 or more rooms, applied from April 2013,
- Personal Independent Payment (PIP) were rolled out replacing Disability Living Allowance from 2013 with a full Great Britain roll out by October 2015, requiring periodic assessments to ensure ongoing eligibility.

Of the above changes, Universal Credit (UC) would mean direct payments to claimants, even tenants in social housing, and this is seen as a major risk by housing associations. The delays in payment after claiming UC, and uncertainty of claim also make it less attractive to landlords and mean it is more challenging to find rented accommodation for UC claimants.

The **Welfare Reform and Work Act 2016** was a follow up to the Summer and Autumn Statements in 2015, and had a focus on increasing employment whilst reducing the welfare budget. The following were the main provisions of the act:

- The Benefit Cap amounts were lowered to £20,000 per year (£384.62pw) for families/couples and £13,400 per year (£257.69pw) for single people from November 2016.
- Child Tax Credit claims for children born from April 2017 are limited to 2 children and the 'family element' is abolished for families who have their first child born from April 2017.
- The cutting of rents in social housing by 1% a years for 4 years from 2016.
- The freeze of certain social security benefits and tax credits for 4 years.
- Support for Mortgage Interest scheme changed to a repayable loan from April 2018.

The LHA Cap to the amount of benefit paid to households in social housing had a significant impact on the delivery of new Supported Housing and 1 bedroom general needs social housing, and made it more difficult for under 35 year old single people to find accommodation. This was a key issue in Ribble Valley as already limited housing options for young low income earners was further reduced.

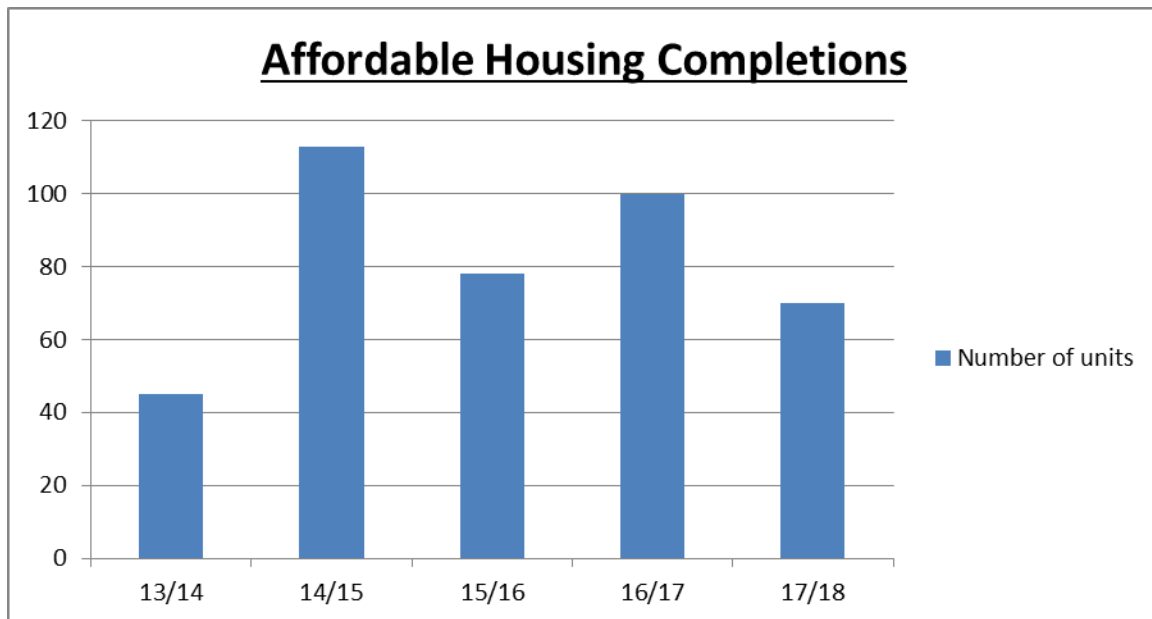
Sub-Regional Context

East Lancashire has a well established sub regional working group to assist in the development of strategies and shared best practice. The lead offices and officers working groups continue to meet and provide valuable opportunity to work in partnership, co-ordinate shared procedures and to network. Many initiatives have been developed through this group including the Youth Homeless Trailblazer Project, Mental Health support worker, and joint commissioning of supported housing provision.

Housing Strategy

The availability of affordable housing is one of the most important needs for families and communities in the Ribble Valley. Developing affordable housing is a corporate ambition of the Council to meet the identified 'housing need'.

The table below sets out the number of units developed over the past 5 years.



With an average house priced to an affordability ratio of 5.5 in 2012 the highest being 8.4 in Waddington and West Bradford – addressing affordability is a key factor in providing the homelessness service. In Ribble Valley there is proportionately less stock in the lower Council Tax bands of A and B with 33% compared to Lancashire's 58% profile.

The tenure choice in the borough is limited; the borough has one of the lowest percentages of social housing stock in Lancashire. The situation was further exacerbated since the introduction of the Local Housing Allowance. Ribble Valley is no longer considered a 'locality' in its own right. The majority of the borough is in a locality with Blackburn, reducing the housing allowance to be paid to Ribble Valley occupants. This authority was in the top five nationally for being most affected by the introduction of the new housing allowance. The introduction of LHA rates being calculated from the 30th percentile from April 2012 again reduced the LHA rates in the borough.

Policies introduced to address the situation include:

- Addressing Housing Needs Policy 2012 requires 30% of all new development sites to be affordable and 15% to be housing for older people.
- Grant initiatives for development of private rented properties with affordable rent levels.
- Regular contact with RP's to encourage development.
- A protocol to work closely with planning to advise developers and enable development at pre application stage.

Partnership Working with Onward Homes

In 2008 stock transfer took place after an overwhelming majority vote. Within the transfer proposal the following promises were included to be delivered within the first 5 years:

- £14.8 million pounds of improvements bringing all properties up to the Ribble Valley Standard agreed with tenants.
- Direct Involvement in the running of the business with 4 tenants on the board.
- Additional services including the Handyman and Occupational Therapist.

- The provision of 60 new homes within the first 5 years.

Further change was formalised in 1 October 2017 when Ribble Valley Homes amalgamated with Liverpool Housing Trust, Hyndburn Homes and Peak Valley Housing Association to become Onward Homes Limited.

The housing needs service within the Council carry out the main duties in respect of homelessness:

- Making enquiries and/or decisions on homeless applications.
- Providing general housing advice.
- Reviewing homeless decisions upon appeal.
- Carrying out periodic review of homelessness and publish a homeless strategy.
- Monitoring the service provided by RVH as per service level agreement.
- Manage and maintain the homeless temporary accommodation provision.

Onward deliver the following roles on behalf of the Council these include:

- Maintaining the housing register.
- Securing permanent accommodation to discharge homelessness duty.
- Allocating the Registered Provider stock as properties become available.
- Nomination to Housing Associations as their stock becomes available.

The Council have maintained strong connections with Onward Homes and have established a monthly monitoring meeting to discuss nominations and procedures between the organisations.

Partnership with Registered Providers

Our key registered provider partners in the delivery of new affordable housing and management of existing stock are:

Onward Homes
Jigsaw Homes
Great Places Housing Association
Mosscaire St Vincents

We have worked closely with all of the above partners for many years and we are proud of the achievements we have delivered in partnership.

Last year the completion of the HAPPI Elker Meadows Scheme by Mosscaire St Vincents provided 19 purpose built units for older persons. This unique specialist housing provision addressed an identified need in the borough.

Jigsaw Homes have been the key delivery partner in terms of securing Section 106 units. They also completed a 100% affordable rural housing scheme at Ribchester, this provided 15 rental units in the village.

Great Places Housing Association has continued to secure units on sites across the borough.

We have worked with all providers in the borough to undertake a full review of the allocation policy and nomination agreement, this was completed September 2018.

A bi-annual meeting of all registered providers ensures we keep all our partners involved and informed.

Achievements to Date

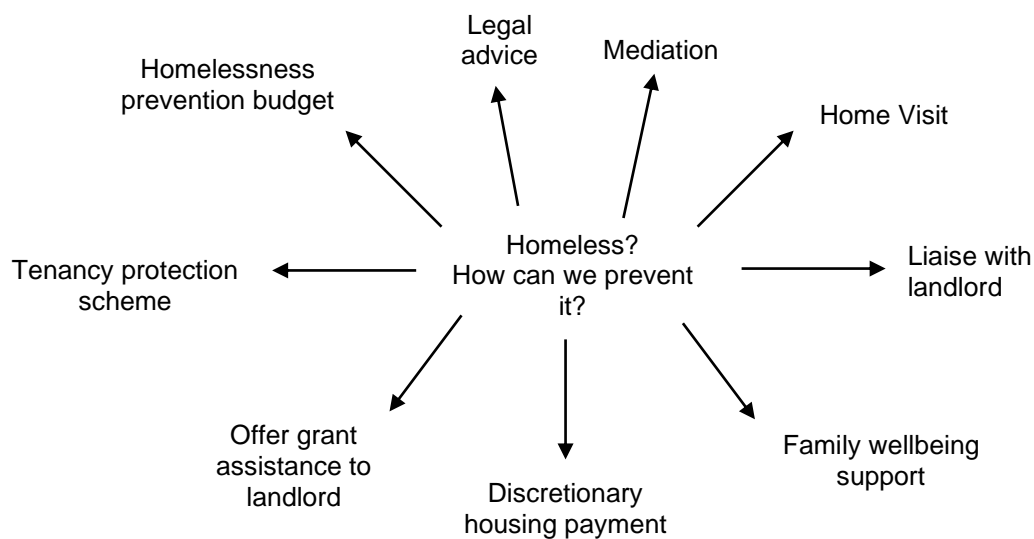
Since the Council's first homelessness strategy in 2003, there has been a strategic direction for the homeless prevention approach that has subsequently been adopted. In the past 5 years there have been many significant achievements in Ribble Valley's response to tackling homeless and the Council has:

- The service is focused to deliver a housing advice approach and focus on homelessness prevention;
- Provide a highly effective tenancy protection scheme which to date has provided 350 households to access accommodation in the private rented sector;
- Reviewed the Allocations policy in light of the Localism Bill and then again in 2018.
- Developed a sanctuary scheme with HARV (Hyndburn and Ribble Valley Domestic Violence Organisation);
- Introduced the YNOT scheme to deliver one to one support for young people facing homelessness through the trailblazer funding
- Maintained a successful and well attended homeless forum;
- Maintained a low use of families being placed into bed and breakfast, under 2 families in any year.
- Carried out consultation events with homeless households;
- Worked with supporting people and Places for people to develop a support service that covered both the hostel and the sidings to share resources.
- Increased nomination rights to the private sector properties by 33 through grant



initiatives for landlords;

- Maintain a repossession prevention fund to assist owner occupiers or tenants at risk of losing their home through no fault of their own. 19 households have been assisted through this scheme.
- Significantly improved temporary accommodation facilities at the hostel with renovation of communal space and improved fire and smoke detection throughout.
- Introduced a new homelessness database to more accurate record keeping Locata.
- Worked in partnership with the Ribble Valley foodbank to support households struggling to feed their family.
- In partnership with the Castlegate project and YMCA there are 3 house share properties available for young people .
- Undertaken a review of all RP stock in the borough and produced an up to date leaflet listing all affordable properties.
- Reviewed the allocation policy, the points system and the housing waiting list in 2018.
- Secured an additional self-contained temporary accommodation unit in Clitheroe.



Ribble Valley Borough Council's Homeless Vision

Ribble Valley Borough Council's vision for homelessness is that every homeless case would be treated as preventable. We will respond in a supportive fashion and work with households to ensure that homelessness is prevented or that other appropriate and sustainable accommodation is found.

By 2020, Ribble Valley Borough Council aims to:

- ensure all households in the borough are aware of the provision of the housing needs service;
- ensure all new housing schemes reflect the housing needs of the locality;
- ensure services are in place to prevent any rough sleeping in the borough;
- completely eradicate the use of bed and breakfast accommodation for all homeless households;
- sustain our levels of homelessness presentations and acceptances;
- continue to ensure that homelessness is prevented wherever possible and to prevent reoccurring;
- reduce the length of time in temporary accommodation to an average of 7 weeks;
- meet our corporate ambition of delivering 75 affordable homes per year and ensure they address the identified need of the borough.

All of the actions contained within the Strategy sit under one of the above strategic priorities. The Strategy is broken down into four key areas detailing current performance in gaps in service against each strategic priority heading. Under each heading actions are detailed which will meet the identified gap. Whilst actions are identified throughout the Strategy, under each section a more detailed structure plan can be found at the end of the document that pulls together all of the actions we intend to deliver over the next three years.

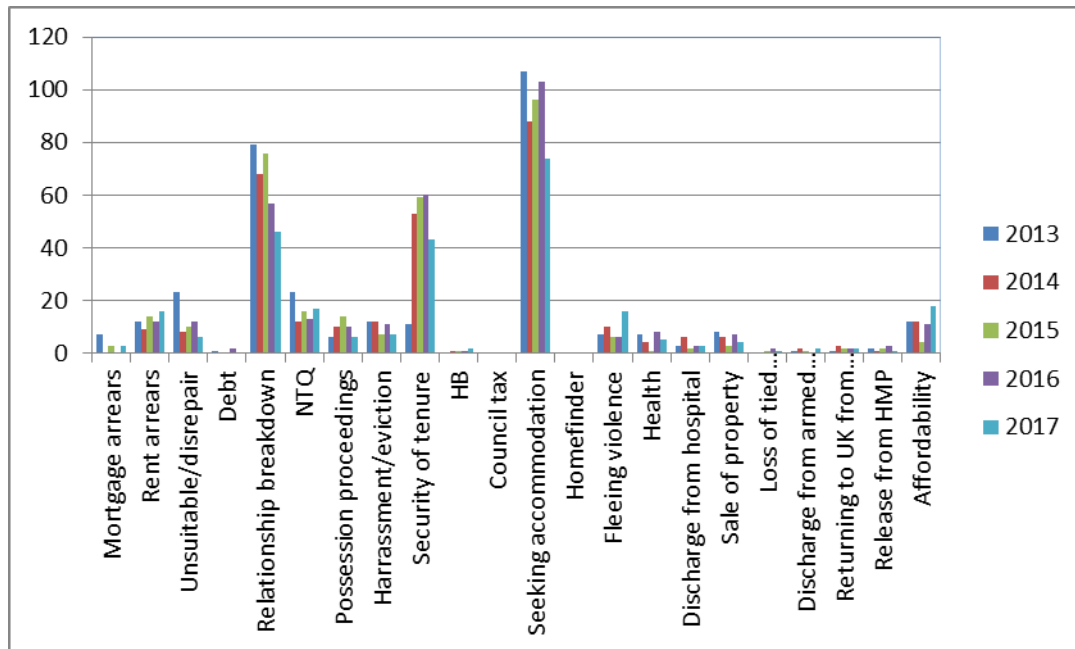
In order to make this Strategy a live document that actually delivers against its action plan, all actions are SMART (specific, measurable, achievable, realistic and time bound). The Action Plan will be reviewed annually to ensure it remains relevant and provisions will be made to take into account new priorities and targets.

The Homelessness Form will monitor the implementation of the Strategy Action Plan. The Action Plan has been developed in consultation with the Homelessness Prevention Form and the full Strategy document will be sent to all stakeholders and the wider public for consultation prior to formal adoption of the Strategy.

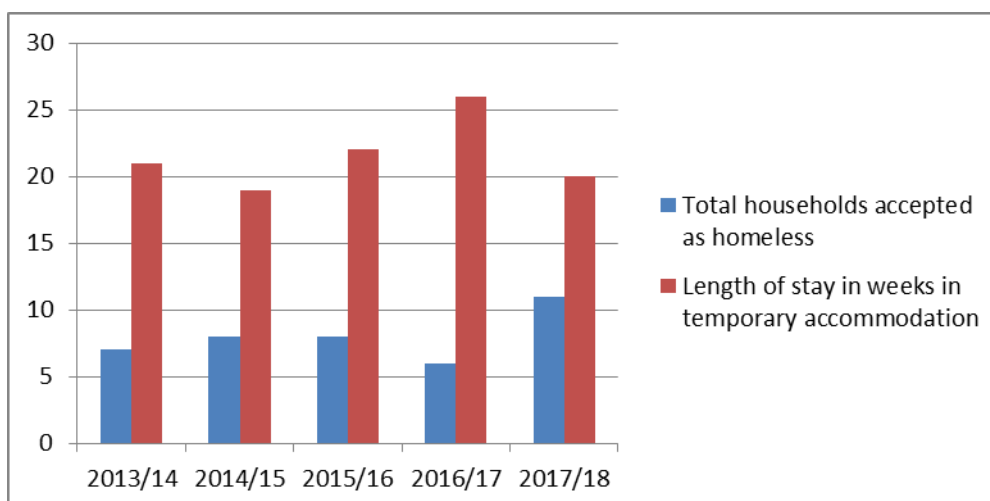
Review of Current Scale and Nature of Homelessness in Ribble Valley

The graph below allows us to identify where our prevention measures should be concentrated. The main reason households approach the council is seeking accommodation, affordable accommodation. In terms of reason for needing accommodation the main cause is parental eviction and relationship breakdown, which is difficult to prevent, but mediation is offered in these cases. The YNOT scheme which was commissioned through the trailblazer project this year, has delivered positive results. This is a dedicated support worker who can provide one to one support for young people at a vulnerable time.

Loss of rented accommodation is the second main cause and raising awareness of early intervention there are initiatives introduced to prevent this, landlords renovation grants and a floating support service. We will approach the landlord on the tenant's behalf to try to prevent the eviction and where possible resolve the issues. Relationship breakdown is the 3rd most common cause. Therefore it is limited as to how much assistance can be offered other than advice as to the individual's rights.



The graph below shows the number of households accepted as homeless where the Council has a full statutory duty to rehouse. The numbers have remained low over the years and only in the last year gone over the 10 households. This is only a small part of the picture as the main aim of the service is to prevent households reaching this point.

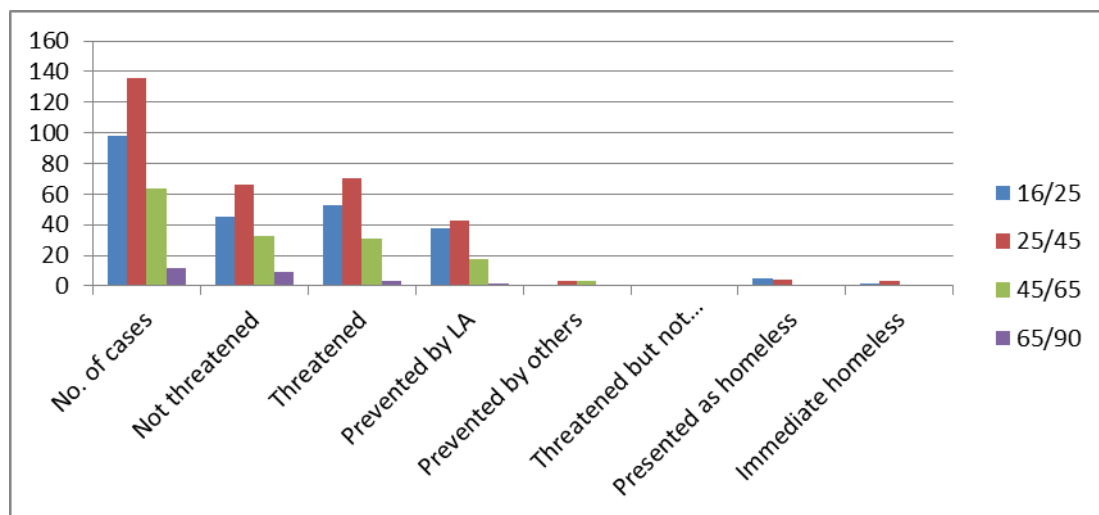


Once we have provided households with temporary accommodation the next challenge is finding those households secure suitable accommodation. This can often take many weeks and this is an agreed priority for the Council to reduce this time period.

The supply of new affordable housing stock, through securing affordable rental units on sites and also ensuring that we have a nomination agreement and an allocation policy that reflects this need is essential.

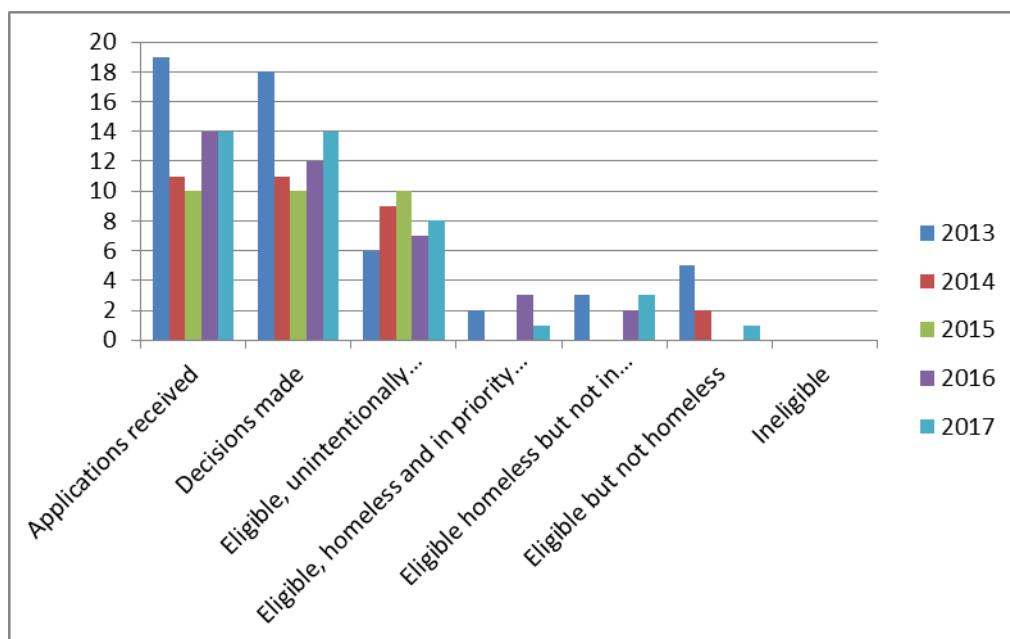
The nomination agreement and allocation policy have been reviewed in 2018, this was undertaken in partnership with Onward and all RP's in the borough were consulted. These policies are essential to ensure that housing is allocated to the most in need in a fair and transparent way.

Advice Outcomes Analysed by Age Group 2014- 2018



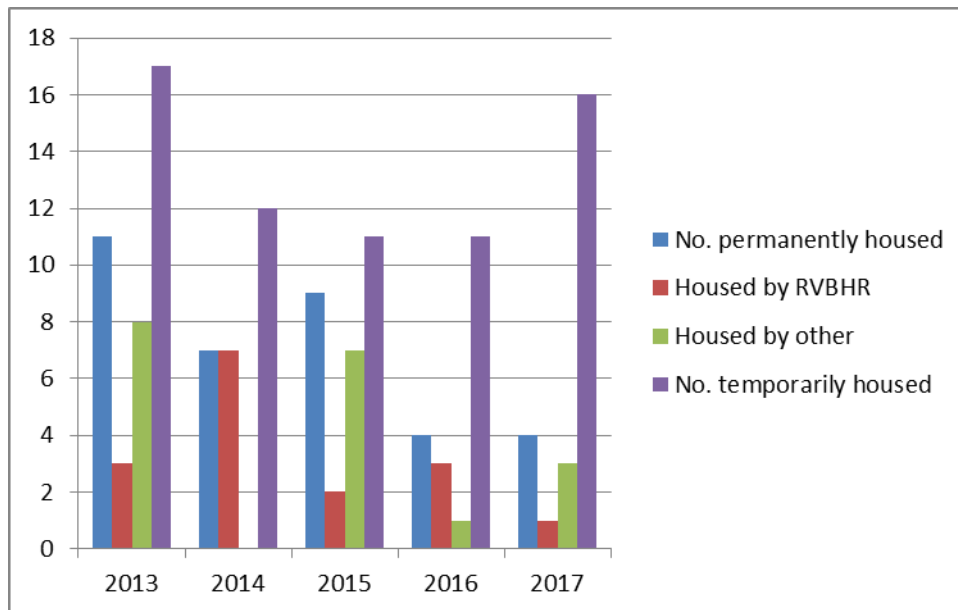
The table above showing the average range of households that seek advice, the highest group is the 25-45 year olds, therefore working age group who are most likely to have dependants. This is followed by 16-25 year olds; very few older persons seek advice for housing.

Homeless Applications Received Over the Past 5 Years and the Decision Made



Of the applications taken over the past 5 years the number where a full duty has been accepted, correlate to the number of applications. There are no significant changes in the numbers of households seeking housing advice.

Graph to Show the Type of Accommodation Provided for Households Facing Homelessness Over the Past 5 Years

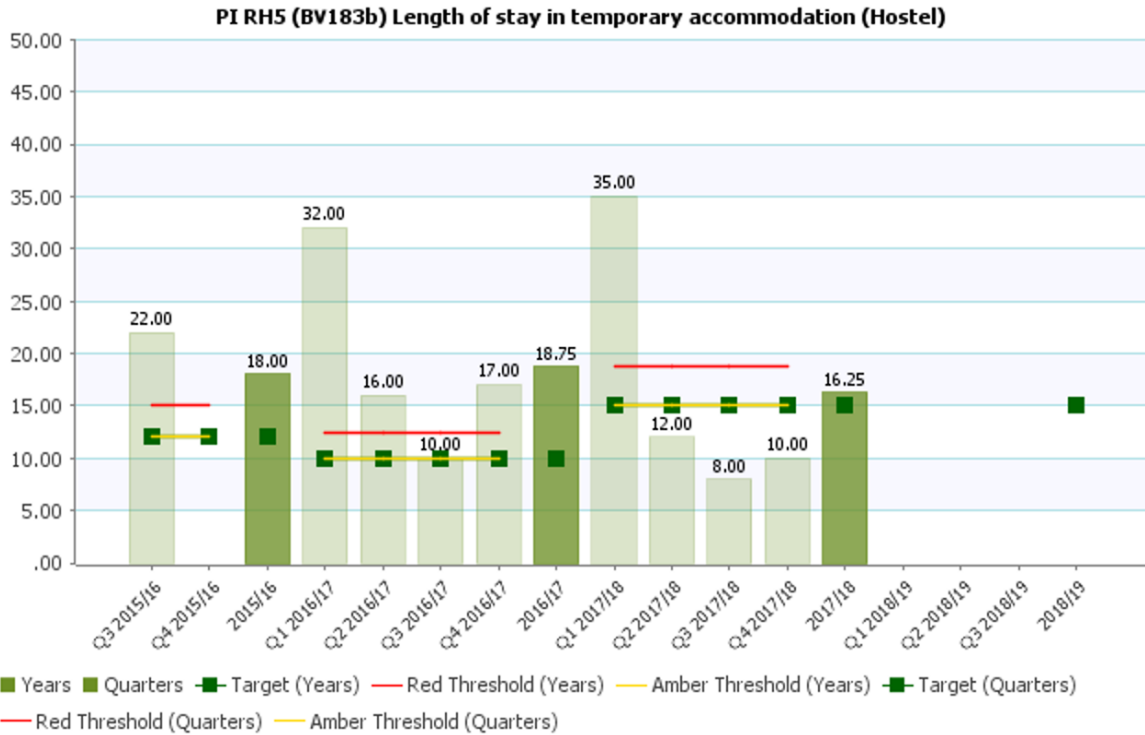


The data above demonstrates the number of households that are assisted by the housing needs service each year and reflects the amount prevention work undertaken in order to reduce the households that are placed in temporary accommodation.

This is a difficult challenge as the housing options for households are limited. The private rented sector provides very little for the households seeking assistance. The private sector market in Ribble Valley is high demand so landlords can demand high rents, high deposits and charge credit check fees. The introduction of new legislation should reduce a lot of this issue and so we may see some improvement in being able to access this sector.

Number of Households in Temporary Accommodation

The average length of stay has increased in the 2 past year. Despite all the initiatives introduced to assist moving on the limited social stock and low turnover make finding secure accommodation a difficult task. The proposed change to Homeless Legislation which will enable housing authorities to offer private rented accommodation to households as a reasonable offer may assist in reducing the length of time in temporary.



Temporary Accommodation – The Current Situation in Ribble Valley

At the Joiners Arms 90 Whalley Rd Clitheroe, the temporary accommodation in Clitheroe, there is 7 units of accommodation, four are fully self-contained units, three units have toilet and wash hand basins, and share bathroom facilities.

There is one additional self-contained flat in Clitheroe and in Longridge, therefore proving 9 temporary units in total for families and single households.

The facilities have been continually improved and since taking back the management there has been an intensive programme to improve the fire protection and communal area. The accommodation now has on-site laundry facilities, a communal meeting room, access to IT facilities and a garden and play area. The aim is to continue to improve the accommodation through the annual works programme.

There is an on-site warden service every weekday.

Support is provided by Places for People and they support clients in the hostel on a daily basis.



Young persons accommodation The Sidings also provides 7 self contained flats for 16-19 yrs olds. The scheme gives priority to referrals from Children's Social Care and for those referrals that have no priority then they are given a 56 day licence. This is to ensure 16/17 year olds are placed in the supported accommodation and given priority.

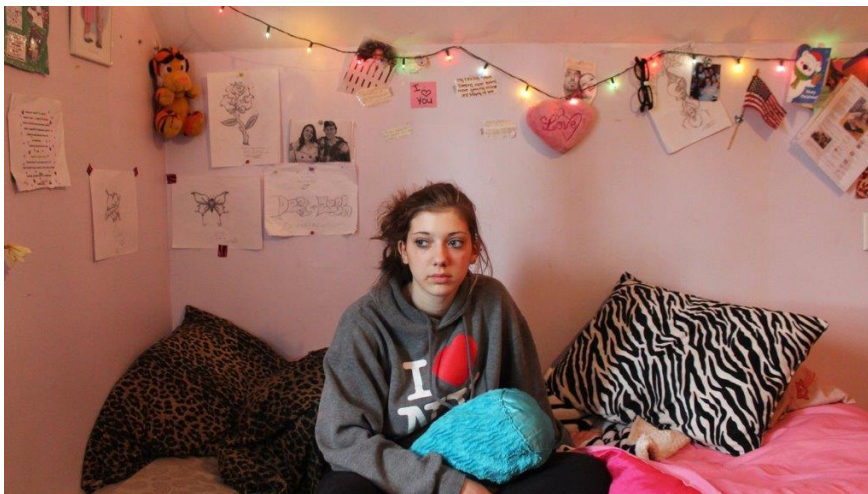
Appendix 1 lists the main areas of improvement service users have identified.

Prevention of Homelessness against the Main Causes

Current Situation in Ribble Valley

The housing need service is completely focused on prevention. This is reflected in the steady reduction in the number of decisions made. For each cause of homelessness there is a preventative tool available. For the two main causes in the borough relationship breakdown and parental / family eviction there is a limited amount of intervention, however early advice is always helpful.

Whilst this is a huge achievement, the homelessness strategy seeks to build upon this achievement. The homeless review has identified a number of weaknesses in the existing services and identified potential increases in homelessness in certain areas. The strategy seeks to ensure that these gaps are responded to through an effective action plan. It will also be important to safeguard the existing prevention budgets particularly the tenancy protection scheme to ensure we can respond to the ongoing demand. It is a key priority to ensure that housing advice is available to all the homeless households or those threatened with homelessness throughout Ribble Valley regardless of priority need.



One of the most successful preventative initiatives is the tenancy protection scheme, which has enabled over 350 households into private rented accommodation since being established. However landlords are becoming more reluctant to accept the bond as there is always high demand for property without taking a higher risk tenant. It is

essential to ensure that these households have access to support and advice and do not become homeless either as a result of the end of their assured shortfall tenancy or due to arrears.

The Floating Support Service provided a crucial service for 6 years in ensuring that households at risk of losing their property within the private rented sector. Unfortunately now there is no support available for households in this position. The lack of this provision was identified as a key area that needed addressing at the homeless forum, particularly in light of the fact that the homelessness review identified that the main causes of homelessness in Ribble Valley is family and friends evicting.

It will be necessary to identify the real reasons for these evictions in order to be able to respond effectively with a range of prevention mechanisms. Whilst home visits are available

to establish the real reason and mediation is always offered, we identified a need to develop a prevention package in partnership with a range of services specifically targeted at young people this is delivered by YNOT. The package includes early intervention signposting and referrals to floating support, mediation, supported accommodation and identified planned moves from the family home. This early intervention may help young people to return to the family home after a cooling off period. All this will improve relations resulting in family support where this is not possible.



Non-violent relationship breakdown is the second highest cause of homelessness in the Ribble Valley. Our preventative input is somewhat limited in personal relationships. However, a new information leaflet has been produced which provides legal advice and general guidance on this matter and mediation is offered where appropriate. Loss of assured shorthold tenancy is the third highest cause of homelessness. This cause again has seen a significant reduction. The repossession prevention scheme offers financial assistance for households facing repossession where there are dependants and the reason is ill health or loss of income. There have been considerable resources introduced to initiate this reduction. The grant initiatives available are a powerful communication mechanism for engaging landlords. The nomination rights attached to grants ensures we remain in regular contact with landlords and the condition that the landlords accept the tenancy protection scheme.

The availability of affordable private rented properties through the landlord grant scheme is another invaluable resource. Through this scheme homelessness can often be prevented removing the use of temporary accommodation for many households. The 3 house share properties made available through partnership with Castlegate, YMCA and RVH Home visits are another valuable preventative measure particularly in family relationship breakdowns again reducing the use of temporary accommodation.

PROVISION OF AFFORDABLE ACCOMMODATION

Meeting the housing needs of people in the Ribble Valley is a corporate objective of the Council. This objective has been identified as one of the four key ambitions of the Authority. The importance of this cannot be over emphasised. Some key statistics for the Borough with regard to affordability include:

- Affordability has improved over the past four years with the ratio of lower quartile house prices to lower quartile earnings to being 9.8 in 2010 and 7.8 in 2012; and 8.1 in 2017.
- Ribble Valley has the lowest proportion of social dwellings in the northwest with 7.5%

a total of 2304 units in 2017. The area is projected to experience the largest increase in population in the northwest. The average house price for the whole district in 2017 was £242,510.

- Current government guidance on assessing affordability recommends using the ratio of house price to income. A ratio of between 3 and 4 to 1 is deemed to be the upper limit of affordability. In Ribble Valley only 1 ward falls into this range .In 2017 the average ratio is 8.1.

This affordability issue has a massive impact on all aspects of the homelessness service and is at the root of all obstacles in homelessness prevention.

Affordability has always been a key barrier in Ribble Valley.

Lancashire Authorities	Average (Mean) House Prices in 2016/17	Mean Monthly Private Sector Rents in 2016/17	Mean Annual Earnings in 2017	Ratio of House Prices to Incomes	Income required for 80% mortgage (80% at 3.5x)	Percent of Housing Benefit Claimants in Employment	Unemployment Rate 2016/17	Long-Term Empty Homes	Second Homes	Total Housing Association Affordable Homes 2017
Blackburn with Darwen UA	£125,599	£489	£22,370	5.6	£28,708	11%	6.0%	1,563	171	11,676
Blackpool UA	£116,074	£521	£20,056	5.8	£26,531	17%	6.7%	1,174	598	2,346
Bolton	£148,372	£551	£24,648	6.0	£33,914	18%	5.4%	1,525	585	25,964
Bury	£174,001	£598	£27,383	6.4	£39,772	20%	5.2%	1,050	285	4,885
Rochdale	£141,006	£497	£23,634	6.0	£32,230	17%	6.9%	901	287	21,168
Wigan	£142,807	£496	£25,022	5.7	£32,642	16%	4.8%	1,341	406	3,678
Lancashire	£169,598	£538	£25,418	6.7	£38,765	17%	4.2%	7,692	2,913	57,272
Burnley	£98,272	£449	£23,728	4.1	£22,462	16%	5.6%	1,115	182	5,966
Chorley	£197,045	£568	£25,407	7.8	£45,039	19%	4.3%	502	137	6,805
Fylde	£217,312	£591	£28,231	7.7	£49,671	19%	3.5%	470	574	2,746
Hyndburn	£111,279	£458	£22,688	4.9	£25,435	15%	5.1%	710	78	4,914
Lancaster	£176,596	£538	£25,974	6.8	£40,365	17%	4.5%	1,006	668	2,821
Pendle	£123,167	£458	£24,887	4.9	£28,152	18%	4.7%	900	176	4,631
Preston	£155,842	£534	£24,045	6.5	£35,621	19%	5.7%	990	302	11,613
Ribble Valley	£242,510	£683	£29,910	8.1	£55,431	12%	2.3%	206	222	2,304
Rossendale	£152,061	£498	£25,111	6.1	£34,757	10%	5.0%	554	154	4,654
South Ribble	£169,199	£579	£25,511	6.6	£38,674	22%	3.6%	375	92	5,310
West Lancashire	£209,054	£556	£26,775	7.8	£47,784	18%	4.7%	636	98	1,519
Wyre	£172,272	£573	£23,863	7.2	£39,376	15%	4.2%	228	230	3,989

The actions taken to address the problem have been wide spread and many have been achieved corporately:

- Housing strategy delivery plan: the main focus is delivering affordable housing and addressing the identified needs.
- The Council set a target of delivering 75 affordable homes per year and this has been achieved annually.
- The Council approved a Addressing Housing Needs Policy to secure 30% affordable housing on all developments and 15% to be for older people.
- There is a Ribble Valley affordable housing development protocol, which assists developers at every stage in the process to encourage applications.
- The Council invests over £100,000 of capital funding every year for development of private rented sector properties;
- The Council has undertaken housing needs surveys across over 90% of the Borough to clearly identify the type, tenure and size of housing required;
- In 2005 a Tenancy Protection Scheme was established with a bond covering up to £800. This needs to be reviewed as acceptance of this amongst landlords has reduced significantly.

The landlord/tenant grants available to landlords to renovate private rented property to a high standard is an initiative that has been fundamental in achieving a reduction in the length of time families stay in temporary accommodation. The scheme has gradually evolved into the initiative we have today but has existed for over ten years.

Landlords are offered grant aid of up to £10,000 per flat and £15,000 for a house. This is a 50% contribution towards renovation costs and is, therefore, match funded. In exchange for the grant the conditions are that the property must be let for up to five years; that the landlord must accept nominations and the rent level is set in line with local housing allowance.

As of April 2012 there are 46 private rented properties that the Local Authority has nomination rights to through the scheme. As properties become available householders in temporary accommodation are first to be considered for these properties.

The reduction of the local housing allowance has become another serious hurdle in tackling affordability. Under the scheme Ribble Valley is the third most affected Local Authority nationally. Almost 60% of all claimants of housing benefits in the Ribble Valley saw a reduction in their entitlements with the introduction of a local housing allowance. This is a disincentive for landlords to accept tenants in receipt of benefits or to invest in rental properties in the Borough, coupled with the removal of direct payments to landlords.

To counter balance the effects of this the grant available for each unit through the landlord/tenant grant was increased and no longer available in Longridge where the local housing allowance has been increased. Ribble Valley is split into four areas under the local housing allowance and the central Lancashire allowance, which incorporates Longridge, has seen an increase.

Strategic Housing Market Assessment 2013

The Strategic Housing Market Assessment carried out in 2013 established that there is a need for 404 affordable dwellings per year in Ribble Valley; however this figure does not equal the number of new affordable units to be built. The need will be met through a wide range of sources – but particularly by making better use of vacant stock, by making better use of the existing stock and through the private rented sector.

- ii) One bedroom and four bedroom affordable homes are particularly required.
- iii) Relatively few households in housing need could afford Affordable Rent at 80% of the median market rent. The most practical level to set Affordable Rent to meet substantial need is at 70%.
- iv) Factoring higher affordability thresholds households in the private rented sector pay in current market conditions and the supply of private rented accommodation (via LHA) to house those requiring affordable housing, the need for new affordable units reduces notably – however changes to the administration of LHA mean that it is unlikely to continue.

Cost and Affordability of Housing

According to data from the Land Registry, the mean house price in Ribble Valley in the third quarter of 2012 was £246,519, higher than the average for the North West region and England as a whole. Data shows that whilst prices have remained largely static since the economic downturn, the number of property sales has fallen dramatically.



- ii) The cost of housing by size was assessed for all tenures across the Borough. Entry-level prices in Ribble Valley range from £90,300 for a one bedroom home in the Clitheroe price market up to £304,000 for a four bedroom property in the Rural price market. Entry-level rents in Ribble Valley range from £400 per month for a one bedroom home up to £1,000 per month for a four bedroom property.
- iii) Housing market gaps analysis shows the nature of the housing ladder in a particular locality. An analysis of the gaps between each tenure shows that there is a large income gap between the social rented sector and market entry. This indicates that intermediate housing priced within this gap could potentially be useful for a number of households in Ribble Valley.
- iv) Flexible Tenancies are being introduced as a new tenure. They will allow Affordable Rent to be charged. Affordable Rent will be based on the open market value of each property. Within Ribble Valley, as bedroom size increases the range of Affordable Rents possible increases.
- v) Although affordability has theoretically improved since the start of the economic downturn, there remains a large proportion of households in Ribble Valley that are unable to afford to buy.

Future Timetable for Homelessness Strategy

The strategy has been approved by Health & Housing Committee. The achievements to deliver the action plan set out in the document will be reported bi-annually to the homeless forum and annually to Health and Housing Committee.

Should there be any requirement to amend the document in the 5 year period then this will be reported to Health and Housing Committee.

Strategic Aim – IMPROVE THE HOUSING ADVICE, INFORMATION AND SUPPORT AVAILABLE

<u>INITIATIVE</u>	<u>ACTION</u>	<u>DATE TO BE IMPLEMENTED</u>	<u>RESOURCE IMPLICATIONS</u>	<u>PARTNERS</u>
Improve documentation/written advice given at initial interview	All households seeking accommodation should leave with a housing plan.	Achieved	Within existing resources	HLN Steering Group Housing Needs Officer
Develop good communication with all relevant organisations	Review HLN forum attendees, ensure all agencies are represented	Review annually at each Homeless Forum	Within existing resources	HLN Steering Group Ribble Valley Strategic Partnership
Introduce new database to capture all the required information for HCLIC	Locata database purchased April 2018	Achieved	Within existing resources	Housing Strategy Officer IT Section Housing Needs Officer Locata support
Collate information on all relevant HLN services in Ribble Valley and neighbouring authorities	Ensure all the information is on the Council's website	April 2019	Within existing resources	Housing Needs Officer Housing Strategy Officers
Ensure up to date and relevant HLN information is accessible	Update and maintain housing section information on the Ribble Valley website and front line staff have basic housing rights knowledge	Monitored quarterly	Within existing resources	Housing Strategy Officer Housing Admin Officer
Provide support to all households where housing is insecure	Refer all potential homelessness households to the most appropriate support provider	Monitored quarterly	Within existing resources Report the need for additional	Lancashire Wellbeing Service Children and Family Wellbeing Service Transforming Lives
Improve communication with clients	Use text messages/email where client prefers	Achieved	Within existing resources	Housing Needs Officer Housing Admin Officer
Advice available to all households on request during working hours	Ensure an officer is available at all times	Ongoing	Training costs for staff	Housing Needs Officer Housing Officer Housing Admin Officer

<u>INITIATIVE</u>	<u>ACTION</u>	<u>DATE TO BE IMPLEMENTED</u>	<u>RESOURCE IMPLICATIONS</u>	<u>PARTNERS</u>
Ensure staff are kept up to date with homelessness case law.	Provide annual case law training for housing needs staff.	To organise.	Training costs for staff.	Housing Strategy Officer NHAS
Raise awareness of all housing services across the borough	Use Council newspaper, website, twitter, Parish Council meeting and village notice boards to promote the service.	On going	Within existing resources	Housing Strategy Officer Parish Council Liaison
Establish a baseline of satisfaction and identify where improvements can be developed	Undertake customer satisfaction research	annually	Within existing resources	Housing Strategy Officer Places for People
Improve housing information on the website	Regular updates of the website to be done as routine	April 2019	Within existing resources	IT Service Housing Officer
Improve accessibility of service outside of Clitheroe with a focus on Longridge	Demonstrate use of service from households outside of Clitheroe.	June 2019	Within existing resources	Housing Needs Officer
Respond to any 'duty to refer' requests	Set up a referring email address and a standard response.	Dec 2018	Within existing resources	Housing Strategy Officer IT service.
Deliver homeless prevention trailblazer project for young people	Work in partnership with YNOT to ensure the project supports as many young people facing homelessness as possible.	Ongoing till March 2019	Trailblazer funding through LCC	LCC Co-ordinating Officer Housing Strategy Housing Officer YNOT Support Officer & Manager
Support the rough sleeper initiative across East Lancashire	Support the bid to provide support/prevent rough sleepers across East Lancashire	Ongoing	Bid to be submitted to MHCLG and Blackburn to manage the scheme.	All East Lancs Authorities.

Strategic Aim – PREVENT HOMELESSNESS IN THE BOROUGH

<u>INITIATIVE</u>	<u>ACTION</u>	<u>DATE TO BE IMPLEMENTED</u>	<u>RESOURCE IMPLICATIONS</u>	<u>PARTNERS</u>
Utilise discretionary housing (DHP) payments to prevent homelessness.	Advise and support households to make discretionary housing payment claims	Monitored annually	Utilise DHP monies annually	Housing Benefits Housing Strategy Officer
Maximise the use of 'Spend to Save' Policy across the homelessness service	Consider all available funding streams which may prevent homelessness at each interview	To be monitored	Homelessness directorate funding. Grant budget.	Housing Committee Housing Strategy Officer
	Improve communications link with housing benefits section and improve flexibility when dealing with vulnerable households	Ongoing	Within existing resources.	Housing Strategy Officer Housing Benefits Manager
Raise awareness of the importance of early intervention	Utilise all available support services and the requirements of the new act.	June 19	Within existing resources	Landlords Forum Group Housing Needs Officer Communication Officer
Prevent homelessness through loss of RSL tenancy	Ensure early warning system in place with each RSL in the borough	Jan 2019	Within existing resources	RSL's Housing Strategy Officer
Ensure service users are satisfied with current level of service	Consult with service users as to the standard of service received-through completion of a survey	ongoing	Within existing resources	Places for People Housing Strategy Officer Scheme Warden
Update list of all temporary and permanent housing providers in the borough	Produce a leaflet and distribute to all service providers	May 2019	Within existing resources	Housing Strategy Officer Housing Needs Officer
Annually undertake a full review of the homeless strategy	Utilise HLN forum to consult with all service providers	May 2019	Within existing resources	Housing Strategy Officer HLN Steering Group
Maintain homeless forum group to regularly monitor performance of initiatives	Meet twice a year to review progress and update the action plan	Ongoing	Within existing resources	Homeless Forum

<u>INITIATIVE</u>	<u>ACTION</u>	<u>DATE TO BE IMPLEMENTED</u>	<u>RESOURCE IMPLICATIONS</u>	<u>PARTNERS</u>
Investigate option of recruiting a part time floating support worker to support households at risk of homelessness.	To propose the additional staff hours to Strategic Housing Working Group	April 2019	Request to be reported to Health and Housing Committee.	SHWG Homeless Forum Housing Strategy Officer
Prevent homelessness precipitated by health issues	Develop joint working protocols for hospital discharge.	June 2019	Better care fund	Health & Wellbeing Group Health & Housing Committee
	Improve referral pathways between agencies to enable access to supported accommodation	July 2019		

Strategic Aim – IMPROVE PROVISION AND SUITABILITY OF TEMPORARY ACCOMMODATION AND REDUCE THE LENGTH OF TIME SPENT IN TEMPORARY

<u>INITIATIVE</u>	<u>ACTION</u>	<u>DATE TO BE IMPLEMENTED</u>	<u>RESOURCE IMPLICATIONS</u>	<u>PARTNERS</u>
Improve links with Steeping Stones and M3 scheme	Ensure we keep as many options open to young people	January 2020	Within existing resources	Housing Strategy Officer M3 Manager
Utilise specialist housing schemes outside borough	Improve communications with out of borough schemes	Sept 2019	Within existing resources	Housing Strategy Officer Housing Needs Officer
Maintain close working relationship with Onward	Organise monthly meeting with a standard agenda item of temporary accommodation	Dec 2018	Within existing resources	Onward Housing Needs Officer Strategic Housing Officer
Improve access to work for households in temporary accommodation	Provide IT access at the hostel in Clitheroe Consider wifi	Jan 2020	Using ODPM monies	IT Section Housing Strategy Officer
	Work with Job Centre and Connexions to provide IT support for completion of job applications on line	Jan 2020	Within existing resources	Job Centre Connexions Housing Strategy Officer
Reduce length of time spent in temporary accommodation	Move on housing plan to be part of support plan	March 2019	Utilising ODPM funding	Onward Housing Strategy Officer Places for People
Reduce the length of time spent in temporary accommodation	Ensure all housing options considered and maximised for every household. Weekly updates on each household with support worker.	March 2019	Within existing resources	Onward Housing Officer Places for People
Ensure that all children from homeless households receive necessary health check	Refer all children from homeless households to a Health Visitor	January 2019	Better care funding	Housing Strategy Officer Health Centre Places for People
Improve and utilise garden room at hostel	Ensure room is kept clean and there is access for all	April 2019	Within existing resources	Homestart LCC Adult Education Housing Officer Inward House

<u>INITIATIVE</u>	<u>ACTION</u>	<u>DATE TO BE IMPLEMENTED</u>	<u>RESOURCE IMPLICATIONS</u>	<u>PARTNERS</u>
Improve services for households with mental health needs	Ensure engaging in support is part of housing plan	June 2019	NHS funding	Mental Team Manager Housing Strategy Officer
Consult service users of their experience in temporary accommodation	Carry out an exit questionnaire with each user. Present the feedback to the homelessness forum.	Twice each year	Dependant on homeless budget and grant availability.	Homeless forum Places for people
Increase supply of affordable housing and maximise use of existing	Work with partner RP's to deliver maximum number of rented units on Sect 106 sites and grant aided sites.	On going	Homes England Funding Sect 106 contributions	Developers RP's Homes England

Strategic Aim –INCREASE HOUSING OPTIONS FOR HOUSEHOLDS AND TYPES OF AFFORDABLE SECURE HOUSING OPTIONS.

<u>INITIATIVE</u>	<u>ACTION</u>	<u>DATE TO BE IMPLEMENTED</u>	<u>RESOURCE IMPLICATIONS</u>	<u>PARTNERS</u>
Prevent the loss of any social housing available for homeless households	Secure the maximum amount of social rent through Section 106 Agreements Prevention conversions of social rent where possible	Ongoing through regular market engagement	Development dependent	Housing Strategy Officer Registered Social Landlords
Increase the amount of private rented affordable housing available for homeless households	Engage with private landlords and agents to encourage them to accept households on benefit and the TPS	June 2019	Landlord/tenant grant funded	Local estate agents Housing Needs Officers
Set affordable secure rent levels and nomination rights	Promote grant available to encourage landlords to invest in private rented sector	January 2019	Private sector grant budget	Housing Strategy Officer Health & Housing Committee
Maintain Tenancy Protection Scheme	Annually top up the scheme and ensure maximum number of households benefit and can access the private rented sector	June 2019	Consider bidding for additional funding	Housing Strategy Officer
Increase the number of affordable private rented properties available for homeless households.	Maintain the funding available for landlord tenant grants in 2013-2018		Annual budget of 100k transferred into landlord tenant budget	Housing Strategy Officer Health & Housing Committee
Negotiate the min % of social housing to be allocated to homeless households	Establish the current nominations levels to homelessness. Engage with all RSL's and agree % of nominations	January 2019	Within existing resources	Housing Strategy Officer Onward

<u>INITIATIVE</u>	<u>ACTION</u>	<u>DATE TO BE IMPLEMENTED</u>	<u>RESOURCE IMPLICATIONS</u>	<u>PARTNERS</u>
Ensure all partners aware of level of need in borough and kept fully informed of demand	Arrange regular RSL forums and Housing Forums	Agreed with RP's to meet twice a year	Within existing resources	Chair of Health & Housing Housing Strategy Officer RP's
Improve single low income earners access to affordable housing	Work with developers to secure young person's accommodation	September 2020		Developers Development Control RP's
Agree one bed accommodation is developed as a priority.	Encourage private landlords to consider one bed accommodation.	April 2020	Utilise social rent grant	Housing Strategy Officer Housing Officer
Under take a full Review the Allocation Policy and Nominations procedure	Work with RP's to review the documents	Jan 2019	Within existing	Onward Homes All RP's