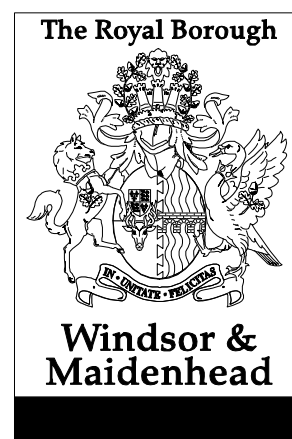


**ROYAL BOROUGH OF WINDSOR
& MAIDENHEAD**

**HOMELESSNESS STRATEGY
2008-2013**

D R A F T



This Strategy is the second to be developed by the Royal Borough of Windsor & Maidenhead in order to comply with the Homelessness Act 2002 and the associated Code of Guidance. These required the Council as a housing authority to carry out a review of homelessness and adopt a strategy for dealing with the findings.

As part of the review we completed the self assessment strategy health check toolkit issued by the Department for Communities and Local Government to establish how effective our services are in tackling and preventing homelessness. We also invited stakeholder consultation through a housing forum and questionnaire.

The aims of the strategy are compatible with the Royal Borough of Windsor & Maidenhead's current Housing Strategy 2008-11 which seeks to ensure that everyone in the region has access to a decent home at a price they can afford and the Royal Borough's local area agreement which has a priority to increase the supply of affordable housing.

Profile of the Royal Borough of Windsor & Maidenhead

The Royal Borough in Context

The Royal Borough of Windsor and Maidenhead with its blend of rich history and successful modern business development, covers 76 square miles, just 25 miles to the west of Central London. The two urban areas in the Borough – the towns of Windsor and Maidenhead and 14 rural parishes together form the administrative area.

The landscape is surprisingly rural in character with 83% of the borough designated as Green Belt. One of the Borough's most important assets is the large number of unspoiled rural areas including 1, 000 acres of National Trust land and 4,800 acres of Crown Land. In addition, the area has a high national and international profile because of Windsor Castle and its Royal connections.

The Council is no longer a direct provider of housing accommodation, as the housing stock was transferred through the Government's Large Scale Voluntary Transfer (LSVT) arrangements to two council sponsored Housing Associations in May 1995. It does however retain a statutory responsibility for dealing with homelessness and housing advice. In partnership with the Housing Associations we maintain a Common Housing Register to assist those seeking affordable housing, and the Council takes its strategic enabling responsibilities seriously by trying to develop new services with partner organisations.

The Housing Associations which operate in the area are:-

Maidenhead & District Housing Association

Windsor Housing

A2 Housing

Toynbee Housing Association

Thames Valley Housing Society

Paradigm Housing Association

Beacon Housing Association

Warden Housing Association

Hanover Housing Association

Servite

Look Ahead Housing & Care Limited

Demographic Profile

The Borough's population in 2006 was 138,800 (*Source: ONS Mid-Year Estimates*). There has been no overall change in population levels since 1981, apart from some minor fluctuations and an apparent increase in the last 4 years (*Source: ONS Revised Mid-Year Estimates*). Principal settlements are Maidenhead (50,000) and Windsor (28,000). Other settlements include the Cookhams (5,500), Datchet (4,650), Eton Town and Eton Wick (5,000), Old Windsor (4,800), Wraybury (3,650), Ascot (5,100), Sunninghill (6,500), and Sunningdale (4,900) (*Source: 2001 Census*).

The age structure of the Borough's population is very similar to the national average apart from relatively fewer young people of 15 to 24 years old. This is mainly because there are 2,446 students normally living in Windsor and Maidenhead but studying at universities elsewhere and, to a lesser extent, because high house prices prevent young people from setting up home in the Borough.

15.4% of the Borough's population is aged 65 years or over and 1.9% is 85 years or over (*Source: 2001 Census*). This is in line with the national age structure but higher than the rest of Berkshire. The population is ageing as the 65-plus age group accounted for only 13.1% of the population in 1981.

Households

The number of households is increasing despite more or less static population growth. Between 1991 and 2001, the population remained almost unchanged at just over 133,600 but 2,400 more households were formed. Average household size has therefore fallen steadily from about 2.6 in 1991 to 2.39 in 2001 and 2.38 in 2006 (about the national average). Households are largest in the rural parishes and smallest in Eton and central Windsor. The number and proportion of one-person households is increasing.

	One person households		Married Couple Households	Co-habiting couple households	Other	Total households
	Pensioner	Other				
RBWM 1991	6,682 12.9%	5,956 11.5%				51,827 100%
RBWM 2001	7,195 13.3%	7,965 14.7%	27,221 50.2%	4,297 7.9%	7,583 14.0%	54,261 100%
England & Wales 2001	14.4%	15.6%	45.5%	8.3%	16.2%	100%

Source: 2001 Census Key Statistics Table 20

1991 Census LBS data Table 42

One person households account for 28% of all households in RBWM, and within this category, single pensioners comprise 13%. Proportionately more single pensioner households exist in Windsor and the southern half of the Borough. Windsor also accommodates the most non-pensioner one-person households. Married couples with dependent children are most common in Cox Green and Ascot & Cheapside where more family-type housing is available.

Transport Links

Windsor and Maidenhead is located in an attractive part of the Thames Valley and has excellent communication links, with access to four major motorways, the availability of Heathrow and Gatwick Airport nearby and four main line railway stations. There is also a network of widely-used public footpaths, bridleways and byways which give access to the countryside and the River Thames.

Many of the transport provisions developed for the Borough's urban areas are accessible to rural people as well. The high rural population density and relatively small geographic region means many urban and rural services are linked or operated under the same policy. Car ownership is extremely high in

the borough with 75% households owning 1 or 2 cars and 11% owning 3 or more cars. Only 14% of residents do not have the use of a car compared to the national figure of 27% (*Source: 2001 Census*). Whilst there is a high level of car ownership amongst employed tenants of social housing, car ownership is very low in general across social housing tenants especially those that are economically inactive. People unable to afford or drive a car are disadvantaged in a Borough dominated by car users. The Royal Borough recognises this problem and is responding with improved bus and taxi transport, concessionary fares, transport information, cycle ways and other measures to widen transport choice.

Housing Stock and Vacant Dwellings

	All household spaces			
	Total	With Residents	No residents	
			Vacant	Second or holiday homes
RBWM 2001	56,557 100%	54,261 95.9%	1,896 3.4%	400 0.7%
Berkshire 2001	100%	97.3%	2.3%	0.4%
England & Wales 2001	100%	96.1%	3.2%	0.7%

Source: 2001 Census, Key Statistics Table 16

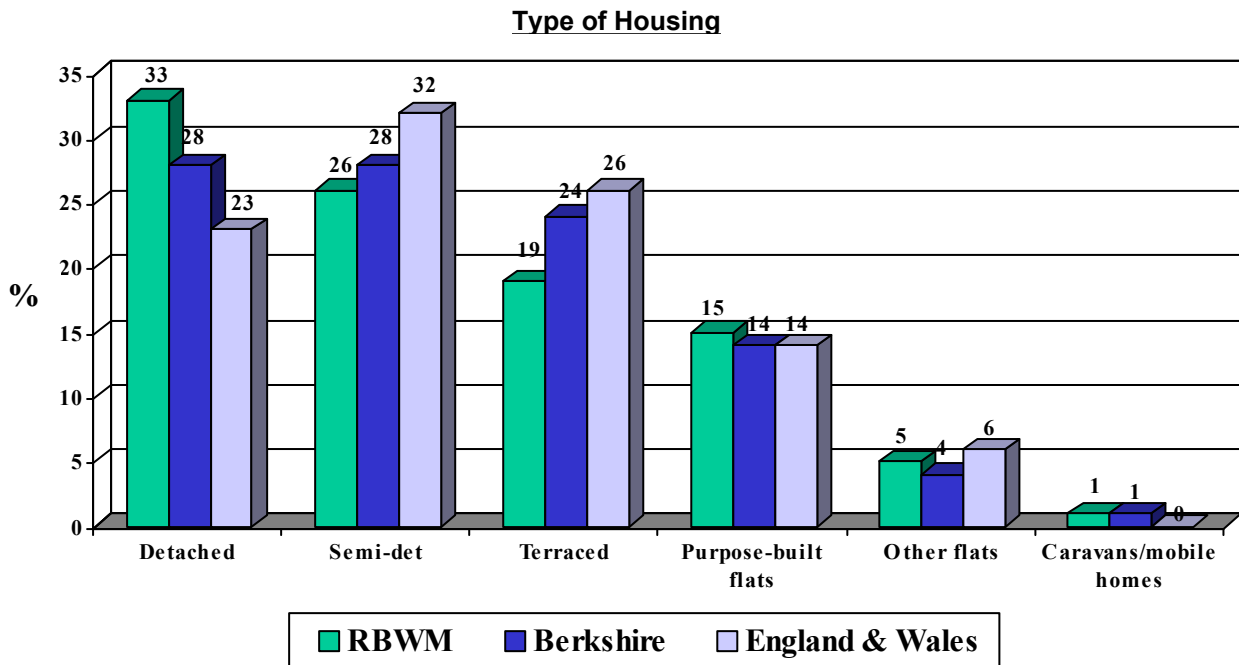
Relatively high rate of vacant homes (1,900) in the Borough reflects both a very active housing market and also the number of dwellings that are company-owned for staff from overseas or elsewhere in the UK, and these can more frequently remain empty between lettings.

House Prices

Local house prices are the highest in the country apart from a few London boroughs. In the first quarter of 2007 the average price in RBWM was £319,030 (cf. £178,884 in England & Wales). Detached houses sold averaged £562,615 in RBWM but £270,721 nationally (**Source:** *Land Registry*).

House price/earnings ratio at 4.70:1 is the highest in Berkshire and higher than South East average (*Joseph Rowntree 2005*); the ratio would be higher if incomes were not also the highest in Berkshire and 50% above the national average (*ASHE 2006*). It is almost impossible for even young graduates to get on the housing ladder locally.

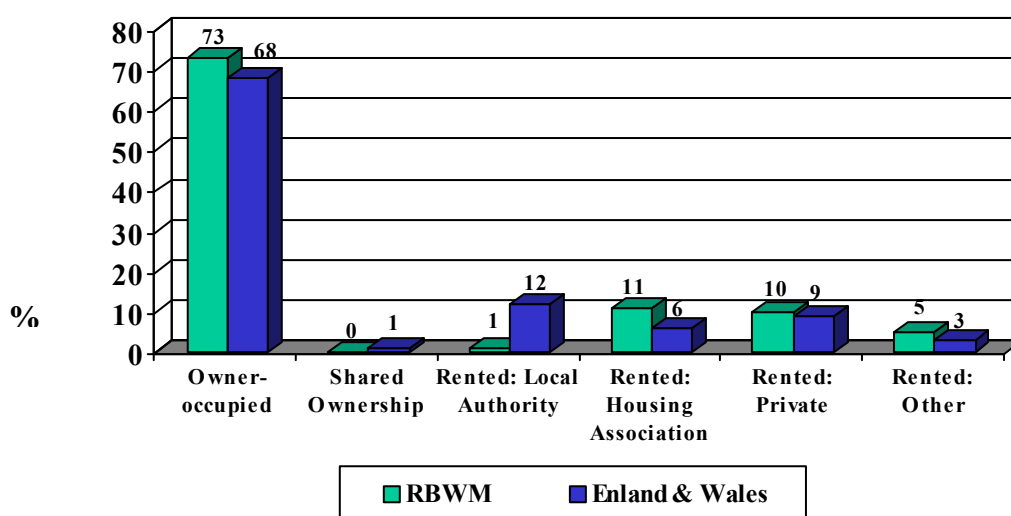
Housing Supply and Demand



Source: 2001 Census, Key Statistics Table 16

One third of all dwellings in the Borough were detached in 2001, compared with 23% nationally, which reflects the relative wealth of the area. 20% were flats – exactly the same as nationally.

Housing Tenure in the Royal Borough – 2001 Census



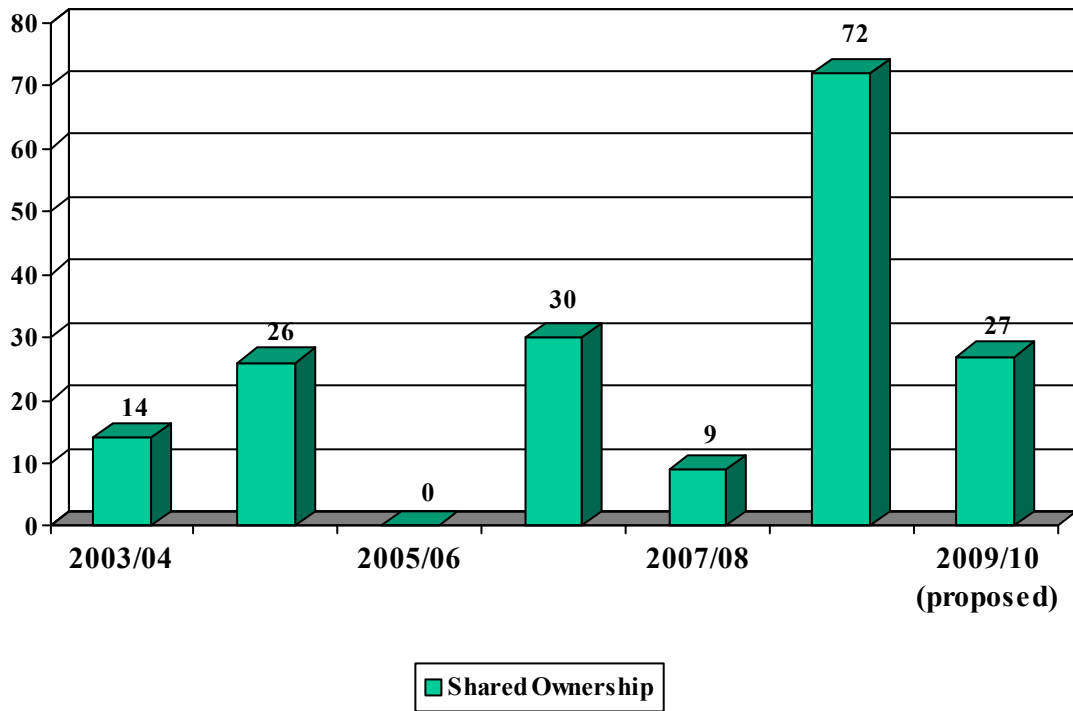
Source: 2001 Census, Key Statistics Table 18; 1991 Census LBS Table 42

73% of households are owner-occupiers (national average 68%). The Council's housing stock was transferred to two Housing Associations in April 1995. Social housing accounts for only 12% in the Borough compared with 19% nationally. Private renting increased between 1991 and 2001 reflecting the inability of young people to purchase properties locally, the 'buy-to-let' phenomenon and also the amount of corporate letting in the area.

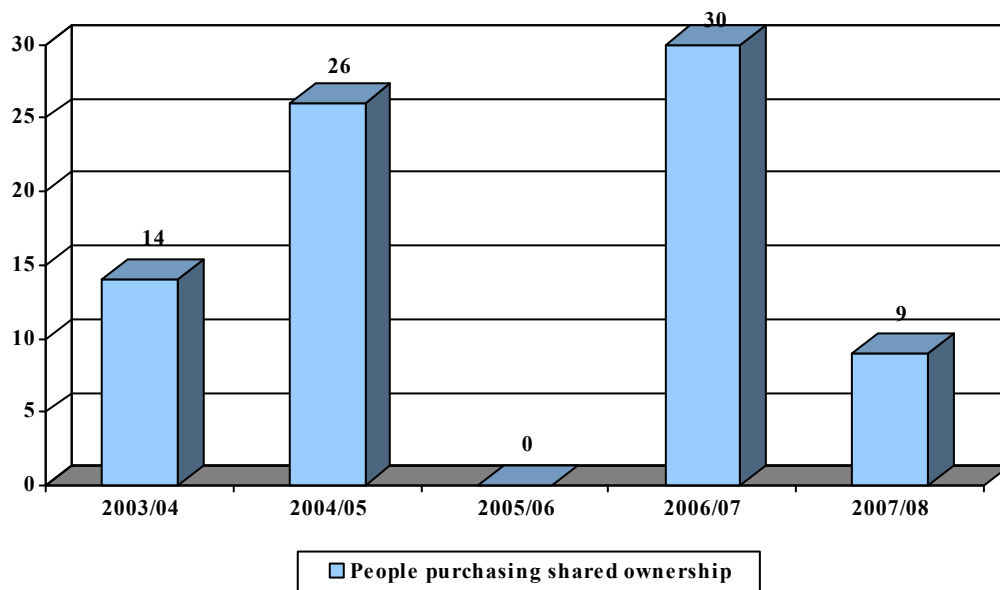
The Royal Borough of Windsor & Maidenhead is one of the most expensive areas of the UK to purchase property.

This high cost is reflected in shared ownership schemes. In order to develop such schemes in the Borough the initial percentage which can be purchased is frequently set at a higher rate than within other authorities. Catalyst Housing Group were appointed as Homebuy Agent for the Royal Borough of Windsor & Maidenhead and play an important role in providing advice for people for whom shared ownership is an option. However, the high cost and high percentage purchase makes this an uneconomical solution for many of our homeseekers and as a result people moving on to shared ownership has had little impact on the waiting list.

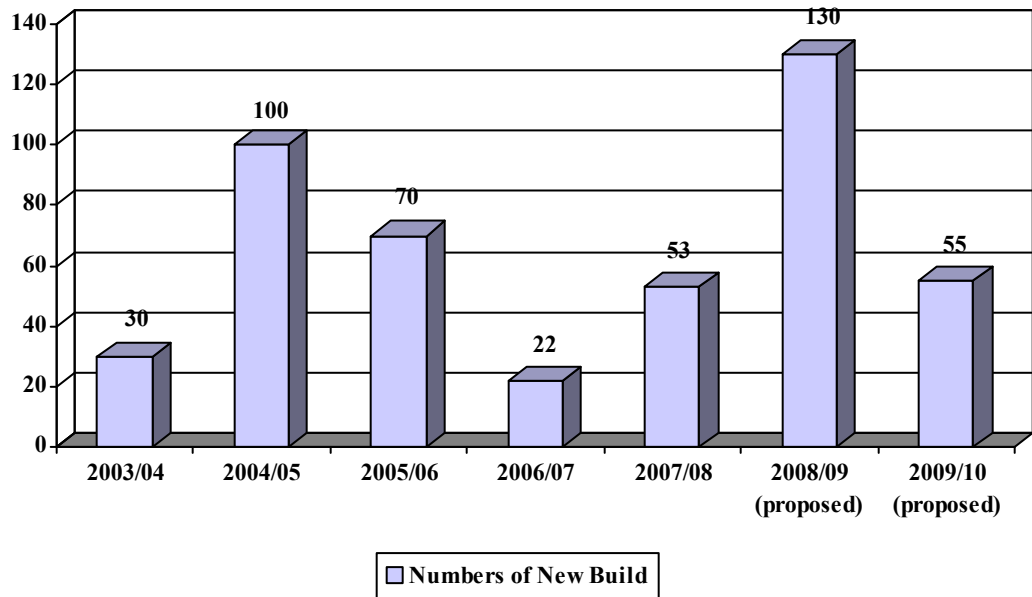
Number of Shared Ownership Properties



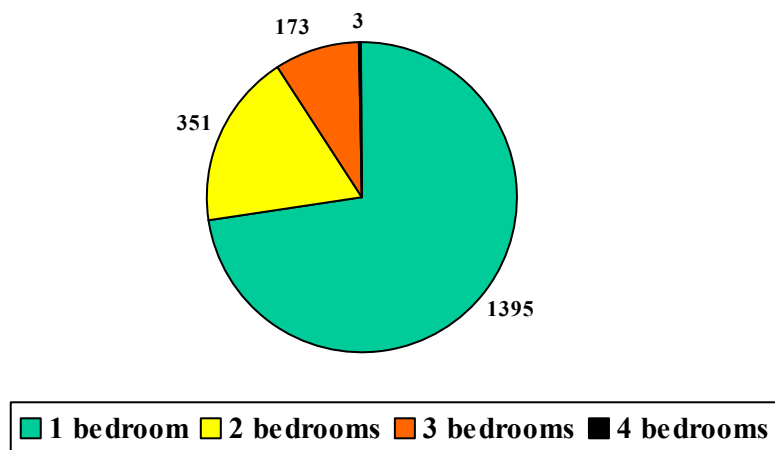
Number of People purchasing Shared Ownership



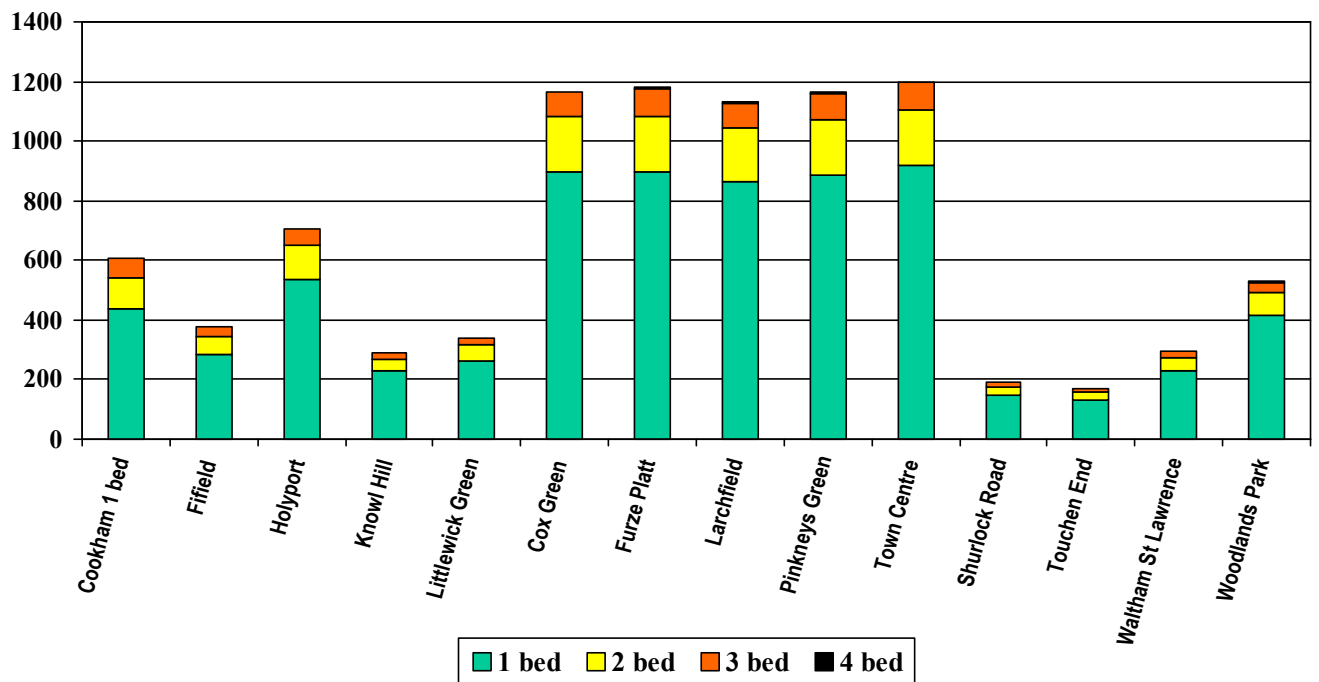
Number of New Build Properties Year by Year (Affordable Rented)



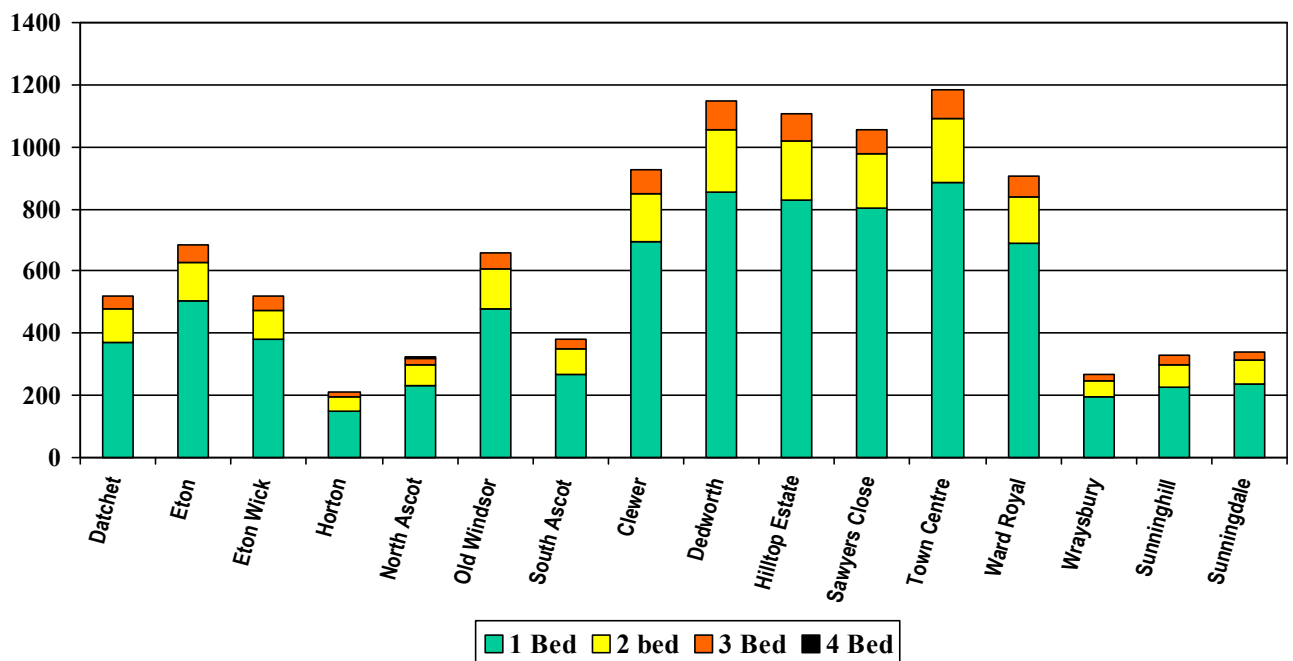
Number of Applicants on the Housing Register on 31 March 2008



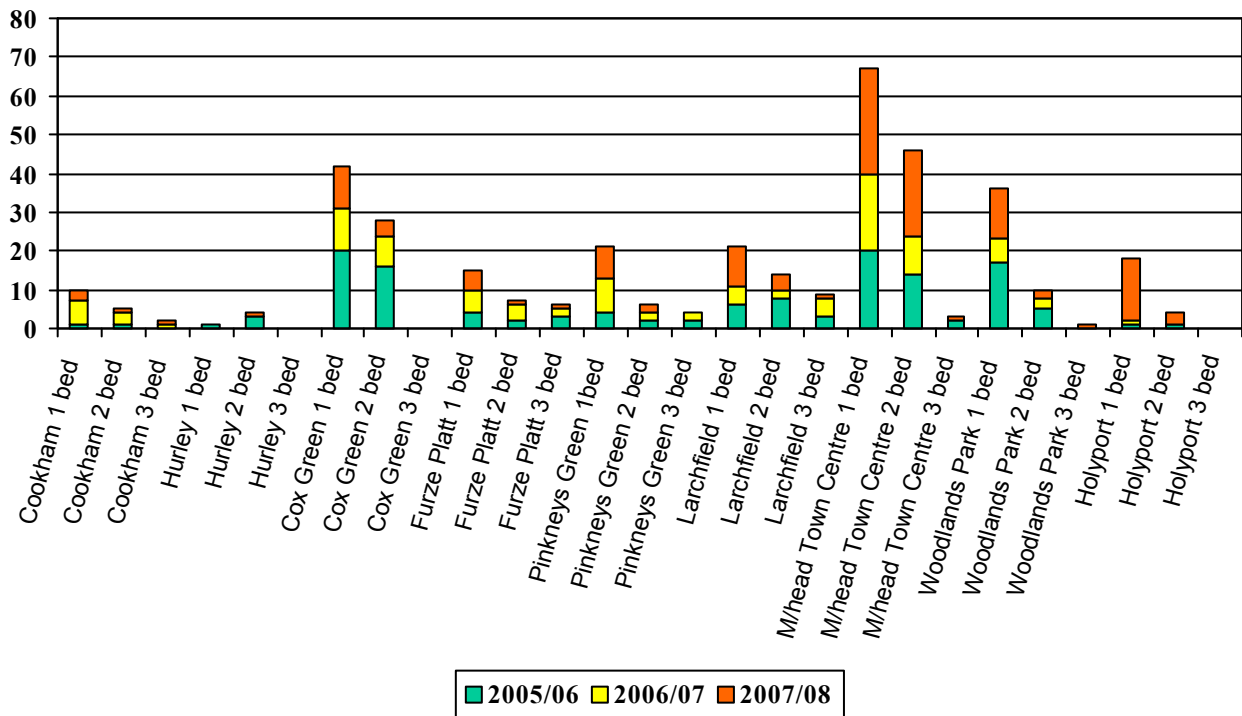
Number of Applicants on the Waiting List in areas on 30th June 2008 - Maidenhead



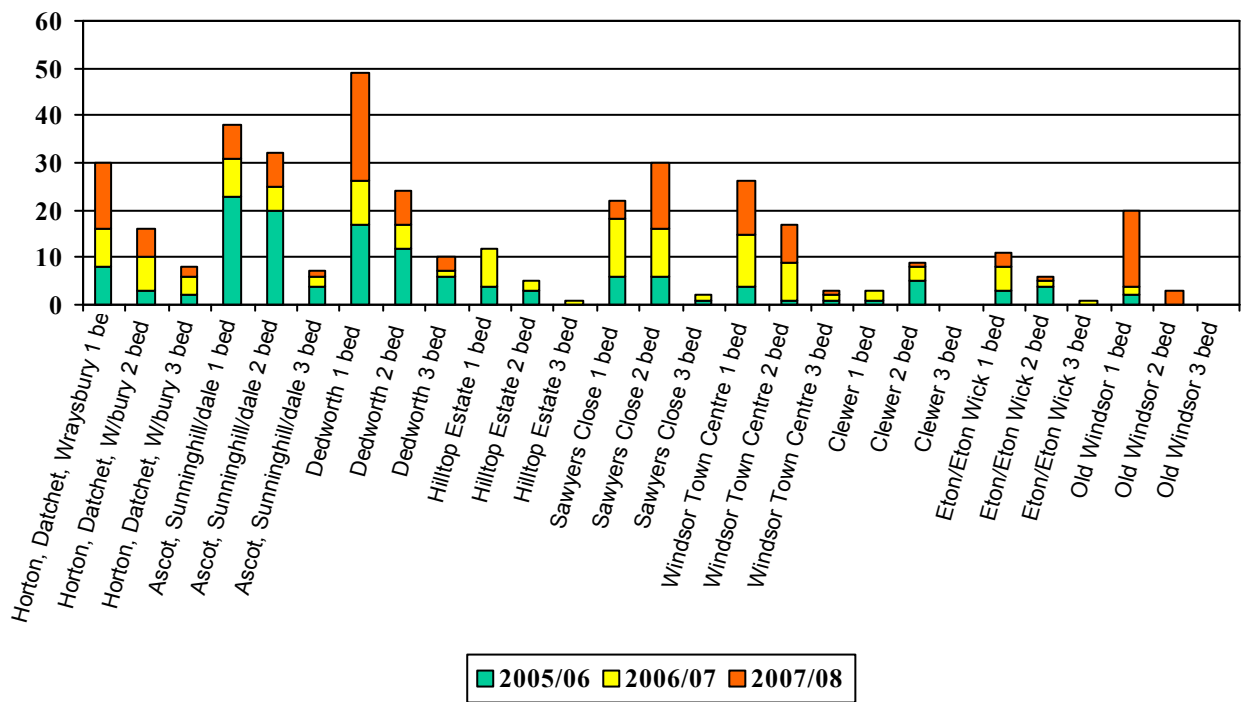
Number of Applicants on the Waiting List in areas on 30th June 2008 - Windsor



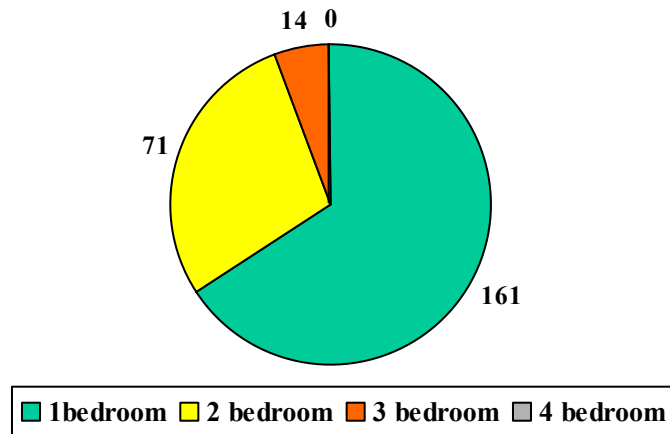
Nominations received by Area - Maidenhead



Nominations received by Area - Windsor



Breakdown of bedroom category for nominations received from Housing Associations April 2007 – March 2008



Housing Options Team

The Housing Options Team is a team of ten people offering a full housing advice service. Housing Options is part of the Learning & Care Directorate and is based at York House, Sheet Street, Windsor. Housing Options Advisors are available to see people at York House and visit people in their homes where they experience difficulties in coming to York House. The team can be contacted on 01628 683685 or by e-mail at housing@rbwm.gov.uk

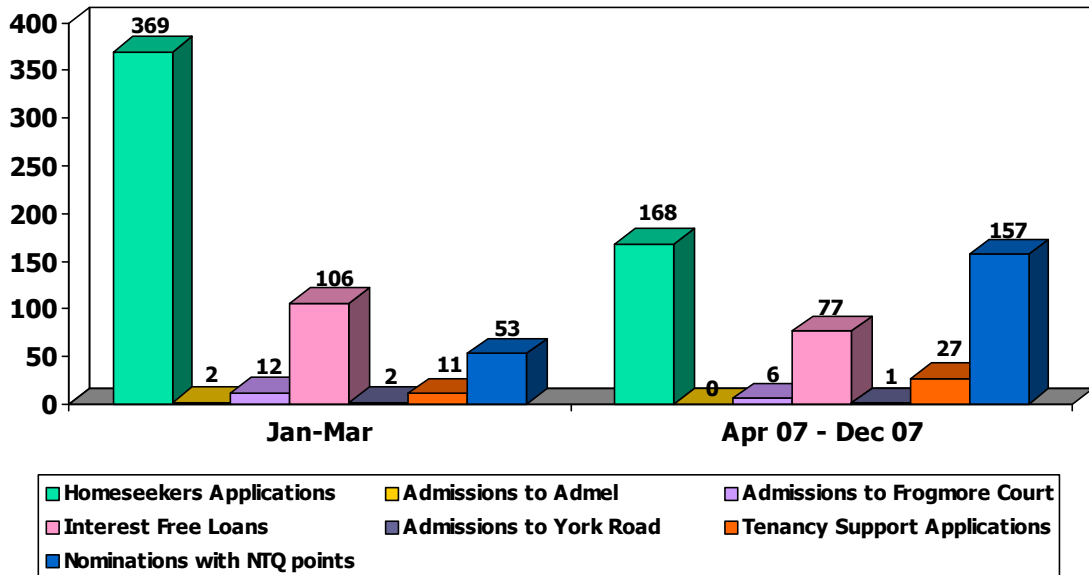
General information and housing register application forms are available on the Royal Borough's website www.rbwm.gov.uk

Since the publication of the Royal Borough of Windsor & Maidenhead's last Homeless Strategy in 2003, the Housing Policy Unit has undertaken a review of the Homelessness and Housing Advice services within the Borough.

In order to offer a full service and acknowledge the demands made in the Homelessness Act 2002, the Homelessness Section was re-organised into a generic team dealing with all aspects of housing advice, focussing on developing and presenting options to service users which will prevent homelessness and allow people to resolve their housing difficulties. **The success of this change of focus is measured by the reduction in homeless applications and the measurable increase in other areas of work.** All homeless applicants are interviewed and assessed by the Housing Options Team based at York House, Windsor. Home visits are undertaken for any interviewee who cannot attend an office.

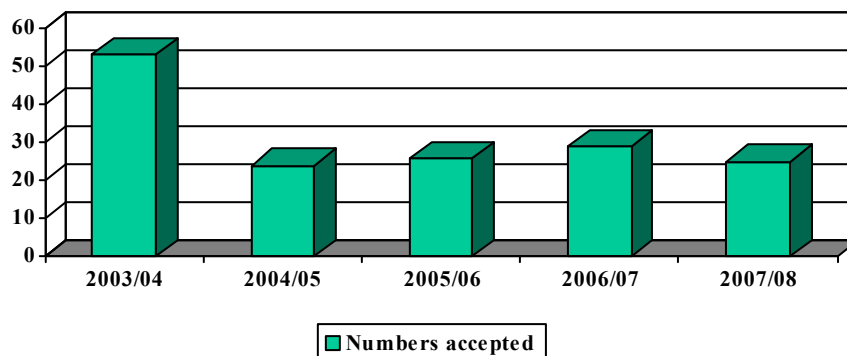
Outside office hours, the Royal Borough has an Out-of-Hours service used jointly by all six Unitary Authorities in Berkshire. **The cross boundary initiative enables Authorities to share costs and avoid unnecessary duplication, whilst ensuring that our community is always protected in an emergency.**

Homelessness Prevention



Redefining the role of Advisors and prioritising home visits and mediation to those homeseekers threatened with homelessness by family and friends has contributed to the success of the rent deposit scheme and the decline in homelessness acceptances. **The financial savings that this has made have been considerable.**

Applicant Households found to be eligible for assistance, unintentionally homeless and in priority need.



The mediation service provided by Thames Valley Family Mediation Service continues to be available for all homeseekers threatened with homelessness by family and friends.

Mediation and negotiation with private landlords and increased use of the tenancy sustainment service (floating support) has begun to improve maintenance of private tenancies. From April 2008 we have begun to collect information on this in order to establish the efficiency of these measures.

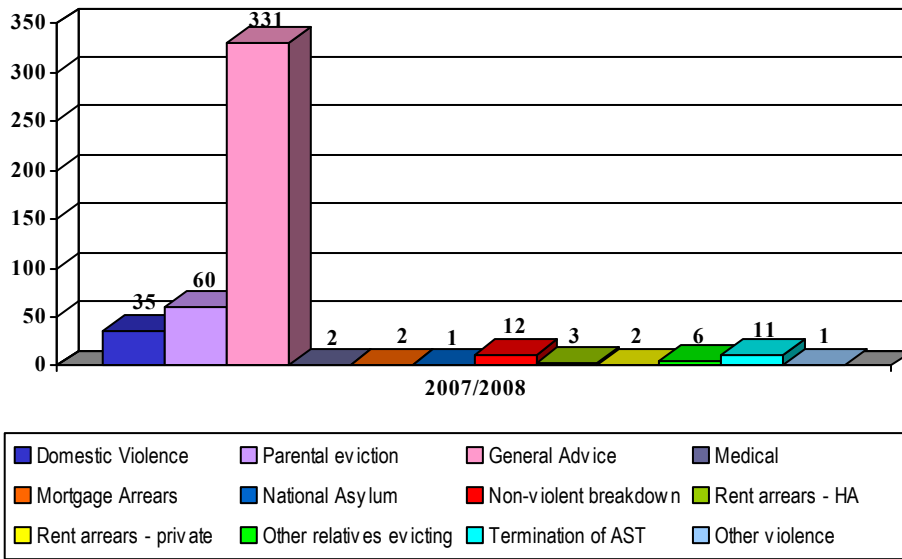
Working closely with local RSLs enables early warning systems to be used for those tenants whose tenancies are at risk, and again significant increases in the use of tenancy sustainment has improved the service.

Current Levels of Homelessness

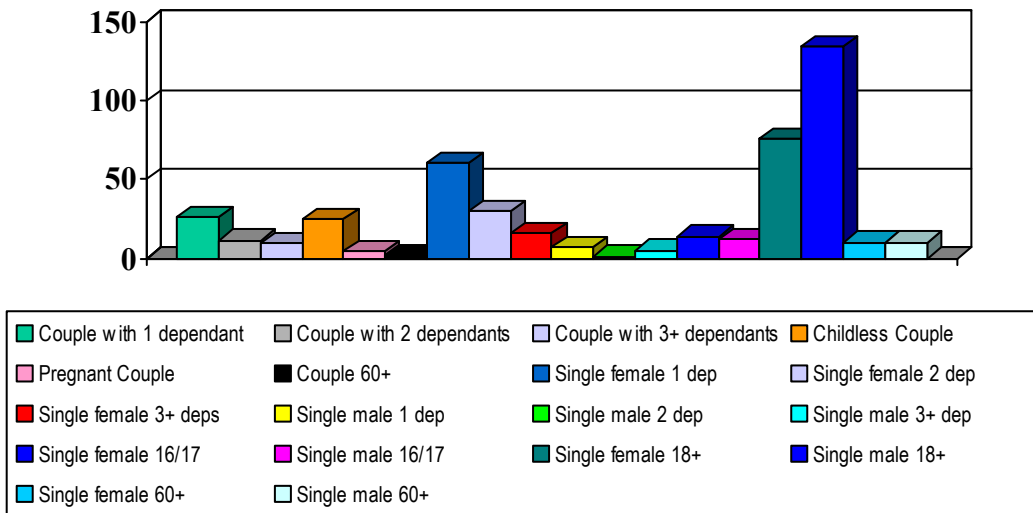
In order to properly monitor all our customers we developed a fresh approach to our procedures in April 2002. Everyone who comes to us for advice, to register on the Local Housing Register or to make a homeless application is seeking to secure or maintain a home. All our customers are seen as Homeseekers.

The Homeseekers enquiry forms which are completed for all applicants, provide us with information which is used to develop the service.

Reasons for Homeseekers applications received

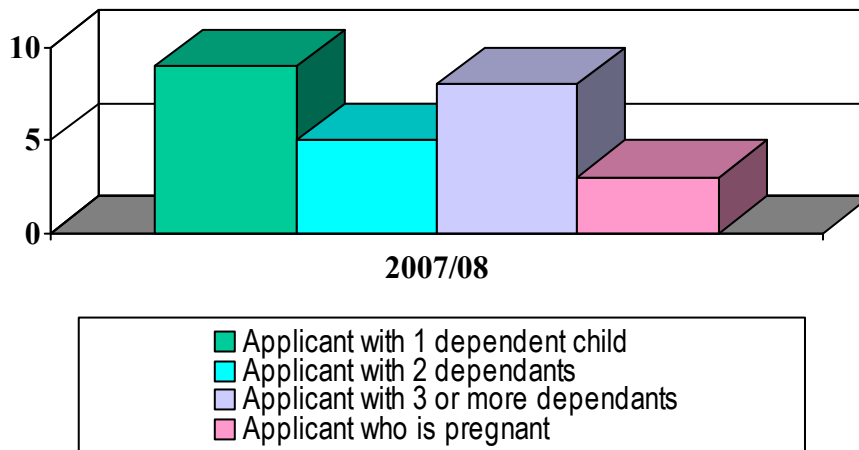


Client Profile of Homeseekers

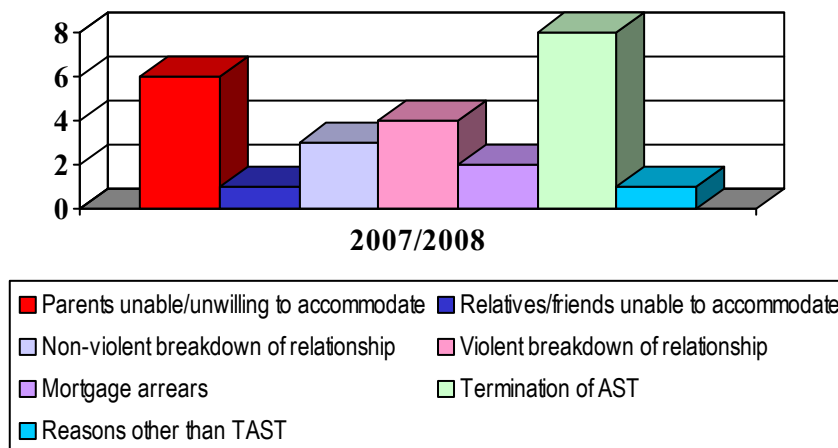


In 2007/2008 25 households were accepted by the Royal Borough of Windsor & Maidenhead as unintentionally homeless and in priority need. Our profiling has shown the following routes into homelessness.

Applicant Households found to be eligible for assistance, unintentionally homeless and in priority need during the year, by priority need category



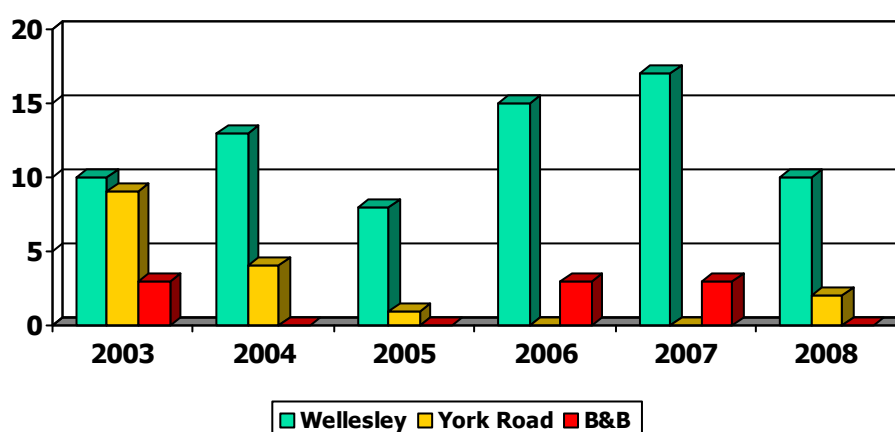
Main reason for loss of last settled home for applicant households found to be eligible, unintentionally homeless and in priority need during the year



Temporary Accommodation

The Government's Homelessness Strategy 'Sustainable Communities; Settled Homes; Changing Lives' charged all local authorities to reduce the use of temporary accommodation by 50% by 2010. The Royal Borough of Windsor & Maidenhead has worked strenuously to limit the use of temporary accommodation and when the target was announced, the use of temporary accommodation was already at a minimum. It will therefore be very difficult to achieve any such reduction and this has been recognised by the Specialist Homelessness Advisor at the CLG.

Number of Applicants in Temporary Accommodation on 31st March annually



Wellesley House

Look Ahead Housing Association provides 17 self-contained flats in a Supported Housing Scheme in Windsor. These are available to those people who are homeless and in priority need in the Borough. The accommodation is mainly used for families who have become homeless. The scheme is staffed on a 24 hour basis, and there is a playgroup operating for residents and a Health Visitor holds surgeries at the scheme. Parentcraft lessons run by Lifelong Learning with involvement from the pre-school learning alliance are also held at Wellesley House. **These are proving particularly helpful for**

young or new parents and should help prevent future evictions due to anti-social behaviour. All residents are allocated a “key worker” who can assist with any difficulties they may have during their stay. Customer surveys consistently show that residents rate the accommodation and services provided in the scheme as excellent or good. 10 households were accommodated in Wellesley House at the beginning of April 2008.

York Road

This is a large house in Maidenhead Town Centre, which has been converted into 6 one bedroomed self-contained flats. The accommodation is available to those people who are homeless and in priority need in the Borough. The accommodation is mainly used by small families. York Road is consistently requested by customers. 6 households were accommodated in York Road at the beginning of August 2008.

Young People Services

Look Ahead Housing Association provides 25 self contained flats in a supported housing scheme in Maidenhead for young people. The scheme is staffed on a 24 hour basis. This scheme is undergoing a review with all main nominators and supporting services.

Look Ahead Housing Association provides 6 units at Redroofs in Windsor for young people aged 16-21. This scheme is staffed on a 24 hour basis and young people are accommodated in a bedroom with shared facilities and communal lounge.

This service temporarily replaces Admel House and shows a loss of two bed spaces. **The previous scheme at Admel House is being redeveloped and on completion will provide 12 units designed as 2 bedsitting roomed units sharing kitchen and bathroom in each unit.**

There will be a further 6 bed spaces which can be used for move on or less vulnerable first stage housing supported by floating support. The estimated date for completion of this scheme is end of 2009.

Young people services have no direct access accommodation.

Frogmore Court and Admel House can provide limited bedspaces, 31 in all and the support offered in these schemes is low to medium.

All young people's services have identified accommodation as a gap in service.

A young persons multi-agency panel will be set up to address the issues of housing for young people and examine cross agency funding of any such scheme.

Supported Accommodation

In order to address a previously identified gap in service for people who require more support in the community to maintain their accommodation. Community Team for Persons with a Learning Disability (CTPLD), Community Mental Health Team (CMHT) and Adult Services have supported accommodation which is not accessible via the waiting list, nor to anyone who becomes homeless.

These are managed by local housing associations and voids and lettings are dealt with by the nomination agencies. There is no direct route into any of this accommodation from the waiting list.

Accommodation is available at:

Tuscany Court where there are 6 units for CMHT clients

Shaw Court – newly provisioned scheme with 11 units for CTPLD

Ronald Young Court – newly provisioned scheme with 9 units for CTPLD

Richard Silver House

Ellington Park

Edinburgh Road

Tithe Barn Drive

Furze Platt Road – 6 units

Grenfell Lodge – 4 units

Courthouse Road – 3 units

Harcourt & Loring – 6

Registered care homes

Direct nominations to MDHA – 3

Floating Support for CMHT and CTPLD clients

Housing Forum

A Housing Forum was held in December 2007 to discuss the changing world of local housing provision, the enhanced role of the local strategic partnership, changes to funding arrangements, and the delivery tools for the housing and homelessness strategies.

This was attended by representatives from partner RSLs, Connexions, local property developers, Community Council for Berkshire, Probation services, Environmental Health, Planning, Adult Services, Finance, Supporting People, the Voluntary Sector, GOSE and members of the Council.

Workshops were held on all aspects of housing and the key issues to emerge from the homelessness group were:

- ◆ Changes in housing market and the economy.
- ◆ Mortgage rescue schemes.
- ◆ Financial incentives for tenants to move.
- ◆ Changes to Housing Benefit Local Reference Rents and Local Housing Allowance.
- ◆ More temporary accommodation.
- ◆ Office block conversions.

A questionnaire was compiled and made available to all callers to York House, Town Hall and Citizens Advice Bureau, in addition to being directly mailed to key stakeholders and published on the Royal Borough of Windsor & Maidenhead's website. This questionnaire focussed on the main issues regarding homelessness within the Royal Borough of Windsor & Maidenhead and gave an opportunity for comment on people's experiences of the Housing Options Team and what further housing options they would wish to see provided.

From the Stakeholders response to the questionnaire the main resource which is lacking in the Borough is low support accommodation for all service users. This has been identified by most stakeholders as one service which could help service users to sustain a tenancy. A multi-agency panel will be set up to address this gap in service and to seek funding across agencies to provide this service.

All stakeholders felt there was a shortage of accommodation.

Many stakeholders wanted their service users to have automatic access to secure accommodation. This is a natural reaction. It is unrealistic to expect that anyone who accesses any service in the Borough and has a housing difficulty will immediately be given a secure tenancy with a housing association. However this response does demonstrate that there is a gap in stakeholders knowledge about Housing Options and what we do. This team will address this by starting an education/training programme in line with that

education/training exercise. Housing Options will use that programme to kickstart the development of new protocols between ourselves and the main stakeholders. This has been identified as a tool that will improve the joint working practises which we have in place or that we are seeking to put in place.

Completion of the questionnaire was disappointing. It is necessary to revisit this exercise on a regular basis in conjunction with the education/training programme.

The review highlighted a perception among some agencies that making a homeless application is made unnecessarily difficult.

Training and education will be carried out by the Housing Options Team with other agencies to promote an understanding of the work of housing options and what prevention of homelessness means.

In advance of such training a multi-agency forum has been convened involving Housing, Childrens' Services and the Children in Need Team to discuss housing issues. This forum is chaired by the Head of Housing. As part of the RBWM Childrens' Trust and in the light of recent legislation, it has been recognised that there is a need for far more than a roof when a young person is homeless.

The Multi Agency Panel will adopt the common assessment framework to address all the needs of young people and formalise protocols between agencies to ensure that Every Child Matters

The Environmental Services Private Section Housing team are proactive in licensing HMO's and working toward an overall improvement in housing conditions.

The Housing Options Team will welcome closer working with Environmental Services and are proposing a joint protocol to cement this relationship.

Registered Social Landlords have a key role in prevention of homelessness. The review carried out shows that the allocations function works extremely well with a mutual understanding of the requirements for new tenants. A gap in working relationships has been identified for existing tenants.

The Housing Options Team propose joint workshops for RSL staff and Housing Options teams in neighbouring Boroughs to share expertise and put in place agreed protocols.

MAPPA

Multi-Agency Public Protection Arrangements (MAPPA) is the process through which the Police, Probation and Prison Services work together with other agencies to manage the risks posed by violent and sexual offenders living in the community in order to protect the public. The Criminal Justice Act 2003 imposes a 'duty to co-operate' with the MAPPA responsible authority on various organisations providing public services including among others a representative from the Local Authority Housing Department. A member of the Housing Options Team provides this representation to help strengthen the MAPPA in making defensible decisions about the management of offenders. Within the Royal Borough of Windsor & Maidenhead there is a Home Office approved premise hostel to accommodate high risk offenders released on licence. Since many of the residents are included in the MAPPA process, the Housing Options representative is available to give housing advice and guidance.

MARAC

Multi-Agency Risk Assessment Conference is a non statutory arrangement for managing the risk posed to victims of domestic abuse. The meetings allow for a multi-agency information sharing framework to help victims of domestic abuse and their families, who are assessed as being at high risk, or very high risk of experiencing abuse in the future. **It is an opportunity for statutory and voluntary agencies to work together to assist these high risk victims with the intention of delivering an effective safety plan to protect victims of domestic abuse.**

In order to ensure that information is not lost between the MAPPA and MARAC processes, the Housing Options Team is represented on the MARAC and is able to provide best advice on the options available to the victim including advice on tenancy issues, homelessness and alternative accommodation.

Prolific and Priority Offenders Scheme

The PPO scheme is a Home Office initiative introduced in 2004 aiming to focus attention on those few individuals who are harming the community most by their anti-social and criminal activities.

Housing Options is represented on the panel to discuss PPOs in order to provide appropriate housing advice and options for the offenders listed on the scheme.

Housing Options will continue to attend meetings and build on existing multi-agency arrangement.

In addition 10 nominations a year are made available to the Probation Service for their clients who are eligible for rehousing within the Royal Borough of

Windsor & Maidenhead but who have an insufficient number of points for a nomination to a local RSL.

Training

Individual training for members of the Housing Options Team is identified during the completion of an annual training needs analysis to ensure that all team members receive learning, training and development appropriate to their job accountabilities and continued professional development.

Since the last homelessness review and strategy, various training courses have been undertaken including Housing Persons from Abroad, MAPPA training, the duty to co-operate, child protection, drug and alcohol awareness, and domestic abuse.

In addition 2 members of the Housing Options Team have been trained to deliver the basic awareness of domestic abuse course.

One of the identified areas for action is to carry out training needs analysis and ensure that those needs are met. Advising on Housing Options is complex and expert work and requires advisers to be appropriately trained.

Domestic Abuse

Domestic abuse is a key cause of homelessness. Involvement by Housing Options in the Domestic Abuse Forum, the Policy Services sub group and the MARAC have placed housing at the front of the agenda for these groups.

The forum is looking to develop a sanctuary scheme available to those experiencing domestic abuse or the threat of domestic abuse. This scheme will provide additional security measures to the properties of domestic abuse victims enabling them to remain in their homes if that is a safe option for them.

East Berkshire Womens Aid currently provides outreach services for women experiencing domestic abuse and they are looking for a suitable property to provide this service from.

Two members of the Housing Options Team have been trained to deliver the basic awareness of domestic abuse course, designed as an introduction to domestic abuse and aimed at those with little or no previous training, to increase knowlesge of domestic abuse.

The course is designed as an introduction and is aimed at people with little or no previous training. **The aim of delivering this course is to increase the knowledge of domestic abuse to equip the trainee with the knowledge and information to respond supportively to people experiencing domestic abuse.**

After delivering the training, participants of the course are able to define domestic abuse, have knowledge of different forms of domestic abuse, identify other issues faced by marginalized groups suffering domestic abuse, have knowledge of the effects domestic abuse have on adults and children, identify possible indicators of domestic abuse, show how to document domestic abuse and be aware of confidentiality and consider how this learning might impact on their own situation.

Having been trained to deliver the course, the two members of the team are now equipped with the knowledge and information to respond supportively to homeseekers experiencing domestic abuse and have disseminated this knowledge to the rest of the Housing Options Team.

A sanctuary scheme has been proposed by all agencies involved in working with Domestic Abuse in the Borough. We aim to introduce this scheme by April 2009? The need for a domestic abuse outreach service is to be examined.

Repeat Homelessness

One of the areas of particular importance and highlighted by the government as an area of concern is the number of people who become homeless more than once. The causes for repeat homeless are mainly loss of secure accommodation due to rent arrears, fleeing secure accommodation as a result of domestic abuse,

Partnership working with local housing associations has meant that an early warning system is in place where any secure tenancy jeopardised by rent arrears or asbo is referred to the tenancy sustainment service. This has meant that **repeat homelessness has been kept to zero since April 2006.**

Teenage Pregnancy

Housing Options is represented on the Teenage Pregnancy Strategy Steering Group in order to ensure that housing has close operational knowledge of the local teenage pregnancy strategy action plan. The Borough has also participated in a mapping exercise with the Teenage Pregnancy Unit of the Government Office of the South East regarding supported housing for under 18 parents.

Look Ahead Housing & Care provides supported accommodation at Wellesley House for statutorily homeless applicants. During 2007/08 one teenage parent was provided with accommodation there.

A principal cause of homelessness remains family license terminations. **Home visits to these groups produces remarkable results in terms of preventing homelessness and arranging planned moves from 'home'.**

This exercise is expensive in time for staff. However the outcomes appear to be enormously successful.

By April 2009 Every applicant threatened with homelessness should be visited at home.

In order to achieve this Housing Options will have a bid in place for additional staff.

A written procedure for home visits to include a risk assessment will be developed to ensure consistency in home visiting.

Assistance with Private Rented Accommodation

As part of every housing options interview, **advice is given about renting in the private sector.**

In order to assist with this, there are two schemes available – the Deposit Guarantee Scheme and the Interest Free Loan Scheme.

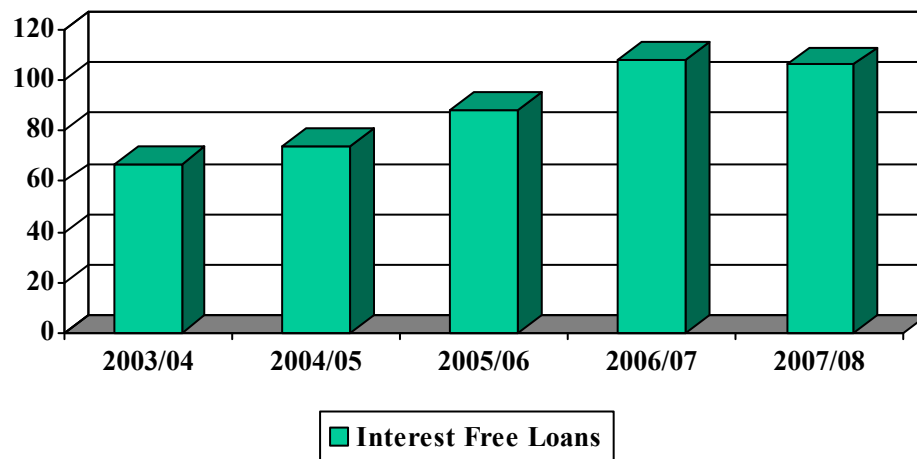
The Deposit Guarantee Scheme is used mainly where someone is to rent a room in a shared house and is in the form of a bond, whereby the Royal Borough of Windsor & Maidenhead agrees to pay a landlord's claim for damages at the end of the initial 6 months of a tenancy. Unfortunately because no money is paid unless there is a claim, this has proved to be the least popular option.

The Interest Free Loan scheme was originally available only to those applicants who the Royal Borough of Windsor & Maidenhead had a duty to assist under the Homelessness provisions. It enabled them to access the private rental sector by providing an interest free loan to be used as a deposit.

With financial assistance from the CLG in the form of a homelessness grant and extra funding from the Royal Borough of Windsor & Maidenhead, **this scheme has been extended to assist both priority and non-priority**

homeseekers within the borough where their housing need can be resolved within the private rental sector. At all times, homeseekers are assisted by a Housing Options Advisor who specialises in this area of work. **Increasingly we are being contacted by private landlords who are prepared to accept housing benefit and are willing for their details to be passed on to prospective tenants.**

The Number of people assisted into assured shorthold tenancies are as follows:



Housing Benefit

The introduction of the Local Housing Allowance has caused some concerns in the Royal Borough as some rents are fixed at a level which reflects rent levels in adjoining areas rather than more specific levels being set which actually reflect the higher rents in parts of the Borough. Where property values are consistently 20-30% higher in an area, compared with elsewhere in the Borough or surrounding area, it follows that proportionately rents will also be higher. As Local Housing Allowance has just been rolled out, Housing Benefits are working hard to address the anomalies which are apparent.

The Royal Borough of Windsor & Maidenhead's Housing Benefits achieved a grade range 3 for the average number of days taken to process new claims.

Discretionary Housing Payment

A Discretionary Housing Payment Panel has been convened to meet weekly to discuss all applications for discretionary housing payment.

The Panel membership consists of representatives from housing benefits, the adult and disability team, the children and family service and housing options.

Carry out an annual review of Discretionary Housing Payment decisions to monitor the effect on prevention of homelessness.

Allocations Policy

A review of the Allocations Policy, and associated points scheme, was carried out in 2007. **This review was to address anomalies in the scheme and introduce measures that allow discretionary variations to minimise the length of stay in temporary accommodation.**

There is a need for regular reviews of the policy to ensure that housing need in the Borough is properly balanced with supply. The authority is examining a move to a choice based letting scheme. This change would be in line with the Government's 5 year housing plan, Homes for All, which was published in 2005. Working with our RSL partners in the Borough and with advice from DCLG we would hope to have moved forward to choice based lettings by the Government's target date of 2010.

Annual review of the points system will be carried out.

Choice Based Lettings by 2010.

Voids and Lettings

Ensuring efficient use of affordable rented in the Borough is crucial to our ability to minimise use of temporary accommodation and prevent rooflessness. Monitoring RSL's voids and lettings is being reprioritised. A supply and demand model has been put in place to identify needs, understand patterns of lettings and enable applicant's understanding of likely outcomes to their request for accommodation.

Re-model collection of information regarding voids and lettings.

Encourage RSLs to undertake debt counselling.

The Service Development Officer regularly attends the Berkshire Housing Needs Managers Group to share best practice.

Assisted Transfer Scheme

The Royal Borough in conjunction with the 2 stock transfer housing associations contributes financially towards an incentive scheme for tenants wishing to downsize their accommodation. The Royal Borough of Windsor & Maidenhead then has nomination rights to the resulting empty property to assist housing applicants. Consultation amongst tenants showed that the amounts offered were insufficient to encourage them to move and it was therefore agreed that the amounts would be increased. Unfortunately this has still not resulted in a significant increase in take up of the scheme.

Review of scheme to encourage greater take up.

Service Personnel

Within the Royal Borough of Windsor & Maidenhead are 2 army barracks and associated married quarters. Housing applications are accepted from service personnel and once registered are retained regardless of postings so long as changes of address are notified and the application is re-registered annually. Applicants will then be considered for rehousing once discharged when their application will be considered in accordance with the points system. This does however mean that some applicants will be issued with notice to leave their accommodation. If they are not in a position on the housing register to receive a nomination, so as to minimise the use of temporary accommodation, housing options liaises closely with colleagues in the DHE to keep them fully informed of current circumstances. **In many cases the DHE is able to delay legal action until the situation can be resolved satisfactorily.**

Continue liaison with DHE to minimise use of temporary accommodation.

Future levels of homelessness

The decline in homeless acceptances has been a consistent feature for the past five years.

The future for many owner occupiers may be more difficult and there is no definitive view of how the 'global credit crunch' will impact on the Borough. In a borough where the numbers of owner occupiers are substantially above the national average and average house prices are amongst the highest in the UK it would suggest that there may be greater numbers of residents who will find maintaining a mortgage difficult. Whilst unemployment stays at the very low levels that exist today, Residents may be able to manage the additional mortgage costs and market uncertainties. It would not be surprising to see some rise in applications due to home repossession. Although at the time of this strategy it is too early to establish any trend.

The private rented sector remains relatively buoyant in the Borough.

Buy-to-let loans have been recognised as 'sub prime' mortgages and the lending criteria for this group have been radically tightened by some major lenders. We therefore expect to see less fresh properties coming to the market in this sector.

Existing properties funded by 'buy-to-let' mortgages could be affected by increased mortgage payments leading to increased rent levels. The demand for privately rented accommodation will remain high fuelled by first time buyers who are unable to enter into home ownership.

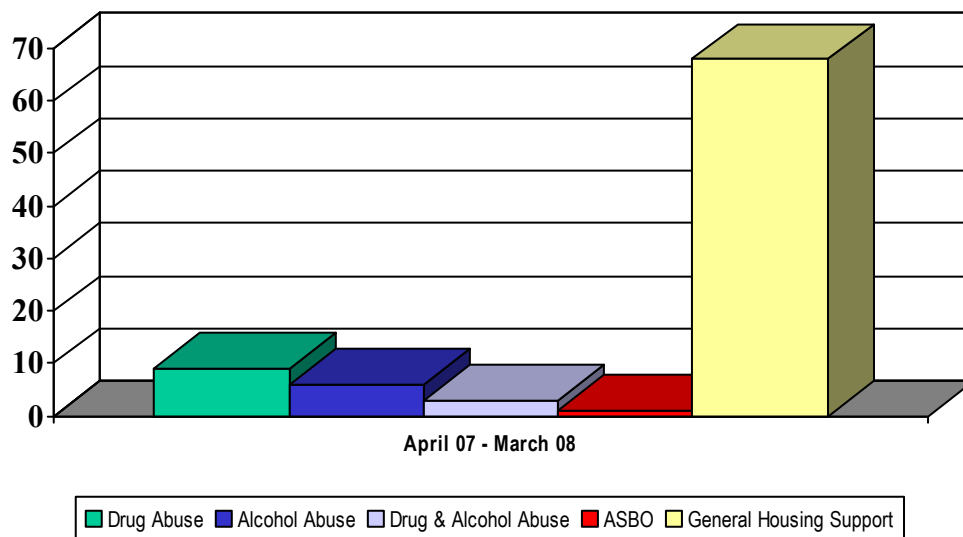
Continued use of home visiting, mediation and private sector initiatives should enable those who are being made homeless to continue toward more planned moves. **The decreasing numbers seen in this group should continue.**

Tenancy Sustainment

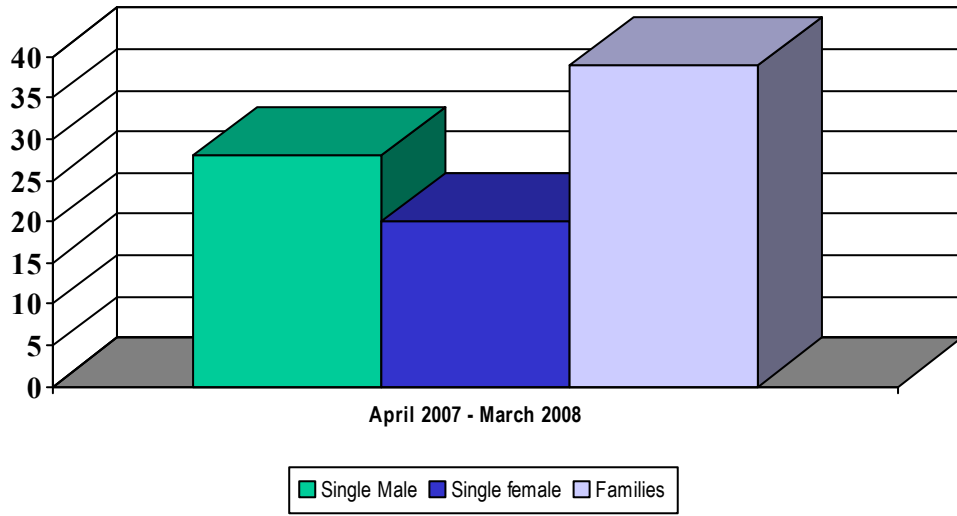
Look Ahead Housing & Care provide a tenancy sustainment service by way of floating support, with a capacity of 61 service users at any one time. **This service was extended from two to three floating support workers in 2005 with the appointment of a specialist in working with people who have substance misuse issues.** Tenancy sustainment is provided to both housing association and private tenants alike. In addition all accepted homeless households are referred to the service where appropriate.

To publicise the service, Look Ahead conducted a series of presentations to RSLs, voluntary groups and strategic forums. **This has resulted in a better understanding (by referral agencies) of the aims of the service and an increase in the number of referrals.**

Floating Support Acceptances



Client Group of Tenancy Support



Tenancy sustainment is a key part of homelessness prevention.

A review of the tenancy sustainment service will be carried out in 2009.