

**JRF programme paper:**  
Young People and Housing

# Improving housing outcomes for young people: practical ideas

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This paper:

- presents 27 practical examples drawn from the housing sector which seek to improve housing outcomes for young people;
- focuses on detailed work in Northamptonshire, but draws on case studies from across the UK;
- shares ideas for possible replication.

**The Joseph Rowntree Foundation (JRF) produced this paper as part of its Young People and Housing programme, which aims to improve the housing options available to young people aged from 16 to 30 across the UK**

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## Executive summary

Young people are increasingly squeezed out of the housing market and face a more drawn-out process of moving towards independent living. Affordable housing in the private and social rented sectors is in short supply and buying a home is out of the reach of many young people. A number of initiatives aim to improve housing outcomes for young people.

- A more proactive approach is needed to ensure that young people are better equipped to understand the implications of leaving home. Initiatives that improve access to generalised information about independent living and housing include peer education, educating parents, working with schools and working with young people to overcome social disadvantage.
- Providing single access points and improving housing options services can help individual young people access information about independent living and housing.
- For vulnerable young people such as care leavers, transitions to independence are often characterised by crises and homelessness. Initiatives that support vulnerable young people include life skills training, pre-tenancy vulnerability check lists, supported lodgings, foyers and floating support.
- Many young people need help with their finances, particularly when they leave home. There are specific schemes that enable young people to get an appropriate home they could not otherwise afford, including shared housing, rent assistance, starter homes, rent to purchase schemes and low-cost home ownership.
- Initiatives that can help young people to find a suitable home include a protocol for 'move on', choice based lettings schemes that include private rented housing, local lettings agencies, mobility schemes and affordable rural housing.

## Background to the programme

The Joseph Rowntree Foundation's Young People and Housing programme aims to improve the housing options available to young people aged from 16 to 30 across the UK, with a focus on developing policy and practice responses that enable young people to make more successful and sustainable transitions into their own housing.

This paper draws on one of the projects within the programme, which focuses on practice likely to improve housing outcomes for young people. The resulting output is a compendium of initiatives that are felt to have worked well. With expenditure cuts ahead, replication of the initiatives outlined is likely to be easier, quicker, and less expensive if others' experience is drawn on in designing a version that meets local needs. But the expenditure needed, largely in staff time, will be in competition with other demands throughout the organisation. The prospective benefits of each initiative will need to be weighed when deciding on spending priorities.

The core of the project involved professional practitioners in four local authority districts in North Northamptonshire (Corby, East Northamptonshire, Kettering, and Wellingborough), Northamptonshire County Council, and local housing organisations (see Appendix 1). Together, they discussed what was being done well and what improvements were needed to help young people make informed housing choices. It soon became clear that there was positive innovatory practice taking place locally, partly facilitated by funding received by Kettering Borough Council from the Department for Communities and Local Government (DCLG) 'Enhanced Housing Options' Trailblazers Extra programme. The North Northamptonshire team also appreciated that its experience could usefully be supplemented by details of other initiatives elsewhere, and these were drawn from suggestions made by members of a wider Advisory Group of national stakeholders (see Appendix 1).

The following selection of examples is therefore rooted in local North Northamptonshire practice, but also includes examples of what is happening in larger towns and cities in England, Wales and Scotland.

## Introduction

Young people are increasingly squeezed out of the housing market. Affordable housing in both the private and social rented sectors is in short supply and buying a home is out of the reach of many, at least until they are into their thirties. They face a more drawn-out process of moving towards independent living than previous generations, which has prompted some commentators to question whether we can rely on traditional notions of young people's pathways through the housing system (Kelly, 2010).

Young people also fare worse in the labour market with the unemployment rate for 16–24 year-olds three times that of their adult peers<sup>1</sup>. They are also more likely to be exposed to temporary or insecure jobs, an increasing feature of the labour market in this recession. This financial insecurity is one of a range of factors that create increased risk for young people moving towards, or trying to maintain, independent living. The stakes are even higher for young people without support, whether from family, friends or professional support services, and can mean the difference between being stuck in limbo or getting on with their lives (Kelly, 2010).

This programme paper describes a number of initiatives and practice examples, structured in five sections:

1. Initiatives that improve access to generalised information for young people about independent living and housing advice.
2. Initiatives that improve access to information for individual young people about independent living and housing advice.
3. Initiatives that support vulnerable young people.
4. Initiatives that provide financial support to young people.
5. Initiatives that help young people to find a suitable home.



# 1. Initiatives that improve access to generalised information for young people about independent living and housing advice

As most young people today have access to the internet, it is not difficult for them to find out about independent living and housing options. Connexions and Shelter are two examples of organisations with websites that are informative about housing issues for young people and easy to navigate.<sup>2</sup>

However, a more proactive approach is needed to ensure that young people are better equipped to understand the implications of leaving home. This can be tackled in general by talking about the implications and practicalities of leaving home to young people in schools, and to their parents.

The key points from recent research are that:

- young people think it is quite easy for them to get social housing (ECOTEC, 2009, p.27);
- schools can usefully help young people understand what is involved in leaving home (ECOTEC, 2009, p.32; Thornhill and Kent-Smith, 2009, p. 27);
- young people are more likely to accept a message given by those of their peers who can relate their personal experience (ECOTEC, 2009, pp.7–8); and
- such preparation of young people improves their chances of making a successful transition to independent living (ECOTEC, 2009, p.8; Shelter Cymru, 2007).

These aspects are considered in four practice examples.

## **Example 1: Working early with young people to overcome social disadvantage**

### ***The issue to be tackled***

Young people from disadvantaged backgrounds often see social housing as their only obtainable housing option and/or their tenure of choice.

### ***Solutions that have worked***

The Chartered Institute of Housing's report (Thornhill and Kent-Smith, 2009), suggests that schools can involve housing providers in citizenship and personal, social, health and economic (PSHE) education to influence the views and behaviour of young people. This can be expected to have a positive effect on future tenancies and neighbourhoods. See Example 2.

In Cardiff, Llamau has been providing its Learning 4 Life programme for the past ten years.<sup>4</sup> This works with young people who have stopped attending school at 13 or 14 and brings together work, training and education with housing. See Example 9.

### **Case study: London Borough of Lambeth**

The London Borough of Lambeth (LBL) has found that young people from disadvantaged backgrounds often see social housing as their only obtainable option and tenure of choice. Their housing issues often have their roots in a wide range of deep-seated socio-economic factors and inter-generational attitudes. These include barriers such as low educational aspirations and attainment and lack of social mobility, leading to unemployment, welfare dependency, family breakdown, financial disadvantage and poverty.

The prospects are little better for those vulnerable young people who are deemed eligible to access the limited supply of social housing provision. In Lambeth, evidence suggests that social housing tenants under 25 are more likely to have higher levels of rent arrears, and also more likely to lose their tenancies in the first year. During the twelve months to March 2009, of the 210 social housing tenants that were evicted by Lambeth Living, the local arms-length management organisation, 128 (60 per cent) were between the ages of 16 and 25. This suggests that young people entering social housing are not adequately prepared for independent living. It also suggests that the provision of social housing does not in itself act to resolve the wider issues identified above.

#### **The local need**

LBL identified that young people at risk of social disadvantage and exclusion need to be better prepared and equipped to improve their financial capability and social mobility. So LBL has developed cross-cutting, innovative and creative learning approaches that focus on tackling the root causes rather than the symptoms of social disadvantage and exclusion. These approaches can help young people, their families and the wider community understand the connection between a young person's needs and their ability to realise their aspirations.

#### **The vision**

The vision of the project is to deliver a programme of education and support to young people that will broaden their social horizons, and create opportunities for them to improve their social, emotional and economic well-being. This includes the ability to widen the choice of where they want to live in later life. An integral part of this approach is to foster better family relationships to avoid the tensions that lead to young people leaving home in an unplanned way and in crisis.

To give integrity and credibility to its approach, LBL has helped to establish The Prodigals Education Trust ('Prodigals Education'), an independent, not-for-profit voluntary organisation. Prodigals Education is designing and delivering an integrated programme of activities to achieve LBL's vision, focusing on the following four aims:

- **Emotional well-being:** Enhancing young people's social skills, emotional literacy and resilience to meet the difficult demands of adulthood.
- **Educational attainment:** Raising young people's educational achievement to acquire the knowledge, skills and competencies to achieve their full potential.
- **Employability skills:** Increasing young people's employability and work-readiness skills needed to enter the workforce and thus tackle youth unemployment.
- **Enterprise culture:** Promoting an enterprise culture and creating real business opportunities to becoming active participants in the wider economy.

Prodigals Education has identified six transition pillars as the building blocks of its approach.

Combined together they give clarity to the basic principles underpinning the project, and help young people chart their route from adolescence and make a successful transition to the responsibilities of adulthood:

- **Independence:** Young people understand the challenges that go with their growing intellectual, social, emotional and economic independence.
- **Responsibility:** Young people discover the link between independence and responsibility to themselves and others to succeed in life.
- **Rights:** Young people recognise the ability to make informed choices in life is linked to knowing their rights and when and where to get help.
- **Risks:** Young people develop awareness of different elements of risk in personal choices and situations in both positive and negative terms.
- **Choices:** Young people discover how self-control and managing feelings and emotions is required to make responsible and informed choices.
- **Consequences:** Young people recognise that their actions have consequences to themselves and others, both positive and negative.

### **The challenge**

This involves a pro-active outreach programme of activities in schools, youth and community centres that increases young people's self-esteem, confidence and self-motivation. It is providing young people with the guidance, support and encouragement they need to raise their aspirations in order for them to take full advantage of education, training, employment and enterprise opportunities.

Prodigals Education also addresses the ECOTEC Research and Consulting Ltd's (2009) research for JRF on young people's housing transitions. This identified the transition to independent living as a process rather than a one-off event; and the need to link housing needs to aspirations. LBL recognises that one way to address a lack of appropriate housing options for young people is to raise aspirations. This can be done particularly by enhanced educational achievements, with a focus on progress from compulsory education to further and/or higher education, and vocational training into stable employment with opportunities for career progression. The aim is to improve young people's life chances and social mobility as a way of increasing their housing aspirations and choice. This is a process that starts at an early age, enhancing all aspects of their well-being (intellectual, social, emotional and economic), in preparation for life after compulsory education.

### **Where next?**

Prodigals Education's aim is to achieve steady growth of its programmes developed in Lambeth, by looking for opportunities to link existing activities and to pool resources and expertise with like-minded organisations. It hopes to work with these organisations to support young people, their parents, families and the wider community to address the precursors to social disadvantage and exclusion, rather than just the symptoms.

LBL is confident that, locally, this project will help to raise young people's aspirations, participation and achievement. It sees tackling the root causes of inter-generational poverty, social disadvantage, deprivation and exclusion as far better, and much less expensive, than dealing with the problems at the point of crisis.

**Further information** can be obtained from Winston Brown, Housing Options Development Manager, London Borough of Lambeth, email: [wbrown@lambeth.gov.uk](mailto:wbrown@lambeth.gov.uk).<sup>3</sup>

### ***Resourcing and replicability***

Replication of such solutions depend on the priorities of local government, schools, and local voluntary bodies. At a time when overall financial support from central government is being reduced significantly, it may be more difficult to align the priorities of co-operating bodies so that each plays its complementary role in the overall scheme.

Schools will need to be willing to find time for preparing students for the practical, financial, and emotional realities of independent life, notwithstanding the pressures they face on the time available for teaching. This is not straightforward to arrange and depends significantly on staff in schools being interested in working with outside bodies such as social housing providers.

Proposed changes in the financial support for young people continuing into further and higher education gives rise to further uncertainties about the extent to which programmes such as that in Lambeth can continue to achieve their present outcomes, or extend them.

## **Example 2: Social housing providers working with schools**

### ***The issue to be tackled***

To increase young people's understanding about living independently.

### ***Solutions that have worked***

Schools and housing providers are in key positions to increase the realism of young people about living independently, as demonstrated in the case study below.

#### **Case study: Whitefriars Housing Group**

Whitefriars Housing Group in Coventry recognised that they were experiencing an increasingly young tenant base. The proportion of new tenancies being allocated to young people (aged 18 to 24 years) is steadily increasing. As the group of tenants at the highest risk of experiencing difficulties with their tenancy, and subsequently terminating or abandoning the tenancy, Whitefriars decided to work with local schools to reduce the numbers of failed tenancies, and tackle the misconceptions of younger people about social housing.

Whitefriars have developed an Open College Network (OCN) accredited course to raise awareness of social housing and the skills needed to manage a tenancy at a young age. In conjunction with the Children's Safety and Education Foundation, Whitefriars Housing Group have supported the production and distribution of a RESPECT booklet to all secondary schools in the city.

The booklet is used to support personal, social, health and economic (PSHE) education, and members of the Whitefriars Customer Involvement team are involved in the delivery of lessons in schools.

#### **Benefits of this initiative**

The project has demonstrated a range of positive outcomes, including:

- Raised awareness of the role of social housing, personal housing options and the responsibilities of managing a tenancy.

- Increased levels of resident engagement with young people on estates, with some students becoming Whitefriars Customer Auditors.
- Improved outcomes for individuals: From the first course, three young people went back to college to study further, two gained employment, and four became tenants of Whitefriars. The young people in employment and training stated that they now had more confidence as a result of the training sessions.
- The emergence of a 'Positive Contributions' group, through which students are taking a more active role in the community and developing active citizenship skills.
- Noticeable awareness of environmental and neighbourhood issues.
- Consideration of housing as a possible career option.
- Improved levels of tenancy sustainment among young people.
- The City Council sponsoring the delivery of a revised course incorporating an element of the RESPECT agenda. This included a community nutritionist talking about healthy eating, someone from housing benefit talking about debt advice, and an external agency giving advice about property maintenance.
- Whitefriars working with the Youth Service to deliver the course to a group of young teenage mothers.

Source: Thornhill and Kent-Smith, 2009.

**Further information** can be obtained from Terry Rollings, Whitefriars Housing Group, email: [terry.rollings@whitefriarshousing.co.uk](mailto:terry.rollings@whitefriarshousing.co.uk)

### ***Resourcing and replicability***

Social landlords experiencing difficulties with young people maintaining their tenancies might consider working with local schools to ensure that young people understand the reality of living independently. Replication may be relatively inexpensive, if the material prepared by Whitefriars can be drawn on, but some investment of staff time in securing the agreement of schools will be needed. Any costs would normally be met from housing management or homelessness budgets. Life skills training for new young tenants would also be relevant. See Example 15.

With significant cut-backs in funding ahead, there will be increasing pressures on staff in schools to find the time to give to classes that require co-operation with outside bodies. If it can be resourced, such work by social housing providers with local schools is likely to have wide-ranging benefits in reducing youth homelessness in future years.

### **Example 3: Peer education**

#### ***The issue to be tackled***

How housing organisations can draw on peer educators to prepare young people for the realities of finding and living in independent accommodation.

#### ***Solutions that have worked***

St Basils in Birmingham runs a Schools Training and Mentoring Project (STaMP) which provides homelessness awareness sessions for young people in Years 10 and 11 and contributes towards PSHE education and Citizenship education in the National Curriculum (St Basils, 2007). The project trains young people to become

peer educators who co-deliver school sessions. They go into schools in areas where there is a high incidence of homelessness and talk to young people.

*The mentoring part of it is that young people who are living in our projects get trained up and go along and talk about it as peers*  
(Practitioner, Birmingham, quoted in ECOTEC, 2009)

Participants in the Edinburgh young people's workshop organised for the ECOTEC research (2009) referred to a game that the Move On organisation<sup>5</sup> peer educators use in local schools, called 'The Price is Right'. Players are awarded a community care grant and have to allocate amounts to buying essentials, such as a bed, sofa, fridge or freezer. This helps young people to face the realities of independent living. Move On is a very 'youth-friendly' organisation. The game works well when delivered by peer educators who have been through the real-life experiences themselves and to whom young people can relate. The game helps young people learn about budgeting, such as where they would do their food shopping, and how the same items can be bought much more cheaply in one particular outlet rather than another (ECOTEC, 2009, p.33).

### **Case study: Wellingborough Council Peer Education Programme**

The Housing Needs Team at Wellingborough Council offers housing advice and assistance to those who are homeless or threatened with homelessness. One of the major priorities of the Council is improving the life chances of young people. With this in mind, they have developed a Peer Education programme to educate young people about the realities of homelessness and living independently.

#### **The programme consists of:**

- a brainstorm of what the word 'homeless' means to the young people;
- examples of celebrities who have been homeless;
- exposure to shocking homelessness statistics;
- a money game looking at the cost of living independently versus welfare benefits;
- discussion about why young people become homeless, with real-life examples;
- peer educators – young people who have experienced homelessness tell their stories and answer questions;
- discussion about how to deal with parents and problems at home;
- brainstorm about who can provide help and advice to young people.

#### **The local need**

Wellingborough Council saw 169 homeless 16 and 17 year olds between April 2004 and November 2009. Of these, 64 were not able to be prevented, so the Council accepted a duty to accommodate them. This showed a need to encourage young people to ask for help sooner, to allow time to prevent them becoming homeless in the first place.

Staff from the Housing Needs Team ('the Team') met with the local secondary schools as well as with parents, all of whom expressed a need for students to be more aware of the consequences of bad behaviour and the realities of homelessness.

The Council also carried out surveys with a number of 14 year olds in Wellingborough to discover their views on the reasons for homelessness, the best age to leave home, and where they could go for help and advice. The results illustrated a need to inform young

people of the realities of becoming homeless, ways in which to prevent homelessness, and agencies that can help.

### **The vision**

- To get young people to approach the Council before crisis point to allow for early intervention and a more planned move into independent accommodation.
- To have professionally-accredited mediators working with the young people and their families to reduce conflict and, where possible, prevent homelessness.
- Because of the early intervention and prevention methods, the Council expects to see a reduced number of young people that the Council has a duty to accommodate.

### **The challenge**

- Developing and delivering the programme within current resources.
- Finding the appropriate forum in which to capture the attention of the young people.
- Presenting the information in an interesting and informal way.
- Identifying and training appropriate peer mentors to help deliver the programme.

### **The results**

Initially the schools had allowed the Team a 30-minute assembly time with the whole year group to deliver the programme. However, when presented with the planned content, all three secondary schools wanted the Team to spend two hours with each class; one school even altered their timetable to allow the sessions to begin sooner.

The Council received very positive feedback from all the teachers and students involved. All three schools continued work around homelessness after these visits and would like the Team to roll out the programme to their younger students. In July 2010, the Team took part in an Every Child Matters day with Year 9 students at Hatton School.

The Team has seen a change in the peer mentors who recount their experience of homelessness. Their confidence grew immeasurably in the three months for which they were involved. Additionally, the Council has found that partnership working with the local education services has gone from strength to strength since beginning the programme.

### **Where next?**

The programme will be continuing in the three secondary schools to complete delivery to all Year 11 students, after which it will be rolled out to Year 10 students.

There are also plans to extend delivery of the programme to excluded students and Friars Special Education School after Social Services disclosed that they see many of these young people presenting as homeless.

The Team will continue meeting with parents, tackling their concerns and misconceptions about homelessness. Additionally, the Team will be working with Northamptonshire Voluntary Youth Action in order to allow the peer mentors to gain a nationally-recognised volunteering certificate.

**Further information** can be obtained from Jo Osborn, Homeless Prevention Officer, Borough Council of Wellingborough ([josborn@wellingborough.gov.uk](mailto:josborn@wellingborough.gov.uk)).

### **Case study: Move On, Glasgow and Edinburgh**

Move On works from bases in Glasgow and Edinburgh to prevent homelessness and to support people affected by homelessness. It has Housing Education Teams that use a peer education approach to encourage 'looked after' and other vulnerable young people to make more informed choices when leaving care, with the aim of reducing levels of youth homelessness.

The Housing Education Teams recruit, train and support young people who have experienced homelessness and/or have previously been 'looked after' and accommodated in care. Once trained, the volunteer peer educators go on to develop and design interactive, fun, and informative workshops and games. These are delivered to other young people in transition to independent living, aiding them to make informed choices about the direction of their own lives. Many of these young people are currently, or have been, 'looked after' and reside in Residential Schools, Young Person's Centres (YPCs) or with foster carers.

The model that Move On employs ensures that the young people hear information drawn from the volunteers' life experiences. This paints a realistic picture of their transition from care or home to independent living.

The Housing Education Teams also work with mainstream schools. The service provides housing information sessions to students aged 14 to 17 in Edinburgh and Lothians, to enable them to make informed choices when leaving school and to raise their awareness of housing options.

**Further information** can be obtained from Ruth Kerracher, Move On, email: [ruthk@moveon.org.uk](mailto:ruthk@moveon.org.uk), website: [www.moveon.org.uk](http://www.moveon.org.uk)

### ***Resourcing and replicability***

Replication of peer education can be based on the successful experiences in Edinburgh and Wellingborough. The main costs are likely to be in the time required of staff to set up and run the sessions with pupils.

This initiative would normally be resourced from housing options or homelessness budgets. With the significant cut-backs in local authority funding ahead, there will be increasing pressures on staff in local authorities and in schools to find the time to give to such things as peer education that require co-operation with outside bodies. If it can be resourced, peer education is likely to have wide-ranging benefits in reducing youth homelessness in future years.



## **Example 4: Educating parents about the realities for young people of independent living**

### ***The issue to be tackled***

How to help parents understand the realities for their children of finding accommodation and living independently.

### ***Solutions that have worked***

When young people are faced with homelessness, it is standard practice to involve parents. But often parents need to be made aware earlier of the implications of their child leaving home.

#### **Case study: Wellingborough Council Housing Needs Team**

The Housing Needs Team ('the Team') at Wellingborough Council offers housing advice and assistance to those who are homeless or threatened with homelessness. Whilst speaking with the local schools last year, prior to starting its Peer Education Programme – see Example 3 – the Team discovered that one of the schools holds a coffee morning on a monthly basis for the parents of some of the young people. This is open to all parents, particularly those of young people displaying challenging behaviour. The Team was invited to one of these coffee mornings to discuss its proposed Peer Education Programme.

The Team attended the coffee morning, attended by four or five parents, which ran for two hours. They took some leaflets with them, and sat around the table with the parents joining in discussions, ensuring that it was as informal as possible. They spoke about the high level of teen homelessness within the area, and dispelled the myth that just approaching the Council with a letter from the parent would result in a young person being given keys to their own accommodation. The Team spoke about mediation and early intervention.

Most of the parents at the coffee morning felt it would be a good idea for the Team to speak to the classes, as they felt that their sons or daughters did not take any notice of them. They were also surprised at the numbers of young people approaching the Council for assistance. They did not know much about the Supported Housing in the area, or the mediation that the Council offers, and agreed that young people do not have any understanding of the cost of living. They liked the budgeting exercise and felt that this would be useful to young people. They were stunned when Team members spoke about famous people who had been homeless. The parents were also given some statistics about homelessness within the area.

When asked why they felt so many young people were told to leave home, they said that young people seem to have a bad attitude, bad behaviour, and no respect; but finance is also a large factor, as once a child leaves school, parents lose the Child Benefit. The parents were then told about 'intentionality', and that the Council does not have a duty to house everybody.

Members of the Team advised parents to contact them before things at home got out of hand, as too often young people approach the Council only once they have been asked to leave, and have often spent a few nights with friends. It can then be very difficult to resolve the situation. The parents were also given contact details for other

agencies, such as Connexions and Social Services. They were advised that, if their child continued in education after the age of 16, they could continue to receive Child Benefit until the young person turns 18.

**Where next?**

The coffee morning was a great success, because as well as educating young people, it is important that their parents are aware of the facts, and not just the myths that surround homelessness. The Team is having another Peer Education Programme this year, and is continuing to attend these coffee mornings.

**Further information** can be obtained from Sue Atkins, Housing Options Manager, Borough Council of Wellingborough (satkins@wellingborough.gov.uk).

***Resourcing and replicability***

Housing options staff are likely to find it worthwhile talking to parents whose children are thinking of leaving home. The main costs are likely to be in the staff time required to set up and attend meetings with parents.

This initiative would normally be resourced from housing options or homelessness budgets. With significant cut-backs in local authority funding ahead, there will be increasing pressures on housing staff in local authorities to find time for such activities. If it can be resourced, educating parents about the realities for young people of independent living is likely to reduce youth homelessness in the future.

**Example 5: Engaging young people**

***The issue to be tackled***

How to engage young people to empower them and get them involved in their local community.

***Solutions that have worked***

Recognising that social housing providers often find it difficult to engage young people, the National Youth Reference Group exists to assist national and local government, local authorities and organisations to develop and improve their opportunities for involving young people. The Group is made up of young people aged 16-25 from across England who are homeless or have experienced homelessness. Members of the Group are available free of charge for consultations, presentations, seminars and training.

The National Youth Reference Group website contains case studies, including the one below, that are additional to the others in this document.<sup>6</sup>

### **Case study: Edinburgh Cyrenians People with Potential**

Edinburgh Cyrenians launched its People with Potential service in Falkirk three years ago.<sup>7</sup> The team is working with the young people from local hostels, bringing them together through teamwork and providing opportunities for them to experience a range of activities which will encourage and empower them into further education, training and employment.

The first Falkirk People with Potential team-building event took place at Fordell Firs outdoor centre. It was the first time that a group had come together from the two hostels in Falkirk, which are Edinburgh Cyrenians' main referral sources. Initially, there were some preconceptions that the young people needed to explore before they would take part with each other. However, when the group came to realise that the heights they had to go to when climbing the 'Jacobs ladder' were far more scary than they had imagined each other to be, they dug deep and were soon encouraging each other.

Talks with the the Careers Service in Falkirk have identified that the biggest barrier in the Falkirk area for young people trying to access employment opportunities is that they have nothing to put on a C.V. There are no services locally – other than traditional colleges and work placements – that can provide these C.V. 'fillers'. Another big problem is having no references to offer an employer. These are some of the issues Edinburgh Cyrenians are addressing.

**Further information** can be obtained from Edinburgh Cyrenians, tel: 0131 475 2354, email: [admin@cyrenians.org.uk](mailto:admin@cyrenians.org.uk)

### ***Resourcing and replicability***

Social landlords see the benefit of engaging with their tenants. Activities such as fun days are met from the housing management and promotion budgets and are considered to be good value for money. Activities that encourage and empower young people into further education, training and employment may be more difficult to fund, but their value to young people make them worthwhile.

The National Youth Reference Group is happy to discuss the engagement of young people on housing issues with any social housing provider, free of charge.

## **2. Initiatives that improve access to information for individual young people about independent living and housing advice**

Young people leaving home need advice and guidance on what is involved. As described in Section 1, schools can help provide information at an earlier stage. Although most young people today have access to the internet, they need personalised information and advice, ideally before they make the decision to leave home. They need someone to help them understand their housing options in the context of their educational ambitions, their job prospects, and their home situation.

A criticism voiced by a number of young people at a JRF Programme Day – Young People and Housing - in June 2010 was that advice services are not joined up; the young person can be referred on several times before getting the help that they need, and this leads to disillusion and drop-out (as well as wasting capacity in the advising bodies).

Local authorities and housing organisations have invested heavily in being able to provide housing advice in a timely way. But most of this is not targeted specifically at young people. In 2008, CLG recognised that still more could be done to improve the Housing Options service (Hills, 2007); it invited funding bids for its Housing Options Trailblazer programme. Twelve Councils were selected. All the initiatives arising from this programme are being monitored for three years and details will be available after that for others to learn from.

A report by Youth Access (Kenrick, 2007) showed that housing and homelessness together represent the most common reason that disadvantaged young people present at services in general and at youth advice services in particular. Young people are considerably less likely than other age groups to seek advice about their homeless problems. In addition, there is a clear link between criminal activity among young people and homelessness. The Youth Justice Board found that many young people entering young offender institutions had insecure living arrangements prior to entering custody and were unsure where they would live on discharge (Youth Justice Board, 2008, p.8).

Other key points from recent research are:

- some young people do not know where to go to seek advice, and do not know what to ask for (ECOTEC, 2009, p.32);
- advice providers need to encourage customers to come forward much earlier and to change the perception that housing advice is exclusively for people with chaotic lifestyles or in crisis (Lister and Muir, 2008, p.4);
- housing advice can help to ensure that resources are more effectively directed towards achieving sustainable outcomes and that housing markets function more efficiently (Lister and Muir, 2008, p.6);

- there is a lack of appropriate housing options for young people in all housing tenures (ECOTEC, 2009, p.1); and
- support and information are needed to help young people progress through different types of accommodation towards their final housing goal (ECOTEC, 2009, p.8).

With the shortage of decent housing available for young people, the best housing option may be to return home. This will often require mediation and negotiation with the family (Youth Justice Board, 2008, p.8).

The next two practice examples show what is being done to address these challenges.

## **Example 6: Single Access Point for young people**

### ***The issue to be tackled***

Many young people facing homelessness are sent from organisation to organisation, having to explain their circumstances each time. This is demoralising for the young person and time-consuming for the staff involved.

### ***The views and experiences of young people***

At the JRF Programme Day – Young People and Housing - in June 2010, in which young people from across the UK discussed housing issues, one group of young people acted out their experiences of getting help about where they could stay, having left home in a family crisis. They showed how Social Services, Housing Options and other local organisations listened to them sympathetically but each one passed them on to another organisation requiring them to describe their circumstances all over again. They demonstrated how daunting this was for a young person and how wasteful of time it is for the organisations involved.

### ***Solutions that have worked***

The following example of St Basils Link, a single access point for young people in Birmingham, shows how this issue can be tackled effectively.

#### **Case study: St Basils Link, Birmingham**

St Basils, a charity based in Birmingham and the West Midlands, works with young people aged 16 to 25 who are homeless, or are at risk of homelessness. St Basils Link, its Single Access Point (SAP), has been in existence since early in 2009 and has recently been updated.

Since November 2010, St Basils is delivering a multi-agency single point of access for all young people aged 16-21 in Birmingham who are homeless or at risk. The multi-agency team includes staff from the Children's, Young People and Families Directorate plus the Homelessness Team from Homes and Neighbourhoods Directorate and St Basils' prevention staff. It is a radical and innovative departure from segregated ways of working and provides a one-stop shop for young people at risk. The team have a range of services backing them up. These include statutory assessments, family mediation, assessment hubs and accommodation-finding

service and access to a range of housing-related support services from Supporting People providers.

The introduction of St Basils Link came as a result of recommendations from a review of young people's 'journey' through St Basils' services. It was intended to achieve: consistency in assessment, reduction in duplication of information, and fairness of access. In short, the new system was designed to ensure that young people accessed the right services for them first time.

Based in the Link (St Basils City Centre Advice and Referral service), the SAP saw a 25 per cent increase in the numbers of young people being interviewed in 2009 (St Basils, 2010, p.11), compared to the preceding year. The increase in demand reflects the fact that, previously, young people may have been referred to a number of projects directly and could have been interviewed several times before they were satisfactorily placed. This may or may not have been the most suitable service for them. The SAP has meant that all young people will be assessed at the Link and matched with a service which is most likely to meet their support needs.

In 2009, 988 young people registered for accommodation via the SAP, with 344 young people accessing St Basils supported housing through the SAP during this period. In addition, 464 young people have accessed their emergency Direct Access Accommodation. The 2009 Annual Review showed there were 380 young people registered and awaiting accommodation within St Basils.

Young people can be assessed and registered at the SAP via the Link, St Basils Home Options, the Youth Offending Service Accommodation Pathway Co-ordinator, or the Leaving Care Accommodation Pathway Co-ordinator.

**Further information** can be obtained from St Basils, Heath Mill Lane, Deritend, Birmingham B9 4AX, tel: 0121 772 2483, email: [info@stbasils.org.uk](mailto:info@stbasils.org.uk), website: [www.stbasils.org.uk](http://www.stbasils.org.uk)

### ***Resourcing and replicability***

Services which enable a young person to deal with a single access point, rather than have to contact several distinct organisations separately, have two major benefits:

They are more effective: fewer young people will 'drop out' before their difficulties have been resolved, because the off-putting effect of multiple contacts is removed.

They are less costly (in total for all the organisations concerned): any extra costs of the single access point in dealing with all aspects of the young person's situation will be more than offset by the savings in other organisations from eliminating (or greatly reducing) the multiple contacts.

This is an approach that should be considered by every strategic housing authority. The potential for reducing the pressures on other local organisations should also make it attractive to them.

## **Example 7: Improving housing options services for young people**

### ***The issue to be tackled***

How to get good, timely advice to young people on housing options.

### ***Solutions that have worked***

A number of local authorities received funding from DCLG to develop an enhanced housing options service. These are in the process of being evaluated. At least one of these authorities has focused on better joined-up advice and support for young people, as described in the case study below.

#### **Case study: Northamptonshire's joint protocol for homeless 16 and 17 year-olds**

Services for homeless 16 and 17 year-olds in Northamptonshire were unsatisfactory. They did not comply with legal requirements and did not provide the level of service that young people have the right to expect. The primary issue was the lack of a working protocol between statutory and voluntary agencies. Without agreement on how services were configured it was not possible to provide sustainable outcomes for homeless 16 and 17 year-olds.

A Kettering Borough Council housing officer, funded by the Enhanced Housing Options Trailblazer grant, was seconded to lead on formulating and implementing a workable agreement. This was to ensure future clarity on who was responsible for what. This was particularly important in light of two high-profile High Court rulings over the previous two years and recent statutory guidance (DCSF/DCLG, 2010) on the prevention of homelessness for 16 and 17 year-olds.

On liaising with the agencies involved, it soon emerged that there was widespread consensus as to what the historic problems were and a will to resolve these issues. It also became apparent that Northamptonshire Children and Young People Services (CYPS) were at an advanced stage in developing their working document. In order for a protocol to be achieved as quickly as possible and to ensure work was not replicated, the CYPS document was adopted for consultation with other agencies including housing authorities, Connexions, the Youth Offending Service and commissioned providers. Having taken account of the suggestions of partner agencies, the protocol was amended where appropriate and submitted for approval to the Local Safeguarding Children Board Northamptonshire, the Northamptonshire Young People's Partnership Board and the shadow board (consisting of young people) and was approved as fit for purpose. The protocol is now being implemented.

Homeless 16 and 17 year olds can now expect at the point of crisis: a housing options interview, a referral to Children and Young People Services and an assessment within ten working days. While awaiting assessment, support will be provided by Children and Young People Services or a Supporting People commissioned provider. Having been assessed against Section 17 of the Children Act 1989 Child in Need criteria, young people will be eligible for either support under Section 20 of the Children Act 1989 (with the comprehensive range of services this entails) or Step-down services such as a Team Around the Child being put into place. Agencies from different disciplines will provide services appropriate to the needs of the young person in cooperation with one another.

**Further information** can be obtained from Andrew Odom, Housing Options Advisor, Kettering Borough Council, tel: 01536 534226, email: andrewodom@kettering.gov.uk

The following is not specific to young offenders, but includes them.

### **Case study: Improving the housing options service for ex-offenders in Kettering**

Prisoners in housing need can expect support from the Kettering Borough Council's (KBC) Housing Options Advisor (Transitions) to assist them in finding accommodation. This service is currently paid for by Northamptonshire County Council from the Supporting People budget.

In the past, offenders were approaching the Council upon their release without any prior warning. This made it difficult for the team to find a suitable housing solution for the client, which could often lead to homelessness.

KBC recognised an urgent need to work more closely with partners in the Criminal Justice System (CJS). The initial research on the issues received funding from DCLG, through the Enhanced Housing Options Trailblazer programme.

A front-line Housing Options Advisor was released from her normal duties to undertake detailed research with partners in the CJS to establish how KBC could improve its partnership working. The DCLG Trailblazer grant paid for the back-filling of her post for a period of three months. Following this research, several practical measures were implemented that are successfully assisting ex-offenders to find permanent settled accommodation.

#### **The improved Housing Options service for ex-offenders**

KBC's Housing Options Advisor (Transitions) ensures that there is appropriate housing and support in place for clients leaving prison or under probation supervision. The advisor:

- is the main Housing Options service contact for partners and clients in the CJS;
- works with partners in the CJS to identify clients with housing needs;
- undertakes Housing Options interviews in prisons and through the probation service;
- undertakes a holistic assessment of the clients needs during the interviews and develops a personalised Housing Action Plan specific to them;
- undertakes homelessness prevention work with clients leaving prison. For example, on the client's behalf, the Advisor will submit bids to the Council's Choice-based Lettings housing allocation system – see Example 24.

#### **Main achievements of the initiative**

- Improved communication between KBC and CJS partners has increased awareness of clients' offending behaviour and housing needs, leading to appropriate housing solutions which are more likely to be sustained.
- Better understanding of the CJS and links between housing and offending means that Housing Options Advisors take a holistic view of clients' needs, thus contributing to reducing re-offending.
- Through the early identification of their housing and related support needs, offenders have a smooth transition into permanent settled accommodation.



### **Main outcomes of the initiative**

- Monthly housing surgeries for clients at Kettering Probation and HMP Wellingborough launched: during 2009/10, the Housing Options team undertook 36 outreach housing options interviews at Kettering Probation and 35 at HMP Woodhill.
- More offenders securing settled accommodation and housing-related support: following outreach Housing Options interviews, 15 households have been assisted to find permanent settled accommodation in Council, housing association and private rented properties.
- Probation now directly refers clients who are homeless/threatened with homelessness to the Housing Options service: during January-March 2009, KBC had 28 referrals from Probation; of these, it was able to assist or solve the accommodation issues of two-thirds of these clients; it helped ten into Local Authority housing, three into secure Registered Social Landlord tenancies, three into supported accommodation and one into the private rented sector.
- Housing Options and Homelessness Law training events launched for partner agencies in the CJS so they can learn about the role of the Housing Options team: five training events have been delivered which have been attended by over 80 delegates from partner agencies;
- Multi-Agency Public Protection Arrangements (MAPPA) housing protocol for Northamptonshire re-written;
- Successfully bid for additional resources from the Northamptonshire Supporting People budget to employ a Housing Options Advisor (Transitions) on a one-year fixed-term contract to assist vulnerable clients in the transition into permanent settled accommodation;
- Delivered training sessions at Woodhill Prison on 'How to be a good tenant', which have reached 26 prisoners. Seven prisoners attended the most recent session, all of whom said the course was either 'excellent' or 'good';
- Directory of Housing Services in Kettering Borough written for prison staff.
- Ex-offenders given the opportunity to attend one of the Council's tenancy training courses to teach them the skills they will need when they have their own tenancy.

**Further information** can be obtained from Carly Hanger, Housing Options Manager, Kettering Borough Council, email: [carlyhanger@kettering.gov.uk](mailto:carlyhanger@kettering.gov.uk)

### ***Resourcing and replicability***

Local authorities that were part of the Enhanced Housing Options Trailblazer programme have had the benefit of additional funding from DCLG for research and development of new initiatives to improve their Housing Options services. The authorities are all being encouraged to share their experiences of delivering improved services so that others can introduce similar initiatives without the need for additional resources.

The secondments in Kettering described in the case studies above have produced lasting value, as well as being a good opportunity for staff development. This approach might usefully be replicated elsewhere, if multi-agency working is not as effective as it might be for young people in an area, and if funding for secondments can be found.

One of the main messages from the improved Housing Options service for Ex-Offenders in Kettering is that the opportunity for frontline staff from Housing and

Criminal Justice System agencies to develop effective working relationships is essential. Mutual training has proved invaluable in managing expectations and aiding appreciation of agencies' roles and remits. It has also led to the Housing Options team at KBC taking a 'common sense' approach to meeting offenders' housing needs, and looking to address other support needs, including life skills, education, employment and health, which also affect their ability to sustain a tenancy.

### 3. Initiatives that support vulnerable young people

Discussions with social housing providers for this project suggest that young people often have difficulties with their first tenancy. By recognising their need for support early on, and by responding promptly, the young person can make the transition to independent living more successfully.

Social housing providers often wish they could engage the interest of young people in both housing and community issues, as well as empower them. Where this has been achieved, young people have been able to make more of their lives, and contribute to the improvement of their community.

A positive form of engagement is 'life skills' training. This has been consistently identified by professionals, and young people themselves, as a key ingredient in helping young people to maintain their tenancies and to prevent youth homelessness (ECOTEC, 2009, p.32).

JRF has involved young people in making an animated film about their housing experiences.<sup>8</sup> It covers leaving home, finding out about housing, homelessness and allocations. This resource can be downloaded free of charge.

Other key points from recent research are that:

- young people could be better prepared to move into independent living (ECOTEC, 2009, p.7);
- the Homelessness Act 2002 placed responsibility on local authorities to accept 16 and 17 year-old homeless young people as priority cases for rehousing. This underlined the essential vulnerability of this specific age group, regardless of any other circumstances in which they might find themselves (Heath, 2008, p.6; Quilgars *et al.*, 2008, p.1);
- in recent years, chaotic pathways have become, if not more common, at least more protracted for young people (Rugg, 2010, p.4);
- transitions to independence among care leavers occur at a relatively young age and, in the absence of supportive social networks, are often characterised by crises and youth homelessness (Heath, 2008; ECOTEC, 2009, p.13);
- young people will make choices that are not necessarily best for them in the long run (ECOTEC, 2009, p.15);
- there is a lack of move-on and mainstream accommodation for homeless young people (ECOTEC, 2009, p.14); and
- young people need time to develop the skills to handle the large institutions they may come across in their lives, including, for example, housing departments, benefit agencies and gas and electricity providers (ECOTEC, 2009, p.18).

The following practice examples show what can be done to help vulnerable young people when they leave home.

## Example 8: Vulnerability assessment check list

### ***The issue to be tackled***

How to identify the vulnerabilities of prospective tenants before they are offered a social housing tenancy, so that support needs can be taken into account when making an allocation.

### ***Solutions that have worked***

The use of a pre-tenancy vulnerability assessment check list can help identify applicants' needs before the tenancy commences, as demonstrated in the case study below.

This example does not specifically relate to young people, but includes them.

#### **Case study: Orbit Heart of England's Vulnerability Assessment Check List**

Orbit Heart of England uses a pre-tenancy vulnerability assessment check list, which is completed at the home visit stage of the application process. This check list has been developed from experience and is helpful in understanding the needs of applicants for social tenancies. It enables Orbit to put in place any support they may need before the tenancy agreement is signed.

The checklist identifies tenants that may be particularly vulnerable, such as those aged under 25, ex-offenders, people who have been homeless and those fleeing domestic violence. It also covers a wide range of support needs, including:

- sensory impairments;
- alcohol/substance misuse;
- health issues;
- finding education or employment;
- budgeting and money management.

The full Orbit Heart of England pre-tenancy vulnerability check list is reproduced in Appendix 2.

**Further information** is available from Janet Hedges, Community Housing Officer, Northampton, Orbit Heart of England, email: [janet.hedges@orbit.org.uk](mailto:janet.hedges@orbit.org.uk)

### ***Resourcing and replicability***

A formal pre-tenancy vulnerability check adds minimally to the costs (mainly in staff time) of setting up a tenancy. It can save the landlord substantial costs by reducing the time needed to unravel allocation difficulties arising from misunderstood support needs of a tenant.

Social landlords who do not have a formal pre-tenancy vulnerability assessment check list might like to consider the Orbit Heart of England example as a starting point for developing one of their own.

## Example 9: Support for care leavers

### ***The issue to be tackled***

Care leavers often need considerable advice and support to find a home and to live independently. Some practitioners have commented that young people may think they want to live independently immediately, but this may not always be the best choice. For example, one practitioner commented on a Friendly Lodging Scheme for young people leaving care, run by Llamau in Wales:

*Young people often don't want to go there as they want their own flat and we try to say why it would be good for them to live there to learn independent living skills for a while. So what I am saying is often young people will make choices that aren't necessarily best for them in the long run.*  
(Practitioner, Wales, quoted in ECOTEC, 2009)

In a recent JRF Viewpoint, Julie Rugg (2010) points out that, where familial support is lacking, the state response is not always adequate. Although the state accepts responsibility for the welfare of care leavers aged 16–17, there remains a substantial gap in accepting responsibility for those aged up to 21. During these years the majority of young people will probably make one or more returns to the parental home, but no such recourse is available to care leavers.

### ***Solutions that have worked***

The research quoted above shows the importance of advice to care leavers, and the need for support to help them to find a home and to live independently. Some organisations have specialised in providing advice and support to care leavers, which has helped them avoid homelessness.

#### **Case study: Parkfield Hall supported accommodation for young people leaving care**

In 2008, Endeavour Housing Association worked in partnership with Stockton Council to develop Parkfield Hall, offering supported accommodation to young people leaving care. Previously these young people had been unsuitably housed in bed and breakfast accommodation or hostels, or in tenancies that they were not ready for. When the scheme was first proposed, local residents were opposed to the idea. This strong opposition was largely due to earlier experiences of young people unsuitably housed in the area.

Endeavour worked closely with the local community and set up a steering group including young people and local residents, who worked with them to design and consider management of the scheme.

The scheme consists of ten independent, fully-furnished, modern flats, one being wheelchair-accessible and one a 'crash pad'. Current tenants are four males, six females, aged 16–21 and three babies. Communal space such as the garden and the kitchen enables the staff team to support the young people to develop social and other skills needed to move on to independence.

Since Parkfield opened in January 2010, Endeavour has built up a range of activities that

involve the tenants. The association is passionate about tenant involvement, which is at the heart of everything it does. Activities offered include: a tenants' steering group; cook-along sessions; art sessions; and a gardening club, all of which engage the young people, develop confidence, and promote social inclusion. Training opportunities are offered and the young people are involved in staff recruitment.

The cook-along sessions have proved to be very successful and popular. The young people choose a menu and are then each given a role in the preparation and cooking of the meal. Once the meal has been cooked, they all sit and eat together. This activity encourages healthy eating, meal planning, socialising, and building up self-confidence.

The young people's art work is displayed around the building and service users have painted individual canvasses for their flats. This has helped them to personalise their own space.

An allotment has been developed at Parkfield and the residents have planted garlic, rhubarb, lettuce and other plants. This engages the young people and teaches them about growing their own food, healthy eating, and the environment (including recycling). They have also been given their own plants to look after in their homes.

The scheme has been open since January 2010 and, despite initial concerns, it has been a great success in the area with local residents giving positive feedback. In July 2010, the young people invited guests to an official opening event and produced a DVD of their experiences of living at Parkfield. The chair of the local residents' group kindly agreed to speak at the event, praising the scheme and the young people.

**Further information** can be obtained from Diane Cosstick, Endeavour Housing Association, tel: 01642 796232, email: [diane.cosstick@endeavourha.co.uk](mailto:diane.cosstick@endeavourha.co.uk)

### **Case study: Supported accommodation for young people leaving care in Cardiff and the Vale of Glamorgan**

A newly-funded project offering support to care leavers in Cardiff and the Vale of Glamorgan was launched in June 2010.<sup>9</sup> The project is a joint venture between local youth homelessness charity, Llamau, United Welsh Housing Association, and the Integrate consortium of housing associations; it received funding of £664,008 from the Big Lottery's European Funding stream, the Lifeskills project. The project will help young care leavers overcome multiple barriers to work and training by offering targeted support and work experience opportunities. This will link into Llamau's Learning 4 Life scheme.

Llamau developed Learning 4 Life over ten years ago to address the fact that most service users had not engaged in mainstream education. Learning 4 Life is their own alternative, pre-vocational learning programme. It provides stimulating learning opportunities in a variety of friendly, supportive environments. It helps enhance self-esteem and develops positive skills and talents which assist people in moving towards a more confident and independent future.

*The link between homelessness and employability is unequivocal, and without a secure home life, it is incredibly difficult for a young person to hold down a job. This project will offer young people leaving care the opportunity for a more stable route to independence, more akin to the experience of those who have not been through the care system. They will be able to build skills and confidence through volunteering, work placement and employment opportunities.*

(Frances Beecher, Chief Executive, Llamau)

**Further information** can be obtained from Llamau, tel: (029) 2023 9585

### ***Resourcing and replicability***

The Supporting People programme has been particularly important in providing the finance for helping young care leavers. The removal of the 'ring fence' on this programme means that, in future, this financing will be in direct competition with demands from other local services. The strong financial pressure on all spending by local authorities suggests that funds for helping young care leavers may be reduced.

The welfare system assumes that younger people can access family support, and so reduces their benefit entitlement. The Coalition Government is proposing that this reduction for under 25 year-olds be extended to under 35 year-olds. Where family support is lacking for a young person, the state does not intervene if that young person falls into difficulty (Rugg, 2010).

## **Example 10: Using private sector leasing to sustain young homeless people and provide life skills before an offer of tenancy**

### ***The issue to be tackled***

Young homeless people need both an assessment of their needs – see Example 7 – and support before being offered a permanent tenancy.

### ***Solutions that have worked***

Local authorities have found that assessment and support of young homeless people is essential before housing them in private rented accommodation or allocating a scarce social housing tenancy.

### **Case study: Wellingborough Homes and the Borough Council of Wellingborough**

Wellingborough Homes has a partnership with Wellingborough Council, in which it manages 36 private sector properties leased to provide temporary accommodation for homeless persons. Young people who apply to the Council as homeless are nominated to this scheme. During their stay in temporary accommodation, a Wellingborough Homes Tenancy Support Officer dedicated to the scheme assesses their needs and identifies any vulnerabilities. A support plan is agreed with the young person and in-house support is given on tenancy, budgetary and social issues; where more specialist or medical support is needed, referrals are made to partner agencies and support is agreed.

As well as this day-to-day support, Wellingborough Homes provides a course in practical home living skills, 'Your Home', which includes cooking, basic DIY, first aid, weekly budgets,

fire awareness, and being a good neighbour. The course is held for six evenings over a six week period; participants are supplied with a snack at each session and on completion receive a certificate, a £30 shopping voucher, and a mini toolkit to use in their own home. Completion of this course is required before moving on to a permanent tenancy.

**Further information** can be obtained from Dale Thompson, Head of Housing Services, Wellingborough Homes, tel: 01933 231306, email: dale.thompson@whomes.org

### ***Resourcing and replicability***

Funding for private sector leasing schemes for homeless people comes from the council's homelessness budget. As this is a statutory responsibility, funding will continue, although there are likely to be negotiations with partners to minimise costs. The additional support provided in the case study goes beyond what is statutorily required so its cost will be in competition with other demands on budgets.

Schemes like the one in Wellingborough can readily be replicated. The assessment and support provided means that a good outcome for the young person is more likely to happen than with an unsupported tenancy.

## **Example 11: Supported lodgings schemes**

### ***The issue to be tackled***

To give young people aged 16 to 25 who are homeless, or at risk of homelessness, a home with a host rather than a place in a hostel or their own accommodation, if they would benefit from it.

### ***Supported lodgings schemes***

In October 2008, DCLG produced a guide, *Making a difference: Supported lodgings as a housing option for young people* (Holmes, 2008). The guide aims to inform and support local authorities planning and commissioning supported lodgings schemes, within the context of strategies to tackle youth homelessness. It is based on a review of supported lodgings services in 17 local authority areas in England, and of data collected through the Supporting People programme.

Supported lodgings schemes work with young people aged 16 to 25 who are homeless or at risk of homelessness and who would benefit more from an environment with a host rather than a hostel or their own accommodation.

A host is a person who has a room to let and has the time and patience to work with a young person and a support worker to teach the skills necessary to live independently in the future. The room can be with either an individual or a family.

A benefit of the service is the diversity of the hosts and the skills and interests that they can share with the young person. The host and the young person are matched, taking into account the young person's preferences about, for example, where they live, whether they like animals, or whether there are other young people living in the property, as well as the preferences of the host.



Hosts get a support payment, and receive the local housing allowance; the young person makes a contribution to the cost of food and utilities.

Support workers support the host and the young person while they are in the placement. When all parties are in agreement that the young person is ready to live in their own accommodation, they will be recommended to the council for a priority move on. With the young person's consent, they can then be referred to the floating support service – see Example 10 – to help them to settle into their new home.

### ***Relevant research***

In February 2009, JRF published ECOTEC Research and Consulting Ltd's research on Young People's Housing Transitions (ECOTEC, 2009). Practitioners at an event organised for the study expressed mixed views on the success of supported lodgings. The Merseyside Accommodation Project was mentioned as an example of good practice, providing 'family-style' accommodation support for young homeless people aged 16–18. Concerns were expressed about inadequate funding for the family providing the supported lodgings (ECOTEC, 2009, p.15).

### **Case study: Supported lodgings in Northamptonshire**

The supported lodgings scheme in Northamptonshire was started as a way of preventing homelessness. One young person a week was losing their tenancy because they did not have the necessary skills to maintain their own tenancy. Northamptonshire County Council's Supporting People team commissioned the service, which has a Supporting People budget, and Stonham was selected in 2009 to implement and provide support workers for the scheme. All referrals come through the local housing authority. The scheme has the capacity for 13 placements in Northampton, 12 in Wellingborough and 6 in Kettering. Implementation of the scheme started in October 2009 and the first placement was made in June 2010.

The first priorities were to advertise the service, recruit hosts and put procedures in place. Contacts were made with other supported lodgings services and best practice used within the procedures. The services that were particularly helpful for this were Stonham's Supported Lodgings scheme in Basingstoke, and Bournemouth's Pathways Care.

Recruiting hosts was slower than hoped, but the quality and skills of the people applying was very good; a number of them had previously been foster carers or worked within the support environment.

Hosts receive a smaller payment than for providing foster care, but a big benefit seems to be that hosts can work while still housing a young person. An important advantage for the young person is that, whereas foster care is often with a family away from the area, supported lodgings finds a host locally.

By September 2010, the service had three hosts in Northampton, one in Kettering and one in Wellingborough. One of the hosts is available only for emergency placements where the council will pay the costs direct; because he lives in a caravan park, it is not financially viable for him to have a client that receives a local housing allowance. A further 13 applications to be hosts have been received.

The time taken for CRB checks to be processed has caused some problems, leading to one potential host dropping out completely.

Success will ultimately be measured when young people maintain their own tenancies, but it will also be measured on skills learned about:

- managing a tenancy;
- managing money;
- accessing training/employment/education;
- managing physical/mental health and well-being;
- making/maintaining support and social networks;
- staying safe;
- reducing any offending behaviour;
- reducing any self-harming;
- reducing alcohol/drug misuse; and
- reducing violence or aggression.

Regular meetings are held by Stonham's Supported Lodgings services, which Northamptonshire staff attend. In the English Eastern and South West regions, there are supported placements/lodgings forums to develop guidance and to exchange experiences of the schemes.

#### **Experiences of supported lodgings schemes**

From attending meetings with others involved in supported lodgings schemes, the Northamptonshire scheme has identified five points of note:

- Although supported lodgings hosts do not usually provide support for financial gain, there seem to be marked differences between areas (although less so when comparisons were made with other schemes run by Stonham).
- Young people present with different levels of need to support, but the payments to hosts do not reflect such differences.
- Sometimes there have been problems for hosts converting from foster caring to supported lodgings provision, and vice versa. This may be because supported lodgings are considered bureaucratic compared to fostering: the boundaries are different; reassessment of the person is needed for the new role; and they are required to attend training sessions. Hosts receive a reduction in payments if the young person converts from a foster placement to a supported lodgings placement. The Department for Education is understood to be planning to publish guidelines in April 2011 about the transition for young people from leaving care to independence.
- The tax treatment for hosts of fostering is more favourable than that for supported lodgings; foster care payments from a local authority are often exempt from income tax, as a result of 'foster care relief'.
- The host is responsible for ensuring that they are adequately insured. Hosts therefore need to notify their insurance company when they are about to house a young person.

**Further information** is available from Christine Lennon, Service Manager, Stonham, tel: 01604 597830, email: [christine.lennon@homegroup.org.uk](mailto:christine.lennon@homegroup.org.uk)  
David Holmes, Supporting People Team, Northamptonshire County Council, tel: 01604 236589, email: [daholmes@northamptonshire.gov.uk](mailto:daholmes@northamptonshire.gov.uk)

### ***Resourcing and replicability***

Despite the shortcomings mentioned above, local authorities find that supported lodgings are a helpful option for young people facing homelessness.

The Supporting People programme has been particularly important in providing the finance for supported lodgings schemes. The removal of the 'ring fence' on this programme means that, in future, this financing will be in direct competition with demands from other local services. Financial pressure on all spending by local authorities suggests that funds for supported lodgings may be reduced.

## **Example 12: Enabling young people in temporary accommodation to remain in the same property**

### ***The issue to be tackled***

To enable young people in temporary accommodation with support to stay in the same property when they are ready for a social tenancy.

### ***Solutions that have worked***

As described in the case study below, some local authorities have successfully worked with partners to turn temporary accommodation into permanent accommodation for young people settling into the community.

#### **Case study: Wellingborough Homes**

Wellingborough Homes works with several agencies in a partnership to provide access to permanent housing for young homeless persons.

Wellingborough Homes' partner agencies provide intensive support in both hostel and temporary home environments. Where the agencies have not had appropriate accommodation to supply the support, Wellingborough Homes leases a flat to the agency for them to house the young person during this period.

Wellingborough Homes accepts move-on nominations from the agencies when the support and training they have been giving the young person has resulted in the young person being able to sustain a tenancy independently, or with reduced (floating) support.

In the case of the agencies that have been supplying hostel-based units, Wellingborough Homes looks for a sensitive lettings resolution to try and place the young person in a location where they can continue to develop in the community without adverse peer pressure.

In the case of nominations where an individual has been receiving support in a flat, Wellingborough Homes provides a starter tenancy for the flat the individual had been living in during the successful support period. It then looks for another empty flat to provide the agency with a replacement property to support another young person.

**Further information** can be obtained from Dale Thompson, Head of Housing Services, Wellingborough Homes, tel: 01933 231306, email: [dale.thompson@whomes.org](mailto:dale.thompson@whomes.org)

### ***Resourcing and replicability***

Social housing providers expect to work closely with agencies that provide accommodation for young homeless people and schemes like the one in Wellingborough can readily be replicated. When the young person has settled well into the community, it helps them to be able to stay in the same property, rather than have to move elsewhere. Providing replacement accommodation to the agency, as described in the case study above, is also likely to be less costly, and more straightforward, for all parties.

## **Example 13: Foyers for young people**

### ***The issue to be tackled***

How to provide young people with housing coupled with help with education, training and finding work.

### ***Foyers as a solution***

Foyers provide housing for young people and help with education, training and finding work. Places are usually arranged through the local authority. They vary in size and in the amount of support they offer. Some are large converted houses (for 10 to 20 people) but most are much larger purpose-built hostels that can house 100 people or more. The accommodation is usually higher quality than a hostel or bed and breakfast.<sup>10</sup>

Foyers normally work closely with careers services and training agencies. Some foyers also have job clubs for non-residents. Many have a lot of contact with local employers who may be able to provide work experience, apprenticeships, and eventually permanent jobs. When a young person gets a place in a foyer, they have to sign up to an education and training programme based on the skills they already have and the type of job they are interested in. If they refuse to get involved, they will lose their place.

Most young people choose to stay in a foyer for nine months to a year. The workers at the foyer help residents to find affordable accommodation to move into when they leave. Foyers generally receive some Supporting People funding.

### ***The Foyer Federation and Foyer Network***

Inspired by visits to foyers in France, Sheila McKechnie brought together Shelter and Grand Metropolitan (now part of Diageo) to meet the challenge of rising youth unemployment and homelessness, the 'no home, no job, no home' cycle. The Foyer Federation was established in 1992 and since then, the Foyer Network has grown rapidly and now operates in over 130 urban and rural communities across the UK, providing safe, quality-assured environments, where experts reconnect up to 10,000 vulnerable young people each year with personal development opportunities.<sup>11</sup>

Along the way, the Foyer Federation has supported the growth and development of foyers, providing a quality assurance scheme which all their delivery partners join, with the aim of being accredited by its independent accreditation panel. The Foyer Federation has also developed initiatives in learning and skills, early intervention,

mental and physical health, and workforce development that support the principles of the foyer ethos. It also publishes guides for those developing foyers, staff working in them (including managers), and those seeking to work in partnership with foyers.

Over recent years, the Foyer Federation has set about demonstrating that the foyer approach has as much to offer young people today as it did when it was set up to promote and develop the concept in the early 1990s. In doing this, it has recognised the need for foyers to change if they are to respond to changing needs.

### ***Relevant research***

Practitioners and young people at events organised by ECOTEC for JRF research into young people's housing transitions (ECOTEC, 2009) were asked to provide examples of what they felt to be good practice in the current provision of young people's housing. This included discussion of foyers.

Young people at one ECOTEC event lived in foyer accommodation in Birmingham and the Wirral, which they felt offered a positive step into independent living by providing 'semi-independent housing'. Each resident has a studio flat with its own shower and kitchen and participants emphasised the essential role of their support worker who offered up to six hours of support a week. This included helping residents to budget as they 'didn't know what to buy', helping them look for work, and very practical tasks like taking residents shopping and helping them read food labels. To access support, each young person has to be in education, training or work. At one foyer, there are ten floating support workers, but each resident is assigned one support worker who is their first point of call. Floating support officers are based in the head office. One participant referred to the 'energy' of the support worker team: 'doing lots of mad stuff ... running clubs'. They also provide food and nutrition advice. There is also a harm reduction worker based in the head office (ECOTEC, 2009).

Several young people across the UK felt the social housing allocation system did not give enough priority to young people. At the Belfast event, one participant pointed out that he had gained enough points to obtain social housing only because of the points he had been awarded for his period living in a foyer. The group felt that entering foyer/housing association/hostel-type provision was the only way for single young men to accrue sufficient points to be allocated social housing (ECOTEC, 2009, pp. 27–28).

The foyer movement offered high-density housing to younger people on low incomes who demonstrated a commitment to seek work, training or further education. The accommodation itself was popular with younger people, although issues remained with the housing offer being conditional. Furthermore, problems remained around complex funding arrangements that were a consequence of the desire to use foyers to tackle both homelessness and unemployment.  
(Julie Rugg, 2010)

### **Case study: Activ8 Foyer, Derby**

Derby Foyer ('Activ8') offers 28 fully-furnished, self-contained flats for young single homeless people with low to medium support needs.<sup>12</sup> Those with a connection to the City of Derby are given priority. All residents must be committed to seeking appropriate education, training, or employment. Those using the foyer can do so for between 6 and 24 months (the average is 12-18 months).

Access to the foyer is through the Derby Homefinder Single Point of Contact, operated by the City Council and its housing association partners. One of the partners is Stonham Housing Association (part of the Home Group), which runs 'Activ8'. The foyer provides support for residents to develop their skills for independent living, and their ability to move on into unsupported housing. It has two full-time and four part-time staff.

The support comprises:

- an emergency on-call system;
- development of action plans with agreed outcomes, reviewed as necessary;
- staff help for residents to develop independent living skills, including cooking, budgeting, shopping, home management, and finding education or work;
- links with local drug and alcohol support agencies and mental health teams;
- resettlement plans, which include help in applying to a joint council and housing association register and private landlords, and referral to the local tenancy support service for follow-up support where resettlement needed.

**Further information** can be obtained from Activ8, 35 Mount Carmel Street, Derby, tel: 01332 381956

### ***Resourcing and replicability***

The Supporting People programme has been particularly important in supporting foyers. As with other services for young people, the removal of the 'ring fence' on this programme and pressure on local authority spending could result in reduced funding for foyers.

Existing foyers will be seeking to supplement their resources from elsewhere. New foyers are unlikely to be able to raise sufficient capital and revenue for a secure future.

### **Example 14: Using Supporting People funding to provide floating support for young people**

#### ***The issue to be tackled***

To provide cost-effective support for young people, particularly when settling into their first home.

#### ***Floating support***

Floating support has proved an effective means of providing support to young people aged 16–25 living independently. It is particularly relevant to those moving on from supported housing, but is available to any young person in independent accommodation.

The aims of floating support for young people are to:

- increase the chances of vulnerable young people successfully maintaining their own tenancy;
- achieve this through visiting support, especially in the initial stages of the tenancy; and
- support their wider support needs in line with the Every Child Matters framework.

Initially the young person usually needs help to:

- apply for benefits;
- set up utility bills; and
- furnish, and sometimes decorate, the home.

Once these needs have been addressed, individual support plans are developed.

This support generally consists of helping the young person to:

- find or maintain voluntary work, education or employment;
- settle into the community;
- register with doctors and dentists;
- find out about play-groups and nurseries, if they have children;
- keep to their tenancy agreement (often this means building up the skills needed to be able to say 'no' to their friends continually being at the house and the problems this may cause);
- learn the skills needed to approach people in a constructive manner; and
- prepare for meetings so that it is clear what they want to achieve and the best way to achieve it.

A number of young people have domestic violence issues. In such cases, floating support can help them to remain safe.

### **Case study: Floating support in Northamptonshire**

The floating support service in Northamptonshire is available to any young person living in their own accommodation who is experiencing a period of vulnerability for whatever reason. It is delivered by visiting support, normally to the person's current home, but the client may choose to meet somewhere else. The level of support, and the period over which it is provided, is determined by the person's support needs.

#### **How the scheme arose**

Floating support in general has been around for many years. Northamptonshire County Council (NCC) has been commissioning floating support specifically for young people since 2003. This was in response to a strategic review of needs. It was felt that it would be useful to set up specific contracts for floating support to ensure that the needs of a variety of groups were being met.

#### **How floating support is provided for young people in North Northamptonshire**

NCC's Supporting People budget pays for floating support provision specifically for young people in the north of the county; the support is provided by bodies such as Bromford Support, and Accommodation Concern.<sup>13</sup> Other floating support providers cater for specific needs, such as offenders, victims of domestic abuse, and those with learning disabilities, dealing with both young people and older people.

Stonham works with all other agencies as it signposts young people to the support that they need (and, if necessary, accompanies the young person to that support). Stonham endeavours to involve clients in training and in other events that give them confidence and the opportunity to meet people. It also holds fund-raising events where clients participate to raise money for Stonham's Welfare Fund. This Fund is used to pay for essential items for clients that are not funded by any other source.

Floating support for young people in north Northamptonshire is expected to continue, but its format may change in 2011–12 following a county-wide review by NCC in 2011.

The Stonham floating support service, which started in 2003, initially supported 117 clients aged 18 and above. The service now supports 150 clients, of which at least 15 are young people.

### **Benefits**

A benefit of the floating support service is that many young people who may not have been able to access and maintain independent tenancies have been able to do so for relatively low cost to the public sector.

Another benefit is that the young person has a specific person that they know will visit them regularly and will be contactable by phone outside working hours. They learn to trust the project worker as they see them regularly and have someone to accompany them to meetings and be an advocate on their behalf when needed. The project worker can liaise and arrange joint meetings between all of the agencies involved, if required by the young person.

### **Challenges**

The young person lives in the community, not a peer environment, which some young people might find difficult. They have some independence from the beginning. However, at a focus group held by Stonham, a 17 year-old said that, initially, she would have managed to live independently, but had become used to the support provided in supported housing and thought that she would find independent living difficult. With floating support, young people do not have yet another move from supported housing to their own property, where they might be unsettled again particularly if they would have to move to another area.

Occasionally there is a problem where the handover from supported accommodation to the floating support provider does not happen effectively, or at all. Another problem with some young people is in getting them to engage with their support worker once they have their property.

A problem for many young people is that it is difficult for them to afford further education if they have their own property, compared to living in supported accommodation.

### **Monitoring and evaluation**

All Supporting People services are tendered through a competitive process. They are regularly monitored for performance and are evaluated for quality against the Quality Assurance Framework, using National Indicators (NIs) 141 and 142. NCC's Supporting People team also collects individual case studies from providers.

All clients in Stonham's floating support service work on the 'my way forward' tool which is client-led: they set goals and work towards achieving them.<sup>14</sup> This gives the young person a sense of achievement, which they can look back at in reviews and see how far they have come.



**Further information** is available from Christine Lennon, Service Manager, Stonham, tel: 01604 597830, email: christine.lennon@homegroup.org.uk.  
David Holmes, Supporting People Team, Northamptonshire County Council, tel: 01604 236589, email: daholmes@northamptonshire.gov.uk

### ***Resourcing and replicability***

Floating support is not a statutory service. However, floating support services in general have been in high demand and have supported a huge number of people to remain independent. Floating support has prevented many of these people from having to access higher-level services that would be at significantly greater cost.

Floating support is funded out of the Supporting People programme. As with other services, the removal of the 'ring fence' on this programme and pressure on local authority spending could result in reduced funding for floating support for young people.

In some counties, Supporting People floating support provision is provided for all age groups, but young people make up a significant proportion of caseloads. Whichever way Supporting People services are commissioned, the consensus from agencies involved is that floating support services are invaluable.

## **Example 15: Tenancy training courses for young people**

### ***The issue to be tackled***

Young people often need training in basic skills to maintain a successful tenancy.

### ***Solutions that have worked***

A number of social housing providers have recognised this need and have arranged training courses for young tenants. See Example 10.

### **Case study: *Move On, Move In*, Kettering Borough Council**

Kettering Borough Council has a successful tenancy training course for young people in Kettering called Move On, Move In. The first course was held in May 2006. The courses are managed by Kettering Borough Council and delivered in partnership with a variety of agencies who have all committed resources and worked together to provide this unique opportunity for local young people.

In 2008, a further programme for vulnerable adults was introduced called New Opportunities, New Skills. These courses teach tenants the basic skills they will need to maintain a successful tenancy such as; budgeting, home maintenance, and managing a tenancy. Since the programmes were launched, there have been twelve courses and over 100 people have successfully completed them.

### **Target group**

The course is aimed at people aged 17–27 who have had problems in maintaining a tenancy in the past, or who will be likely to benefit from some training and advice to help them make a successful move from supported accommodation into independent living.

### **The Move On, Move In course**

The course comprises six three-hour evening sessions, held over six successive weeks. It includes the following sessions, each delivered by local individuals and organisations appropriate for the subject:

- managing your tenancy (tenant and landlord rights and responsibilities) –delivered by the Council's Anti-Social Behaviour Officer and Accommodation Concern (a local housing charity);
- home maintenance – delivered by the Council's Housing Maintenance and Investment Manager;
- cooking and healthy eating – delivered by Healthy Aspects, a local charity which promotes healthy eating;
- money and budgeting – delivered by Accommodation Concern;
- first aid – delivered by the British Red Cross;
- health (fire safety in the home, local leisure and sporting activities, age progression software package) – delivered by Northamptonshire Fire and Rescue Service, and the Council's Community Services team

The success of Move On, Move In depends on engaging and enthusing young people. The emphasis is on providing hands-on experience and giving young people the opportunity to interact with their peers and professionals in an informal setting.

The Council has found its partnership approach to be very successful. This has helped to keep the cost of the course low, as many partners do not charge for running sessions because the course helps them to achieve their objectives of reaching socially-excluded clients. During the course, young people also get to meet support agencies that will assist them when they have their own tenancies.

Partners not only help in delivering the sessions, they also play an important role in promoting the course to young people and gathering referrals. Partners involved in this process include:

- English Churches Housing Group
- Northamptonshire YMCA
- Connexions
- Social Care and Health services
- Local housing associations

### **Supporting the young people on the course**

Most young people on the course are vulnerable and it is therefore important that they are supported and encouraged throughout the programme by an appropriate professional. Kettering Borough Council has a Move On, Move In Support Worker with experience of working with young people. The Support Worker speaks to the young people before the course begins, helping to allay any concerns about attending; provides a familiar face when they arrive at the venue; and monitors progress, providing a detailed assessment for each attendee.

### **Specifically, the Support Worker:**

- attends all Move On, Move In planning meetings and sessions;
- collates referrals to Move On, Move In from partner organisations;
- meets with young people accepted onto the course prior to the start; and
- writes an evaluation of the course.

**On the day of the course the Support Worker:**

- arranges transport for the young people, if required;
- receives phone calls/texts from the young people who cannot attend;
- contacts the young people who have failed to turn up;
- offers emotional/practical support to the young people who require it (including helping students with reading/writing difficulties);
- deals with any problems that arise between young people during the sessions;
- ensures the tutors are aware of any young people who have special needs.

**Incentives**

The Council believes it is important to reward young people's enthusiasm and commitment to the course and the last session includes an informal awards ceremony at which the young people are given a certificate, a £20 gift voucher, and a tool box full of tools they will need to maintain their own homes. Course attendees are also given a meal at every session, usually a finger buffet.

**Recommendations**

The Council's recommendations for running a tenancy training course are:

- Keep the sessions interactive and practical.
- Be flexible during the sessions.
- Ensure tutors are aware of the support needs of the young people.
- Think carefully about the order of the sessions – have the least-popular session during the last week.
- Choose a venue which is comfortable and relaxed.
- Ensure your partners are aware of the course so they can promote it to their clients.

**What has made Move On, Move In successful?**

The Council believes the course has been successful because of the following:

- commitment of the young people;
- expert and enthusiastic course tutors;
- referrals from partner agencies;
- young Person's Support Worker;
- support from the management team and members of the Council.

Move On, Move In has not only provided training and advice on housing and health issues that will help prevent homelessness among young people but it has also helped them to build their confidence, increased self-esteem, and encouraged team-working.

**Further information** can be obtained from Charlotte Smith, Housing Strategy Officer (Policy and Performance), Kettering Borough Council, tel: 01536 534215, email: [charlottesmith@kettering.gov.uk](mailto:charlottesmith@kettering.gov.uk)

***Resourcing and replicability***

Life skills training for young tenants, as described in the case study above, is beneficial for the young people and for the housing provider. The authority bears the cost of organising the training and providing the Support Worker, but local professionals have often been prepared to give their time as a course tutor free, so the training is good value for money when compared to the greater risk of more failed tenancies.

The case study above provides a good starting point for social landlords considering similar training for their young tenants and prospective tenants.

## **Example 16: Employment, training and volunteering opportunities for tenants**

### ***The issue to be tackled***

Vulnerable tenants need assistance to take up employment, training and volunteering opportunities.

### ***The LifePlan Service***

In 2009, Kettering Borough Council (KBC) launched an innovative new *LifePlan* service, assisting vulnerable tenants into employment, training and volunteering opportunities in the Borough. Although KBC had considerable success in tackling homelessness – see Example 6 – it wanted to go further, to offer more personalised support for its housing clients and help them improve their life chances.

Proactive engagement with tenants, achieved through the *Move On, Move In* tenancy training courses – see Example 15 – led KBC to develop relationships and build their trust, in a way that would not normally be possible in the day-to-day management of the service. Tenants began to tell KBC about their hopes and aspirations for the future and the council identified a unique opportunity to assist them onto the next stage of their lives. This new service, called *LifePlan*, formed part of KBC's successful bid to the Communities and Local Government's Enhanced Housing Options Trailblazer programme in 2008.

This initiative does not relate specifically to young people, but includes them.

### **Case study: Kettering Borough Council's *LifePlan* Service**

*LifePlan* provides a holistic support service to Kettering Borough Council's (KBC's) tenants and is an integral part of the Housing Service.

There are many employment, education and training opportunities in the Borough. It can often be confusing for clients to know which service to access, and many clients lack the confidence and skills to take the first steps towards engaging with these services.

The role of the *LifePlan* Advisor is to provide guidance and support on a one-to-one basis. The personalised support offered by the *LifePlan* Advisor includes:

- motivational one-to-ones;
- goal setting;
- developing a *LifePlan* action plan;
- help with CV writing;
- researching and accessing training and education opportunities;
- supported visits to partner agencies;
- job searching;
- interview practice;
- confidence building;

- accessing confidential health services;
- accessing voluntary opportunities;
- accessing the Council's tenancy training courses;
- accessing welfare services; and
- debt management support.

Clients receiving support from the *LifePlan* Advisor often need assistance in managing their tenancy. The *LifePlan* Advisor works closely with the Council's Debt Recovery Team, Neighbourhood Managers, Rent Officers, Housing Options Advisors and Tenancy Support Advisors to ensure customers are supported to resolve their housing issues and ultimately sustain their tenancies.

*LifePlan* is not just a sign-posting service; KBC understands that many of its clients require intensive support so that are able to engage fully with existing services.

#### **What sets the *LifePlan* service apart from others**

- KBC is not constrained in terms of who it can accept onto the service: it can help any of its housing customers whether or not, for example, they have been unemployed for six months.
- KBC can identify hard-to-reach customers who would benefit from the *LifePlan* service: through its day-to-day work with vulnerable customers, the housing team has a unique opportunity to offer the service to hard-to-reach customers who other service providers may be unable to engage.
- Accessing the service is simple: clients can self-refer by phoning or emailing the *LifePlan* Advisor. Partner agencies are also encouraged to refer clients to the service.
- The service is tailored to the client: in practice, this means that, if the client is finding it difficult to meet the *LifePlan* Advisor due to child-care or transport issues, the *LifePlan* Advisor will visit them at home. The *LifePlan* Advisor is able to meet the client as frequently as they require and is flexible about the location of these meetings.
- KBC listens to its clients and helps them find the service that suits their needs; if a service is not working for them then the *LifePlan* Advisor will help them find an alternative. For example, if a client cannot attend a basic literacy course at college due to child-care commitments, they can be introduced to other partners that provide alternative methods of delivery.

#### **Outcomes**

Since *LifePlan* was launched in July 2009, the following outcomes were achieved in its first year:

- 70 housing clients received support from the *LifePlan* Advisor;
- The *LifePlan* Advisor is in weekly contact with approximately 24 *LifePlan* clients;
- 27 *LifePlan* clients have been helped to engage with employability training; other related training or education. This includes The Prince's Trust, Tresham Institute of Further and Higher Education, basic IT courses, literacy and numeracy courses, web-based courses, and Learndirect;
- 12 *LifePlan* clients have been assisted to engage with an employability service such as Jobcentre Plus, Working Links and Progress2Work;
- Five *LifePlan* clients have successfully moved into employment;
- Five *LifePlan* clients have been assisted into a voluntary work opportunity.
- Six half-day basic IT training sessions were arranged for 22 Council tenants.

**Expanding the *LifePlan* service: Improving the basic skills of Council tenants**

In addition to the one-to-one *LifePlan* support service, the *LifePlan* Advisor is using information collected in a recent tenant survey to deliver training courses and events specific to the needs of KBC tenants, including:

- a programme of half-day basic IT training sessions for tenants;
- as part of Adult Learning Week, Tresham Institute of Further and Higher Education held sessions at the Council offices to promote their basic literacy and numeracy courses to Council tenants; and
- Nene Learning, which is the contractor for the Jobcentre Plus Next Steps service, has undertaken careers advice sessions with Council tenants at the Council offices. Next Steps Advisors are only funded by their contractor to provide three 45 minute sessions with clients. If the tenant requires further assistance, Nene Learning will refer them to the *LifePlan* Advisor who will continue to support them to achieve their goals.

**Further information** can be obtained from Charlotte Smith, Housing Strategy Officer (Policy and Performance), Kettering Borough Council, tel: 01536 534215, email: [charlottesmith@kettering.gov.uk](mailto:charlottesmith@kettering.gov.uk)

***Resourcing and replicability***

KBC received a grant from DCLG, through the Enhanced Housing Options Trailblazer programme, to pay for the *LifePlan* Advisor for three years. The cost of replicating this programme would, in future, have to be met from an authority's overall finances.

Vital to the success of *LifePlan* has been the personality of the *LifePlan* Advisor and her ability to develop relationships with vulnerable clients and build their trust. Only by truly understanding her clients' needs can the *LifePlan* Advisor assist them onto the next stage in their lives. Councils wishing to replicate this service would need to recruit carefully to this post, selecting an advisor who can deliver the service in a non-judgemental, caring, way, yet be flexible in their approach to its delivery.

## 4. Initiatives that provide financial support to young people

As parents have identified – see Example 4 – many young people need help with their finances, particularly when they leave home. This has been recognised in tenancy training for young people – see Examples 10 and 15 – and in housing providers offering help with housing benefit forms.

The vast majority of young people rely on the private sector at different stages in their housing pathway. Many younger people's experience remains fixed at the very bottom of the rental market, as they have limited access to help with deposits (Rugg, 2010, p.7).

Although the desire for home ownership remains strong, there has been a steady decrease in the proportion of mortgage borrowers who are in their twenties (Heath, 2008, p.5).

Other key points from recent research are that:

- young people living in private rented accommodation that has a greater rent than the single room rent are expected to meet the extra rent from their own resources (Heath, 2008, p.6; Kemp and Rugg, 1998);
- for a young person on a low income shared housing may be very unattractive. A house in multiple occupation can offer shared facilities with older strangers, where common areas may be felt to be unsafe (Rugg, 2010, pp.6–7);
- young people have difficulty gaining access to private renting. They cannot save sufficient funds for deposits; and if they have moved from hostel to hostel, they cannot demonstrate sufficient creditworthiness (ECOTEC, 2009, p.29); and
- home ownership is unaffordable for most young people, particularly with the size of deposit now required for a mortgage loan (Rugg, 2010, p.7).

There are some specific schemes described in the six practice examples below that enable young people to get an appropriate home that they could not otherwise afford.

### Example 17: Flat share schemes

#### ***The issue to be tackled***

To make sharing a home more acceptable to young people, where this is the only option available to them.

#### ***Solutions that have worked***

The following example of Edinburgh Cyrenians' Flatmates Scheme shows how this issue can be tackled effectively.

### **Case study: Edinburgh Cyrenians' Flatmates Scheme**

Edinburgh Cyrenians' Flatmates Scheme offers affordable and suitable accommodation to single young people (Edinburgh Cyreans, 2009, pp. 13–14).

Edinburgh Cyrenians have found that their prospective tenants have no choice but to share because of the single room rent policy. Typically, they have no safety net; when things go wrong, there is no home to go to while things are sorted out. Most of the scheme's participants are one step away from homelessness.

The Flatmates Scheme helps young people to find suitable people to share with. It helps them to 'prepare to share': to anticipate the sorts of situations and challenges they will face, and agree in advance strategies for dealing with them. It provides a formal agreement for sharers and the right to seek help and mediation if either sharer is unhappy with how things are going.

**Further information** can be obtained from Edinburgh Cyrenians, tel: 0131 475 2354, email: [admin@cyrenians.org.uk](mailto:admin@cyrenians.org.uk)

### ***Resourcing and replicability***

The Edinburgh Cyrenians scheme is staff-intensive and would be relatively expensive to introduce, but extremely worthwhile for young people who are advised to find a shared property in the private sector. With the proposal to extend the single room rate policy to under-35 year olds in 2012, there may be increased need for such schemes.

## **Example 18: Rent assistance schemes**

### ***The issue to be tackled***

To assist households that are homeless, or potentially homeless, in gaining access to privately rented accommodation that would normally be unaffordable.

### ***Solutions that have worked***

Many local authorities have rent assistance schemes to help people on low incomes, unemployed, or on benefits, to rent in the private rented sector. They are typically called deposit guarantee schemes, rent deposit schemes, or rent assistance schemes, and they offer landlords a bond or guarantee to cover loss or damage to the property (beyond fair wear and tear). But some local authorities do not make these schemes available to single young people under 25.

### **Case study: Wellingborough Council's Rent Assistance Scheme**

Wellingborough Council's Rent Assistance Scheme<sup>15</sup> is designed to assist households that are homeless, threatened with homelessness or in insecure accommodation, to obtain privately rented accommodation that would normally be unaffordable. One of the major difficulties for many people trying to obtain accommodation in the privately rented sector is finding the money for a deposit and



the first month's rent.

Clients are given the opportunity to choose properties from the Council's existing register but are encouraged to find their own accommodation in Wellingborough and its surrounding areas.

Landlords are under no obligation to accept referrals, but benefits to them include:

- a damage deposit bond of the rent amount;
- one month's rent in advance (depending on the individual's circumstances);
- management and promotion of an accommodation register to match tenants to landlords;
- advice and information to landlords on renting their property;
- tenancy agreements and legal paperwork, if required;
- pre-tenancy determination paperwork to establish the Rent Officer's fair rent assessment;
- detailed inventory, which includes a full video recording of the property;
- 'fast-track' housing benefit claims;
- assistance with payments from the Discretionary Housing Benefit Fund where necessary;
- periodic inspections to check the property and its condition; and
- tenancy support for both the tenant and landlord from a dedicated officer.

Prospective tenants are referred to the Private Sector Accommodation officer via the Housing Options team who ascertain suitability. The scheme is able to assist those who meet the following criteria:

- normally resident in Wellingborough;
- have children and in priority need;
- identified as having a housing need;
- able to live independently (or with minimum support);
- on a low income which cannot meet their needs and so are eligible to claim either full or partial Housing Benefit.
- have no other available options or resources; and
- able to demonstrate an ability to act as a responsible tenant.

If accepted onto the scheme, applicants are given information to help and encourage them to seek suitable accommodation in Wellingborough.

**Further information** can be obtained from Lindsey Craig, Private Sector Accommodation Officer, Borough Council of Wellingborough, tel: 01933 231776, email: [LACraig@wellingborough.gov.uk](mailto:LACraig@wellingborough.gov.uk)

### ***Resourcing and replicability***

Rent assistance schemes are normally funded from homelessness budgets. There is a cost of staff time; but the bonds or guarantees to cover loss or damage to the property are seldom called upon. With the growing shortage of social housing, more people on low earnings, unemployed, or on state benefits, will need to use the private rented sector, making such schemes more necessary.

## Example 19: Assisting young people with housing benefit claims

### ***The issue to be tackled***

To help young people claim the housing benefit to which they are entitled.

### ***Solutions that have worked***

Housing benefit forms are not straightforward for most young people. They are particularly difficult to complete for those doing part-time agency work. Support workers usually see helping clients to get all the benefits to which they are entitled as an essential part of their role.

Social landlords also play a part in ensuring that their tenants claim all the benefits that they are entitled to. An example of this is given in the case study below.

#### **Case study: Wellingborough Homes' assistance to young people with housing benefit claims**

Wellingborough Homes works with Northamptonshire Community Law Service (CLS) to provide comprehensive advice and assistance to tenants, including young people. CLS work from the offices of Wellingborough Homes.

Young tenants are particularly at risk, because they are entitled to more restricted support from Housing Benefit than their older peers with the same household size and circumstances (see Example 17).

Wellingborough Homes' first line contact is their Tenancy Support Officer (TSO), who is a trained Housing Benefit Verification Officer, and can act on behalf of the Council's Benefits section. A full benefit assessment is made on a home visit by the TSO for every new tenant, and for existing tenants whose circumstances change significantly. Clients' entitlement to benefits is checked comprehensively, and they are helped to claim any benefits for which they qualify, but are not yet claiming. If a claim is complex, or gives rise to appeals against refusal, the CLS deals with it. In 2009/10 CLS successfully claimed £888,000 in previously unclaimed benefits for Wellingborough Homes' tenants.

**Further information** can be obtained from Dale Thompson, Head of Housing Services, Wellingborough Homes, tel: 01933 231306, email: [dale.thompson@whomes.org](mailto:dale.thompson@whomes.org)

### ***Resourcing and replicability***

With substantial changes to the benefits system ahead, many young people will need advice on eligibility for benefits and help making a claim. The cost of this support is largely in staff time. Clearly, housing organisations have a responsibility to ensure that relevant staff are briefed on changes to the benefits system as they are about to be implemented, so that they can give the necessary assistance to young people.

## Example 20: Starter homes

### ***The issue to be tackled***

To provide affordable housing while encouraging young tenants to work and save for a future deposit.

### ***Solutions that have worked***

Based in Birmingham and the West Midlands, St Basils works with young people aged 16 to 25 who are homeless, or are at risk of homelessness. Its Starter Home Initiative is the result of extensive research by St Basils and others, funded with an Innovation and Good Practice Grant from the (former) Housing Corporation (St Basils, 2008).

The first Starter Homes scheme from St Basils combines affordable housing for young people within communities, with a link to a savings fund to help provide a future deposit for permanent housing. Young people are encouraged to work and save. The inspiration for the scheme came from the young people themselves; they told St Basils that they wanted to be able to afford to work and sustain their accommodation and live in mixed communities (Pati, 2008).

### **Case study: St Basils Starter Homes Initiative**

Trinity Court was St Basils' first Starter Homes scheme. It was developed with the Birmingham-based Family Housing Association and includes eight 'starter' homes across two blocks of 12 properties in Birmingham city centre. St Basils leases the properties from the Family Housing Association, which owns the properties freehold and is responsible for maintenance. The properties are classified as general housing, and the support provided by St Basils is intentionally low. The idea is for Trinity Court to provide a transitional base, with young people encouraged to move on when they have stable work and savings for a deposit.

The young residents moved in during September 2008. They all came from supported housing in other St Basils projects and are on minimal incomes. At the end of 2009, all the tenants had been successful in sustaining their employment and taking advantage of the savings scheme. An early review has taken place and lessons learned will be applied to further Starter Homes developments. Considerable interest has been shown in the model from all over England and Wales (St Basils, 2010, p.5).

The scheme provides good housing for a three-year period as a springboard for young people who want to broaden their housing options and experience the benefits of work and savings. Their success to date has given them confidence that sustaining a home and a job is both achievable and worthwhile (St Basils, 2010, p.5).

### **Advantages compared to other housing schemes**

Since the project was completely funded by a Housing Corporation grant, St Basils can charge rent at social rent levels whilst making a savings contribution of £10 a week on the tenant's behalf, provided that the rent is paid out of the young person's earned income. The young people can add to this if they choose. After three years, they can use the accumulated lump sum towards more permanent housing such as an equity stake in a property or deposit for privately rented housing. The idea is for Trinity Court to provide a transitional base.

The savings element of the scheme gives young people an incentive to put something away for their future. It encourages them to see work, even low-paid work, as a personal investment in their future, to focus on the longer-term and recognise that they have to start somewhere and build up to a job that offers greater potential (Pati, 2008).

**Further details** are available from St Basils, tel: 0121 772 2483, email: [info@stbasils.org.uk](mailto:info@stbasils.org.uk), website: [www.stbasils.org.uk](http://www.stbasils.org.uk)

### ***Resourcing and replicability***

St Basils needed 100 per cent grant funding to develop their Starter Homes scheme. The brake on replicability is likely to be in the shortage of grant funding; very few properties can expect to attract 100 per cent grant funding in the future. However, the scheme does not necessarily have to use newly-built property; it could be financially viable within existing stock or through other forms of subsidy, provided there is no need for loan repayments.

## **Example 21: Intermediate rent to purchase schemes**

### ***The issue to be tackled***

Home ownership is unaffordable for most young people, particularly with the size of deposit now required for a mortgage loan.

### ***Relevant research***

The Chartered Institute of Housing (CIH) published a report (Davies and Lupton, 2010) suggesting that a more flexible rented sector has the potential to improve social and community stability by creating mixed-income communities, increasing the number of people who can put roots down, and breaking up concentrations of deprivation. However, there is no consensus on whether provision of rented homes, particularly at intermediate rents, should link to encouraging tenants into home ownership.

The CIH report was prepared in collaboration with London and Quadrant Housing Association (L&Q). L&Q uses approaches (outlined below), which are designed to allow sitting tenants to purchase property over time, concluding in full, or shared, ownership. Other providers are considering savings schemes that help people to accumulate the deposit they need to buy a home, but advise that it would be unwise to give too great incentives for home ownership to those who might struggle to sustain it (Davies and Lupton, 2010, p.8).

The type of tenancy offered with new types of rented housing is also important. Whereas social lettings would be secure/assured, intermediate tenancies might well be on a fixed-term short-hold basis. This is a significant matter of debate; some people believe that housing associations and local authorities should focus on giving all their tenants security of tenure (Davies and Lupton, 2010, p.23). With the Government's new policy proposals on flexible tenancies and 'affordable rents' at up to 80 per cent of market rents (DCLG, 2010a), this is part of a much wider debate.

Rugg (2010) is critical of the government's Rent to HomeBuy scheme, saying that, in recent years, it has come to be expected that home ownership should be within the reach of young, single individuals with limited ability to pay a deposit. This is not a realistic expectation, but policy agendas have nevertheless been deflected by the desire to meet it.

### ***Solutions that have worked***

Intermediate rent-to-purchase schemes have been developed to help make the move to home ownership more affordable. Typically, these schemes offer a new-build home for rent that the tenant would like to buy when they can afford it. The tenant pays a reduced market rent while saving for a deposit and they have the option to buy the property, if and when they can afford it. Some social landlords, such as L&Q, have developed their own rent-to-purchase schemes. There is also the government's Rent to HomeBuy scheme.<sup>16</sup> These are described below.

#### **Case study: L&Q's range of flexible products**

L&Q has developed a range of products to allow flexibility to meet the varying needs of the people who contact them about access to their homes. They see this as a continuum which allows people on different incomes to choose the product which most suits their requirements.

Matching different products to different household incomes

- For those with incomes below about £10,000, social rented housing seems most suitable.
- For those with incomes over about £60,000, outright purchase seems most suitable.

For those with incomes between £10,000 and £60,000, L&Q have developed two intermediate rent products, under the name, 'UpToYou'.<sup>17</sup> These products distinguish between those with incomes above and below £25,000.

UpToYou (up to £25k) is a rent-to-purchase product aimed specifically at low-income, priority-need working households earning between £12,000 and £25,000 p.a. The core customer group is assumed to be existing social housing tenants or low-earning singles and couples on the housing waiting list and those living in low-quality privately-rented homes. The properties will be let at 65 per cent of market rent levels with customers able to purchase a minimum share of 25 per cent in their property after five years with the help of performance-linked incentives from L&Q.

UpToYou (over £25k) is a flexible rent-to-purchase proposition which allows customers to choose whether to rent at 80 per cent of market rent, or to purchase through shared ownership. Those that choose to rent can do so indefinitely and have the opportunity to purchase part or all of their home after six months. The product is intended for customers with incomes of £25,000 to £60,000 p.a. and is primarily aimed at first-time buyers who are locked out of the mortgage market by the need for a large deposit.

To encourage customers to purchase, L&Q gifts 5 per cent of the equity to residents who rent for more than six months, if they purchase either a share or all of their home.

**Further information** is available from the L&Q Sales team, tel: 0844 406 9800

### **Case study: Rent to HomeBuy**

The government Rent to HomeBuy scheme is a pilot product offering additional help to first-time buyers who are struggling to get a mortgage or to save for a deposit. The scheme is available on a number of housing association new-build schemes.

Eligibility terms are similar to other HomeBuy products. Applicants will be eligible to apply if their annual household income is no more than £60,000 and they do not already own a property.

With Rent to HomeBuy, the applicant:

- demonstrates that they can afford to buy the new housing association property available under Rent to HomeBuy, once they have saved for the deposit;
- rents the property in certain areas at 80 per cent of the market rent for a fixed length of time; and rents on the basis of an assured short-hold tenancy for up to five years.

When the tenancy period has finished, the tenant can make the first offer to buy the property under the shared ownership scheme (previously called New Build HomeBuy) – see Example 22. A HomeBuy Agent will then make an assessment of what share of the property the prospective purchaser can afford to buy and maintain payments under the shared ownership scheme. If the assessment shows that they cannot afford to buy any share because of changes in their circumstances, the landlord will review the tenancy; but there is no guarantee that it will be renewed.

**Further information** is available at [http://www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG\\_170934](http://www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG_170934)

### ***Resourcing and replicability***

Replication depends both on the availability of grants for building homes and the availability of affordable mortgage loans when the tenants want to buy. The Rent to HomeBuy model depends on grants for new-build housing. Such grants are likely to be scarce in the near future, so the availability of this option is likely to become more limited. Nonetheless, housing associations with new build properties to sell welcome Rent to HomeBuy as it gives them a rental income that they know the prospective purchaser can afford. The prospective purchaser has time to save for a deposit while they are renting. But if mortgage lenders are still looking for a 25 per cent deposit when the purchase is to go ahead, the tenant will have had to save a considerable sum in addition to the rent each month, as interest on their savings will be minimal unless interest rates rise significantly.

### **Example 22: HomeBuy**

#### ***The issue to be tackled***

To reduce the costs of home ownership to enable young people with a regular income to get on the home ownership ladder.

### ***Relevant research***

In research for JRF on housing choices and issues for young people in the UK, Sue Heath (2008) points out that there has been a steady decrease in the proportion of mortgage borrowers who are in their twenties, although the desire for home ownership remains strong. Rising house prices have led to a growing reliance among first-time buyers on financial assistance from parents in order to pay a deposit. This finding is reinforced by sustained limitations on loan-to-value mortgage ratios. Home ownership may increasingly become the preserve of the children of existing homeowners (Heath, 2008, p.5).

Alongside parental assistance, some young people are opting for shared mortgages with friends as a way of becoming at least a partial home owner. A number of companies specialise in arranging joint mortgages of this kind.<sup>18</sup> Buying a property and then renting out spare rooms to subsidise mortgage payments is also common (Heath, 2008, p.24). However, since the credit crunch, mortgage lenders are more reluctant to lend to multiple sharers for low cost home ownership as they see the situation as potentially unstable.

Even though the proportion of homes which are owner-occupied has fallen a little from its peak in 2003, the Council of Mortgage Lenders (CML) has found that home ownership continues to be the tenure of aspiration (CML, 2010). In a survey undertaken by YouGov for CML (2010), 85 per cent of people cited home ownership as the tenure they hoped to be living in in a decade's time, suggesting that the home ownership aspiration remains firmly rooted in the British psyche. In 2007, the proportion was 84 per cent.

Over the short term, the desire for home ownership has dipped a little. 76 per cent of those surveyed in 2010 saw home ownership as their ideal tenure in two years' time, down from 78 per cent in 2007. This reflects a much lower short-term appetite (42 per cent) for home ownership among adults aged 18 to 24, although this is also the age group with the highest home ownership aspirations ten years hence (88 per cent).

It is highly likely that this reflects younger people's lifestyle choices, favouring more flexibility and mobility in the short term, coupled with a realistic assessment of the difficulty of affording to enter the housing market under current conditions.

In August 2010, the National Housing Federation (NHF, 2010) reported that the average 21 year-old would have to wait until they reach early middle age before they can afford to get a foot on the property ladder – and in some parts of the country they would be in their 50s. Oxford Economics, who carried out the research for the NHF, assumed that a buyer has an average credit rating and is thus able to borrow 3.75 times their salary, is in full time employment, and does not live at home with their parents. They estimated that couples who stay together from the age of 21, and who save hard and delay having a family, will be able to afford their own place at 27. Single young adults can expect to buy their own place when they are 43 – providing they have not had children and have successfully saved up a large proportion of their income over the previous two decades.

Rugg (2010) considers how far young people's housing needs are being met by low-cost home ownership and shared equity schemes. The intention of this type of scheme is to offer a 'staircase' to younger social housing tenants so that, over time, they become full owner-occupiers. Questions remain as to whether this kind of scheme readily meets the housing needs of younger people, particularly with regard to flexibility. Low-cost home ownership schemes do not always work well because the renter/purchaser may not readily be able to sell their equity share and move on. It could be that these schemes are more suitable for older households with more settled work and family commitments (Rugg, 2010, p.7).

### ***Solutions that have worked***

Low-cost home ownership schemes have enabled many young people to buy a part share in a property and thus get started on the home ownership ladder. Whereas the average age of a first-time buyer is now 37 years, the average age of a shared ownership buyer is 32 years (Graham, 2010, p.4). The Government's HomeBuy schemes are almost the only way that young people can get onto the housing ladder, particularly if they cannot get significant financial help from family or friends. The two current HomeBuy schemes are described below.

#### **Case study: HomeBuy Direct**

HomeBuy Direct is a government scheme intended for first-time buyers who cannot afford to buy a home. The scheme offers an equity loan towards up to 30 per cent of the price of a newly-built home.

The scheme covers certain homes on specific housing developments across England. It is provided through 'HomeBuy agents', housing associations that have been authorised to run schemes for people who have difficulty buying a home and who decide whether the applicant can buy a home this way.

HomeBuy Direct is for people whose household (the people who wish to buy the home) earns £60,000 a year or less and cannot otherwise afford to buy a home in their area.

The HomeBuy Direct scheme is open to:

- people who rent council or housing association properties;
- key workers in the public sector, eg. teachers, who work in the area; and
- first-time buyers (applicants who have not owned a home before).

With HomeBuy Direct, the property is purchased with at least 70 per cent of the cost paid at the outset, financed as for an ordinary house purchase (i.e. by a mortgage loan and a cash deposit). The remaining cost of the home is paid by the government and the house-builder through an equity loan. The amount of the equity loan grows, or falls, in line with changes in the value of the property.

After the first five years, the purchaser pays an annual fee, based on the amount of the original equity loan. The fee starts at £1.75 for every £100 of the value of the loan; this is increased each year by one percentage point more than the change in the Retail Price Index.

The home owner can sell the property at any time. When they do so, they get a share of the proceeds of sale that matches the share of the purchase price that they contributed; the government and the house-builder get the shares they contributed.



<b>Example of HomeBuy Direct</b>	Cost	Percentage
Purchase price of new home	£200,000	
Buyer's mortgage loan and cash deposit	£140,000	70%
Equity loan	£60,000	30%

If this home sold for £210,000, the owner would keep £147,000 (70 per cent), out of which their ordinary mortgage loan would be paid off, and would pay back £63,000 on the equity loan (30 per cent). If after 25 years the property is not sold, the equity loan has to be repaid at a price reflecting the property value at that time.

**Further information** is available at [www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG\\_171504](http://www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG_171504)

### **Case study: Shared Ownership**

The government's Shared Ownership scheme is intended for first-time buyers who cannot afford to buy a home outright. With this scheme, a share of the property is purchased and rent is paid on the remaining share.

The Shared Ownership scheme covers certain newly-built homes across England. It is also called 'New Build HomeBuy' and is operated by the same network of 'HomeBuy agents'.

**Further information** is available at [www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG\\_066514](http://www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG_066514)

### ***Resourcing and replicability***

Some housing associations have had difficulties selling shared ownership properties since the credit crunch, as first-time buyers on marginal incomes have had difficulty getting a mortgage loan. Changing the properties to the Rent to HomeBuy scheme – see Example 21 – has been helpful in some cases.

For young people on modest incomes, low cost home ownership is unaffordable in many parts of the country. This is partly because the government's HomeBuy schemes are for newly-built properties, which are more expensive than comparable existing properties. Resales of existing shared ownership properties are in scarce supply but tend to be cheaper. Housing associations that agree development contracts with the Homes and Communities Agency will now have flexibility to convert some of their stock to shared ownership, so this should help boost the resale market.

The outlook for young people aspiring to home ownership is grim. With the cutting back of grants, and mortgage lenders requiring larger deposits, help from family and friends with the deposit and costs of purchase will be even more necessary.

## 5. Initiatives that help young people to find a suitable home

Most young people will visit local lettings agents and estate agents when they are thinking of leaving home or moving. They will get advice and support from family and friends, and often financial help from them as well. But there are some young people who are not so lucky. The following practice examples show what is being done to help such young people find a suitable home.

### Example 23: Move-on plans protocol

#### ***The issue to be tackled***

To help local authorities and other housing service providers identify and address factors that prevent move-on from hostels, supported housing and temporary accommodation.

#### ***Solutions that have worked***

Supported by DCLG, Homeless Link piloted a Move-on Plans Protocol (MOPP) and produced a toolkit to support its implementation in a wider area.<sup>19</sup>

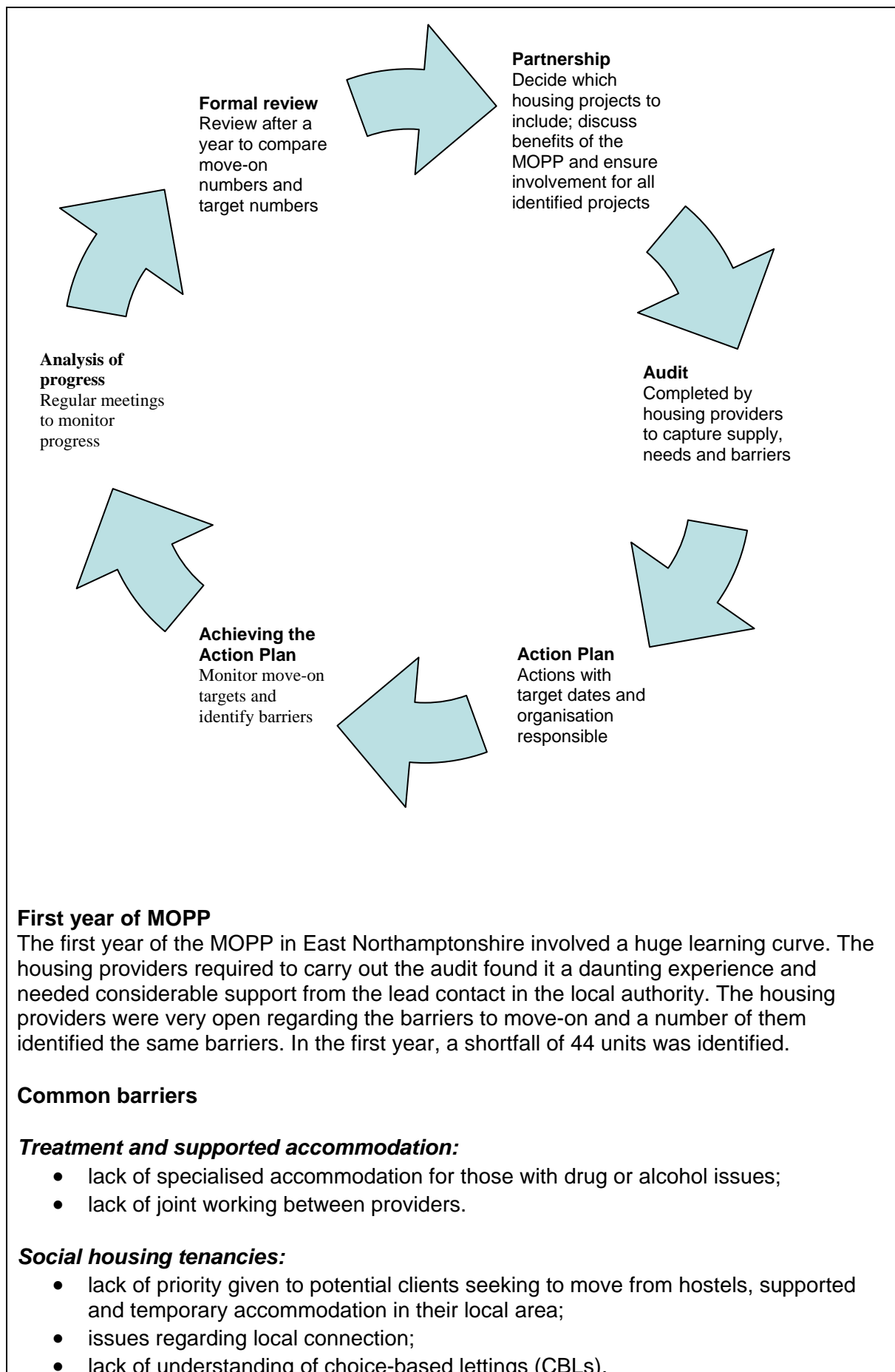
#### **Case study: East Northamptonshire Council's Move-on Plans Protocol (MOPP)**

In 2008, the issue of introducing a protocol for 'move-on' in East Northamptonshire was raised at the quarterly Homelessness Forum attended by statutory and voluntary organisations operating in the district. This was endorsed by Northamptonshire County Council's Supporting People team and a list of housing providers that needed to be involved was agreed. The MOPP toolkit proposed an analysis of the extent of need, and an identification of local actions through a partnership approach.

#### **The MOPP process**

The MOPP process, led by East Northamptonshire Council (ENC), is based around local partnership, a move-on audit, the development of a move-on action plan, and regular analysis of progress and results. Implementing the protocol has helped the local authority to collect and analyse information and make informed decisions.

The MOPP consists of six steps which form a continuous process:



**First year of MOPP**

The first year of the MOPP in East Northamptonshire involved a huge learning curve. The housing providers required to carry out the audit found it a daunting experience and needed considerable support from the lead contact in the local authority. The housing providers were very open regarding the barriers to move-on and a number of them identified the same barriers. In the first year, a shortfall of 44 units was identified.

**Common barriers**

***Treatment and supported accommodation:***

- lack of specialised accommodation for those with drug or alcohol issues;
- lack of joint working between providers.

***Social housing tenancies:***

- lack of priority given to potential clients seeking to move from hostels, supported and temporary accommodation in their local area;
- issues regarding local connection;
- lack of understanding of choice-based lettings (CBLs).

**Private tenancies:**

- Housing Benefit paid in arrears;
- lack of willingness to let to those on Housing Benefit;
- lack of a scheme to help in obtaining privately-rented accommodation.

**General issues:**

- lack of information about available properties;
- lack of move-on for couples.

Barriers to move-on were discussed and the group came up with solutions where possible. An action plan for the forthcoming year was produced, featuring solutions and the providers responsible for carrying them out, along with a timescale. At quarterly meetings throughout the year, providers were asked to report back to the group and the action plan was updated.

At the end of the first year, the audit and barriers to move-on exercise was carried out again. This allowed the housing providers to identify any new demands for move-on and any new barriers.

**Second year of MOPP**

In the second year, a shortfall of 54 units was identified. The increase in the shortfall of units was thought to be the result of a better understanding of the process. Providers were involved in the MOPP throughout the year, and everyone involved had a greater understanding of the numbers expecting to require move-on.

Disappointingly, some of the barriers that were identified in the first year were raised again, despite providers stating at the meetings that these barriers were no longer issues. This was largely due to different members of staff at the housing providers getting involved in the MOPP exercise and not being informed of previous actions. This highlighted a need to ensure new staff members were informed of the MOPP process to date.

The exercise of producing an action plan was repeated for the year ahead. Regular monitoring meetings were held to report on progress. Towards the end of the year, when most of the targets on the action plan had been addressed, a number of housing providers began to question the need to continue with the MOPP as they felt that all of the local barriers and issues to prevent move-on had now been addressed. Only national issues remained, for example Housing Benefit being paid in arrears, which were determined by central government and could not be addressed by the group.

The local authority advised that the only way to see if the MOPP was no longer required was to carry out the audit and barriers to move-on exercise again.

**The third year of MOPP**

All the housing providers completed the audit and identified barriers to move-on. The local authority collated all the information. A subsequent meeting was held where it was reported that the shortfall had fallen to 13. Some of the barriers identified by providers were barriers to getting clarity on the local situation. Other barriers had already been addressed as a result of changes to the allocations policy. The housing providers felt that all barriers identified were addressed and solved at the meeting and there were no outstanding issues which needed to be addressed by producing another action plan.

### **The future of MOPP in East Northamptonshire**

The group decided that there was no continuing need to have quarterly meetings. But the housing providers would complete the audit and barriers to move-on exercise annually at the end of the financial year. Once this information had been collated by the local authority, there would be a meeting to discuss the outcomes. If, at this meeting, it was felt by group members that there was a need to reintroduce regular meetings to address move-on problems, then the MOPP group would be resurrected to deal with those issues. In the meantime, if any members had issues before the annual meeting then they were to contact the lead officer at the local authority for assistance. If required, the group could re-form at this point.

### **Lessons learnt from introducing MOPP**

Introducing the MOPP into East Northamptonshire has been judged a worthwhile process. A number of issues about move-on have been addressed, just by getting housing providers and support agencies around a table.

At the beginning, a number of the housing providers felt that all they had to do as part of the MOPP was to complete the audit exercise and identify barriers preventing their clients from moving on. In East Northamptonshire, it appears that the majority of clients moving out of supported accommodation expect to move into social housing and therefore providers were viewing barriers to this tenure as a matter that should be addressed by the local authority.

However, after several MOPP meetings, when providers were asked to report back on actions they had been asked to address, they realised there was more to the MOPP process than just attending meetings. By becoming involved in the MOPP partnership they could actually learn things and gain a lot out of it for their client groups.

Whilst the MOPP process has been very successful in East Northamptonshire, it does not need to be a permanent project. Move-on issues can be reviewed on an annual basis. What is important is that housing providers brief all new staff members of the achievements of the MOPP and inform them that there is a partnership in place that can help address move-on issues.

**Further information** is available from Louise Bagley, Housing Services Officer, East Northamptonshire Council, tel: 01832 742040, website: [www.east-northamptonshire.gov.uk](http://www.east-northamptonshire.gov.uk).

### ***Resourcing and replicability***

With the benefit of the experience in East Northamptonshire of the Move-On Plans Protocol (MOPP), replication should be more straightforward, and less costly in staff time, than in this example. The MOPP toolkit is helpful for any local authority that decides to implement a MOPP locally.

Once the MOPP is sufficiently entrenched in the practices of all involved, the example indicates that the cost of running it is likely to fall. But getting to this stage requires commitment of staff time in all the organisations concerned.

The case study above demonstrates the scope for improvement in identifying properties suitable for move-on, if partners put together a well-researched action plan using the MOPP process. This requires a lead organiser who has the respect of partners to ensure that audits are undertaken and action plans developed and monitored.

## **Example 24: Extending choice-based lettings to include private rented housing**

This example does not relate specifically to young people, but includes them.

### ***The issue to be tackled***

Local authorities have been slow to extend their choice-based lettings schemes to include private sector homes.

### ***Relevant research***

The Chartered Institute of Housing published a paper in 2010 stimulating a discussion about how social housing is allocated (Thornhill, 2010). It noted that choice-based lettings (CBL) had been introduced in England by local authorities and housing associations over the previous decade. A CBL scheme typically allows applications for available vacancies, which are advertised widely. Applicants can see the full range of available properties and bid for any home to which they are matched. The successful bidder is the one with the highest priority under the scheme (Thornhill, 2010, p.10).

The first choice-based lettings scheme in the UK to cover all social housing in a local authority area was developed by Harborough District Council. Its scheme, called Harborough Home Search (HHS),<sup>20</sup> is based on an approach used widely in the Netherlands, the 'Delft model'. This replaces a points-based allocations system with a lettings service that encourages greater customer choice. The early experience of setting up and operating the scheme in Harborough was examined by Tim Brown and colleagues in 2003.

The previous Government's five-year housing plan (Office of the Deputy Prime Minister, 2005) set out a target to replace conventional allocations schemes with CBL by 2010. More recently, the previous Government set out to extend coverage of CBL by including low-cost home ownership and properties to rent from private landlords as well as encouraging CBL on a regional and sub-regional basis (DCLG, 2008).

Local authorities are no longer required to distinguish between degrees of housing need, or to provide applicants who fall within more than one reasonable preference category greater priority.<sup>21</sup> Instead, local authorities are only required to make a distinction between applicants who meet the requirements of the reasonable preference categories and those who do not. With insufficient social housing stock, prioritisation in this area could mean people in 'need' cannot get access to social housing. So, could private sector providers help fulfil this role? (DCLG, 2008, p.12).

### ***Solutions that have worked***

Some local authorities have extended their CBL schemes to include private sector properties available for rent. This increases the choice of properties and gives younger people a better chance of finding somewhere suitable.

### **Case study: Keyways**

Keyways is a CBL scheme operated jointly by the three Borough Councils of Corby, Kettering, and Wellingborough. It is based on the Kettering Keyways scheme which Kettering Borough Council launched in January 2009.

Keyways enables the three borough councils and their housing association partners to advertise their vacant homes each week to applicants on the Keyways housing register. Applicants are then able to bid for the properties they would like to be considered for by registering their interest via the Keyways website or by telephone. From this shortlist of names, the property is then normally allocated to the applicant in the highest housing need band that has waited the longest.

Keyways includes private sector landlords and regular landlord forum meetings are held. KBC has a section on its websites that is used to encourage local private landlords to participate.<sup>22</sup>

Private landlords have to be accredited by the East Midlands Landlord Accreditation Scheme (EMLAS) to use Keyways to advertise their vacant homes (see next case study).

Properties are advertised from Thursday to Tuesday. At the end of the weekly advertising cycle, the councils send landlords details of applicants that have expressed an interest in their property. The authorities encourage landlords to offer their property to the applicant with the highest Keyways priority but the final decision rests with the landlord.

Landlords are advised that the councils do not manage the property or the tenant once a tenancy commences. The service that is offered is purely a tenant-finder service. The council might provide a damage deposit guarantee for certain applicants if the tenant is unable to raise the necessary cash deposit – see Example 18.

**Further information** is available from:

Samantha Dickson, Housing Options, Corby Borough Council, email:

Samantha.Dickson@corby.gov.uk

Carly Hanger, Housing Options Manager, Kettering Borough Council, email:

carlyhanger@kettering.gov.uk

Sue Atkins, Housing Needs Manager, Borough Council of Wellingborough, email:

satkins@wellingborough.gov.uk

Website: [www.keyways.org.uk](http://www.keyways.org.uk)

### **Case study: East Midlands Landlord Accreditation Scheme**

The East Midlands Landlord Accreditation Scheme (EMLAS) is a region-wide accreditation scheme that encourages and rewards good property standards and management practice in the private rented sector.

Any residential landlord in the region can join the scheme and enjoy not only the market advantage, but also briefing sessions on new legislation, resource material and guidance, professional development courses, and inclusion on the EMLAS property database and website. Letting agents are also invited to join the scheme, providing they

are already a member of a regulatory organisation (such as RICS, ARLA, NAEA, or similar).

To become accredited, a landlord must own at least one residential rented property in the East Midlands and, on application, they must declare:

- that they are a 'fit and proper person' (in the same way as for houses in multiple occupation (HMO) licences);
- the property address(es), and that they are in a good state of repair; and
- that the landlord complies with the EMLAS code of management practice.

Landlords are then invited to attend a free one-day training course which aims to improve a landlord's management skills relating to their responsibilities, including identifying health and safety risks.

Once accredited, landlords must follow the EMLAS code of management. This sets out minimum standards in relation to property management, physical condition, and appearance. A copy of the code is available on the EMLAS website (Toumazout *et al.*, 2008).

To promote both tenant and landlord confidence in the scheme, at least 10 per cent of properties will be inspected for compliance with the current statutory minimum standard. This will be accompanied by a free Property Improvement Plan to help landlords bring their properties to standard.

**Further information** can be obtained from the East Midlands Landlord Accreditation Scheme, tel: 01332 258418, email: [emlas@derby.gov.uk](mailto:emlas@derby.gov.uk), website: [www.emlas.org.uk](http://www.emlas.org.uk)

### ***Resourcing and replicability***

The accreditation scheme in the East Midlands has been financed by the former East Midlands Regional Assembly, so the future financing of such schemes is in some doubt.

With the shortage of social housing, local authorities can help meet housing demand by encouraging private landlords to become accredited and join their CBL schemes. This is good for prospective tenants in providing more choice, and some reassurance about the landlord, as well as for private landlords in gaining free advertising of their vacant properties.

### **Example 25: Local lettings agencies**

This initiative does not relate specifically to young people, but includes them.

### ***The issue to be tackled***

With the growing shortage of social housing, private rented sector tenancies need to be available for low-income households.

### ***Relevant research***

In response to the Rugg Review of the private rented sector (Rugg and Rhodes, 2008), the Department of Communities and Local Government (DCLG) proposed that each local authority should develop a more co-ordinated approach to securing private rented sector tenancies for low-income households, particularly where this



involves government-funded landlord incentives (DCLG, 2009). They suggested that a 'local lettings agency' (based in large part on the 'social lettings agency' concept in the Rugg Review) should also be the focus of local authorities' engagement with private rented sector providers.

Young people on low incomes are now heavily dependent on the private rented sector (Rugg, 2010). Local lettings agencies can help in improving standards and bringing more properties onto the market.

In research for Bristol City Council in September 2010 (unpublished), Marion Britton identified nine local authorities that have developed the local lettings agency concept. As envisaged by DCLG, these are providing services in different ways with different organisational structures:

- Bournemouth and Poole, limited company – Homes4Let ([www.homes4let.org.uk/](http://www.homes4let.org.uk/))
- Central Bedfordshire, local authority in-house – Let's rent ([www.aragon-housing.co.uk/Leaflets/Lets%20Rent%20Landlords.pdf](http://www.aragon-housing.co.uk/Leaflets/Lets%20Rent%20Landlords.pdf))
- Derby, community interest company – Derventio ([www.derventio.org.uk/home](http://www.derventio.org.uk/home))
- Exeter – EXtraLet, local authority in-house ([www.exeter.gov.uk/index.aspx?articleid=12522&listid=557](http://www.exeter.gov.uk/index.aspx?articleid=12522&listid=557))
- Mansfield – M.A.R.S., currently local authority in-house, but part of Government's pathfinder mutual companies scheme ([www.mansfield.gov.uk/index.aspx?articleid=3303](http://www.mansfield.gov.uk/index.aspx?articleid=3303))
- Oxford, charity – OSLA ([www.oxford.gov.uk/PageRender/decVanilla/Housing\\_links\\_occw.htm](http://www.oxford.gov.uk/PageRender/decVanilla/Housing_links_occw.htm))
- Plymouth, charity - Homes4let ([www.plymouthhomes4let.co.uk/](http://www.plymouthhomes4let.co.uk/))
- South Wales, RSP – Cartrefi Hafod ([www.hafod.org.uk/cartrefi-hafod/cartrefi-hafod-lettings-agency/landlord-services.htm](http://www.hafod.org.uk/cartrefi-hafod/cartrefi-hafod-lettings-agency/landlord-services.htm))
- South Hams – Direct Lets, local authority in-house ([www.southhams.gov.uk/20090619\\_direct\\_lets\\_tenants.pdf](http://www.southhams.gov.uk/20090619_direct_lets_tenants.pdf))

If well managed and supported, there is no reason why private rented accommodation should not be a sound option for young people. But research for Bristol City Council identified several factors that are likely to be problematic:

The single room rate restriction, which means that the young person can only claim housing benefit (local housing allowance) for a room in a shared house or bedsit-type accommodation. However unrealistic, many young people want self-contained accommodation and this gap between aspiration and reality is likely to widen when the restriction is extended to people up to the age of 35 (from 2012).

Many young people might not have held a tenancy before; others might not have the 'life skills' and money management experience to be able to do so successfully without advice and assistance.

There is an issue about small groups of young people being housed together if they have not opted to do so as friends. A mixture of young people with different experiences, needs and lifestyles can be brilliant but can also be disruptive.

Some landlords are averse to letting to young people, seeing them as an avoidable risk in relation to the timely payment of their rent, and the upkeep of the property. There is no doubt a large dose of prejudice involved, sometimes media-driven.

There are often potential market issues, described by one landlord as ‘unnecessary exposure to risk’. For example, in Bristol, the local housing allowance rate for a 3-bed house is currently £723.02 per month. The single room rate is £269.27. So a landlord could choose to let to a family at £723 or to three young people at a total of £807.81. The landlord could generate a greater income through the latter option but they would weigh the potential extra rent receipts against risks such as damage, anti-social behaviour, conflict among members of the household, rent arrears and voids, with associated costs of advertising and securing the tenancy. The landlord would also need to issue separate licences or tenancies to each young person, unless they opted for a joint tenancy (which would not be in the young person’s best interests).

These factors would need to be addressed as part of setting up a local lettings agency, if shared private rented sector housing is to be more widely used for young people, particularly as a homelessness prevention tool. In particular:

- Support needs should be identified and the support worker given the capacity to make immediate interventions when things go wrong – see Examples 7 and 14.
- Life skills training should be available, including budgeting, with links to training, education and job opportunities – see Example 15.
- Money and debt advice should be available.
- Excellent property management is needed.
- Overall project management would be essential to ensure that the needs of the landlord and of the tenants are co-ordinated, managed, and monitored.

Although not a cheap option, the provision of well-managed shared housing in the private rented sector would be no more expensive than the personal, financial, emotional, and social costs of young people being homeless, accommodated in bed and breakfast accommodation, or staying too long in supported housing.

As a result of their research exercise, Bristol City Council is considering supported landlord schemes as a better alternative for young people. The landlords (who would be vetted and trained) would offer a room or two in their own homes to one or two young people. They would be paid the local housing allowance plus an agreed weekly sum and act as supportive landlord, mentor, and to some extent as trainer. See Example 11.

### ***Solutions that have worked***

As listed above, a number of local authorities have set up local lettings agencies. There is no single model, with each authority developing a local partnership. Some of the agencies offer a housing management service as well as providing marketing and support services to tenants and private landlords.

### **Case study: Homes4Let – an example of a successful local lettings agency**

Homes4let is a social letting agency which has been working in partnership with Poole and Bournemouth councils since October 2002. The project currently manages over 250 properties for landlords both large and small and provides a service which is professional, cost-effective, and ethical.

Homes4let assists landlords by finding suitably-referenced tenants who have been referred by the housing advice team of one of the two councils. Homes4let provides a full management service with additional benefits such as a dedicated housing benefit officer, fast tenant referral, access to landlord incentive grants, and free membership to the National Landlords Association (NLA). Their aim is to look after the tenants so as to give the landlord a problem-free letting experience.

#### **Services Provided by Homes4Let**

- tenant find and referencing;
- completion of legal tenancies;
- preparation of inventory;
- collection of rent, preparation of monthly account, and organisation of deposit bond;
- conducting meter readings and informing utilities;
- completion and assistance with on-going housing benefit claims;
- liaising with mortgage/insurance company, and freeholder, if applicable;
- conducting regular quarterly inspections;
- liaising, organising and ensuring progress of repairs;
- renewing tenancy or offering advice and practical assistance in the repossession of property;
- dealing with all other third parties, where required.

#### **Benefits for landlords**

- commission of 9 per cent plus VAT, with loyalty deduction rate;
- fast tenant referral;
- market rents achievable
- high occupancy rates;
- dedicated housing benefit officers;
- ethical business and objectives;
- free membership to the National Landlords Association;
- access to renovation/landlord incentive grants;
- no hidden costs.

#### **Legal and safety obligations**

Landlords have a legal obligation to have an Energy Performance Certificate and a Gas Safety Certificate in place for their property. Homes4Let will arrange these as part of their management service.

**Further Information** is available from [www.homes4let.org.uk](http://www.homes4let.org.uk).

### ***Resourcing and replicability***

Improving access to the private rented sector for young people will become more important as social housing gets scarcer. Involving partners in setting up a local

lettings agency could be a good way for a local authority to work with private landlords, and with prospective and actual tenants to achieve this.

## **Example 26: Mobility schemes for social housing tenants**

This initiative does not relate specifically to young people, but includes them.

### ***The issue to be tackled***

To enable social housing tenants to move home more easily.

### ***Findings of the Mobility Taskforce***

Set up in autumn 2009, the Mobility Taskforce<sup>23</sup> identified a number of approaches that could be taken to improve mobility for social housing tenants. The report of the taskforce (The Mobility Taskforce, 2010a) suggested that one approach would be to encourage and support more of the good practice that already exists. This should have some impact on improving mobility, but would be limited by the barriers identified in the taskforce's interim report (The Mobility Taskforce, 2010b, p.4). Overcoming these barriers would need a different approach, and a variety of interventions, many at the level of legislation, or a renewed approach to partnership working across local authorities and housing associations. Some changes could be more self-contained, such as improved publicity of existing services (The Mobility Taskforce, 2010b, p.13).

Landlords facilitate moves in a wide variety of ways. Many do so by routing transfer applicants through the local authority allocation scheme, frequently run on a choice-based lettings basis. In these cases, tenants looking for a transfer will usually compete against new applicants for homes. Other landlords retain a proportion of lettings for transfer cases, running separate transfer waiting lists.

Many landlords subscribe to mutual exchange websites, which are often the only way for tenants without high priority to find a new home. The majority of respondents are signed up to Homeswapper and/or House Exchange. Many of these landlords report that their tenants find the systems easy to use and have good rates of success; House Exchange estimate that they assist 1,200 tenants to move every month. However, not all landlords are signed up to these or similar services, which means tenants themselves may have to pay a subscription; there are also many homes that are not listed on the systems. The interim report gives examples of interesting practice amongst landlords to facilitate moves for their tenants (The Mobility Taskforce, 2010b, pp.5–6).

The main factors which tenants feel would improve their chances of moving are more homes available to swap or transfer to, more chance of being offered a new home by their social landlord, and more information on both the homes that are available and the services which might help them to move (The Mobility Taskforce, 2010a, p.8).

### ***Solutions that have worked***

There are currently a number of options for tenants who want to move home, including:

- transfers;
- mutual exchange
- mobility schemes such as Seaside and Country Homes;
- local authority allocations schemes, often delivered through choice-based lettings.

However, there are limitations in all these arrangements, and tenants' ability to access them may vary considerably according to their current landlord and geographic location. Current legislation and guidance on allocations can mean that some types of household, or some reasons for wishing to move house, can receive little priority and people may have to wait a long time for a move.

The following initiative does not relate specifically to young people, but includes them.

#### **Case study: House Exchange, operated by Circle Anglia**

Wellingborough Homes is a partner in the House Exchange website ([www.houseexchange.org.uk](http://www.houseexchange.org.uk)) operated by Circle Anglia. Information on the scheme and assistance in placing an application on the scheme is available from staff at the Tenants' Resource Centre.

Young applicants wishing to relocate either locally or out of the district are shown how to apply (or staff at Wellingborough Homes can apply on their behalf). If they do not have a suitable photograph of their home, Wellingborough Homes will arrange for one to be taken and added to the advert. Staff also help edit property and area descriptions to highlight benefits. They also help applicants search the options available in the locations they want to move to.

All of Wellingborough Homes' tenants who wish to transfer are encouraged to use the system so that others wanting a local move can see what is available without waiting for a transfer offer to be allocated to them.

**Further information** can be obtained from Dale Thompson, Head of Housing Services, Wellingborough Homes, tel: 01933 231306, email: [dale.thompson@whomes.org](mailto:dale.thompson@whomes.org)

### ***Resourcing and replicability***

The Coalition Government is very keen to enable social housing tenants to move home more easily. The final report of the Mobility Taskforce encourages social landlords to take the initiative and work with housing authorities to do their best to ensure that existing tenants have more opportunities to move (The Mobility Taskforce, 2010a, pp. 4–5). Two straightforward ways that social landlords can help young tenants who need to move is through choice-based lettings schemes as they

become sub-regional and regional – see Example 24 – and through national schemes such as House Exchange and Homeswapper.<sup>24</sup>

## **Example 27: Delivering affordable rural housing**

This initiative does not relate specifically to young people but is important for them.

### ***The issue to be tackled***

To deliver more affordable rural housing for young people

### ***Relevant research***

In July 2010, the National Housing Federation (NHF) launched a joint publication with the Commission for Rural Communities, ACRE and the Countryside Alliance, *Affordable housing keeps villages alive* (NHF *et al.*, 2010). This was in response to the fact that many villages face a challenging future, with local services under threat and people priced out of rural communities. This publication shows how just a few affordable homes on a suitable site can breathe fresh life into a village and ensure local people can stay in their community, whatever their age or circumstances.

The Coalition Government has consulted on a new scheme, called the Community Right to Build (DCLG, 2010b), which would allow communities to by-pass the usual planning process by holding referendums on plans to develop new affordable housing and other community assets. In its response to the scheme, the NHF (2010) welcomed proposals to create more affordable housing in rural communities and had no objections in principle to the use of referendums as an approval mechanism, but some concerns about how this might work in practice. While a streamlined planning process would be welcome, NHF recommended that care should be taken not to endanger existing successful delivery of rural affordable housing (NHF, 2010, p.2).

### ***Solutions that have worked***

Housing associations have an impressive track record of delivering mixed tenure rural developments built to high environmental, space, and quality standards, with full consultation and involvement of the local community. Current methods of development are delivering 3,000 grant-funded homes per year in smaller rural communities, with grants from the Homes and Communities Agency.

Housing associations have found a way of keeping low cost home ownership properties available for low cost home ownership in perpetuity, in 'protected areas'.<sup>25</sup> In such areas, landlords can restrict the limit on staircasing on shared ownership property to a maximum of 80 per cent of the value of the property. Where a shared owner has purchased shares to the maximum of 80 per cent, they are required to pay rent on the remaining 20 per cent share that is retained by the landlord.

### **Case study: Pit Field Close, Bozeat, Northamptonshire**

Pit Field Close is a new development of affordable housing in Bozeat, a village with a population of around 2,000 about 10km south of Wellingborough. It was developed and owned by Northamptonshire Rural Housing Association and opened in September 2009, providing seven affordable homes for people with close ties to the village.

Pit Field Close is the result of extensive work by a partnership of councils, housing associations and landowners and has been designed and built to a high level of sustainability, with energy-saving features, including solar panels, which will reduce fuel bills and the environmental impact of the houses.

Six of the houses are rented and the seventh is a shared ownership home. The development includes an orchard, planted for the shared benefit of the residents.

Bozeat Parish Council contacted Northamptonshire Rural Housing Association in 2004 after realising that some local residents were being forced to move out of the village because of rising housing costs. A housing needs survey was carried out and a need for more affordable housing within the village was identified. Although the site chosen for the development, on land owned by the Duchy of Lancaster, is outside the village envelope, permission to develop was granted because of the evidence of housing need.

The importance of this scheme for young people is demonstrated by the fact that, in August 2010, the six rented properties were all let to people in their twenties or early thirties. The shared ownership property remained vacant.

**Further information** is available from Northamptonshire Rural Housing Association, [www.northamptonshirerha.org.uk](http://www.northamptonshirerha.org.uk)

### ***Resourcing and replicability***

The cost of the collaboration demonstrated in this example is mainly that of staff time required, particularly in bringing together and reconciling the interests of the partners. The protocol developed in Northamptonshire could reduce the cost of replicating the approach elsewhere.

Effective partnership working is essential to achieve affordable rural housing, and the new planning framework will require more rather than less community involvement. The Northamptonshire Partnership Working Protocol ensures that local communities are involved and properly consulted. This protocol took many months to put together, so it could form a useful starting point for other local authorities wanting to formalise partnership working..

## Notes

1. See The Poverty Site <http://www.poverty.org.uk/35/index.shtml>
2. See Connexions [www.connexionsdirect.gov.uk/index.cfm?pid=112](http://www.connexionsdirect.gov.uk/index.cfm?pid=112), Shelter England  
[http://england.shelter.org.uk/get\\_advice/advice\\_for\\_young\\_people/getting\\_a\\_place](http://england.shelter.org.uk/get_advice/advice_for_young_people/getting_a_place), Shelter Cymru  
<http://www.sheltercymru.org.uk/get/advice-display.aspx?Parentid=2&table=1&pageid=2&subcat=54>  
and Shelter Scotland  
[http://scotland.shelter.org.uk/getadvice/advice\\_for\\_young\\_people](http://scotland.shelter.org.uk/getadvice/advice_for_young_people)
3. See also The London Borough of Lambeth's website, *Youth Homelessness Prevention*, at <http://www.lambeth.gov.uk/Services/HousingPlanning/HomelessSupportAndAdvice/PreventingHomelessness/YouthHomelessnessPrevention.htm> and The Prodigals Education Trust web site at <http://www.prodigalseducation.org/>.
4. See <http://www.llamau.org.uk/learning-4-life/>
5. See [www.moveon.org.uk](http://www.moveon.org.uk)
6. See <http://www.nationalyouthreferencegroup.co.uk/your-resources/case-studies>
7. See [www.cyrenians.org.uk/Edinburghcyreniansourservices/employmentandtraining.html](http://www.cyrenians.org.uk/Edinburghcyreniansourservices/employmentandtraining.html)
8. See [www.vimeo.com/17112703](http://www.vimeo.com/17112703). Individual excerpts of the film available at [www.jrf.org.uk/film-gallery/young-peoples-housing-maze](http://www.jrf.org.uk/film-gallery/young-peoples-housing-maze).
9. See [www.llamau.org.uk/c/6/i/184/](http://www.llamau.org.uk/c/6/i/184/)
10. See Shelter's description of foyers  
[http://england.shelter.org.uk/get\\_advice/finding\\_a\\_place\\_to\\_live/foyers\\_for\\_young\\_people](http://england.shelter.org.uk/get_advice/finding_a_place_to_live/foyers_for_young_people)
11. See [www.foyer.net/level2.asp?level2id=2](http://www.foyer.net/level2.asp?level2id=2)
12. See [www.homelessuk.org/details.asp?id=HO1007973](http://www.homelessuk.org/details.asp?id=HO1007973)



13. See [www.accommodationconcern.btck.co.uk/TenancySustainmentFloatingSupport](http://www.accommodationconcern.btck.co.uk/TenancySustainmentFloatingSupport)
14. See [www.homegroup.org.uk/careandsupport/Pages/mywayforward.aspx](http://www.homegroup.org.uk/careandsupport/Pages/mywayforward.aspx).
15. See [www.wellingborough.gov.uk/info/10105/homelessness\\_prevention/484/rent\\_assistance\\_scheme/1](http://www.wellingborough.gov.uk/info/10105/homelessness_prevention/484/rent_assistance_scheme/1)
16. See [www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG\\_170934](http://www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG_170934)
17. See [www.lggroup.org.uk/sales-and-rentals/home-ownership-and-rental-options/uptoyou/](http://www.lggroup.org.uk/sales-and-rentals/home-ownership-and-rental-options/uptoyou/)
18. An example is Share to buy Ltd, set up in 2004 ([www.sharetobuy.com](http://www.sharetobuy.com)). They have a partnership arrangement with Britannia (a trading name of the The Co-operative Bank plc) for mortgage lending attuned to their shared arrangements for house-buying ([www.sharetobuy.com/britannia.php](http://www.sharetobuy.com/britannia.php)).
19. The MOPP toolkit can be downloaded from [www.homeless.org.uk/contact/download-our-mopp-toolkit](http://www.homeless.org.uk/contact/download-our-mopp-toolkit).
20. See [www.harboroughhomes.org.uk/Data/ASPPages/1/30.aspx](http://www.harboroughhomes.org.uk/Data/ASPPages/1/30.aspx)
21. See the case of 'R (on the application of Ahmad) (Respondent) v Mayor and Burgesses of London Borough of Newham (Appellants)' [2009] UKHL 14; [2009] WLR (D) 78. Available at [www.lawreports.co.uk/WLRD/2009/HLPC/Mar0.1.html](http://www.lawreports.co.uk/WLRD/2009/HLPC/Mar0.1.html).
22. See [www.kettering.gov.uk/site/scripts/documents\\_info.php?documentID=789](http://www.kettering.gov.uk/site/scripts/documents_info.php?documentID=789)
23. David Orr, Director of the National Housing Federation chaired the Mobility Taskforce, which included representatives from the Confederation of Co-operative Housing, National Federation of TMOs, Tenants and Residents Organisations of England, National Federation of ALMOs, Local Government Association, and National Housing Federation.
24. See <http://www.houseexchange.org.uk/> and <http://www.homeswapper.co.uk/>.
25. A 'protected area' is designated by the relevant national authority in England or Wales. The criteria for designation in England are published in *Enfranchisement under the Leasehold Reform Act 1967*. London: Department for Communities and Local Government, August 2009.  
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## Appendix 1. Programme team

### The Local Team

Sue Atkins	Housing Options, Borough Council of Wellingborough
Barbara Baldwin	Orbit Heart of England
Carol Conway	Housing Strategy, Borough Council of Wellingborough
John Conway	Head of Housing, Kettering Borough Council
Sam Dickson	Housing Options, Corby BC
Cat Hartley	Housing Strategy, East Northamptonshire Council
David Holmes	Supporting People Team, Northamptonshire County Council
Christine Kellerman	Supporting People Team, Northamptonshire County Council
Chris Lennon	Service Manager, Stonham
Andrew Odom	Housing Options, Kettering Borough Council
Gordon O'Hara	Head of Hg Services, Wellingborough Homes
Jacqui Page	Housing Strategy, Corby BC
Leone Reed	Young People's Life Plan Adviser, Kettering Borough Council
Karen Robinson	Housing Manager, Wellingborough Homes

### The Project Advisory Group

Shanti Bromfield	St Basils
John Conway	Kettering Borough Council
Abigail Davies	Chartered Institute of Housing
Alan Davis	Notting Hill Housing Group
Gail Heath	Manchester City Council
Steve Hillman	Foyer Federation
David Hylton	Nationwide Building Society
Colin McDonald	South Somerset District Council
David Mills	Places for People
Andrew Odom	Kettering Borough Council
Duncan Shrubsole	Crisis
Lucy Thornycroft	National Housing Federation

### Joseph Rowntree Foundation

Alison Jarvis  
Kathleen Kelly  
Rachel Terry (consultant)

## Appendix 2. Orbit Heart of England vulnerability assessment check list



### VULNERABILITY ASSESSMENT CHECK LIST

DATE REFERRED:  
 REFERRED BY:  
 JOB TITLE:  
 PROPERTY NOMINATED FOR:  
 SIGNED: .....  
 EXTENSION NO. ....

### VULNERABILITY ASSESSMENT CHECK LIST

(Please complete this form as fully as possible - incomplete forms may result in any referral being delayed)

RENT ACCOUNT NO.

FULL NAME: .....  
 D.O.B: ..... AGE: .....  
 ADDRESS: .....  
 .....POST CODE: .....  
 PHONE NO: .....  
 MOBILE NO: .....  
 EMAIL: .....

### COMMUNICATION

CAN WE CONTACT YOU ON THE ABOVE ADDRESS      YES            NO     

BEST MEANS OF CONTACT      PHONE     

INTERVIEW AT LOCAL OFFICE            PERSONAL VISIT     

LETTER     

OTHER: .....

IS HELP NEEDED WITH MATHS	<input type="checkbox"/>	READING / WRITING	<input type="checkbox"/>
SENSORY DISABILITY	<input type="checkbox"/>	HEARING PROBLEMS	<input type="checkbox"/>
SIGHT PROBLEMS	<input type="checkbox"/>	REGISTERED BLIND	<input type="checkbox"/>

What is the preferred spoken language? .....

Interpreter needed	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes
Language line interpreter needed	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes

Please indicate how we can help you by ticking one or more of the following:

Alcohol/substance misuse	<input type="checkbox"/>	Claiming benefits	<input type="checkbox"/>
Budgeting/managing money/debts	<input type="checkbox"/>	Paying Bills	<input type="checkbox"/>
Getting into education/work/training	<input type="checkbox"/>	Domestic management	<input type="checkbox"/>
Looking after yourself or your property	<input type="checkbox"/>	Aids and adaptations	<input type="checkbox"/>
Registering with a doctor/dentist/counsellor	<input type="checkbox"/>	Grants for furnishing your properties	<input type="checkbox"/>
Completing forms/reading letters	<input type="checkbox"/>	Meeting people	<input type="checkbox"/>
Accessing other services	<input type="checkbox"/>		

### ETHNICITY

Orbit Heart of England operates policies designed to ensure that all applicants receive fair treatment regardless of race, colour, ethnic or national origin. Information given will only be used for monitoring or statistical purposes.

Please tick the category you feel applies to you from the list below

01 White British	<input type="checkbox"/>	07 Mixed Other	<input type="checkbox"/>	13 Black African	<input type="checkbox"/>
02 White Irish	<input type="checkbox"/>	08 Asian indian	<input type="checkbox"/>	14 Black Other	<input type="checkbox"/>
	<input type="checkbox"/>	09 Asian Pakistani	<input type="checkbox"/>	15 Chinese	<input type="checkbox"/>
03 White Other					
04 Mixed White & Black Caribbean	<input type="checkbox"/>	10 Asian Bangladeshi	<input type="checkbox"/>	16 Eastern European	<input type="checkbox"/>
05 Mixed White & Black African	<input type="checkbox"/>				
06 Mixed White & Asian	<input type="checkbox"/>	11 Asian Other	<input type="checkbox"/>	17 Middle East	<input type="checkbox"/>
		12 Black Caribbean	<input type="checkbox"/>	18 Other	<input type="checkbox"/>

### EMPLOYMENT

Employed	<input type="checkbox"/>	Full Time	<input type="checkbox"/>	Part Time
Unemployed	<input type="checkbox"/>	Less than 6 months		
	<input type="checkbox"/>	6-12 months	<input type="checkbox"/>	13-24 months
	<input type="checkbox"/>	More than 24 months		(trigger)
Housing Benefit	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes



### INDEPENDENT LIVING SKILLS

Tenant under 25	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Homeless	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
First tenancy	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Ex offender	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Fleeing domestic violence/harassment	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Any other cause for concern noted by Assessor	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Details .....					

### HEALTH

Elder (over 65)	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Disabled person in household	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Adult in household suffering long term limiting illness or health problem affecting day to day activities (E.g. getting around, shopping, cooking)	<input type="checkbox"/>	No		Yes	<i>(trigger)</i>
Person in household misusing drugs	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Person in household misusing alcohol	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Details of any support/care/outside help with alcohol or drug problems					
.....					

Mental health issues	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Do you have a psychiatrist	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Do you have a CPN	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Disability benefits claimed	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
<i>(details)</i> .....					

Support or help received from anyone  No  Yes  
*(details)* .....

Registered with local GP  No  Yes

### MONEY

Budgeting help or advice required	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Independent debt advice required eg CAB	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>

Rent Arrears - Tenancy threatened NOSP	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Court Order	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Warrant	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Multiple Debt	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>

### DEPENDENTS

Children under 16? <i>(details and ages)</i> .....	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Children with a disability or special educational need? <i>(details)</i> .....	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Lone parent	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Tenant cares for other adults in household (eg sick, disabled adult or elderly)	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<i>(trigger)</i>
Outside support/care or help currently provided <i>(details)</i> .....	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	

### OTHER RISKS OR CONCERNS

Note any other possible cause for concern and/or potential support needs as recorded on the arrears Active H

No  Yes

### CLIENT SIGNATURE

I understand and agree with the information about me that is written on this form.

*(Signature)* .....

Date .....

We will keep your personal information confidential. Information will be held and used only as allowed by the law.

### Community/Account Officer Recommended

Substance/Alcohol misuse	Young Person (aged 16-25)
Domestic Violence	Older Person
Disabilities *(physical/learning/sensory)	Mental Health
Generic Housing	Member of Gypsy/Travelling

Background / reason for referral:

This box must be completed - the referral will be rejected without it

Risk indicator to trigger TSW referral

- Rent arrears - tenancy threatened
- Tenant is a carer for others in household
- Neighbour nuisance
- New tenant (16-25)
- Older person
- Disabilities
- Mental health issues
- Domestic violence
- Substance misuse including alcohol
- Reports from 3rd Party
- Other (please specify)

*(March 10 version)*