

Homelessness in Helensburgh and Lomond

1.0 EXECUTIVE SUMMARY

- 1.1 The main purpose of this report is to inform Councillors of the increase in the number of homeless applications taken by the local authority in Helensburgh and Lomond during 2017/18.
- 1.2 The report will detail the number of homeless applications made to the local authority over the last 3 years with a particular focus on Helensburgh and Lomond. The report will detail the reasons behind the homeless applications.
- 1.3 The report will provide information on the resources available to deal with homelessness.
- 1.4 Councillors are asked to consider the content of the report.

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2.0 INTRODUCTION

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- 2.4 Councillors are asked to consider the content of the report.

3.0 RECOMMENDATIONS

- 3.1 Councillors are asked to consider the content of the report.

4.0 DETAIL

- 4.1 The local authority has a statutory duty to take and assess homeless applications and provide temporary accommodation for households who are homeless under Housing (Scotland) Act 1987 and Housing (Scotland) Act 2001. The local authority also has a statutory duty to assess support requirements for homeless households, providing housing support when required under the Housing (Scotland) Act 2010.
- 4.2 Housing Services received 517 homeless applications in 2017/18, completed 521 assessments, and closed 487 cases. Presentations increased by 8.6% over the previous year and were the highest since 2013/14; however they are still substantially lower than levels recorded

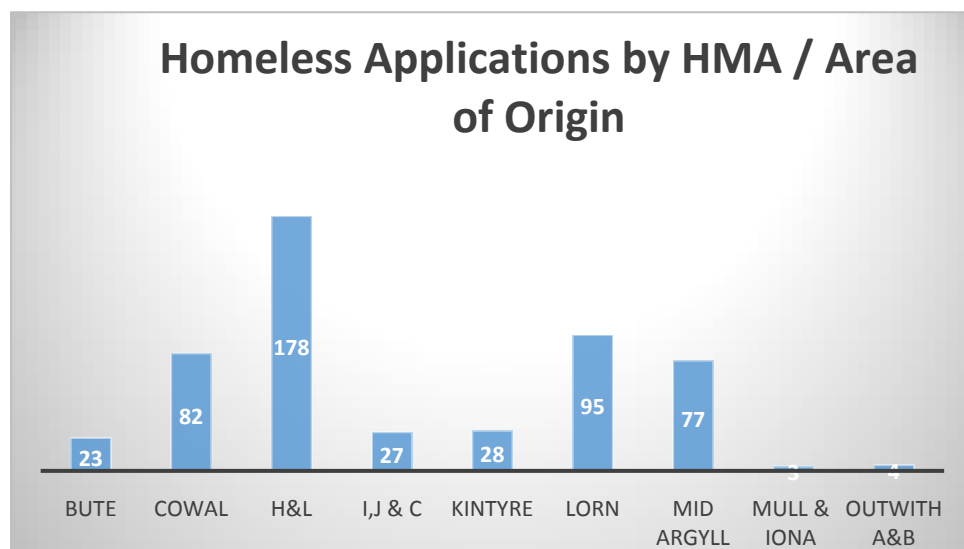
in 2009/10.

Annual Homeless Applications, Argyll & Bute, 2009/10 – 2017/18



Helensburgh and Lomond had the highest incidence of homeless presentations during the year with 34% of the year's total; while Lorn saw 18% and Cowal had 15%. There were only 4 cases presenting from out with the local authority area.

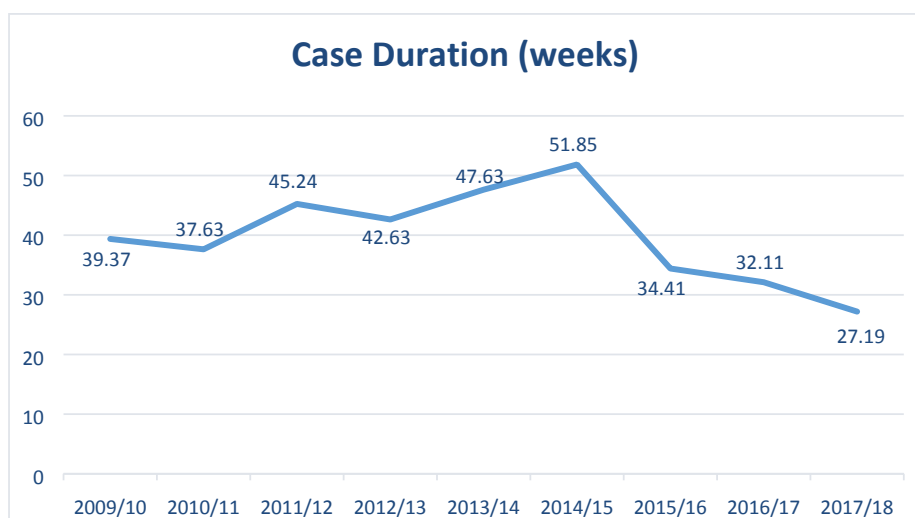
Homeless Applications by Housing Market Area (HMA)/Area of Origin, 2017/18



Last year saw a further decrease in the average time to discharge homeless duty; with an average of 27.19 weeks. The Local Housing Strategy (LHS) target is to ensure that at least 50% of homeless cases

securing an Registered Social Landlord (RSL) tenancy are rehoused within 26 weeks. Last year, 59% achieved this target. However, the incidence of repeat homelessness increased slightly from 4.2% to 4.7%.

Average time to discharge duty, Argyll & Bute, 2009/10 – 2017/18



The majority of closed cases (81%) achieved positive outcomes, with 230 receiving a Scottish Secure Tenancy, 73 returning to/retaining their previous accommodation, and 31 receiving a Private Rented Tenancy. There were nil cases resulting in B&B or hostel accommodation.

In terms of homeless trends, single persons continue to make up the vast majority of applicants (59% of the total, which is down by 5%, on the previous year), followed by single parents who made up 22%. The total number of applications from single parents and couples with children has risen from 133 in 2016/17 (27% of that year's total) to 171 in 2017/18 (33%).

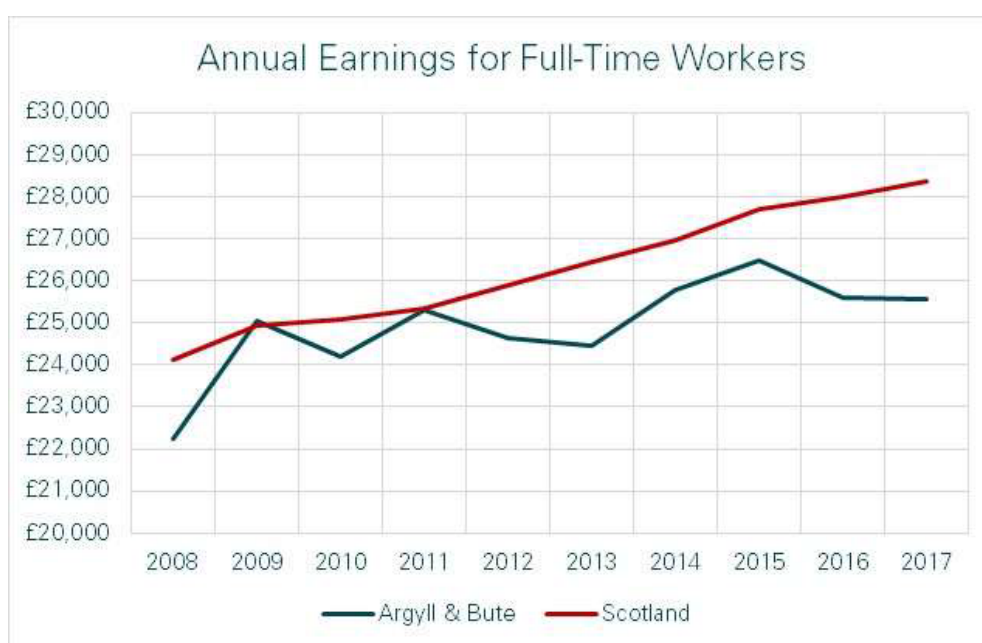
The majority of applicants were occupying a parental/family or relative's home (23%) or had a tenancy in the private rented sector (21%); while another 15% were living with friends or partners. Just over 5% owned or were buying their own property.

The main reasons for presenting as homeless last year, were being "Asked to leave" (106 applicants, 21% of total) or "Dispute within household / relationship breakdown: non-violent" (102 applicants, 20%). Between 2016/17 and 2017/18 there appears to be a further increase in the number of cases of persons unable to retain their home because of financial issues such as debt or unemployment; as well as a rise in cases due to mental health conditions.

The main reasons for failing to maintain accommodation are listed below (selected reasons only):-

Reason	2015/2016	2016/2017	2017/2018
Financial difficulties/ debt/ unemployment	28	46	56
Physical health reasons	15	14	13
Mental health reasons	13	24	32
Lack of support from friends/ family	18	11	15
Drug/ alcohol dependency	9	15	10
Criminal/ antisocial behavior	8	9	8

The table above indicates that unemployment is a factor in homelessness but the levels of unemployment are lower than the Scottish average in Helensburgh and Argyll and Bute as a whole. Wage levels, however are much lower than the Scottish average as the table below illustrates.



The Scottish Index of Multiple Deprivation (SIMD) can be used to assess the relative deprivation (or affluence) of an area based on its scores across a number of domains. In Scotland as a whole, approximately 20% of the population (2015 mid-year estimates) live in the most deprived category. 8% of the population of Helensburgh and Lomond live within the most deprived areas in Scotland. These areas are within Helensburgh Central and Helensburgh East.

Rough sleeping constitutes an extreme form of homelessness and housing need, and the LHS sets out a target to ensure that this is maintained at or below baseline levels. In 2016/17 the incidence of

applicants sleeping rough within the 3 months preceding their application was 9% (43 of 478 cases). In 2017/18, this number decreased to 38 and proportionately decreased to only 7% of the total applicants.

Slept rough in Argyll & Bute	2006/2007	2015/2016	2016/2017	2017/2018
Slept rough during the 3 months preceding application	121	44	43	38
Slept rough on the night preceding application	59	18	20	26
All Applicants	988	401	476	517

Argyll and Bute Council operates a homeless out of hours service 24 hours a day, 365 days a year. Staff provide advice and assistance to households as well as providing emergency accommodation if required.

- 4.3 Helensburgh and Lomond has seen an increase in the number of homeless applications in 2017/18. The table below illustrates the main reasons for homelessness in the area over the last 3 years.

	2015/16	2016/17	2017/18
<u>No of Homeless Applications</u>	105	142	178
<u>Reasons for Homelessness:</u>			
<i>Asked To Leave</i>	44 (42%)	33 (23%)	33 (19%)
<i>Termination of Tenancy due to rent arrears</i>	6 (6%)	9 (6%)	21 (12%)
<i>Dispute with Household (Non - violent)</i>	16 (15%)	28 (20%)	29 (16%)
<i>Dispute with Household (Violent)</i>	3 (3%)	10 (7%)	21 (12%)
<u>Final Outcome RSL Tenancy</u>	51 (49%)	64 (55%)	75 (42%)
<u>% of Positive Homeless Prevention Interventions</u>		50%	32%

The local area team has identified 4 main reasons for the increase in homeless applications:-

- The introduction of Welfare Reform measures including Universal Credit. Universal Credit will go to Full Service in September 2018 but we do have Live Service cases in Argyll and Bute. In addition to Universal Credit Welfare Reform has affected the most vulnerable in society. The general cost of living has increased e.g. heating costs while wages have remained static. This has put pressure on finances with households struggling to pay basic bills.

- It is now more difficult to resolve homelessness before a homeless application is made as private landlords are more reluctant to take on tenants who will be reliant of Universal Credit to pay the rent. It is more difficult for the landlord to be paid direct which helps to mitigate the risk of rent arrears. It also appears that the cost of private lets in Helensburgh are beyond the reach of households on low incomes.
- There has been a significant increase in the number of homeless applications due to rent arrears in the private and Housing Association sector. The Housing team in Helensburgh have good working relations with the local social housing providers. It is recognised that we need to increase and improve communications with the social housing providers due to the increasing financial pressures on the households on low incomes whose only options may be affordable rented housing provide by the social landlords.
- We have seen an increase in homeless presentations from households supported by social work. We are seeing an increase in individuals with mental health issues.

4.4 Temporary accommodation provision across the local authority area is detailed in the table below

Temporary Accommodation by HMA and Type, 2018

HMA	Serviced Accomm .	Council Retained Accomm	RSL	Private sector	BTHA*	Total
BUTE			5			5
COWAL	10		6	7		23
H'BURGH & LOMOND	13	7	5	21		46
KINTYRE				4		4
LORN			2	13	29	44
MID ARGYLL		1	2	16		19
TOTAL	23	8	20	61	29	141

The table above gives a breakdown of the temporary accommodation available across the local authority area. In Helensburgh and Lomond there is a mixture of emergency accommodation and temporary furnished flats scattered across Helensburgh.

4.5 Housing support is provided by the local authority through contracts with third sector organisations. In Helensburgh and Lomond Carr Gomm provide housing support to all households assessed as being at risk with homelessness over the age of 16. As at 17th May 2018 241 households are being supported across Argyll and Bute. 40 of the 241 households (16.5%) live in Helensburgh. 12 of the households are aged 16-24 and 28 of the households are aged 25 and over.

5.0 CONCLUSION

- 5.1 2017/18 has seen an increase of 36 households presenting as homeless in Helensburgh compared to 2016/17. The 2 categories of reason for homelessness which have seen the biggest increase have been termination of tenancy/mortgage due to rent arrears/default on mortgage payments (9 in 2016/17 to 21 in 2017/18) and dispute with household violent or abusive (10 in 2016/17 to 21 in 2017/18).
- 5.2 Homelessness is not just a housing issue and requires an effective partnership approach to tackle the root causes of homelessness which are often related to the health issues and low incomes of households. These pressures lead to breakdown in relationships but by taking a proactive approach with health, RSL, welfare rights and mediation colleagues we will minimise the chances of households presenting as homeless to the local authority.

6.0 IMPLICATIONS

- 6.1 Policy - none
- 6.2 Financial - none
- 6.3 Legal - none
- 6.4 HR - none
- 6.5 Equalities - none
- 6.6 Risk - none
- 6.7 Customer Service - none

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