

For general release

REPORT TO:	Scrutiny Committee 17 November 2015
AGENDA ITEM:	6
SUBJECT:	HOUSING FOR YOUNG PEOPLE
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CABINET MEMBER:	Councillor Alisa Flemming Cabinet Member for Children, Young People and Learning Councillor Louisa Woodley Cabinet Member for Families, Health and Social Care Councillor Alison Butler Cabinet Member for Homes, Regeneration and Planning
PERSON LEADING AT SCRUTINY COMMITTEE MEETING:	Mark Meehan, Director of Housing Needs

ORIGIN OF ITEM:	<p>Scrutiny Chairs decided this year to give young people in Croydon an opportunity to get involved in local democracy by inviting them to take the lead in a formal Scrutiny committee meeting, to be held in the Council Chamber on Tuesday 17 November, starting at 6.30pm.</p> <p>In spring, Croydon College expressed an interest in getting involved in this project, and a group of young people came together in July to make a start on this project. After selecting and considering a small number of possible topics of interest, they agreed to focus on issues relating to housing for young people in Croydon</p>
BRIEF FOR THE COMMITTEE:	<p>The key areas chosen to focus on are as follows -</p> <ul style="list-style-type: none"> • What housing is available to young people in Croydon? Does the council commission any such housing? What groups of young people is such housing available to? • The legislative framework governing housing (and how it applies to the young) • The availability and quality of housing advice for the young - the group have highlighted young people's vulnerability to landlord harassment as they don't know their rights • The practical advice on how to manage one's home on a day-to-day basis: which agencies/housing providers provide such advice? • The extent of homelessness among the young and the impact of homelessness on them • The vetting processes for prospective tenancies

1. EXECUTIVE SUMMARY

- 1.1. This report provides a summary of the housing services available to young people in Croydon. It defines young people as those aged between 16 and 24 years old. While young people in theory can rent or buy market housing, most would be unable to afford to. Young people in most cases are restricted to renting a room in a shared house with the assistance of housing benefit, or if they are vulnerable to hostel accommodation provided by their local authority.
- 1.2. Homelessness legislation provides a “safety net” for young people aged 16 or 17 who are homeless, or who are vulnerable having been in placed in care by a local authority (this is known as having a “priority need for accommodation”). A local authority must provide accommodation for people that are homeless provided they are eligible for assistance (based on their immigration status), have a priority need for accommodation, and have not become homeless intentionally. This legal duty comes to an end once the local authority finds somewhere permanent for the person to live (either a council or housing association home, or in certain circumstances accommodation in the private rented sector).
- 1.3. Homelessness has been on the increase in England since 2010 and has affected Croydon more than other London Boroughs. Young people tend to be overrepresented among homeless households, as do lone parents, female heads of households and BME households.
- 1.4. To be eligible for a council or housing association home in Croydon a young person again would have to be eligible for assistance, and qualify to go on the housing register. To qualify to go on the housing register the young person would have to have lived in the borough for at least 12 months, not have registered on another local authority housing register, and must not to owe any housing related debts, have caused anti-social behaviour, or have broken the conditions of a previous tenancy. The young person would also have to be assessed as having at least a moderate housing need (known as a “reasonable preference” for housing). This includes having a moderate medical or disability related housing need, being homeless, being two or more bedrooms overcrowded, or living in unsanitary or unsatisfactory housing. If the young person meets all of these conditions their application is placed on the housing register.
- 1.5. There were 4,639 applicants on Croydon’s Housing Register at the end of September 2015, of which 748 (16%) were aged between 16 and 24. Over the past five years an average of 860 properties have become available to let. This means it would take at least 5 years to clear the current waiting list, provided no one else applied for housing.
- 1.6. In addition to providing temporary accommodation to young people that find themselves homeless, the Council commissions a range of services to support and accommodate young people in housing need. These include a dedicated housing advice and mediation service provided by CAYSH at the Turnaround Centre, a short-term hostel service, called the STOP service, for young people that have had to leave their family home as a result of a breakdown in their relationship with a parent/relative, a lodgings scheme and a move-on service to

assist young people to moving out of a hostel to access private sector accommodation. The Council also commissions an independent housing advice service provided by the Citizens Advice Bureau, and a floating support service for vulnerable people needing help to sustain their tenancy or to settle into a new home.

2. HOUSING FOR YOUNG PEOPLE

How do you define young?

- 2.1. This report defines “young people” as people aged between 16 and 25 years old. People younger than 18 years old have different rights and responsibilities than adults, and cannot enter into certain contracts (see below). Housing law treats young people differently depending on their circumstances, age and if they are vulnerable.

What housing is available to young people in Croydon?

- 2.2. In theory any type of housing is available to young people. People aged under 18 can enter into a contract for “necessary” goods, which includes housing¹. Someone under 18 can, therefore, enter into a tenancy with a private landlord, or be granted a social housing tenancy (the tenancy is held in trust by an adult or the landlord until they reach 18 – but the young person is still liable for the rent).
- 2.3. Young people may also inherit property from a relative that has died, or, in certain circumstances, may also succeed to the secure tenancy of a close relative provided they have been living with them when they died².
- 2.4. A young person could possibly afford to purchase a home with a mortgage. However, based on the current entry level price of a one bedroom flat in Croydon (£196,846³), they would need a deposit of £30,000 and an annual income of £42,000 (assuming a mortgage agreed of 4 times income).
- 2.5. The rent for a room in a shared house in the borough of Croydon ranges from £79 to £112 per week. Using 35% of gross income as an affordability threshold, a young person would have to earn between £11,700 and £16,700 per year to be able to afford this level of rent. A young person would be entitled to housing benefit (local housing allowance - LHA) depending on their income. LHA is restricted to £82.46 per week in Outer South London £95.18 for a shared room in Inner South London. LHA entitlement is complicated and depends on a number of different variables, however, the Council’s web site provides a benefit calculator that can provide a detailed benefit entitlement breakdown

¹ There is some fascinating case law on what constitutes the “necessaries of life” and how much of such necessaries (waistcoats, gold watch chains, regimental uniforms, for example) a young person might reasonably need and, therefore, whether a contract to supply them was enforceable. For example, see *Nash v. Inman* 1908 for how many waistcoats a young man might reasonably require.

² For secure tenancies that began before 1 April 2012 you can succeed if you were the parent or grandparent child or grandchild, brother or sister, uncle, aunt, nephew or niece of the tenant under the provisions of the Housing Act 1996. For tenancies that began after 1 April 2012 the tenancy agreement must state that close relatives can succeed, if it does not only the tenant’s spouse, civil partner, or cohabitee can succeed.

³ Hometrack September 2015 data.

2.6. For most young people, therefore, the most likely route into a home of their own (even if this is a room in shared house) is to rent one from a private landlord, more than likely with the assistance of housing benefit. For young people that are vulnerable and need support the Council may provide hostel accommodation for a short period of time (normally up to two years). Very rarely nowadays, a young person may also be granted a social housing tenancy by a local authority or housing association. The rules around how you qualify for social housing and who gets priority are explained later in this report.

Does the Council commission housing?

2.7. The 2011 census estimated there were 145,000 homes in Croydon, of which the majority were owner occupied, just over 30,000 were rented out by private landlords, and 25,000 rented by the Council or by housing associations.

	<i>Total</i>	<i>Owner-occupied</i>		<i>Social rented</i>		<i>Private rented</i>	
<i>2011</i>	145,010	87,085	60.10%	25,887	17.80%	30,472	21.00%

2.8. The majority of new housing isn't commissioned by the Council, but built by private developers. The Council as the local planning authority can require developers to provide a certain proportion of the new homes as "affordable housing" in return for planning permission (known as S106 planning agreements). Affordable housing is provided for people who cannot afford to buy or rent on the open housing market. Affordable housing can be either housing let at a "capped rent" (around 50% of market rents) or affordable rent (up to 80% of market rents); or it can be low cost home ownership housing where households buy a percentage of the value of the property and rent the rest. Currently the Council expects developers to provide 50% of new homes developed (outside of the centre of Croydon) as affordable housing, and 15% in the centre of Croydon.

2.9. The government plans to introduce a number of housing reforms, through the Housing and Planning Bill and the Welfare Reform and Work Bill, which are likely to have an impact on the provision of new housing, including:

- Introducing a 1% rent reduction in social housing rents for next 4 years. This proposal will have a significant impact on the delivery of affordable housing for rent, with a recent survey by Inside Housing finding that 31% of Chief Executives of English housing associations stating they were likely to stop entering into new agreements for sub-market rent, with 11% stating it was extremely likely.
- Extending the right to Buy to housing association tenants raises concerns about where, in what quantity, and of what type and size properties sold under the right to buy are to be replaced with, and whether the mechanism proposed to compensate housing associations – through the sale of vacant high value Council homes – will lead to an overall net loss of social homes.
- The Starter Homes initiative - new build properties available for purchase

by first-time buyers, sold at a discount of at least 20% less than the market value; sold to first time buyers under 40 and capped at a value of £250,000 outside London and £450,000 within London – which introduces a new legal duty for local authorities to promote the supply of starter homes, and to count them towards affordable housing in S106 planning agreements. This proposal means local authorities will no longer be able to insist on affordable rented properties being provided as part of new housing developments.

- 2.10. Affordable housing needs to be subsidised in some way to be viable. Subsidy is provided by the government through affordable housing funding, or it is provided from the profits made by selling market housing (this is known as cross subsidy). In London the Greater London Authority (GLA) allocates affordable housing funding to registered housing providers that offer to build affordable housing under the Affordable Homes Programme. The current programme covers the period 2015-18, and a total of £1.6 billion has been committed to provide at least 45,000 new affordable homes in London, of which 40% will be a low cost home ownership and 60% as homes let at affordable rents. In recent years larger housing associations have increasingly moved away from using government funding to subsidise affordable housing, and using cross subsidy more and more, in response to the reduction in levels of subsidy provided and the grant conditions imposed which restrict their flexibility.
- 2.11. The Council also commissions supported accommodation for more than 800 homeless and vulnerable people using Supporting People funding (including provision for young people), broken down in Table 2 below.

<i>Client group</i>	<i>Units</i>
Single homeless	140
Formers offenders	13
People with mental health problems	229
People with learning disabilities	114
People with physical disabilities	14
Substance misuse	23
Teenage parents and vulnerable single mothers	16
Women fleeing domestic violence	20
Young people and care leavers	246

Accommodation services commissioned specifically for young people

The Short Time Out Project (STOP)

- 2.12. The STOP service, developed in partnership with CAYSH (a local youth homelessness charity), was opened in autumn 2011. It was designed in response to increasing numbers of homeless 16/17 year olds being placed in bed and breakfast accommodation. It provides short term accommodation for up to 12 weeks, and has places for 13 young people usually aged 16 or 17. The STOP service provides a safe and secure environment for young people to live while they assess their options and in some cases then move-on into independent living. Family intervention and other support are also provided

during this period to help them to move-on in a planned way. In 2014/15 the STOP service assisted 85 young people (85 in 2013/14).

First Base Supported Lodgings

- 2.13. The First Base Lodgings service provides young people with a room in a family home. It provides a safe and secure environment to enable the young person to continue to participate in educational, helps them develop valuable life skills. The service also supports 18 year old care leavers that prefer to continue living with their existing foster carers, and enables valuable continuity of care and support that helps a young person achieve their full potential. The project can support up to ten young people at any one time.

Temporary accommodation for homeless young people

- 2.14. The Council is also required to secure (which is very close to commissioning) accommodation for homeless households. The Council currently provides “temporary accommodation” for more than 3,000 homeless households it has responsibility for under homeless legislation. The majority of homeless households are placed on council homes (over 1,100), around 600 are placed in private rented accommodation with a private landlords, around 400 in properties leased by housing associations, and the remainder are placed in emergency accommodation (a mixture of bed and breakfast hotel accommodation, hostels and other nightly let accommodation).

What is the legislative framework governing housing, and how does it apply to young people?

- 2.15. The legislative framework governing homelessness and how social housing is allocated is set out in the Housing Act 1996. This act has been amended a number of times, most recently by the Localism Act 2011. The Localism Act 2011 gave greater freedom to local authorities to add qualification rules to their housing registers, and allowed the use of private rented accommodation to fulfil cease their homelessness duties. The framework also includes statutory guidance issued by the Secretary of State on housing and homelessness, and guidance has been issued on the Allocation of Accommodation (2012), Homelessness (2006) and Supplementary Guidance on Homelessness (2012) which local authorities should take into account.

Homelessness

- 2.16. Part 7 of the Housing Act 1996 deals with homelessness. Local authorities must prepare and publish a homelessness strategy setting out how they plan to tackle and prevent homelessness in their district. A new strategy should be published every five years unless the local authority has been categorised as 'excellent', '4-stars' or '3-stars' under the previous Comprehensive Performance Assessment regime. The authority must also ensure that free advice and information about housing and homelessness is available to everyone in the district. It must also make decisions on homeless applications, and secure suitable accommodation for homeless households.
- 2.17. The Council isn't obliged to help everyone that is homeless, only people in certain circumstances. In deciding whether it is required to help someone, the Council will look at:

- Their immigration status (to check if they are eligible for housing services)
 - If they have dependent children or are vulnerable (known as “priority need”)
 - If they are actually homeless (i.e. if they have the legal right to go back to live in their last home, or if it would be unreasonable for them to do so - for example in the case of domestic violence)
 - Whether they became homeless intentionally
- 2.18. The Council receives around 2,500 homeless applications per year, and two out of three of these applications are rejected (the majority because the applicant is not actually homeless).
- 2.19. In 2002 homelessness legislation was amended to introduce three new priority need categories directly relevant to young people. From 2002 priority need was awarded to a homeless young person aged 16 or 17, also to a young person under 21, who has been looked after, accommodated or fostered, but is not a student in full-time education, and to a person over 21 who is vulnerable as a result of having been looked after, accommodated or fostered.
- 2.20. The test applied by local authorities to determine who was assessed as vulnerable was, until recently, very strict and has led to a good deal of confusion about who local authorities were obliged to help. Under the old test someone had to be *“less able to fend for themselves than an ordinary homeless person so that injury or detriment to them will result when a less vulnerable person would be able to cope without harmful effect”*. A recent case in the Supreme Court, Hotak and others (Appellants) v London Borough of Southwark and another (Respondents) [2015], however, has changed this assessment and the comparison is now made with an ordinary person, which is a much less strict test.
- 2.21. Where the council decides someone is not eligible for assistance, or they are not in priority need or they are not homeless, the council has no further duty to assist them. If someone is found to have made themselves intentionally homeless (i.e. by doing something deliberately to lose their accommodation, or by omitting to do something they should have done to keep their accommodation), the Council will only provide accommodation for a short time (this is normally 21 days in Croydon). Homeless households have the right to challenge these decisions and request a review of the decisions the Council makes.
- 2.22. The council may also provide support to households through its social services functions where an applicant is under 18 years old, they have left local authority care, they have a physical or learning disability or mental health problems, or where they are an older person. Social services may also be able to help if the household includes dependent children and where the homeless decision is that the household is not eligible for assistance, or is intentionally homeless.
- 2.23. As soon as the Council has “reason to believe” someone is homeless and in priority need of housing, it must provide temporary accommodation while it conducts a detailed investigation into the homeless application. This is called the council’s interim duty. The temporary accommodation must be suitable for the households needs. The key factors that determine suitability include:

- the needs and requirements of the household members;
 - the space provided in the accommodation and arrangement and layout of facilities;
 - any health and safety considerations;
 - the affordability of the accommodation, and
 - the location of the accommodation.
- 2.24. Temporary accommodation with shared facilities (e.g. bed and breakfast hotels) can only lawfully be provided to 16 and 17 year olds in an emergency, and then for not longer than six weeks.
- 2.25. People who are not satisfied their accommodation is suitable have the right to request that the council review the decision to provide the accommodation and in certain circumstances can make an application to the council court.

Care Leavers

- 2.26. Local authorities also have a number of legal duties (including to provide accommodation) in relation to looked after children and care leavers under the Children Leaving Care Act 2000. Although the legislation and associated guidance and regulations do not specify any particular type of accommodation for care leavers, it does state that bed and breakfast type accommodation should only be provided to 16 and 17 years olds in an emergency and then only for a short-period (less than 6 weeks). Local authorities should also take steps to ensure that care leavers and looked after young people should have the best chance to succeed in their accommodation, including assessing their needs, making preparations for any moves they need to make, where practicable offer a choice of accommodation, and to provide support. In Croydon, young people aged between 16 and 21 who qualify for leaving care services are provided with a personal advisor who provides support and guidance, and works with other agencies to help the young person gain access to wider support services including accommodation.
- 2.27. The Council has responsibility for around 800 looked after children, and included in this number are around 180 who are aged 17 and are looking to move into independent accommodation from the age of 18. Accommodation arrangements vary for different care leavers and arrangements reflect the individual needs of the young person concerned. Accommodation can be broken down into two types – supported and independent. Supported accommodation provides some level of support service to the care leaver because of their assessed needs for additional support, for a period of time, in making the transition fully to adult independence. Independent accommodation is without any additional support in the accommodation, but the support from the personal advisor continues to age 21 or 24 if in education. Staying Put Arrangements, introduced into legislation last year, provide for continuity of relationship and support with the foster carer after 18 years of age, and are an important means of achieving adult independence.
- 2.28. Supported accommodation includes shared and self-contained accommodation with support, hostels and foyers, supported lodgings, training flats, mother and baby units, and “Shared Lives” arrangements for care leavers with a disability. Independent housing includes private rented accommodation (including through the Council’s Landlord Bond Scheme), Houses in Multiple

Occupation (HMOs), “Staying Put” arrangements where the care leaver remains with their foster family on a “rent a room basis; living with family or friends, and, where the care leaver is eligible, social housing provided by a local authority or housing association. As mentioned in paragraph 2.19 above care leavers aged under 21 that find themselves homeless have a priority need for housing provided they have been looked after, accommodated or fostered (and are not a student in full-time education), or are aged over 21 and are vulnerable as a result of having been looked after, accommodated or fostered. The Council also accommodates care leavers who have “no recourse to public funds”.

- 2.29. Further information is provided in the Council’s Leaving Care Policy which is available to download from the council’s web site: <https://www.croydon.gov.uk/sites/default/files/articles/downloads/Croydon%20Leaving%20Care%20Policy%202015.pdf>

Allocating social housing

- 2.30. As mentioned above the Council owns and manages just fewer than 14,000 council homes, and there are also more than 10,000 housing associations homes in the borough, most of which the Council has nomination rights to. Under the Housing Act 1996 the Council must publish a housing allocations scheme explaining how it will select someone to be offered a tenancy of a council home, or to be nominated to a housing association for a tenancy of one of their homes. The Council is free to draw up its own policy on how it prioritises applicants, provided it complies with legislation and takes into account government guidance (and the scheme overall is fair and rational). It cannot allocate social housing to people who are not eligible for housing (largely concerning immigration status), and must give a “reasonable preference”⁴ for housing to certain groups of applicants including people who need to move on welfare or medical grounds (including disability needs), who are living in unsanitary, unsatisfactory or overcrowded housing, who need to move on hardship grounds, and to people who are homeless.
- 2.31. As mentioned above, the Localism Act 2011 introduced a number of changes to the allocation of social housing. It introduced “qualifying persons” which allowed local authorities to set out a policy on who would/would not qualify to join the housing register. It also introduced a new power to enable local authorities to fulfil their duties towards homeless households with the offer of private rented housing, rather than social housing, without requiring their consent⁵. It also introduced flexible fixed terms tenancies and the requirement to publish a Tenancy Strategy providing registered providers with guidance on the circumstances in which they should be offered. In 2012 the Council introduced a number of changes to Croydon’s allocations scheme, including a number of new rules restricting who qualifies to join the housing register, as follows:
- A 12 month residency criteria
 - Disqualification of applicants on another local authority housing register

⁴ Section 166a Housing Act 1996 describes the groups of applicants that must be given a reasonable preference for housing.

⁵ Section 148, Localism Act 2011

- Disqualification of applicants with sufficient income and assets to afford suitable market housing to rent or purchase
- Disqualification for 12 months for applicants who have refused all the offers they are entitled to under the housing allocations scheme
- Disqualification for applicants who have housing related debts, or have a history of poor tenancy conduct, or who have been guilty of anti-social behaviour or have been convicted of a relevant criminal offence

2.32. The Council also introduced some changes to the way it assesses housing need, including the assessment of overcrowding, medical needs and applications made on welfare grounds, as follows:

- The bedroom standard was adopted as the space standard for overcrowding, which is less generous than the previous standard, and priority was given to applicants that were overcrowded by two bedrooms or more, applicants that are overcrowded by one bedroom occupying studio/bedsit accommodation and applicants that are statutorily overcrowded.
- Single people and couples living in shared accommodation with family, friends or a room in a rented property were no longer given priority and their applications not placed on the housing register
- People with low medical needs were no longer given priority and their applications not placed on the housing register
- Priority was only given to applicants leaving local authority care who were more vulnerable than others leaving care, and where accommodation in the private rented sector would have a detrimental effect on their transition to independent living.

The vetting processes for prospective tenancies

2.33. As mentioned above, a young person to be eligible for a council or housing association home in Croydon a young person must be eligible for assistance, and qualify to go on the housing register (the qualification criteria includes to have lived in the borough for at least 12 months, not to be on another local authority housing waiting list, and not to owe any housing related debts or caused anti-social behaviour, or broken the conditions of a previous tenancy).

2.34. As set out above also the young person would also have to be assessed as having at least a moderate housing need (known as a “reasonable preference” for housing). This includes having a moderate medical or disability related housing need, being homeless or being two or more bedrooms overcrowded, or living in unsanitary or unsatisfactory housing. If the young person meets all of these conditions their application is placed on the housing register.

2.35. In addition, if the young person was nominated to a housing association it is likely they would carry out a financial assessment to make sure the young person could afford the rent being charged.

What is the availability and quality of housing advice for young people?

2.36. The Council provides a range of housing information and advice services, some of which are commissioned specifically for young people.

Housing options and advice

- 2.37. The Council provides initial housing options on-line housing via the Council's web site. The online tool, through a series of questions about housing and personal circumstances, can identify people with a housing need and enables them to make an appointment with a housing options case worker to discuss their issues further. The housing options case workers can then help by:
- negotiating with a landlord
 - resolving problems with housing benefit, and
 - helping with rent or mortgage arrears where this will allow the applicant to remain in their current home
 - arranging floating support

Tenancy relations service

- 2.38. The Council also assists tenants in dispute with their landlord, or who are being harassed or have been illegally evicted by their landlord. The Council Tenancy Relations Service will investigate cases illegal eviction and harassment, racial harassment and hate crimes, including taking action against perpetrators as well as providing support to the victims. The Council's Tenancy Relations Service assists around 500 households per year.

Selective licensing

- 2.39. The Council's selective licensing scheme came into force on 1 October 2015. All private landlords are required to obtain a licence from the Council before they let their properties and a range of checks are made to ensure private landlords provided with a licence are fit and proper persons to let property. The scheme requires landlords to abide by certain conditions including issuing a written tenancy agreement, obtaining references for prospective tenants, providing an emergency contact number, carrying out regular inspections of the property, and taking action in response to complaints of anti-social behaviour.

Croydon CAB independent housing advice

- 2.40. The council commissions an independent housing advice service which provides Croydon residents with good quality housing advice from an independent source. Croydon Citizens Advice Bureau (CCAB) has been providing this service since 2013. The service provides housing advice and casework, including:
- tenancy rights
 - notices and possession proceedings
 - relationship breakdown in relation to maintaining the family home
 - assistance with finding alternative accommodation

CCAB helped more than 900 people needing housing advice in 2013/14 and were able to prevent homelessness in a third of cases. CCAB Money Advice service also provides representation for people facing possession proceedings in the County Court.

The Turnaround Centre housing advice reception

- 2.41. The Council commissions a housing advice service currently provided by CAYSH as part of a wide range of provision tailored to the needs of young people and delivered from Croydon's Turnaround Centre located in South End. The Turnaround Centre provides a "Drop-in-Zone" that young people can access without an appointment. Part of that provision is access to housing advice aimed at young people aged 16-21 at risk of homelessness. The housing advice reception prevents homelessness through information and advice, intervention, assessments and family mediation, as well as access and referral to appropriate support and accommodation services. The Turnaround Centre sees more than 10,000 young people every year in the Drop in Zone. Around 700 are referred for specialist advice and support at the housing advice reception. In 2014/15 the Turnaround Centre housing advice reception assisted 657 young people (659 in 2013/14).

Croydon and Sutton Law Centre

- 2.42. The Croydon and Sutton Law Centre provides a service to council tenants needing assistance to resolve housing benefit issues, and to ensure vulnerable tenants respond to housing benefit reviews. The service also provides free money and debt advice to people who:

- live in social housing
- are lone parents
- receive welfare benefits
- are on a low income

Support Needs Assessment Project (SNAP) Team

- 2.43. Access to supported housing in Croydon is provided through the Council's Support Needs Assessment Project (SNAP) Team, which was set up in 2008. The SNAP Team assesses the support needs of single vulnerable homeless people and arranges supported accommodation or floating support.

How much practical advice and support on how to manage a home/tenancy?

- 2.44. In addition to the advice and support services mentioned above the Council provides a range of services to prevent homelessness, sustain existing tenancies, or to support people new to independent living in order to prevent repeat homelessness.

Supported housing providers

- 2.45. The Council's supported housing providers prepare their clients for independent living and the responsibilities that go with being a responsible tenant. This includes managing a budget, paying rent and abiding by the conditions of a tenancy.

Floating Support

- 2.46. The Council also commissions Hestia to provide assistance to vulnerable tenants to help avoid loss of accommodation or to help people settle in to new accommodation as part of the generic floating support service.

Tenancy sustainment

- 2.47. The councils housing management service provides a tenancy sustainment service to support vulnerable tenants.

Online resources

- 2.48. The government provides a range of information online on the www.gov.uk website including on private renting, repairs, rent increases, deposits and much more.

What is the extent of homelessness among young people and what is the impact of homelessness upon them?

Homelessness general points

- 2.49. There has been a steady upward trend of homelessness in England since 2009/10. Croydon felt the impact harder than many other London boroughs. Homelessness is expected to continue to increase

- Statutory homeless applications have increased by 26% in England since 2009/10 from 89,120 to 112,340 in 2013/14.
- The rate of increase in statutory homeless applications is faster in London.
- Around 2,500 households apply to Croydon Council as homeless per year
- In 2014/15 2,520 households applied to Croydon Council as homeless.
- The number of households accepted as homeless by Croydon Council increased by 118 (+15%) in 2014/15 from 762 to 880.

Rough sleeping general points

- 2.50. Rough sleeping is on the increase and is not just a problem for central London

- 2,744 people sleeping rough in England on a typical night in 2014
- 330 more people were sleeping rough in England than the previous year (+14% from 2013)
- Just over a quarter of rough sleepers are in London (+ 37% from 2013)
- Croydon has a persistent and increasing rough sleeper problem
- On a typical night in 2014 - 30 people were sleeping rough in Croydon (+20% from 2013)

Young people and homelessness

- 2.51. Croydon has a large population of young people

- Croydon has the 3rd largest population of young people aged 0-25 in London
- Croydon has the 5th largest population of 16-25 year olds in London
- There are an estimated 47,000 young people aged 16-25 living in Croydon ([GLA 2013 Round SHLAA Based Capped Population Projections](#))

- 2.52. Young people are disproportionately represented among homeless households, and form a significant % of statutory homelessness.

- 25% of households accepted as homeless in England were aged 16-24 in 2014/15 in England. However, over the past few years the proportion of homeless people aged 16-24 has been falling from a high of 41% in 2006/07

- In the last reported quarter (1 April to 30 June 2015) the council accepted 48 (23%) homeless applications from 16-25 year olds, out of a total 207 homeless applications accepted.
 - The main reason for young people approaching Croydon Council as homeless was parental/relative evictions
- 2.53. Young people, however, are not a significant % of Croydon's rough sleepers estimates
- Of the 30 people sleeping rough in Croydon on 26 November 2014 only one was a young person aged 16 – 25.
- 2.54. This tends to support research findings published by Crisis that young people facing street homelessness are less likely to be “on the radar” (i.e. are more likely to be out of sight through sofa surfing, on night buses etc.) and are less likely to come to the attention of authorities, partly through not knowing what support is available
- 2.55. Characteristics of single homeless young people (age 16-25) in Croydon
- Applications from almost equal numbers of female and males were received
 - 134 (62%) applications were received from young people from BME backgrounds
 - 153 (70%) of those that applied as homeless were also unemployed and not in training or education
- 2.56. Factors driving homelessness and rough sleeping
- **Unemployment** - 7 out of 10 young homeless applicants in Croydon in 2014/15 were out of work
 - **Housing market** - the affordability of market housing is a significant issue - Croydon's average house prices are significantly cheaper than many parts of London; Croydon's private rents are also significantly cheaper than the London average. Lower quartile house prices in Croydon are eight times the lower quartile earnings. Croydon's affordability ratio has nearly doubled over the past ten years
 - **Housing stock** – Croydon has smaller % of social housing than other boroughs. There are nearly 150,000 homes in Croydon - the largest housing stock in London. Croydon has a smaller social housing stock than many other London boroughs. Only 17% of housing in Croydon is social housing (around 24,000 homes). Croydon therefore cannot easily absorb increases in homelessness The Council relies heavily on the private rented sector to meet this need

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BACKGROUND DOCUMENTS:

The Council's Housing Allocations Scheme is published on the council's web site via the link below

<https://www.croydon.gov.uk/sites/default/files/articles/downloads/allocations-scheme.doc>

A summary of the Council's Housing Allocations Scheme is also published on the council's web site via the link below

<https://www.croydon.gov.uk/sites/default/files/articles/allocations-2013.pdf>

A previous report to the Health, Social Care and Housing Scrutiny Sub-Committee (21 October 2014) about the Council's Housing Allocations Scheme and recent amendments made to it is also available via the link below

<https://secure.croydon.gov.uk/akscroydon/users/public/admin/kabatt.pl?cmte=HAS&meet=22&href=/akscroydon/images/att4392.docx>