

## Colchester's Housing and Homelessness Strategy Evidence Base update 2017

This is an update of the key data which provides the Evidence base for Colchester's Housing and Homelessness Strategies. The data used is the most up to date available at the time of collation.

The key information from the evidence base has been used to support the continued development of both strategies.

### Background - Demographics

Figures taken from the Office for National Statistics (ONS) show that in mid-2016 Colchester's population was estimated to stand at 186,635. There has been an increase of 1.5% (approximately 2,696 people) between mid-2015 and mid-2016.

Colchester is the largest district in Essex, and accounts for 12.8% of the county population, a slight increase of 0.1% from mid-2015.

These figures indicate an average population density of 567 people per square kilometre (km<sup>2</sup>). This is an increase of 1.4% from 2015 when there were 559 people per square kilometre (km<sup>2</sup>).

An estimated 44,132 young people (0-19 years) were living in the borough in mid-2016, which accounts for approximately 24% of the total population. This is a slight increase from mid-2015 when young people accounted for 22% of the Colchester population.

In mid-2016 approximately 119,506 individuals were aged 16-64, equating to approximately 64% of the total population.

An estimated 32,126 people in Colchester were 65+ in mid-2016 accounting for an estimated 17% of the population.

According to the ONS Population Projections, Colchester's population is estimated to grow to approximately 203,466 people in 2026, an increase of 16,831 people over a ten year period. This is the highest population growth in Essex County, the second highest estimated to be in Basildon, with an increase of 15,449 people over a ten year period.

In the Government's Indices of Deprivation 2015, Colchester was ranked 185 (326 being the least deprived) which is up from 206 in 2010. Across Essex County, Colchester ranks 4th most deprived authority.

The most deprived areas of the borough are: Magnolia (St Andrews), St Anne's Estate (St Anne's) and Barnhall (Harbour) and the least deprived are: Bergholt (West Bergholt and Eight Ash Green)

## Dwellings in Colchester

The table below shows the number of dwellings in Colchester by tenure as at 1<sup>st</sup> April 2016. There has been an increase in the total number of dwellings from 1<sup>st</sup> April 2015 when there were 77,670. However there has been a decrease in the number of dwellings owned by the Local Authority from 6,070 in 2015 to 6,040 in 2016.

Table 1: Dwellings in Colchester by tenure

Local Authority (incl. owned by other LAs)	Private Registered Provider	Other public sector	Private sector	Total
6,040	4,900	960	66,700	78,610

Source: DCLG live tables

## Housing Development

### Number of homes delivered

Between April 2015 and March 2016 a total of **933** new homes were built in Colchester. (Source: *Annual Monitoring Report, 2016*).

### Number of affordable homes delivered

During the year April 2016 to March 2017 a total of **100** new affordable homes were completed in Colchester as shown below. Areas where these homes were built included; Mile End, Betts Hill, Severalls Hospital site, Stanway, Dedham, Northfields and Hythe Quay.

Table 2: Affordable Homes completed

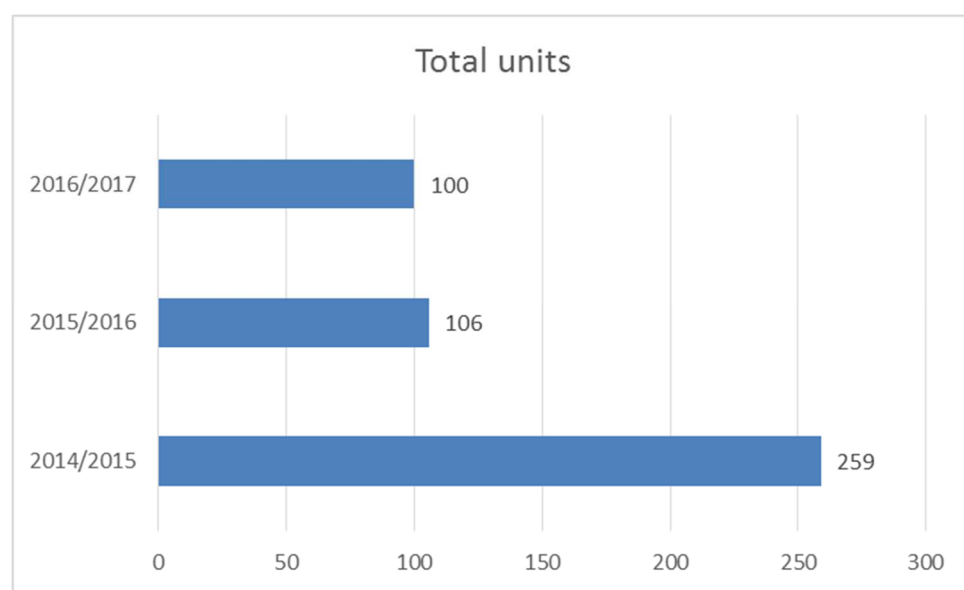
Type of affordable housing	Number of homes completed
Registered Provider for renting	75
Shared ownership	25
Total	100

Source: Registered Provider returns

The graph below shows the total number of new affordable homes completed in each year since 2014.

The increase in the delivery of affordable housing during 2014-15 was due to the completion of several key sites under the Homes and Communities Agency Affordable Homes Programme 2011-15.

The Housing Strategy's target for affordable housing delivery for 2015-20 is 426 units and the Council has completed 48% of this in the last 2 years and is therefore on track to meet the target.

**Figure 1: Affordable Housing Completions**

Source: Registered Provider returns

### **House prices in Colchester**

The table below compares the changes in both the overall average house price and the average lower quartile house price from the previous year. The lower quartile house price is the bottom of the market - usually smaller homes and flats.

**Table 3: House prices**

Date	March 2016	March 2017
Average price of home	£259,000	£286,000
Lower quartile price	£165,000	£190,000

Source: *Hometrack*

### **The Private Sector**

In Colchester the demand for private rented accommodation is high and rents continue to rise.

Table 4 below compares the weekly rents in the private and public sectors against the Local Housing Allowance rates in Colchester.

Table 4: Public and Private Sector rent comparison (weekly)

<b>Colchester (Borough) Rents £/pw</b>	<b>1 bed</b>	<b>2 bed</b>	<b>3 bed</b>	<b>4 bed</b>
Colchester Borough Council	79	89	102	No 4 bed homes let
Housing Association	93	115	139	173
Private - 30th Percentile	160 (+40)	167 (+15)	206 (+17)	276 (+23)
<b>Private - 80% Median</b> (affordable rent definition)	129 (+23)	138 (+9)	183 (+22)	240 (+14)
Private – Median	161 (+29)	173 (+12)	229 (+28)	300 (+18)
Private - Upper Quartile	167 (+17)	190 (+12)	276 (+46)	339 (+28)
<b>Local Housing Allowance</b>	<b>103.56</b>	<b>132.32</b>	<b>161.10</b>	<b>204.49</b>
80% rents vs LHA	-£25.44	-£5.68	-£21.90	-£35.51

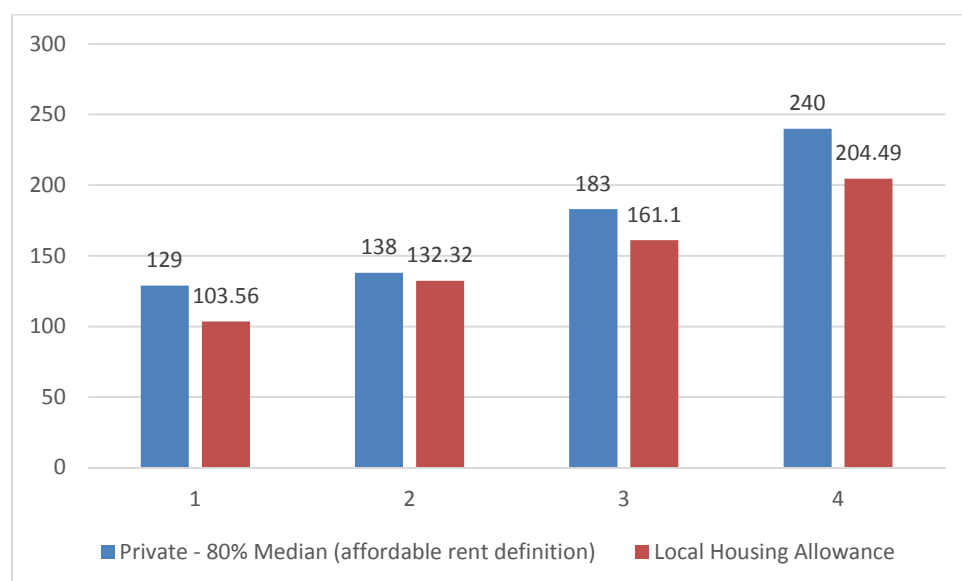
Colchester Borough Council and Housing Association rents are the average rents of properties that have been let through Gateway to Home Choice up to April 2017. The rents have been averaged from a relatively small sample of stock which is a combination of new build and existing stock that has become available to let, so should be treated with some caution. However, they are an indication of the current rent levels for affordable housing. The Private rents are from Hometrack and compared to March 2016.

The table indicates that rents have increased substantially whilst Local Housing Allowance (Housing Benefit in the private sector) is currently frozen

Although the affordable housing providers in Colchester are charging rents within the local housing allowance, this is not the case in the private rented sector. Therefore renting in the private sector is becoming increasingly unaffordable for those on benefits.

Figure 2 below shows the difference between the weekly costs of renting a property in the private sector in Colchester compared to the Local Housing Allowance rate.

Figure 2: Local Housing Allowance vs Private Sector rents



Source: Hometrack

## The Housing Register

Colchester holds a housing register of people interested in Council or Registered Provider homes. Households eligible to join the register are assessed according to need and 'banded' as to their priority for rehousing. There are five bands (Bands A - E), depending on the assessed level of housing need.

The table below shows the number of households on the Housing register according to band as at 31<sup>st</sup> March 2017.

Table 5: Households on the register according to band

Banding	Number of households on register
A	157
B	716
C	1061
D	312
E	2603
Total	4839

*Gateway to Homechoice, 31 March 2017*

The table below shows the number of households on the register by the number of bedrooms required. The highest demand as at 31<sup>st</sup> March 2017 was for two bedroom accommodation.

Table 6: Households on the register according to number of bedrooms required

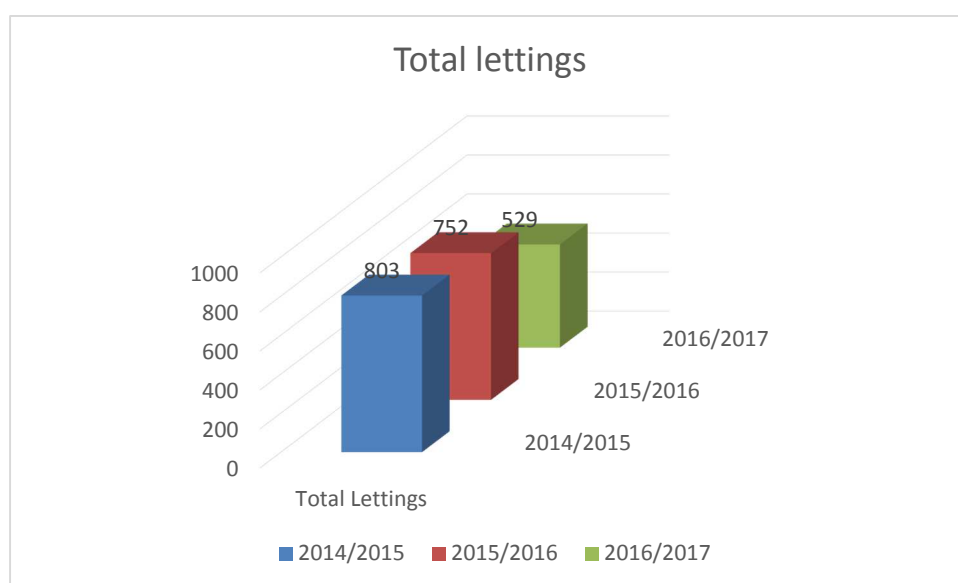
Number of bedrooms required	Number of households on the register
One	1379
Two	1857
Three	1264
Four or more	339
Total	4839

Gateway to Homechoice, 31 March 2017

## Social Housing Allocations and Nominations

Figure 5 below shows the total number of lettings to Council and Registered Provider properties in Colchester in the last 3 years. (This figure includes lettings to transfer applicants but does not include applicants that have moved via mutual exchange).

Figure 3: Lettings to Council and Registered Provider Properties



Source: Abritas

The number of lettings has decreased each year since 2014, with a significant decrease of 30% in the last year.

The percentage of lettings by type of applicant has changed slightly in the last year as shown in the table below.

The slight percentage increase in homeless households being housed has helped the 'move on' of households from temporary accommodation.

Table 7: Percentage of applicants housed through Gateway to Homechoice

Type of applicant	2014/15	2015/16	2016/17
Direct	43	38	36
Homeless	27	34	39
Transfer	30	27	24

Source: Abritas

## Right to buy

Table 8 below shows the number of Council homes sold to tenants under the national Right to Buy scheme for the last 3 years. In the last year there has been a 50% increase in the number of homes sold under the scheme.

Table 8: Homes sold under RTB

Year	Total homes
2014/2015	39
2015/2016	34
2016/2017	51

Source: CBC data

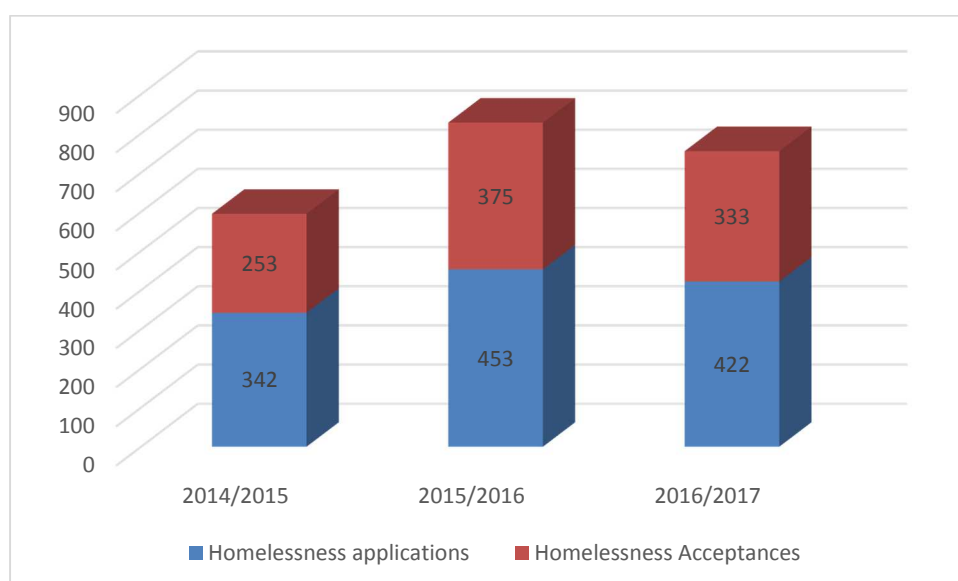
## Homelessness in Colchester

Detailed information on people that have made a homelessness application to Colchester Borough Council is recorded on the P1E returns that are sent to the Department of Communities and Local Government (DCLG) quarterly.

The P1E provides data on households who have presented themselves as homeless to the Local Authority, and those who have been accepted as unintentionally homeless and in priority need. Although information from the P1E provides an indicator of homelessness in Colchester it does not represent the whole picture.

The graph below shows the total number of Homelessness applications and acceptances for the last 3 years.

Figure 4: Applications and Acceptances



Source: DCLG P1E

During 2016/17 the number of homelessness applications in Colchester decreased by 7%. This follows the national trend as in England Local housing authorities received 28,430 applications for housing assistance in January to March 2017. This is 2% lower than in the same quarter of 2016.

The number of homelessness acceptances has also decreased in 2016/17 by 11% from the previous year. Between 1 January and 31 March 2017 local authorities in England accepted a homelessness duty to 14,600 households, which was down 1% on the same quarter of the previous year.

The following table provides information on homelessness acceptances broken down by age category. Over the past 3 years the highest number of acceptances is consistently in the 16-24 and 25-44 age groups.

Table 9: Acceptances by age category

Age Groups	2014/15	2015/16	2016/17
16-24	74	123	117
25-44	147	197	165
45-59	29	45	41
60-64	2	5	4
65-74	0	3	5
75 and over	1	2	1
<b>TOTAL</b>	<b>253</b>	<b>375</b>	<b>333</b>

Source: DCLG P1E

The table below shows accepted homeless households by priority need category. The presence of dependent children in the household was the primary reason for



priority need over the last 3 years and in 2016/17 this represented over half (52%) of all acceptances.

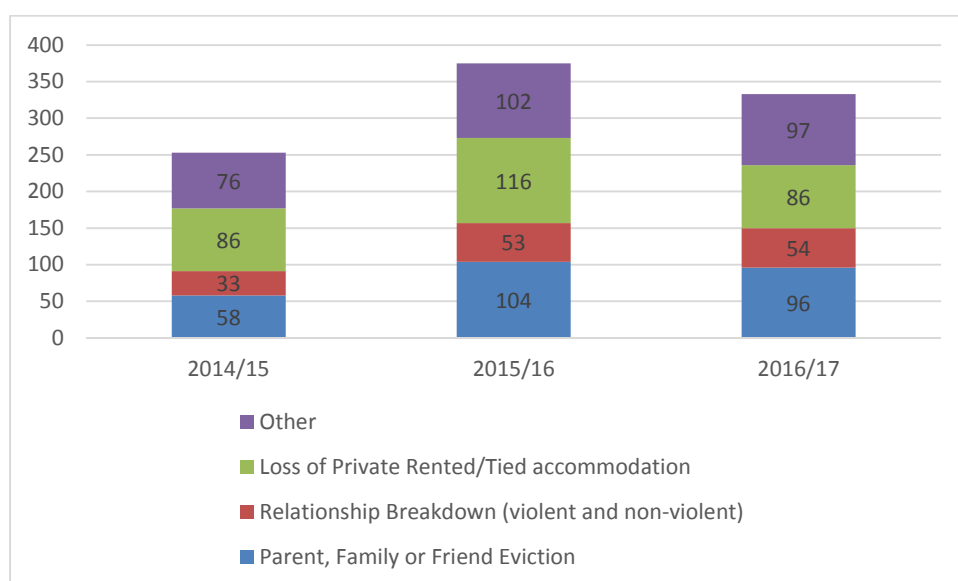
Table 10: Acceptances by Priority need category

Priority need category	2014/15	2015/16	2016/17
Emergency (fire, flood, storms, disaster, etc.)	0	0	0
Families with dependent Children	142	203	172
Pregnant Woman with no other dependent children	36	42	38
16 or 17 year old	8	12	14
Formerly "in care" and aged 18 to 20 years old	5	11	13
Old age	3	3	14
Physical disability	14	26	25
Mental illness or disability	32	64	49
Drug dependency	1	1	1
Alcohol dependency	1	2	0
Former asylum seeker	1	0	0
Other	7	5	3
Been in care	0	0	0
Served in HM Forces	0	0	0
Been in custody/on remand	0	1	0
Fled their home because of violence/threat of violence	3	5	4
<i>of which Domestic violence</i>	2	5	4
<b>TOTAL</b>	<b>253</b>	<b>375</b>	<b>333</b>

Source: DCLG P1E

The graph below indicates the 3 main reasons for households being accepted as homeless. Interestingly between 2015/16 and 2016/17 there was an increase of 35% in the number of households being accepted due to loss of private rented or tied accommodation, and in the last year this has decreased by 35%. Those accepted a homelessness duty due to family/friend eviction has remained consistent over the last 2 years and the number of households accepted due to relationship breakdown has decreased slightly.

Figure 5: Main reasons for Homelessness



Source: DCLG P1E

(‘Other’ category includes harassment/violence, rent arrears, left institution/care, sleeping rough or in a hostel and emergency).

### Households in temporary accommodation

The table below shows the total number of households in temporary accommodation as at 31<sup>st</sup> March in the last 3 years. From 31<sup>st</sup> March 2015 to 31<sup>st</sup> March 2017 there has been an increase of 39% in the number of households accommodated.

Table 11: Households in Temporary accommodation (TA)

TA snap shot as at:	31-Mar-15	31-Mar-16	31-Mar-17
Total	147	184	204

Source: DCLG P1E

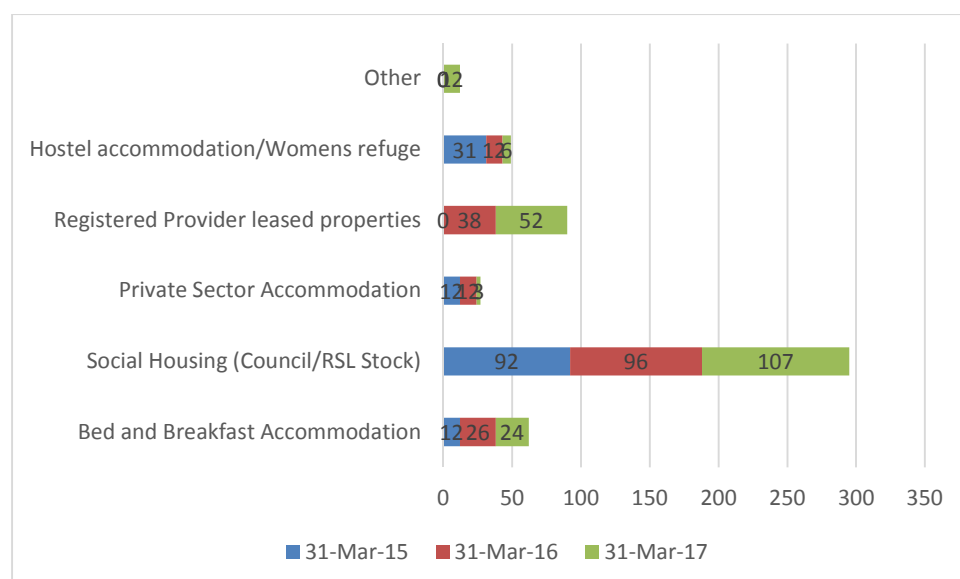
In England the number of households in temporary accommodation arranged by local authorities on 31 March 2017 was 77,240, up 8% on a year earlier.

Historically there tends to be a lag between changes in the number of acceptances and changes to the number of households in temporary accommodation so although the number of homelessness acceptances has decreased in 2016/17 this will take time to filter through.

The following graph shows the number of households in temporary accommodation by type of accommodation as at 31<sup>st</sup> March for the last 3 years. There has been a significant increase in the use of bed and breakfast accommodation in the last 2

years and a 37% increase in the use of Registered Provider leased properties in the last year as at 31<sup>st</sup> March.

**Figure 6: Households in temporary accommodation by type of accommodation.**



Source: DCLG P1E

## Homelessness Prevention

The table below shows the total number of cases where homelessness was prevented by the Housing Options Team and partner organisations in Colchester, for the last 3 years.

**Table 12: Homelessness Prevention cases**

Homelessness Prevention	2014/15	2015/16	2016/17
Total cases	498	572	648

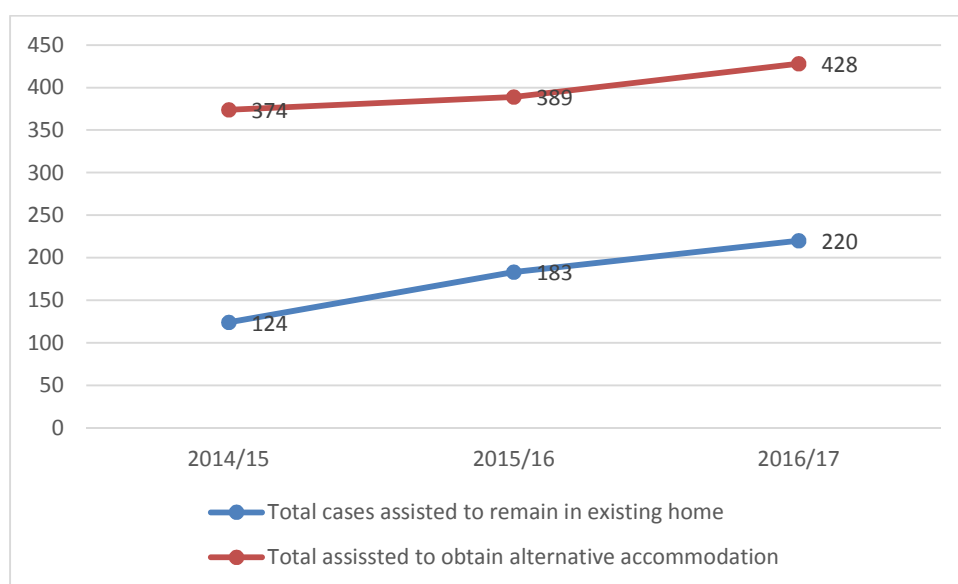
Source: DCLG P1E

In the last year there has been a 13% increase in the number of homelessness prevention cases from the previous year. In England the total number of homelessness prevention cases for 2016/17 was 214,480, up 1% on the 2015/16 figure of 213,260.

The following graph indicates that there has been an increase in the last year of 20% in the number of cases being assisted to remain in their existing home.

The majority of homelessness prevention continues to be where cases have been assisted to obtain alternative accommodation in the private rented sector, supported housing schemes and social housing via the Council's Housing Register. This has also increased by 10% over the last year.

Figure 7: Homelessness Prevention cases by Prevention type



Source: DCLG P1E

## The Homelessness Reduction Act

The new Act became law in April 2017 but will not come into force until April 2018. The government has published a new code of guidance that sets out in more detail how the changes should be implemented.

The new Homelessness Reduction Act includes two main duties:

The Prevention duty – requires councils to intervene to prevent homelessness at an earlier stage, when a household is at risk of losing their home in the next 56 days.

This includes private sector tenants who are served with an eviction notice.

The Relief duty - requires councils to offer more advice and support to anyone who is already homeless, regardless of whether they are in priority need and may involve offering accommodation.

Councils must also draw up personalised plans for people that are homeless and anyone who is at risk of becoming homeless.

In addition to these two main duties, public authorities that have contact with clients who are homeless or at risk of homelessness will be required to refer them to local authorities with the person's consent.

The DCLG will also require additional information from Local Authorities on homeless clients in order to monitor the impact of the main duties. A new recording system is being set up to capture this information.

The introduction of the Homelessness Reduction Act will impact on the way the Council's housing service is delivered. Actions to reflect this have been incorporated into the Housing and Homelessness Strategy's Delivery Plans.

## Single Homeless and Rough Sleepers

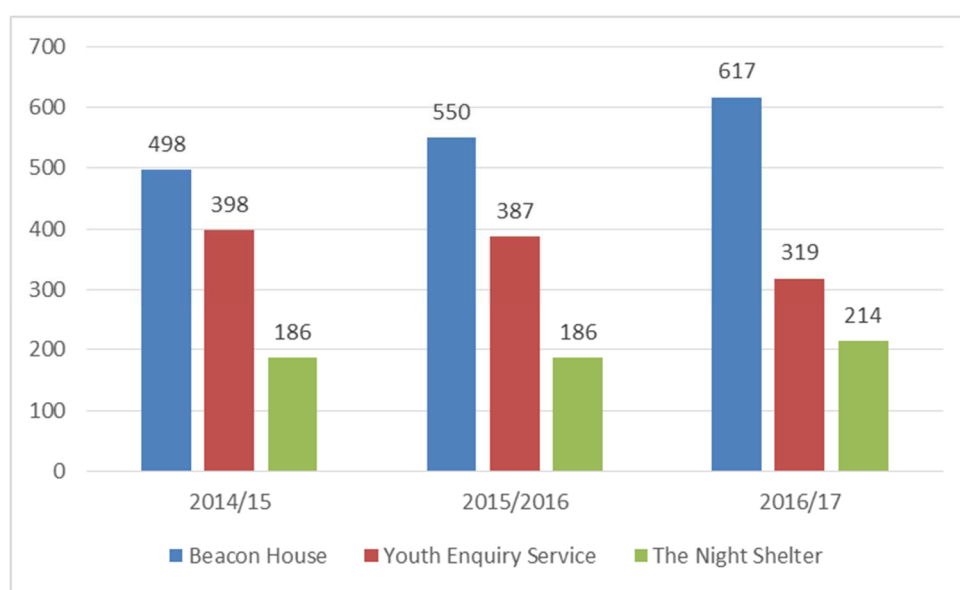
There are a significant number of single homeless people in Colchester that the Council does not owe a duty to house because they are not in priority need as set out by Homelessness legislation.

A number of voluntary sector organisations in Colchester provide valuable advice, support and accommodation for the growing number of single homeless people.

The following graph shows the number of clients that have used some of the voluntary sector services over the last 3 years.

The number of homeless clients that Beacon House has provided help and support services to during 2016-17 has increased by 12% from 2015-16. The number of young people aged 16-25 that have received services to prevent homelessness at the Youth Enquiry Service has decreased by 18% on the previous year. Colchester Night Shelter provide accommodation with ongoing support for single homeless clients. During 2016-17 the number of clients that were accommodated at the shelter increased by 15%.

**Figure 8: Clients that have used the voluntary sector services**



Source: Voluntary sector organisations

## **One Support**

One Support provide individual housing related support to people in the community; preventing homelessness, helping them to maintain their tenancies, increase life skills and to live more independently.

The table below shows the number of referrals to the service by reason for referral, in Colchester over the last 2 years.

Table 13: Referrals to One Support

Reason for referral	2015-16	2016-17
Older People with Support Needs	2	10
Older People Mental Health		0
Frail Elderly	8	4
Mental Health Problems	331	140
Learning Difficulties	33	13
Physical and / or Sensory Impairment	111	67
Single Homeless with Support Needs	17	21
Alcohol Problems	12	9
Drug Problems	11	8
Offenders or at Risk of Offending	4	8
Mentally Disordered Offenders	3	3
Young People at Risk	16	8
Young People Leaving Care	3	1
People at Risk of Domestic Violence	36	17
People with HIV/AIDS		2
Homeless Families with Support Needs	2	13
Refugees	2	0
Teenage Parents	13	4
Rough Sleepers	12	13
Travellers		0
Generic/Complex Needs	196	272
<b>Total</b>	<b>812</b>	<b>613</b>
<b>Colchester referrals as a percentage of total referrals to One Support</b>	<b>31%</b>	<b>28%</b>

The table shows that the main reason for referrals to the service over the last 2 years has been Mental Health. In 2016-17 there was a significant reduction of 58% in the number of clients supported by the service for Mental Health and a 25% reduction of clients supported by the One Support service overall.

This is due to the reduction of Housing Related Support funding to the floating support service.

### Rough Sleepers

Local Authorities are required to provide a figure for the number of people rough sleeping in the area to the DCLG on an Annual basis; this can either be by way of a count or by providing an estimate from information gathered from local organisations.

Since 2010 the estimated figure for rough sleeping in Colchester had significantly risen from 10 people in 2010 to 35 in 2013.

Due to the significant rise in rough sleepers a count took place in November 2014 conducted by a mix of volunteers from CBH, CBC and partner agencies that work in housing. Only two rough sleepers were found. In November 2015 a further Rough Sleepers count was conducted and 9 were counted. Although this was an increase from the previous year it is a significant reduction compared to the estimate of 35 in 2013.

An estimated figure of 20 Rough Sleepers was submitted to the DCLG in November 2016. This figure was based on information from local intelligence.

In December 2016 Colchester Borough Council and Tendring District Council put in a joint bid for funding as part of the DCLG Rough Sleeper programme. CBC are the lead authority for the funding and Co-ordinated the bid. The amount of funding secured was £239,375.

The funding is being used to provide an Early Response Co-ordinator post in both Colchester and Tendring local authority's, in Colchester this will be delivered by Colchester Borough Homes.

The intended outcomes for the funding is to provide an opportunity to retain a more co-ordinated approach to preventing homelessness and rough sleeping in each area. The Co-ordinators have been recruited and are working with local partner organisations who have the skills and expertise in this field, to provide an assertive outreach service to support and help secure accommodation for people living on the street.

CHASUP (Colchester Homelessness Agencies Service Users Panel), the multi-agency group was set up in 2013 to help entrenched rough sleepers in the area.

CHASUP, an action based task group has helped to co-ordinate an approach across local statutory and voluntary agencies for individual rough sleepers which includes reconnecting clients with substance abuse services, family members or back to their own home area as well as helping them to obtain accommodation.

The number of clients that have been referred to CHASUP during 2016-17 was 46.

The outcomes for people considered by CHASUP for 16/17 are:

Housed = 20

Deceased = 1

In Custody = 4

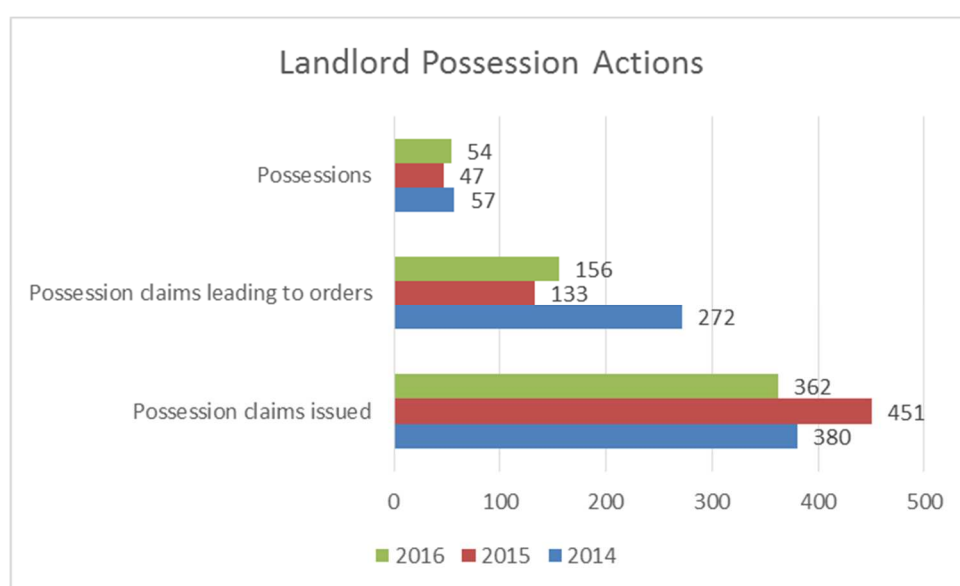
Moved out of area = 2

## Possession actions in the private and public sector

### **Landlord possession actions**

As shown in the graph below, there has been a sharp increase of 19% in the number of Landlord possession claims issued in the social and private sectors in Colchester, over the last year. This follows an 11% decrease in possession claims from 2013 to 2014. However the number of possession claims that lead to an order being granted for possession has significantly decreased by 51%.

Figure 9: Landlord Possession Actions



Source: Ministry of Justice statistics

Nationally the number of claims issued in 2016 was 136,787.66 down 11% on the previous year. The number of possession claims leading to orders also declined by 9%.

There was a 6% reduction in the number of Landlord repossessions in Colchester over 2016.

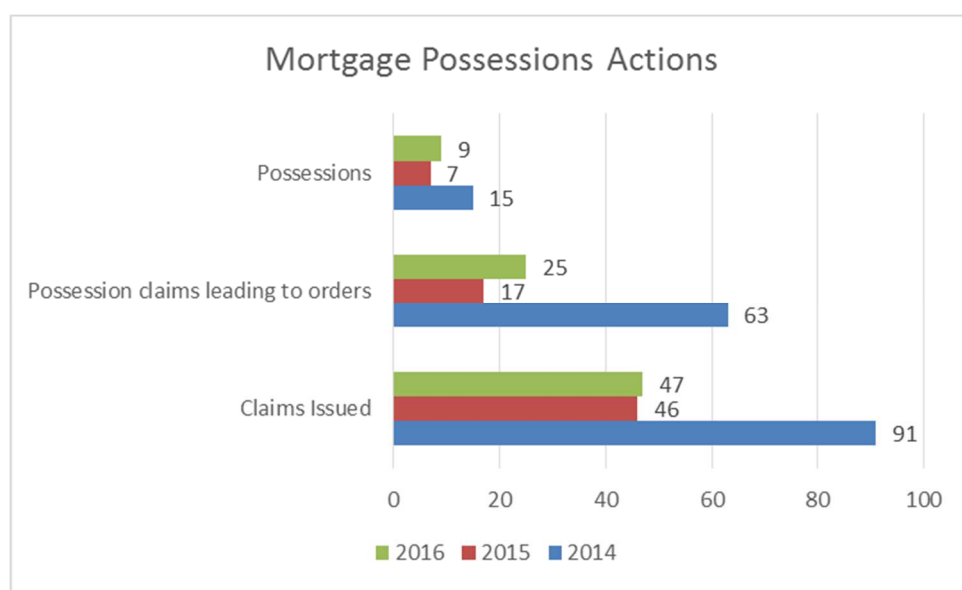
### **Mortgage Possession actions**

The graph below shows that there has been a significant decrease in the number of mortgage possession claims and claims leading to orders in Colchester since 2014.

This reflects the national trend as the total claims issued in 2016 was 18,473.29 reflecting a 7% reduction from the previous year and a 52% decline in the number of claims since 2014. The number of orders and repossessions in 2016 has also declined since 2015 by 16% and 15% respectively.



Figure 10: Mortgage Possession Actions



Source: Ministry of Justice (MOJ) statistics

NB: The figures for 2015 – possessions and claims leading to orders have been revised due to reconciliation by the MOJ and are different to those quoted last year.

The decrease in the number of mortgage possession actions could be attributed to lower interest rates, lenders taking a more proactive approach in managing customers in financial difficulties and other regulations or interventions from the government.

It also coincides with a decrease in the proportion of owner-occupier households and an increase in the proportion of outright-owner households (therefore the population susceptible to mortgage repossessions has reduced over this time period)

### Social Housing Evictions

The table below shows the number of evictions due to rent arrears and anti social behaviour made by Colchester Borough Homes over the last 3 years. During 2016/17 evictions for rent arrears has significantly reduced whilst evictions for anti-social behaviour have slightly increased.

Tenancy Sustainment Officers continue to help tenants sustain their tenancies and reduce the number of those losing their properties through eviction.

Table 14: Evictions – CBC properties

	2014/15	2015/16	2016/17
For Rent Arrears	19	20	10
For ASB	1	2	6
For Both	5	1	1
For Other Reason	3	0	0

Source: Local Authority Housing Statistics

## Housing Standards – Private Sector dwellings

The Private Sector Housing (PSH) team is responsible for ensuring that all properties not owned by CBC are safe and do not present unacceptable hazards to occupiers. This includes the Private Rented sector, properties owned by registered providers and owner occupied properties.

The number of service requests from tenants complaining about disrepair in their privately rented property, over the last 3 years is as follows:

Table 15: Service requests from tenants

2014-15	2015-16	2016-17
325	249	208

Source: PSH data

Since 2014 the PSH Team has introduced a robust method of monitoring of hazards removed and homes improved. The following table shows the total number of serious hazards removed by the PSH team for the last 3 years.

Table 16: Serious hazards removed

2014-15	2015-16	2016-17
470	474	324

Source: PSH data

The table below shows the number of homes that have been improved in the private sector over the last 3 years.

Table 17: Homes improved

2014-15	2015-16	2016-17
123	192	158

Source: PSH data

The following table shows the number of Improvement Notices served for Category 1 and 2 hazards on non-compliant landlords to secure compliance with housing standards, over the last 3 years.

Table 18: Improvement Notices served

2014-15	2015-16	2016-17
10	4	7

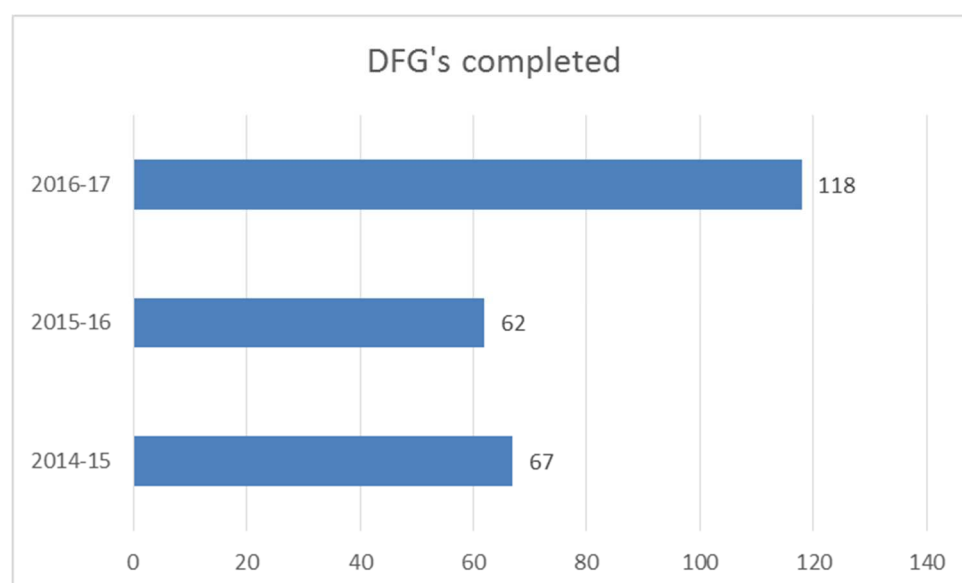
Source: PSH data

## Disabled Facilities Grants

Colchester Borough Council administers Disabled Facilities Grants (DFGs) to criteria set out by the Government. The grants are paid after completion of works to adapt properties to enable people with disabilities to continue to live in them.

The graph below shows the number of DFG's completed over the last 3 years.

Figure 11: DFG's completed



Source: PSH data

Colchester Borough Council awards Home Repair Loans which is an income based, 'means tested' loan, secured on the property, and is available to home owners and leaseholders to repair and maintain their property.

The table below shows the number of home repair loans awarded over the last 3 years.

Table 19: Home repair loans awarded

2014-15	2015-16	2016-17
8	6	5

Source: PSH data

## Welfare Reform update 2016/17

From 2012, Colchester Borough Council (CBC) developed a strategic response to Welfare Reform. A Welfare Reform group was formed bringing together all relevant service areas.

Due to further reforms announced by the Government in 2015 a Welfare Reform Project Team was set up.

The team collaborate with a range of internal services and work in partnership with local organisations, taking a proactive approach by using system data to identify those who might be affected by benefit changes. A triage process is used to identify residents' specific needs which allows the team to target support and advice

The team operate from the Library and Community Hub and also offer telephone interviews and home visits for the more vulnerable.

### **The removal of the spare room subsidy in the social rented sector (RSRS)**

Since April 2013 there have been new rules in Housing Benefit for working-age people living in social housing. This is referred to as the removal of the spare room subsidy.

From 1<sup>st</sup> April 2013 Housing Benefit was based on the number of people in the household and the size of the accommodation. This means those tenants whose accommodation is larger than they need may lose part of their Housing Benefit.

Due to proactive support, early intervention and partnership working the number of residents affected have reduced significantly since the implementation of RSRS as shown in the table below.

Table 20: Removal of the Spare Room Subsidy – Colchester

Date	Number of Residents affected
1 <sup>st</sup> April 2013	1043
1 <sup>st</sup> April 2014	713
1 <sup>st</sup> April 2015	664
1 <sup>st</sup> April 2016	614
1 <sup>st</sup> April 2017	581

### **The Benefit Cap**

From 7<sup>th</sup> November 2016 the Benefit Cap, which limits the total amount of benefit that working age residents can receive, changed and the limits were reduced. This resulted a in a large increase in the number of residents affected by the Benefit Cap.

The team have intensely supported the residents affected, often in partnership with local organisations. The table below gives an overview of the outcomes up to November 2017, by illustrating the number of households who have become exempt from the Benefit Cap after contact with the team.

Table 21: The Benefit Cap

Number of households contacted	<b>298</b>
- Face to Face appointments	195
- Telephone appointments	103
Number of exemption notifications received	<b>139</b>
Reason for exemption	
- In receipt of Working Tax Credit	70
- In receipt of Disability Benefit	26
- Other (income change / HB cancelled / grace period)	43
Current Number of capped households	<b>172</b>

The number of residents affected by the Benefit Cap has reduced significantly.

### The Benefit Rate Freeze

In the Summer Budget 2015 the Government announced that most working-age benefits will be frozen for four years from 2016/17. This applies to Jobseekers' Allowance; Employment and Support Allowance; Income Support; Child Benefit; applicable amounts for Housing Benefit and Local Housing Allowance rates.

As illustrated earlier in Figure 2 there is a significant difference between the weekly costs of renting a property in the private sector in Colchester compared to the Local Housing Allowance rate

To mitigate the risk of homelessness the team have provided support to households in receipt of welfare benefits where their rent is significantly higher than the level of Local Housing Allowance paid. The Council recognise the impact this reform has on residents ability to maintain rental payments.

The team have contacted 197 households (to date) to raise awareness and offer advice and support in the following areas:

- maximising income - through employment and/or training
- dissemination of money management and debt reduction advice
- housing prevention support in front facing services
- Coordination of partner support and community advice.

### Local Council Tax Support (LCTS)

Since 1<sup>st</sup> April 2013 Local Authorities have been responsible for administering their own LCTS schemes.

All working age recipients of Local Council Tax Support have to pay a minimum contribution of 20% towards their Council Tax bill. The team have proactively contacted residents who are struggling to maintain their Council Tax payments. These interventions support settlement of a priority debt and attempt to mitigate the effects of non-payment.

### **Additional Reforms**

Proactive support is also being offered in the following areas:

- Employment and Support Allowance new claims – removal of work related activity group premium resulting in less income for those claiming an ill health benefit. New claims will be paid at £73.10 per week rather than £102.15 (after assessment phase). The team are using existing system data and working with Jobcentre Plus to identify these residents
- Limiting of benefits for dependants – lower Tax Credit and Housing Benefit entitlement for families – this reform will mean as the family grows the respective benefits will not. The team are working to develop partnership links with organisation working with families
- Essential Living Fund- the team are contacting vulnerable residents who have made an application to the fund to offer further advice and support

### **Universal Credit (UC)**

UC is a new single payment for people who are looking for work or on a low income. It will replace income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support, Child Tax Credits, Working Tax Credits and Housing Benefit.

From March 2015 UC has been introduced in Colchester, gradually. It is has only being paid to new claims from single people, who would otherwise have been eligible for Jobseeker's Allowance including those with existing Housing Benefit claims.

The team currently work with DWP to offer support to those residents already in receipt of Universal Credit. Support is offered around the following two main areas:

- Assisted digital support
- Personal budgeting support

UC Full Service is being introduced in stages across Great Britain by postcode area. Full Service rollout is planned for Colchester in July 2018. The UC full service will be available for all claimant groups from the start.

The Council has invested time in understanding the pace of implementation and to learn from pilot sites through visits and engagement.

CBC and DWP leads are working together to plan for the Full Service rollout of UC. A strategic group is being formed to consider all aspects of implementation and includes relevant service areas to allow for a coordinated response.

## Discretionary Housing Payments – (DHP)

Each year Local Authorities receive a government funding, to support those receiving Housing Benefit who need extra help with their housing costs. The funding level is determined by the DWP. Between 2013/14 – 2014/15 funding for DHP was increased significantly in the context of the Welfare Reform agenda. In addition, CBC contributes funding to the DHP budget.

Table 22: DHP Funding

Year	Government DHP funding to Colchester Borough Council
2012/13	£264,881
2013/14	£448,524
2014/15	£423,918
2015/16	£239,924
2016/17	£292,170
2017/18	£414,027

As part of the Council's preparation for Welfare Reform a new Discretionary Housing Payment (DHP) framework was developed. The provision of DHP was completely refocused in all areas in line with new pressures and goals and greatly increased funding and demand, with a view to making the customer journey more holistic whilst efficient.

DHP decision making is an additional task within the Customer Support Team and by ring fencing the assessment process more support can be given to each applicant. Therefore, greater consistency of decision making can be achieved both for those affected by reform and those seeking help who are not.

The team have developed a network of contacts nationally and locally, fitting the support needs of the resident to the agency or partner that can help to deliver longer term solutions.

In order to maximise the support offered to the residents of Colchester the team ensure that the Council's Discretionary Funds are fully allocated each financial year.