



**Buckinghamshire County Council**  
**Select Committee**  
Finance, Performance and Resources

**Date:** Tuesday 13 October 2015  
**Time:** 12.00 pm  
**Venue:** Mezzanine Room 2, County Hall, Aylesbury

**AGENDA**

**12.00 pm Formal Meeting Begins**

<b>Agenda Item</b>	<b>Time</b>	<b>Page No</b>
<b>1 APOLOGIES FOR ABSENCE/CHANGES IN MEMBERSHIP</b>	<b>12 noon</b>	
<b>2 DECLARATIONS OF INTEREST</b> To disclose any Personal or Disclosable Pecuniary Interests		
<b>3 MINUTES</b> The minutes of the meeting held on Tuesday 29 September to be agreed at the meeting on 10 November.		
<b>4 RENT-IN-ADVANCE INQUIRY REPORT</b> For Committee Members to discuss and agree the Rent-in-Advance Inquiry report.	<b>12.05pm</b>	<b>5 - 28</b>
<b>5 DATE AND TIME OF NEXT MEETING</b> The next meeting is due to take place on Tuesday 10 November 2015 at 10am in Mezzanine Room 2, County Hall, Aylesbury.	<b>1.00pm</b>	

**Purpose of the committee**

The role of the Finance, Performance and Resources Select Committee is to hold decision-makers to account for improving outcomes and services for Buckinghamshire.



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It shall have the power to scrutinise all issues in relation to the Council's strategic performance, financial management and corporate issues. This will include all areas under the remit of the Council's Headquarters and Business Services Plus (Business Unit). This includes, but not exclusively, responsibility for scrutinising issues in relation to:

- The Strategic Plan and Medium Term Financial Plan
- HQ Assurance responsibilities—including scrutiny of the strategic oversight of capital
- HQ Strategy & Policy responsibilities—including the strategic commissioning of Council resources.
- HQ Enterprise—including the commissioning of services from Business Services Plus such as legal services; and ICT; and the Council's strategic approach to communications and customers.
- The overall effectiveness of the scrutiny function
- Strategic alliances and partnerships with others externally—nationally, regionally and locally.

*By convention the Chairmen of the other Select Committees are invited to participate in the annual budget scrutiny inquiry, whereby the Executive's draft budget is automatically referred for scrutiny as part of the annual budget setting process.*

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## **Members**

Mr W Bendyshe-Brown  
Mr W Chapple OBE (VC)  
Mr S Lambert  
Mr D Martin

Mr B Roberts (C)  
Mr D Schofield  
Mr D Shakespeare OBE  
Mr A Stevens



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# Access to Rent in Advance

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A report by the Buckinghamshire County Council Finance, Performance and Resources Select Committee



**Inquiry Group:** Steven Lambert (Chairman)  
Brian Roberts  
Bill Bendyshe-Brown  
David Martin

**Date:** September 2015

Buckinghamshire County Council



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## **Executive Summary**

[To be added once report has been agreed by the Inquiry Group]

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## **Recommendations**

**Recommendation 1:** *For the County Council to lead in developing a collaborative solution with relevant partner agencies and District Councils along similar lines to the Response model to meet the housing needs of people in Buckinghamshire who have high-level complex needs. [Page 11]*

**Recommendation 2:** *That the County Council runs its own pilot scheme with the Credit Unions (M4Money and Swan Credit Union) to provide a rent-in-advance loan scheme. A suggested sum of at least £30k evenly split between M4Money and Swan Credit Union would help approximately 60 people to secure a private tenancy across the county with the potential to help more people as the loan is repaid and the money is recycled. This would be delivered through a Service Level Agreement and only for people who have been referred to them by the nominated partner agencies following a successful financial assessment. This would enable the partner agencies to support more people who are eligible for assistance with securing a privately rented property. [Page 15]*

**Recommendation 3:** *That the current model for administering local emergency support is reviewed to explore different ways of commissioning the services so that the maximum amount of money is made available to help those most vulnerable people, thereby reducing the costs associated with administering the scheme. [Page 16]*

## **Acronyms used in the report**

AHAG	Aylesbury Housing Action Group
AVDC	Aylesbury Vale District Council
CAB	Citizen's Advice Bureau
CDC	Chiltern District Council
CU	Credit Union
DAAT	Drug and Alcohol Action Team
DHP	Discretionary Housing Payments
DWP	Department of Work and Pensions
JSA	Job Seekers Allowance
LES	Local Emergency Support
SBCB	South Bucks Community Bank
SBDC	South Bucks District Council
WDC	Wycombe District Council
WRDGS	Wycombe Rent Deposit Guarantee Scheme
WRIAWG	Wycombe Rent-in-Advance Working Group



## **1. Introduction**

1. The Crisis Support Inquiry that took place in 2014 found that some Buckinghamshire residents were unable to access rented accommodation owing to their inability to raise the money required to secure the property. This issue was also identified by housing officers in the District Councils, a number of the local Citizens Advice Bureaus and other voluntary sector groups. The Finance, Performance and Resources Select Committee agreed to undertake a further Inquiry to look specifically at this issue in greater detail.
2. Whilst acknowledging that Housing is a District Council responsibility and each District Council has different arrangements in place for tackling homelessness, local welfare provision (known as Local Emergency Support at Bucks County Council) is the responsibility of the County Council. The Local Welfare Assistance fund was introduced in 2013 to replace Government provided crisis loans and community care grants, with each local authority being allocated money from the £347 million total.
3. In 2015/16, Government funding for local emergency support was initially completely cut (but with the responsibilities staying with local authorities). After lobbying across local government some funding was reinstated. This amounted to £278k and was intended to cover general adult social care services pressures, including local emergency support. No further breakdown of the funding was provided. Bucks County Council approved a base budget of £200k in 2015/16 to cover the staffing costs (£70k) and operate the grant funding (£130k). This is based on activity over the last two financial years.
4. Recommendation 9 in the Crisis Support report stated:

*“That the County Council apportions the local emergency support budget to the different levels of support. Level one support to be administered via Service Level Agreements with the partner agencies for them to deliver services and support to people in crisis. Level two support to be allocated an amount of the budget to continue to support people to live independently and to receive the ongoing support and advice. Level three support to receive a proportion of the budget to focus on preventative measures to reduce the future demand on level one support.”*

The Cabinet response was to agree part of the recommendation as follows:

*“The Council agrees the recommendation to administer Level one support with partner agencies for them to deliver services and will explore this with partners. With a proportion of the Local Emergency Support funding allocated to supporting Level one, the remaining Local Emergency Support funding allocation should remain with the Local Emergency Support team so that there is sufficient flexibility depending on what the need/requirement.”*

*Level One support – individuals/families who need immediate help with food, heating/electricity and shelter*

*Level Two support – the provision of white goods and furniture*

*Level Three support – strengthening preventative measures*

5. The key areas which were investigated as part of the Inquiry were as follows.
  - To understand, in more detail, what the County Council's Local Emergency Support offering is in terms of assistance to those trying to access rent-in-advance to secure a rented property.
  - To gain more evidence around the impact that the removal of Crisis Loans has had and to gain a greater understanding of what alternatives are available to people.
  - To gain a greater understanding of what the District Council's housing teams offer and a greater understanding of where any potential "gaps" in provision are.
  - To establish the level of demand for rent-in-advance, particularly prior to the Local Emergency Support provision transferring from the DWP to the County Council and what the barriers to obtaining rent-in-advance were.
  - Explore possible solutions with the help and guidance of the District Council housing officers and other partner organisations.
6. The Inquiry group comprised County Councillors Steven Lambert (Chairman), Bill Bendyshe-Brown, David Martin and Brian Roberts. Liz Wheaton, Committee and Governance Adviser from within the HQ Member Services team, provided the officer support for the inquiry. Chris Walkling, Policy Officer (Voluntary Sector) provided support from within the Service.
7. Over the last three months, we have held a number of evidence gathering sessions with housing officers at the District Councils, partner agencies, Credit Unions and working groups which have been set-up specifically to look at rent-in-advance. Appendix 4 shows the evidence gathering programme.
8. In addition to this, the inquiry also draws on a number of recent national reports and written evidence provided by the Wycombe Rent-in-Advance Working Group, M for Money, Wycombe Rent Deposit Guarantee Scheme and Aylesbury Homeless Action Group.

## **2. Local Welfare Assistance: The National Policy**

9. The Local Welfare Assistance fund was introduced in 2013 to replace Government provided crisis loans and community care grants with each local authority being allocated money from the £347 million total. The Government believes that local authorities, with their existing social care strategies and duties are better placed to determine the support needs of local vulnerable people.
10. Prior to April 2013, the Department of Work and Pensions administered crisis loans to people who were in receipt of benefits and the loan could be repaid through the claimants benefit payments. Crisis loans could be used as an advance to cover costs such as rent-in-advance, food and other basic needs and the application would be processed quickly.
11. The DWP still provides Budgeting loans to people who have been on benefits for six months, without a change in circumstances. These are interest-free loans which are paid back through a claimant's benefits.
12. One of the biggest welfare reforms in recent years has been the introduction of Universal Credit which brings together six different benefits into a single monthly payment for people who are out of work or on low income. By the end of 2015, Universal Credit will be being delivered in over 500 job centres and national expansion will complete in spring 2016 when all 714 jobcentres will be delivering Universal Credit. (Source: [www.gov.uk](http://www.gov.uk))
13. In areas where Universal Credit has been rolled out, people can claim a Budgeting Advance which allows them to be paid part of their benefits in advance to cover rent and other emergencies. The eligibility for this is six months or more and applicants must not have any previous "budgeting advances" which are being paid off.

## **3. Local Welfare Assistance: Bucks County Council's policy**

14. When the local welfare provision was transferred to local authorities, Bucks County Council established a local emergency support offering to help people in emergency situations. Grants are awarded to people to help with basic emergency provisions, such as food, electricity and fuel costs.
15. The County Council's Local Emergency Support is intended to cover urgent short-term emergencies i.e. no immediate food, no heating or lighting, through the use of foodbanks, food vouchers and utility meter top-up where appropriate or limited assistance towards other forms of fuel in an emergency situation. In addition, the LES team will look to provide assistance with essential items to individuals and families being rehomed by local authorities and partner agencies.
16. The County Council's policy states that awards will not be given to "fund rent in advance/rental deposits or rent arrears". Appendix 1 is a copy of the County

Council's leaflet on Local Emergency Support as stated on the County Council's website.

17. In the past, partner agencies, such as Aylesbury Homeless Action Group would help clients to apply for a crisis loan to cover rent-in-advance in order to avoid being made homeless or to help homeless people to find suitable private accommodation.
18. The DWP offers Budgeting Loans but applicants have to be in receipt of benefits for at least 26 weeks and the application can take time to process.
19. We heard from the Operations Manager at WRDGS that the eligibility criteria for Budgeting Loans make them inaccessible to some and applications can take time to process so they are not suitable for people looking for a quick solution. In the past, the applications for a crisis loan could be administered and awarded within hours.
20. The following example illustrates this point.
  - a. "A recent case study was provided by WRDGS who explained that they had recently worked with a client (with 3 children) who had left their partner and consequently changed their joint Job Seekers Allowance (JSA) claim to a sole claim. She had found a property and the landlord was happy for WRDGS to cover the deposit and wait for the Budgeting Loan to be processed. After two weeks', her application was refused because her circumstances had changed. Despite being in receipt of JSA for over a year, when she left her abusive partner, that counted as a change of circumstances. With no rent-in-advance available she lost the property."
21. The Operations Manager also said that since the crisis loans stopped being available for rent-in-advance WRDGS has housed 50% less clients. In the six years prior to 2013, WRDGS housed an average of 80 clients per annum but in the 24 months following the cessation of the crisis loans, they housed an average of 38 clients per annum.

#### **4. The Role of the District Councils**

22. With the demise of the Crisis Loans, we were keen to explore what other sources of financial help and support were available to people who, in the past, would have applied for a crisis loan to cover their rent-in-advance in order to secure a tenancy.
23. In order to understand this better, we needed to establish what is currently available to people who need assistance with their housing and be clear about who is responsible for what aspect of a person's housing need.
24. We heard from the housing officers at the District Councils who explained that they have a statutory duty to provide a housing solution for people who are

eligible and have a “priority need” which includes households with children, pregnant women and vulnerable people with specific medical conditions, including mental health issues.

25. If a person is not eligible for priority housing, then the District Council would offer advice based on their individual circumstances and look at the options available to them. For example, the housing manager for South Bucks District Council and Chiltern District Council explained that his team would refer people to the local Citizen’s Advice Bureau for debt and budgeting advice and a young person with housing issues would be referred to the Housing Interaction Trust.
26. If a claimant is eligible for help with paying their rent, then District Councils can use their Discretionary Housing Payment to cover the shortfall between housing benefit and the rent. We heard from the housing officers at the District Councils about how they use their DHP allocation.
27. Aylesbury Vale District Council uses part of its DHP money to fund rent-in-advance. The housing manager explained that 72 claims were made ((4 failed applications and 4 were refused) in 2014/15. The total amount paid was approximately £30k and the claimant has to be in receipt of housing benefit in order to be eligible.
28. Whilst South Bucks District Council and Chiltern District Council do not currently use DHP to pay for rent-in-advance applications, the housing manager said that they would consider doing so but the proposed cuts to this funding mean that this is not a long-term, sustainable solution.
29. Wycombe District Council uses its DHP money to bridge the gap between housing benefit and the cost of the rent. WDC is facing increased competition for privately rented properties as the London Boroughs are using private landlords in the area who are able to pay higher rents. The housing manager at South Bucks District Council and Chiltern District Council said that the private rents in these areas are higher than in Wycombe so at the moment they have not been significantly affected by the London Boroughs but this could change as the benefits cap reductions start to have an impact.
30. There has been a significant cut in DHP funding in 2015/16 and the funding is due to cease in 2017 so this is not a sustainable solution. The funding was a temporary solution by Government for District Councils to use to help transfer issues that arose out of local aided housing benefit support.
31. The following table shows the statutory homelessness figures for Q1 in 2015 as supplied by the Department of Communities and Local Government, broken down by District area. An application is accepted if the client meets the housing priority need and is eligible for support.

Statutory homelessness, Q1 (January-March 2015)

Local Authority	Homelessness applications	Homelessness acceptances
Aylesbury Vale	60	40
Chiltern	20	20
South Bucks	30	20
Wycombe	50	20

Source: Department for Communities and Local Government

32. Based on the figures above, between January to March, 20 people in Aylesbury Vale were considered to have a non-priority housing need, 10 people in South Bucks (none in Chiltern) and 30 in Wycombe.
33. We wanted to understand where these people, who have not had their homelessness application accepted (ie. classified as non-priority need) would go for help and support. We heard from a number of partner agencies who see clients who have a non-priority need on a regular basis. For example, AHAG said that 95% of their caseload is from people with non-priority need who are looking for private rents. AHAG has seen a particularly high increase in the number of people stating family or relationship breakdown as the main reason for homelessness.

## **5. Working with Partner agencies and Housing organisations**

34. The main focus for partner agencies is around helping and supporting people who do not meet the priority housing eligibility criteria. In terms of support that is currently available for people who have a non-priority housing need, we heard from a number of partner agencies who said that some people lead chaotic lives and miss benefit appointments which means they are not then eligible to apply for a Budgeting Loan as they have not been in receipt of benefits for the qualifying period without a break. Since Crisis Loans ended in April 2013 only one WRDGS client has been successful in claiming a Budgeting Loan for rent-in-advance by which time the property had been let to someone else.
35. We also heard from representatives from two local Registered Social Landlords who receive referrals from the District Councils for people who are eligible for priority housing. We heard that rent-in-advance is not seen as a barrier for clients looking to secure a social housing tenancy. In most cases, the housing associations ask for one weeks' rent-in-advance.
36. WDC housing officers told us that competition for privately rented housing is fierce and market rents have increased dramatically over the years. Organisations have to move quickly in order to secure a tenancy. Wycombe is

facing pressure from the local University and London boroughs who are moving tenants into the area as the rents are less than in London.

37. We recognise that there are many different cohorts of people who require different solutions based on their individual circumstances. As this Inquiry is focussed on looking at how people can access funds for rent-in-advance, we have focussed our findings and recommendations around two cohorts of people with different levels of need.

- **People with complex needs requiring high level support** – this cohort of people need high level support on an on-going basis. This includes people who are unable to access the DWP's current loans due to not having received benefits for 26 weeks without a break (ie. people who have just come out of prison). It would also include people with drug and alcohol issues, those fleeing domestic abuse and those with severe medical conditions.
- **People on low income who require a short-term solution to prevent facing homelessness or for people who are homeless due to a change in their circumstances** – this would cover people who find themselves unable to meet their housing need due to a change in their circumstances (ie. a change in their benefits, redundancy or zero-hours contracts). It also includes single people who are homeless due to family or relationship breakdown.

## 6. Meeting the needs of those with complex needs

38. The Probation Service, the County Council's Drug and Alcohol Action team, Bucks Floating support and the Community Safety Co-ordinator attended an evidence gathering session. They told us that there is a cohort of people who are unable to access the loans currently available due to a number of different factors, including being on probation, fleeing domestic abuse, suffering severe medical conditions, including alcohol and drug use and those with mental health issues.

39. We also heard that there is no access to rent-in-advance for prison leavers, only the same access as given by Budgeting loans – ie. to be considered they would have to be claiming one of the qualifying benefits for 26 weeks.

40. Buckinghamshire County Council currently commission two 'housing for offenders' contracts, Project Evolve which focuses on the housing support for 25 Integrated Offender Management clients and attempts are made to find private rented accommodation and the Wycombe Connections Housing project (WCHP) which makes use of 5 Paradigm flats to house probation clients.

41. We were provided with an options appraisal paper which is currently being looked at by the 'housing for offenders commissioning group' which consists of District Council housing officers, DAAT, Safer Communities and Public Health. One of the proposals which is currently being explored is to create an innovative, cost effective, expanding and increasingly self-sustaining recovery project for adults with complex support needs in Buckinghamshire. A delivery model that meets

these needs is currently being operated by an organisation called Response for people with complex needs in Oxfordshire.

42. The Chairman of the Inquiry was invited by the Community Safety Co-ordinator to attend a presentation by Response. They manage 350 units of accommodation with 70 units of private landlord accommodation. Response is recognised as the “go to” organisation for housing solutions. Their mission is to enable people with mental health problems and complex needs to live their lives to the full.
43. We heard from partner agencies who said that it can be very difficult to find landlords willing to rent property to people who lead chaotic lifestyles and the agencies will not recommend people with high level, complex needs to private landlords as they want to maintain a good working relationship with landlords.
44. We feel that a collaborative and creative solution needs to be sought to meet the needs of people who lead chaotic lifestyles and for people who cannot access loans to pay for privately rented properties, including rent-in-advance to secure the property in the first instance. The housing solution would encompass those people who are on probation, fleeing domestic abuse, suffering from mental health issues and have drug and alcohol issues.
45. Having heard all the evidence from the relevant service areas within the County Council and the partner agencies who work to support clients with complex needs, we felt that a solution needs to be developed which encompasses a range of support services including tenancy training, budgeting advice, providing business enterprise opportunities as well as access to health services (including mental health services) and advisory services (such as DAAT).

***Recommendation 1***

***For the County Council to lead in developing a collaborative solution with relevant partner agencies and District Councils along similar lines to the Response model to meet the housing needs of people in Buckinghamshire who have high- level complex needs.***



## **7. Meeting the needs of those who require low level support and a short-term solution**

46. We heard from the Operations Manager who runs the WRDGS, a charity set-up to prevent homelessness in the Wycombe District Area. Its primary aim is to help people who are over 18 and who are on low income and homeless or in housing need. WRDGS receives an annual revenue grant from WDC via a Service Level Agreement to provide a rent deposit scheme. This is renewed annually and there is no guarantee that it will be awarded each year.
47. Through their deposit scheme, they are able to provide an alternative to the cash deposit normally required by a landlord taking on new tenants, in the form of a guarantee which can be claimed against instead of making deductions from a pre-paid deposit. This can help those who are able to pay rent, for example, if they qualify for Housing Benefit, but who cannot afford a deposit.
48. We also heard from the Manager of AHAG, an organisation which aims to prevent homelessness by providing advice, support and information to people in the Vale of Aylesbury who are homeless, facing homelessness or inadequately housed. The majority of their clients are considered non-priority need by the local council and therefore they need to find a private landlord. In the last 12 months, 213 individuals presented themselves to AHAG as homeless or at risk of homelessness.
49. A representative from South Bucks Community Bank (SBCB) which is part of M4Money attended an evidence gathering session and explained that it is a not for profit financial co-operative that offers safe savings and affordable loans to people who live or work in Chiltern, South Bucks or Wycombe District Council areas. Members who have saved regularly for three months can apply to borrow up to three times their savings and will continue to save while repaying their loan. SBCB currently advertises a "Save to Let" account aimed at people who need to take on a private sector tenancy but have time to establish a savings before taking out a loan for rent-in-advance.
50. Whilst acknowledging the merits of this scheme, we felt that it does not help people who need rent-in-advance immediately because they are already homeless or imminently threatened with homelessness.
51. We heard that WRDGS and AHAG both applied for £20k each from a charitable foundation run by the Deposit Protection Services. They were both successful in securing £10k each to be used for rent-in-advance which will enable them to support approximately 20 people (40 across the two organisations) into privately rented accommodation.
52. We were told by the representative from AHAG that they would only recommend people for a private tenancy who they felt could sustain the tenancy and AHAG works with the client on an ongoing basis to ensure any risks to the tenancy are minimised.

53. We heard about a recent agreement between WRDGS and M4Money to administer a rent-in-advance pilot scheme exclusively for WRDGS clients. This scheme will be reviewed in November 2015 following the roll-out of Universal Credit across Buckinghamshire. Any changes to the scheme will be made in light of the changes in the way a person receives their benefits and the way the rent-in-advance is currently paid directly to the landlord by M4Money.

#### **How the WRDGS and M4Money rent-in-advance scheme operates**

54. M4Money allows people to take out a loan for rent-in-advance if they have been saving with them for at least 13 weeks. WRDGS will point this out to people when they apply for the scheme for help so that they could become a member of the CU (a saving of £1 is needed to join). The client can then start saving whilst looking for a suitable property to rent. If it takes 13 weeks to find somewhere, they can use this facility at the CU to borrow money towards the rent-in-advance which they need.

55. For clients who are homeless or in urgent housing need and do not have 13 weeks' to save and wait to get into accommodation, will be considered under a new arrangement between WRDGS and M4Money - referred to as "Unknown Saver History Scheme" whereby if WRDGS assesses that the client is likely to pay back the loan for rent-in-advance which the client takes out with the CU, WRDGS will guarantee the loan under certain circumstances.

56. The client becomes a member of the Credit Union (by saving a minimum of £1) and will be allowed to take out the loan without having any savings, if WRDGS will guarantee it. The client will then repay the loan under the terms agreed by the CU. Over time, WRDGS would expect the money to be recycled to help other people.

57. The loan amount will be paid by the CU to the landlord as the first month's rent-in-advance. The first instalment of the repayment will be the overall loan divided by the term plus 2% interest on the whole loan amount; the interest reduces with each payment but the client instalment remains the same so that the client is saving a small amount as well as paying back the loan.

58. When housing benefit starts to be paid to the landlord 4 weekly in arrears this will pay for the client's 2<sup>nd</sup> rent instalment. The next housing benefit payment will pay for the client's 3<sup>rd</sup> instalment and so on. At the end of the tenancy, the final payment of housing benefit for the property will belong to the client effectively paying them back for the 1<sup>st</sup> instalment which was borrowed from the CU.

59. A meeting took place between the Committee Adviser and the Chairman of Swan Credit Union to discuss whether a similar scheme could be set-up in conjunction with AHAG as they have received funding for a rent scheme under the same arrangements as WRDGS. A subsequent meeting between Aylesbury Vale Community Bank and AHAG has been arranged.

60. Since 2008, Breckland Council and Broadland Council have been running similar schemes for people who are homeless or threatened with homelessness to help them rent a property in the private sector when they have no funds to put down a

deposit and rent-in-advance. Norfolk Credit Union administers the scheme on behalf of both the Councils.

61. Having heard all the evidence, we believe that there is a need to have a scheme available to help people who do not meet the priority need eligibility criteria but need assistance in raising the rent-in-advance in order to secure a privately rented property.
62. With the imminent roll-out of Universal Credit across Buckinghamshire in November 2015 and any possible changes which M4Money and WRDGS make to their existing scheme, we propose that the County Council deposits a sum of money from the local emergency support budget with the two local Credit Unions after November 2015. This would allow for WRDGS to provide feedback on how it is currently working and make any necessary modifications to the scheme.
63. We suggest that the loan scheme be administered via a Service Level Agreement between the Credit Unions and the County Council. Only those clients who have successfully completed the financial assessment which is currently carried out by the partner agencies (eg. AHAG or WRDGS) would be eligible to be referred onto the relevant Credit Union. The Credit Union would then loan the rent-in-advance to the client according to the terms agreed between them and the client.
64. The funding provided by the County Council would cover the initial set-up costs of the scheme and on-going administrative costs. The two local Credit Unions share a central administrative function (run by Credit Union Solutions Limited) so we would envisage paying one set of costs for setting-up the scheme. The administrative costs would need to be discussed with both Credit Unions and a consistent approach across the two organisations would need to be developed.
65. Once the loan had been repaid by the client to the CU, the money would be recycled to help another client. We would therefore envisage the money which is deposited with the CU to provide financial assistance to more people as the scheme progresses. The CU would also provide help and advice to the client on effective budgeting and encourage them to continue saving once the loan has been paid off.
66. By using the Credit Union to administer a loan scheme on behalf of the County Council, it would be providing a local solution for the local community. It will enable a significant number of people across the county to access the available funds to pay for the rent-in-advance and therefore avoid being made homeless. This solution provides an alternative for some people who would have previously been successful in applying for a crisis loan prior to 2013.
67. Both recommendations outlined in the report meet the County Council's strategic priorities around safeguarding our vulnerable, creating opportunities and building self-reliance and keeping Bucks thriving and attractive. Both recommendations will enhance and strengthen the County Council's existing partnership working with the District Councils and partner agencies.
68. The flow chart in Appendix 2 has been designed to help illustrate how people could access the support they need, depending on their individual circumstances.

**Recommendation 2**

***That the County Council runs its own pilot scheme with the Credit Unions (M4Money and Swan Credit Union) to provide a rent-in-advance loan scheme. A suggested sum of at least £30k evenly split between M4Money and Swan Credit Union would help approximately 60 people to secure a private tenancy across the county, with the potential to help more people as the loan is repaid and the money is recycled. This would be delivered through a Service Level Agreement and only for people who have been referred to them by the nominated partner agencies following a successful financial assessment. This would enable the partner agencies to support more people who are eligible for assistance with securing a privately rented property.***

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## **8. Local Emergency Support – the next steps**

69. Having undertaken two reviews which have looked at how the County Council is using its local emergency support fund, we would strongly recommend that some further work be undertaken to explore other ways to deliver the service whilst reducing the administrative costs of running the current scheme. This would enable more funding to be available to fund grants to individuals and organisations and, therefore maximising the money available to help the most vulnerable.
70. The current staffing costs are £70,000 which covers two full-time Local Emergency Support officers as well as a part-time officer seconded to the Local Emergency Support team. With a significant reduction in funding for the programme over the years, it would be worthwhile looking at other delivery models and the existing partnership arrangements to see whether some of the support services and advice can be delivered in a more cost-effective way. The table below shows a summary of the Local Emergency Support Programme Funding since 2013/14.

### **Summary of Local Emergency Support Programme Funding**

Year	Total Programme Funding	Staffing costs	Available Grant Funding/Individual Awards	Actual Grants/ Individual Awards spend
13/14	£479,510	£101,324	£479,510	YTD - £122,928
14/15	£479,510	£92,874	£479,510	YTD - £150,000
15/16	£200,000	(£70,000)	£130,000	Q1 - £31,936
* 16/17	*£200,000	* (£70,000)	*£130,000	

*\*provisional figures, yet to be agreed by the county council*

71. Following the introduction of the Local Welfare Assistance fund in 2013, local authorities have been able to determine their own local emergency support offering based around the needs of the most vulnerable people in their area. As a result, local authorities have taken many different approaches to how they provide services to those in emergency situations, with some authorities providing just a signposting service. By way of example, Hampshire Local Welfare Assistance and Advice service has a single telephone number advertised on the County Council's website and then an automated system connects the caller to the relevant Citizen's Advice Bureau in their area.

### ***Recommendation 3***

***That the current model for administering local emergency support is reviewed to explore different ways of commissioning the services so that the maximum amount of money is made available to help those most vulnerable people, thereby reducing the costs associated with administering the scheme.***

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## Local Emergency Support

**Type of help available**

If you live in Buckinghamshire, you may be able to apply for Local Emergency Support, if you satisfy the eligibility criteria.

We will make a decision based on your individual circumstances.

Local Emergency Support is intended to cover urgent short-term emergencies i.e. no immediate food, no heating or lighting, through the use of foodbanks, food vouchers and utility meter top-up where appropriate or limited assistance towards other forms of fuel in an emergency situation.

In addition, we will look to provide assistance with essential items to individuals and families being rehomed by local authorities and partner agencies.

In cases where it is appropriate to provide goods to meet an agreed need, we will look to help in one or more ways, including providing quality, second-hand goods or services wherever possible via direct referrals to suppliers.

We will look to provide the above services through Local Emergency Support or where appropriate, referrals to other services.

**Eligibility**

Assistance will only be given in one or two of the following circumstances:

There has been an unforeseeable serious emergency or crisis; and failure to give assistance will mean there is a significant risk of harm coming to you or your family.

or


The person requires help moving into, or staying in the community and by, providing assistance will eliminate the need for statutory care.

**A person is only entitled to support in the following circumstances:**

Local Emergency Support will only be awarded to households/individuals who can prove residency within Buckinghamshire, and who are on low income and are eligible or in receipt of means tested welfare benefits and or tax credits and who have no access to funds/resources to meet their immediate needs in an eligible emergency or crisis situation.

**Circumstances where no award will be issued**

For EEA Nationals (European Economic Area) who do not comply with the Home Office regulations of 1 January 2014, your rights to be paid Job Seekers Allowance could be affected.



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Changes to Home Office Regulations from 1 January 2014 mean that your right to reside as a job seeker or someone who retains worker status will be limited to 6 months, unless at the end of this period you can provide compelling evidence that you are still actively seeking work and have a genuine prospect of work.

Local Emergency Support is not available to those seeking asylum or for whom an application for asylum has been refused.

Applicants must have entitlement to public funds and satisfy the tests under Social Security Persons from Abroad legislation.

**Awards will not be given in the following circumstances**

- Your need could be met through eligibility to any of the following schemes:
  - Department for Works & Pensions (DWP) budgeting loans.
  - DWP benefit aligning payments.
  - DWP statutory social fund payments (e.g. Winter Fuel Allowance, Sure Start Maternity Grants or Funeral Payments).
  - The requirements under Fair Access to Care Services (FACS); for example, the statutory duty to provide medical or disability equipment.
- You are under 16 years old.
- You have capital in excess of £500.
- You are lawfully detained or on temporary release.
- To fund rent in advance/rental deposits or rent arrears.
- For an educational or training need including clothing/tools.
- For debts to governmental departments, local authorities or utility companies.
- Garaging, parking, purchase and running costs of any motor vehicle except where a payment is being considered for emergency travel expenses.
- To supplement DWP benefit claimants who have been subject to sanctions, conditions, civil penalties or overpayment action.



Please note that this is not an exhaustive list and there may be other circumstances where no award will be issued.

**Find out more about existing requirements at [www.buckscc.gov.uk/les](http://www.buckscc.gov.uk/les)**

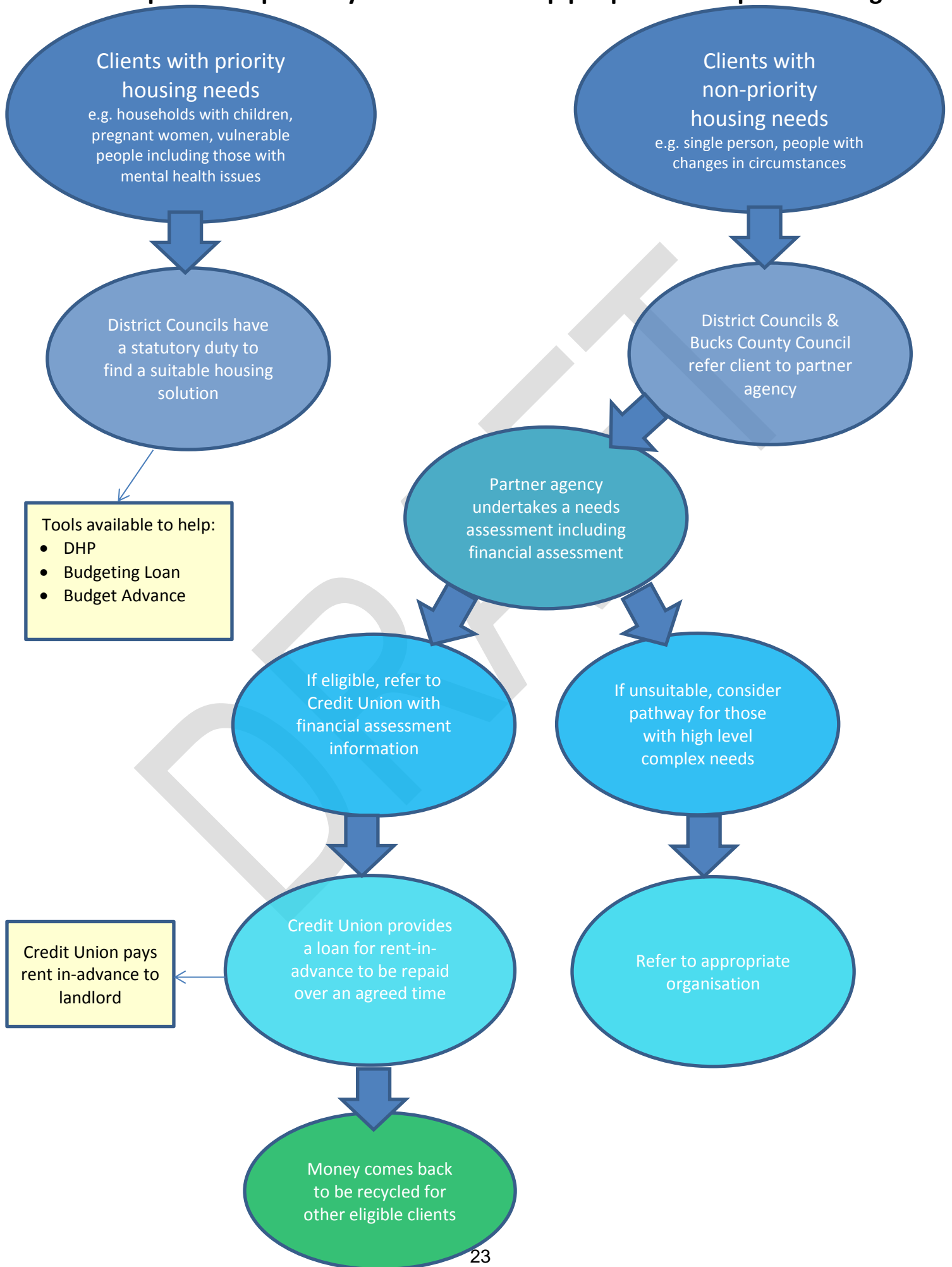
**How to apply**

Claims for Local Emergency Support may only be made via the Council's dedicated telephone numbers at any time or via the [web page](#):

**0845 505 1121 or 01296 382414**

### Example of the pathways available to help people who require housing



## Inquiry Scope

<b>Title</b>	Rent in Advance
<b>Signed-off by</b>	Brian Roberts (Chairman of Finance, Performance and Resources Select Committee)  Steven Lambert – Inquiry Group Chairman
	Sara Turnbull, Head of Member Services (Statutory Scrutiny Officer)
<b>Author</b>	Liz Wheaton, Committee Adviser
<b>Date</b>	Inquiry Group to agree the refined scope on 29 April 2015
<b>Inquiry Group Membership</b>	Steven Lambert (Chairman of the Inquiry Group) Brian Roberts Bill Chapple Bill Bendyshe-Brown David Martin  An invitation to be sent to District Council Cabinet Members with responsibility for Housing asking if they would like to be part of the Inquiry Group or to nominate a representative. The invitation will be sent out after the District Council Election and subsequent Cabinet Member announcements.
<b>Member Services Resource</b>	Member Services will provide the following officer support:  Sara Turnbull, Head of Member Services – Policy Advice and Report Quality Assurance Liz Wheaton, Committee Adviser – Policy Lead & project management (15-20 hours per week over 5 month period) Committee Assistant – Administrative support (as needed)
<b>Lead Cabinet Member</b>	Martin Phillips
<b>Lead HQ/BU Officer</b>	Chris Walkling
<b>What is the problem that is trying to be solved?</b>	The Crisis Support Inquiry which took place in 2014 (September to December) found that some Buckinghamshire residents are unable to access rented accommodation owing to their inability to raise the deposit required to secure the property.  This issue was also identified by Housing Officers in the District Council, a number of the local Citizens Advice Bureaus and other voluntary sector groups.  The consequence for an individual or family of not being able to raise a deposit is that they may be at risk of becoming homeless.
<b>Is the issue of significance to Buckinghamshire as a whole?</b>	There is no county-wide statistical data currently available to demonstrate the scale of the problem and extent of need in terms of how many residents are unable to access rented accommodation as a consequence of being unable to raise a deposit and the associated impact on homelessness numbers.  Housing is a District Council responsibility and each District Council has different arrangements in place for tackling homelessness.



<b>Is the topic of relevance to the work of BCC?</b>	Yes
<b>Is this topic within the remit of the Select Committee?</b>	<p>Since the FPR Committee's work on Emergency Crisis Support as part of the Cabinet member response it was confirmed that the Cabinet Member Lead and offer responsibility is under Martin Phillips and the Communities Service.</p> <p>Constitutionally Communities is under the remit of the ETL Select Committee.</p> <p>It is proposed that with the agreement of the Chairman of the ETL Committee that this work is, for reporting purposes, considered under the FPR Select Committee.</p>
<b>What work is underway already on this issue?</b>	<p>Wycombe Rent in Advance Working Party – contact has already been made with them and they are very happy to provide evidence.</p> <p>Bucks Network (chaired by BCC Chief Executive, Chris Williams) is looking at the overall picture of welfare reforms and what the partnership response should be. It is not specifically addressing the issue of Rent in Advance.</p>
<b>Are there any key changes that might impact on this issue?</b>	<p>General Election May 2015 – possible legislative changes District Council Elections May 2015</p> <p>Universal Credit roll-out – AVDC has a policy of using Discretionary Housing Payment to “loan” money to tenants for rent in advance. This scheme may not be possible with the roll out of universal credit.</p>
<b>What are the key timing considerations?</b>	<p>Evidence Gathering sessions to start after the May District Council Elections and announcement of District Council Cabinet Members.</p> <p>Committee Adviser to liaise with housing officers at the District Councils to establish whether any work is currently underway on this issue and the timeframe.</p>
<b>Who are the key stakeholders &amp; decision-makers?</b>	<p>District Council Housing Officers Wycombe Rent in Advance Working Party Citizens Advice Bureau Job Centre Plus Wycombe Homeless Connection Aylesbury Homeless Action Group BCC Child Poverty Lead – Pam Curtis BCC Cabinet Member Lead – Martin Phillips Localities Lead – Phil Dart/Chris Walkling Swan Credit Union (Aylesbury Vale Community Bank) M for Money Credit Union (South Bucks Community Bank) Red Kite Vale of Aylesbury Housing Trust</p>

	Paradigm/Sovereign Women's Aid Bucks Network – in relation to their work on Welfare Reforms Probation Service Youth Services
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## Appendix 4: Inquiry Evidence Programme

Meeting Date	Witnesses
18 <sup>th</sup> May	<ul style="list-style-type: none"> <li>➤ Phil Thomas, Operations Manager, Wycombe Rent Deposit Guarantee Scheme</li> <li>➤ Sheena Dykes, Chair of Trustees, Wycombe Homeless Connection</li> <li>➤ Hazel Glynn, Wycombe Citizen's Advice Bureau</li> <li>➤ David Winder, South Bucks Community Bank (M4Money)</li> <li>➤ Rebecca Smith, Housing Officer, Wycombe District Council</li> <li>➤ James Boultee, Operations Manager, Wycombe Homeless Connection</li> </ul>
25 <sup>th</sup> June	<ul style="list-style-type: none"> <li>➤ Brian Daly, Housing Manager, Wycombe District Council</li> <li>➤ Kathryn Hobman, Housing Officer, Wycombe District Council</li> <li>➤ Rebecca Smith, Housing Officer, Wycombe District Council</li> <li>➤ Mike Veryard, Housing Manager, South Bucks District Council and Chiltern District Council</li> <li>➤ Karen, Aylesbury Homeless Action Group</li> <li>➤ Carmel Traynor, Bucks DAAT</li> <li>➤ Nic Martin, Community Safety Co-ordinator</li> <li>➤ David Walls, Partnerships Manager (Bucks), Thames Valley Community Rehabilitation Company Ltd</li> <li>➤ Sharon Allen, Bucks Floating Support</li> </ul>
6 <sup>th</sup> July	<ul style="list-style-type: none"> <li>➤ Will Rysdale, Housing Manager, Aylesbury Vale District Council</li> <li>➤ Rebecca Smith, Housing Officer, Wycombe District Council</li> <li>➤ Masaud Subedar, Vale of Aylesbury Housing Trust</li> <li>➤ Dominic Games, Paradigm Housing</li> <li>➤ Dean Charteris, Paradigm Housing</li> <li>➤ Jon Wood, Department for Work and Pensions</li> </ul>
13 <sup>th</sup> July	<ul style="list-style-type: none"> <li>➤ Lee Scrafton, DAAT Commissioner</li> </ul>
14 <sup>th</sup> July	<ul style="list-style-type: none"> <li>➤ Richard Ambrose, Director of Assurance, BCC</li> <li>➤ Janice Moore, Direct Services Team Manager, BCC</li> <li>➤ Anna Colonnese, Local Emergency Support Officer, BCC</li> </ul>
12 <sup>th</sup> August	<ul style="list-style-type: none"> <li>➤ Steven Lambert and Liz Wheaton met with Karen from Aylesbury Homeless Action Group</li> </ul>
20 <sup>th</sup> August	<ul style="list-style-type: none"> <li>➤ Steven Lambert and Liz Wheaton attended a presentation by Response at County Hall, Aylesbury.</li> </ul>
3 <sup>rd</sup> September	<ul style="list-style-type: none"> <li>➤ Liz Wheaton met with Steve Eyre, Chairman, Swan Credit Union</li> </ul>

