



## Community & Regeneration Scrutiny Committee

### Report

Report of: Kate Bailey  
Strategic Housing Services manager  
Date: 5<sup>th</sup> November 2009

Open

## Temporary Accommodation Reduction Action Plan

### 1. Summary

- 1.1 This report provides Members with an Action Plan for reducing the use of temporary accommodation and improving the quality and cost of accommodation used and includes an Action Plan for the Mortgage Rescue Scheme to support homeless prevention.

### 2. Background

- 2.1 The duty owed to homeless households by Local Authorities is outlined in the Homelessness Act 2002, the Priority Needs Order and the Homelessness Code of Guidance. This legislation and guidance places various duties on the Council depending on the homeless household passing five tests of homeless; eligibility, homelessness, priority need, local connection and intentionality.
- 2.2 Any household that is deemed eligible, homeless within 28 days and in priority need are immediately owed a duty to accommodate whilst further investigations are undertaken (s188), known as "interim" accommodation. This provision is usually met by emergency accommodation e.g. Bed and Breakfast where there is only limited security of tenure in case further investigations prove that the full rehousing duty (s193) is not owed. Where the full rehousing duty is owed then this can only be discharged in a limited number of ways including rehousing through the Home Choice Plus system but as this isn't usually available immediately then more secure and appropriate interim accommodation is provided to the household e.g. temporary accommodation with Community Housing.

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- 2.3 The delivery of homelessness and housing advice services has been contracted out to Wyre Forest Community Housing under a service level agreement. This was recently agreed in 2009 and will run for 3 years with an option to extend and an agreement to review in 18 months. In addition to the provision of the housing advice and homelessness investigation service WFCH also arrange interim accommodation through utilising Bed and Breakfasts or using their own stock as temporary accommodation. WFCH assist homeless (or potentially homeless) households in getting permanent housing through the Homeless Prevention Loans service, housing advice or accessing social housing via Home Choice Plus.
- 2.4 In 2003 Communities and Local Government gave all homeless households with dependant children (or pregnant) who had been accommodated in Bed and Breakfast for more than 6 weeks, the right of judicial review against their local authority. In 2010 this will also apply to any 16 / 17 year old accommodated in Bed and Breakfast.

### 3. Key Issues

- 3.1 Communities and Local Government department introduced a target to reduce the level of temporary accommodation by 50% in 2010 following many years of increases in the number of households accommodated. The 50% figure is taken from a baseline established in 2004. Wyre Forest District Council's current target for temporary accommodation is 25 units. Below is a table showing the number of units of temporary accommodation (housing those with dependant children, pregnant households and 16 & 17 year olds) at the end of each quarter over the previous three years.

Year	Quarter 1	Quarter 2	Quarter 3	Quarter 4
2007/08	71	68	54	49
2008/09	47	47	23	27
2009/10	31	32		

Taken from P1E data

- 3.2 The Council are required to cover all costs arising from accommodating households in Bed and Breakfast accommodation and have a budget of £206,000 to cover this against this is an income of £181,000 from Housing Benefit. In addition to this the Strategic Housing Services team also have a budget to cover any loss in housing benefit subsidy that occurs as a consequence of using Bed and Breakfasts that cost above the government set housing benefit thresholds (currently £101.39 but until £179.09 a 10% subsidy is also applied). All Bed and Breakfasts that the Council currently use are above this

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housing benefit threshold. The housing benefit subsidy budget is currently £127,000 (which is the claw back from £181,000 income).

- 3.3 The move towards prevention of homeless households has already started to reduce the costs incurred in placing people in temporary accommodation. The expenditure for temporary accommodation and housing benefit charges where the cost wasn't covered by subsidy for 2007/08 and 2008/09 is shown below;

Years	Temporary Accommodation & HB charges (where no subsidy entitlement)
2007/08	145,468
2008/09	128,104

- 3.4 WFCH use Bed and Breakfast to provide emergency accommodation prior to full assessment of the duty owed and officers try to ensure their investigations are completed within 6 weeks. However this 6 week target is occasionally exceeded which exposes the Council to the potential of judicial review. This is normally where homeless households seek a review against their homeless decision or offer of accommodation and this is upheld or where the investigation is particularly complicated and involves information from a third party which is difficult to obtain. Below is a table showing the number of cases where placement in Bed and Breakfast exceeded 6 weeks.

Year	Total number accommodated in B&B	Total number of cases longer than 6 weeks
2007/08	135	35
2008/09	116	17

- 3.5 The current economic situation is a risk to the council in terms of homeless approaches and there is the potential for there to be an increase in statutory acceptances and corresponding placements in temporary accommodation over the next two years. At the current time home owners in mortgage arrears are protected to some extent by the Lenders Protocol, Mortgage Rescue Scheme and Support for Mortgage Interest but as the housing market picks up lenders will potentially resort to more court action.

## 4. Actions to reduce use of temporary accommodation

- 4.1 The prevention of homelessness is a key way to reduce households having to access temporary accommodation and can be used in all situations where households are not within 28 days of homelessness or where they agree to an alternative way

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of discharging duty. Prevention methods currently used include the awarding of Gold Plus on the Home Choice Plus system, the Homeless Prevention Loan used to help households access the Private Rented Sector and the Mortgage Rescue Scheme.

- 4.2 The Communities and Local Government department have recently asked Local Authorities to complete a Mortgage Rescue Action Plan to ensure all authorities are focused on utilising this key prevention tool and a copy of Wyre Forest's plan is attached at Appendix 2.
- 4.3 An essential part of any reduction plan is minimising the use of Bed and Breakfast as this is inappropriate interim accommodation in the long term and is an expensive way of accommodating households. When there is no alternative to using Bed and Breakfast it should be of a high standard and as cost effective as possible. Where it is very likely the household will be owed the full rehousing duty Community Housing should be encouraged to use excluded tenancies, which are tenancies that are excluded from the Housing Legislation when offered to homeless households prior to them being accepted for housing, within their own stock as an alternative to Bed and Breakfast.
- 4.4 Homeless households should be rehoused into long term permanent accommodation as quickly as possible to avoid the damaging affects that long term stays in temporary accommodation have on family life. We would therefore like to work with Community Housing to move away from providing units of temporary accommodation to starter tenancies in properties that will become a household's permanent home after 12 months providing the conduct of their tenancy has been satisfactory e.g. no rent arrears or serious tenancy breaches. Starter tenancies are not categorised as temporary accommodation but still afford the RSL the ability to terminate the tenancy should problems arise.
- 4.5 It is also possible to offer homeless households that have been accepted for the full rehousing duty, accommodation in the private rented sector and this is often more appropriate for households who want to live in a particular location or who are seeking a particular property type. The household has to accept the property as a qualifying offer and can't be obliged to do so if they deem it inappropriate. This would enable Community Housing to offer a range of housing options to those it has already accepted a duty on but who are facing a long wait in temporary accommodation.
- 4.6 An alternative to the use of Bed and Breakfasts in the form of Private Sector Leasing schemes could be considered. However

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this will not reduce the overall number of units of temporary accommodation or costs of Bed and Breakfast as these schemes are usually expensive. Changes to the housing benefit subsidy regime proposed for next year may also mean thresholds are imposed on PSL schemes which again will have a negative impact on the housing budget if we are unable to claim back full subsidy. The action plan therefore does not currently include any proposals to consider PSL.

- 4.7 Key to the Council's ability to end the use of Bed and Breakfast for 16 and 17 year olds will be the development of the Foyer in 2010/11. In the meantime the team will address this need through partnership with a private sector landlord to bring empty properties back into use as temporary accommodation for young people, supported by St Basils. For this scheme to be successful there may be a requirement to use existing revenue and capital funding in an alternative way such as potentially utilising both the temporary accommodation budget and capital budget to support the foyer to achieve a longer term saving to the Temporary Accommodation budget.

## **5. Options**

- 5.1 The Committee may wish to:
- 5.2 endorse and recommend to Cabinet the Temporary Accommodation Reduction Plan (as attached at Appendix 1) and the supporting Mortgage Rescue Action Plan (as attached at Appendix 2).
- 5.3 endorse other recommendations to reduce the use of Temporary and Bed and Breakfast Accommodation to Cabinet for consideration.

## **6. Consultation**

- 6.1 Wyre Forest Community Housing have been consulted within the development of this Action Plan, along with the Housing Benefit manager, Resources Directorate and Legal and Corporate Services.

## **7. Related Decisions**

Not applicable

## **8. Relevant Council Policies/Strategies**

- 8.1 Housing Strategy Action Plan 2004-2007  
8.2 The County Homelessness Strategy 2007-2011

## **9. Implications**

- 9.1 Resources: There are ongoing resource implications through the use of temporary accommodation and finding alternatives to the use of Bed and Breakfast.
- 9.2 Equalities: An equalities impact assessment will be undertaken in relation to the action plan.
- 9.3 Partnership working: The action plan can only be delivered through working in partnership with Community housing, Citizens Advice Bureau, Private Sector Landlord and Bed and Breakfast owners, Housing Benefits, Communities and Local Government, Registered Social Landlords and the Home Choice Plus partners.
- 9.4 Human Rights: There are no implications.
- 9.5 E-Government: There are no implications.
- 9.6 Best Value: It is hoped the action plan and potential procurement of accommodation will lead to best value objectives being met.

## **10. Wards affected**

- 10.1 All wards of the district are affected by the Temporary Accommodation Reduction Action Plan.

## **11. Appendices**

- 11.1 Temporary Accommodation Reduction Action Plan
- 11.2 Mortgage Rescue Action Plan

## **12. Background Papers**

Not applicable.

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Temporary Accommodation Reduction Action Plan

Objective	Action	Person responsible	Resources	Timescale	Outcome
2009 - 2010					
To review Homeless Prevention Loan	To review utilisation of HPL and ensure it covers wide variety of situations and full take up.	Sally Horne Housing Services Officer	Officer time Revenue budget (£10k) CLG budget	December 2009	10% increase in households prevented p.a.
To work with WFCH to identify units of temporary accommodation that can be used as an alternative to B&B prior to decision being made	Review current B&B usage incl family type Develop excluded tenancies within WFCH stock to reduce use of B&B	Sally Horne Linsey Taylor Andy Thomas	Officer time	December 2009	Reduction in TA budget of 10%
Implement the Arbritas Homeless Package within WFDC & WFCH	Work with WFCH to introduce the new homeless package to improve access to information and data for WFDC	Tim Powell / Andy Thomas Sally Horne Kate Bailey	Officer time Costs of software (already identified)	March 2010	Improved monitoring of homeless cases and links to Home Choice Plus to facilitate longer term development of homeless strategies / early warning systems of increasing homeless numbers or TA placements

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<b>Objective</b>	<b>Action</b>	<b>Person responsible</b>	<b>Resources</b>	<b>Timescale</b>	<b>Outcome</b>
2009 – 2010					
Review of Choice Based Letting to ensure being used effectively and fairly to tackle homelessness	As part of wider review of HC+ and homeless prevention to measure outcomes and utilisation of homeless prevention band	Kate Bailey Sally Horne	Officer time	March 2010	10% increase in households prevented p.a.
To review current CLG spend and ensure it delivers on Strategic Housing Services key objectives	Review existing grants and outcomes and develop grant bidding mechanism based on key objectives for 2010/2011.	Sally Horne	Officer time CLG grant £67,000	March 2010	10% increase in households prevented p.a.
To review floating support service to ensure support provided at critical phase	To work with Supporting People / WFCH to ensure floating support is effectively preventing homelessness through effective delivery of tenancy support e.g. through life skills, budgeting, benefit take up etc.	Kate Bailey Karen Purdy	Officer time CLG grant	March 2010	To prevent the loss of temporary and permanent accommodation for homeless households To encourage move on from temporary accommodation asap through overview of HC+ bidding
To work with HB to utilise Discretionary Housing Payments to prevent homelessness	Meet with HB and discuss use of DHP and where possible agree procedure etc for referral	Kate Bailey	Officer time DHP budget	April 2010	10% increase in households prevented p.a.

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Objective	Action	Person responsible	Resources	Timescale	Outcome
2010 - 11					
To promote and monitor use of Therapeutic Mediation service delivered by Relate	Meet with WFCH and identify service use or barriers and discuss these with Relate	Kate Bailey Tim Powell	Officer time CLG mediation funding (1/6 of £53k)	April 2010	10% increase in households prevented p.a.
Implement the mortgage rescue plan	To further implement and maintain the mortgage rescue scheme and utilisation of Homeless Prevention Loan	Rose Leonard Sally Horne Kate Bailey	Officer time CLG funding (£48k)	April 2010	10% increase in households prevented p.a.
To develop frontline mediation services to assist in homeless prevention	To train homeless prevention officers on mediation / negotiation skills in conjunction with County Officers	CHOG	Officer time CLG mediation funding (1/6 of £53k)	October 2010	10% increase in households prevented p.a.
To review prevention services within WFCH.	To audit homeless cases and review service to ensure full use is being made of Home visits, Notice periods, Homeless Prevention Loan, Home Choice Plus etc	Kate Bailey Tim Powell	Officer time	June 2010	All parental evictions home visited and notice enforced Maximise correct utilisation of HPL and HC+ 10% increase in households prevented p.a.

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Objective	Action	Person responsible	Resources	Timescale	Outcome
2010 – 11					
To work with WFCH to move from provision of TA units to starter tenancies	To convert existing TA tenancies to permanent (where appropriate), to identify possible alternatives e.g. loans for basic furniture kits to mitigate against loss of furnished units and to develop starter tenancies for accepted households	Kate Bailey Tim Powell	Officer time Capital for furniture kits (not identified)	September 2010	Reduction in number of TA units to achieve target of 25.
Work with private sector landlords to develop accommodation for homeless households and replace loans for deposits with bonds where possible	Utilise landlord forums and newsletters to identify barriers to landlords accepting homeless households	Housing Services Officer	Officer time Homeless Prevention Loan Budget	March 2011	10% increase in households prevented p.a.
To work with preferred partner B&B to reduce costs through block booking contract and develop set of quality standards	To work with appropriate B&B providers for block booked rooms at reduced price / within B&B Housing Benefit thresholds	Kate Bailey Sally Horne B & B landlords	Officer time TA revenue budget	December 2010	Reduction in TA budget of 10% Ensuring good quality, well managed accommodation for placements

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2010 - 11					
Pursue new build opportunities and maximise affordable housing provision through s106 sites and partnerships with RSLs	To inform development of core strategy and affordable housing SPD, Utilise funding opportunities and available capital to deliver new build to meet housing need of 269 p.a.	Sally Horne	Officer time Homes and Communities Agency S106 monies	March 2011	Increase provision of accommodation by 66 2009/10 and 90 in 2010/11.
Develop units of accommodation for young people to avoid the use of B&B	Work with private landlords, St Basils and West Mercia to develop interim accommodation (2009 – 10) and Foyer in (2011 – 2012).	Sally Horne	Officer time Capital and Revenue costs HCA Supporting People Empty Homes Grant	March 2011	Reduction in Temporary Accommodation budget by 10% End the use of B&B for 6wks+ for 16/17 yr olds
Bringing empty properties back to use	To ensure that properties brought back into use are made available to those in housing need	Rose Leonard	Officer time Grants (Capital) from Regional Housing Pot	March 2011	XX units of accommodation available for those in housing need in 2009/2010 and XX in 2010/2011.

Mortgage Rescue Action Plan

<b>What will we do?</b>	<b>When will we do it by?</b>	<b>Who will deliver this?</b>	<b>Resources Needed</b>	<b>Milestones</b>	<b>Target/Outcome</b>	<b>What would success look like?</b>	<b>Comments</b>
<b>Working with frontline services e.g. Worcestershire Hub</b>							
Training or briefing for all one stop shop/call centre staff (1 <sup>st</sup> Contact points in the Council) so they know exactly what action they should take whether advice or signposting to help homeowners seeking help and advice in mortgage difficulties.	Ongoing	Rose Leonard Sally Horne	Officer time	Training delivered at quarterly timescales to ensure new staff up to date	Mortgage Rescue Scheme being taken up by households	Reduction in number of homeless cases due to repossession p.a.	Staff trained and provided with briefing notes around mortgage rescue. Update training is to be provided October/November.
Decide on what advice will be provided at 1 <sup>st</sup> Contact Points for homeowners – should this be signposting only to Housing options service or should the team also be trained on giving basic advice on the range of Government measures available for homeowners and who they should approach.	June 2009	Linsey Taylor / Sally Horne	Officer time	Completed briefing note	Briefing note delivered to Hub staff and regularly reviewed.	Reduction in number of homeless cases due to repossession p.a.	A process chart has been issued to Hub chart which tells them to signpost people with enquiries to our housing options team for advice.
Undertake basic training or briefing of all Council 1 <sup>st</sup> Contact Points including any Customer Services Call Centre so they understand and recognise the names of schemes.	Ongoing	Rose Leonard	Officer time	Training delivered at quarterly timescales to ensure new staff up to date	Mortgage Rescue Scheme being taken up by households	Reduction in number of homeless cases due to repossession p.a.	Staff trained and provided with briefing notes around mortgage rescue. Update training is to be provided October/November.
Provide 1 <sup>st</sup> Contact Points with full set of written procedures following training or briefing including tools such as a crib sheet/script or frequently asked questions?	October 2009	Rose Leonard / Linsey Taylor	Officer time	Procedures written FAQ sheets distributed	Procedure / FAQ completed and rolled out to front line services	Reduction in number of homeless cases due to repossession p.a.	Completed.

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What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome	What would success look like?	Comments
<b>Working with frontline services e.g. Worcestershire Hub</b>							
Implement clear processes for the referral from the first contact teams into the team/person responsible for Homeowners in mortgage difficulties?	December 2009	Rose Leonard	Officer time	Review processes and ensure being followed	All staff following processes as agreed across organisations from Hub to CAB	Number of cases in mortgage difficulty being seen increasing by 25% (from average of 4 cases per month to 5)	All first line contact teams issued with flow chart process sheet. Needs to be reviewed and updated.
Provide copies of the July version of the NHAS advice leaflet, which explains the help available for Homeowners, and make sure these are in all 1 <sup>st</sup> Contact reception points and can be handed out/sent out by staff.	End of October	Rose Leonard Sally Horne	Officer Time	All leaflets distributed to customer contact points	NHAS readily available at the customer contact centres	Reduction in number of homeless cases due to repossession p.a.	Completed
Implement a mystery shopping exercise to the telephone contact centre to ensure that training and procedures have been implemented fully	March 2010	CHOG	Shared officers across county	Mystery shopper contacted all councils	Procedures and policies tested and meet appropriate standards	Customers given correct and accurate information and advice	
<b>Working with stakeholders</b>							
Training or briefing to all key stakeholders in what advice/action they can take if approached by a homeowner with mortgage problems	March 2010	Rose Leonard Sally Horne	Officer time	Meetings held with court advisory group, court desk, CAB Job Centre Plus, Economic Regen Task Force, Housing benefit & Council Tax, Parish Councils	Landlord / mortgage repossessions discussed Meet with court desk provider and service regularly reviewed. Emergency referral procedures for those with suspended order Meet with JC+	Early advice given to those in financial difficulties  All stakeholders refer households at the earliest opportunity to maximise success	Met with CAB, Job Centre Plus and the Court manager. Raised awareness with Economic Regen and Housing Benefits / Council Tax. Met with Parish Councils lead about getting information o rural areas. To meet with stakeholders to update them.

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<b>Working with stakeholders</b>							
Decide which stakeholders to train or brief and set dates Undertake training or briefing of all stakeholders prioritised by the Council as needing training. Provide stakeholders with full set of written procedures following training or briefing including tools such as a crib sheet/script or frequently asked questions?	December 2009	Rose Leonard	Officer timer Printing costs	Develop briefing note for stakeholders on range of options available for those in arrears including MRS, HPL etc	Briefing note	All stakeholders aware of various options and able to signpost households effectively.	Need to have a specific homelessness forum about mortgage rescue.
Provide stakeholders with sufficient copies of the July version of the NHAS advice leaflet, which explains the help available for Homeowners, and ask them to ensure that these are available in their reception points and can be handed out/sent out by staff.	October 2009	Rose Leonard	Leaflets Officer time	Leaflets ordered and distributed	Increase take up of options	Reduction in number of homeless cases due to repossession p.a.	Leaflets have been delivered to CAB, Housing Options and the Hubs. Also drawn up a list of other organisations we could distribute leaflets to.
Ensure assisting people in mortgage difficulties is a regular standing item on your local and sub regional homelessness forums	Ongoing	Sally Horne	Officer time	Homeless forum held	Increase referrals to the scheme	Mortgage Rescue issues discussed at homeless forum	Arrange a homelessness forum for December to give stakeholders update training.
<b>Implementation actions with Registered Social Landlords who have been appointed to purchase (or part purchase) the property</b>							
Carry out a set up meeting with the RSL provider to agree referral arrangements and effective working relationships including named contact points	March 2009	Sally Horne	Officer time	Working protocol initially discussed	RSL provider ready to take referrals	MRS implemented	Completed. Meet again to discuss tracking arrangements and timescales

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<b>What will we do?</b>	<b>When will we do it by?</b>	<b>Who will deliver this?</b>	<b>Resources Needed</b>	<b>Milestones</b>	<b>Target/Outcome</b>	<b>What would success look like?</b>	<b>Comments</b>
<b>Implementation actions with Registered Social Landlords who have been appointed to purchase (or part purchase) the property</b>							
Agree arrangements for tracking through cases that have been referred to the designated RSL so that it is clear at a local level what stage each case is at.	November 2009	Sally Horne Andy Thomas Dawn Merriman	Officer Time	Simple Process chart for officers to follow	Straightforward process that means it is easy to track cases	MRS implemented	Need to arrange a meeting with West Mercia and Community Housing to discuss
Agree locally timescales for each part of the RSL process including conveyancing.	November 2009	Sally Horne Andy Thomas Dawn Merriman	Officer Time	Simple process chart with time scales for offices to follow	Straightforward process which can be used to inform partners involved of timeframe	MRS implements	Need to arrange a meeting with West Mercia and Community Housing to discuss
Agree and diarise review meetings (could be sub regional) to jointly monitor progress and identify and resolve barriers and hold case conferences if necessary.	November 2009	Rose Leonard	Officer time	Meeting arranged with WFCH, CAB and RSL provider	Regular meetings held and cases progressed effectively	MRS implemented	Need to arrange regular meetings with West Mercia and Community Housing to discuss
<b>Implementation &amp; Training for the Housing Advice Team</b>							
Undertake Training for the team on the detailed guidelines set out in the MR pack (May 2009 version) on full gvt package	December 2009	Sally Horne / Rose Leonard	Officer time	Meeting held Training held	Increase referrals to scheme	Reduction in number of homeless cases due to repossession p.a.	Training already undertaken. Repeat training will be undertaken with staff.
Set up specific options interviews for homeowners in mortgage difficulties which provide advice on the full range of help available and assesses the homeowner specifically for the mortgage rescue scheme, scripted if necessary	December 2009	Rose Leonard Andy Thomas	Officer time	Format of interviews agreed Script agreed Training undertaken with key staff	Consistent service and increased referrals to the scheme	Reduction in number of homeless cases due to repossessions p.a.	Need to ensure that housing officers are following the process and assessing homeowners for eligibility of the mortgage rescue scheme

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<b>Implementation &amp; Training for the Housing Advice Team</b>							
Meet with WFCH to discuss taking MRS forward and identifying a champion for tackling mortgage arrears	June 2009	Sally Horne	Officer time Staff resources in Housing Options Team	Meeting held Champion identified	Increase referrals to the scheme	Reduction in number of homeless cases due to repossession p.a.	Completed. Update meeting with champion required to discuss any particular issues
Agree and implement arrangements for 'case managing' cases through each of the stages of mortgage rescue so that the local authority can track each case and intervene with partners to resolve delays and blockages	November 2009	Rose Leonard Andy Thomas	Officer time	Meeting held Case tracking system developed	Consistent and thorough service	Reduction in number of homeless cases due to repossessions p.a.	Need to arrange a meeting with West Mercia and Community Housing to discuss
<b>Implementation action with Money Advice</b>							
Meet with money advice to discuss how they will work with the local authority to implement the MR scheme and help for those in mortgage difficulties.	July 2009	Sally Horne	Officer time Additional CLG funding	Take cabinet report in July to ensure funding approved  Meet with Kate Bennett to discuss detail of additional money advice service and ensure SLA's are completed and signed	New extended money advice service	Extended money advice service so waiting times for appointments are reduced	Completed

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<b>Implementation action with Money Advice</b>							
Identify all sources of money advice available in the Council's area and assess capacity.	July 2009	Sally Horne	Officer time Additional CLG funding	Review of money advice services	Money advice services extended to meet increase in need	Reduction in mortgage repossessions	Completed
Diarise regular review meetings with money advice to review progress and jointly tackle any blockages that may arise.	Ongoing	Sally Horne	Officer time	Quarterly reviews of SLA and performance	Higher number of referrals made through system	Increase in take up of money advice services	More regular review meetings to be arranged if necessary.
Ensure working protocols between CAB and Housing Advice Team in place and between CAB and RSL provider including named contact officers, clear timescales for referral and prioritisation for MR cases	October 2009	Sally Horne Kate Bennett Andy Thomas RSL partner	Officer time	Meeting to develop protocol	Higher number of referrals made through system and effective working practises between organisations	Increase take up of appropriate housing options	Protocol drawn up between CAB, WFDC and Community Housing. Need to amend to include timescale and prioritisation details.
Ensure that effective mechanisms are implemented to capture the number of people referred and any outcomes that are achieved	Ongoing	Rose Leonard	Officer time	Regular reporting by WFCH, CAB etc	Greater understanding of referrals	Tayloring service to meet needs of households	Mechanisms have been designed. Need to revisit as information is not being completed as fully as it should be.
<b>Actions to gain commitment within the Council at Corporate management level and through members</b>							
Actions to ensure Corporate and political commitment to effectively implement the Mortgage Rescue scheme and ensure advice and help is available for people in mortgage difficulties	July 2009	Sally Horne	Officer time	Cabinet report completed and agreed	Extension to money advice service  Creation of private sector initiatives post	Service effectively implemented and homeless prevention figures rising	Completed

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<b>Actions to gain commitment within the Council at Corporate management level and through members</b>							
Brief elected members on actions the council are taking or intend to take to help homeowners in mortgage difficulties.	July (cabinet paper) Monthly reports to Portfolio Holder Members trained and briefed by December 2009	Sally Horne Rose Leonard WFCH	Officer time	Ensure in core brief Write cabinet report surrounding funding Undertake member training	Members able to signpost members of the public  Members understand housing options available to those in mortgage arrears	Members signposting constituents effectively to WFCH etc.	Report went to Cabinet and Full Council in July. Need to do a update report in members briefing by December 2009.
Brief the Council's Corporate Management on this action plan and progress. Set dates for regular update reports to be submitted to the Corporate Management Team.	Ongoing	Kate Bailey	Officer time	Regular briefings at DMT / Member briefing sessions	CMT and members able to track progress on utilising MRS	WFDC commitment to MRS.	Agreed with Portfolio Holder to have monthly update.
<b>Promoting the Council's role in providing advice to Homeowners in their community who are in mortgage difficulties.</b>							
Set up meetings with the Council's press and communication department and other key internal departments to agree an action plan to promote the Council's role in providing advice and help for people in mortgage difficulties.	July	Sally Horne	Officer time  P&R budget	Articles in relevant documents	Get articles in the press and council magazines about MRS	Articles in local press and on information to council staff and partners	An economic task force (comprised of key internal departments) has been set up and MRS features as part of that. Also actively working with our communications team and the Hub on an ongoing basis.
Develop a section on mortgage difficulties/reposessions on the Council's website	November 2009	Linsey Taylor	Officer time	Information migrated onto new website	Publicize the government leaflets on the housing web page	Reduction in reposessions due to early intervention	Completed but need to keep regularly updated.

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<b>What will we do?</b>	<b>When will we do it by?</b>	<b>Who will deliver this?</b>	<b>Resources Needed</b>	<b>Milestones</b>	<b>Target/Outcome</b>	<b>What would success look like?</b>	<b>Comments</b>
<b>Promoting the Council's role in providing advice to Homeowners in their community who are in mortgage difficulties.</b>							
Publicise the Directgov website and provide a link from your own website to it.	October	Linsey Taylor	Officer time	Information migrated onto new website	Ensure link to Government website on mortgage rescue is featured on the recession web site	Reduction in mortgage repossessions due to early interventions	Ensure link from our web directory is prominent on the mortgage difficulties web page.
Ensuring that there are supplies of July 2009 NHAS leaflet in all public facing areas of the Council, not just housing reception, and put in place a procedure for re ordering copies when stocks run low.	Ongoing	Rose Leonard	Officer time	Leaflets available in key council buildings	Get leaflets designed and printed for all one stop shops and customer service points	Reduction in mortgage repossessions due to early interventions	Completed. Need to ensure that all areas have a supply and ask contact at the Hubs and Community Housing to contact us if the stock of leaflets is running low.
Issue a press release to local newspapers setting out that homeowners can approach the council for general help and advice if in mortgage difficulties and that the Council is specifically participating in the Government's mortgage rescue scheme.	December	Rose Leonard	Officer time	Article written and published	Get articles in the press and council magazines about MRS	Articles in local press	Press release in the shuttle August 2009. Repeat article to go in by December.
Send the NHAS leaflet to all owner occupiers or households stating they have issue with debt, joining the councils housing waiting list, as it is likely they may be experiencing difficulties with their mortgage or where referred by the court due to action being taken	Ongoing	WFCH and Rose Leonard	Officer time Postage	Leaflets issued when contacted regarding mortgage repossession / debts	All HC+ households receiving timely advice on money management	Take up of money advice and early intervention at homeless prevention	Mortgage rescue pack put together and being sent out to households who are going to court re: repossession

**Agenda Item No. 16**  
**Appendix 2**

<b>What will we do?</b>	<b>When will we do it by?</b>	<b>Who will deliver this?</b>	<b>Resources Needed</b>	<b>Milestones</b>	<b>Target/Outcome</b>	<b>What would success look like?</b>	<b>Comments</b>
<b>Monitoring and analysing data to assess trends and improve the service to homeowners in mortgage difficulties</b>							
Collect the number of mortgage-related enquiries collected every month and appoint someone to lead on this	Ongoing	WFCH Rose Leonard	Officer time	Establish reporting mechanisms	Regular review of service take up and check on accessibility Speak to CAB about monitoring of mortgage advice etc to date Speak to CHG about their monitoring of customers and longer term outcomes	Service accessible to customers and taken up to prevent homelessness in the long term.	Tim Powell has been leading on this with Sally Horne. A meeting is being arranged with Community Housing and the Hub about improving the data collection.
Hold monthly meetings to analyse data to identify trends and blockages	Ongoing	WFCH Linsey Taylor	Officer time	Establish reporting mechanisms	Monthly contract meetings to include case review of MRS	Service accessible to customers and taken up to prevent homelessness in the long term.	Set up regular meetings with all partners to discuss issues
Ensure CLG Mortgage Rescue monitoring form is always completed and returned monthly to the CLG by the set dates	Ongoing	WFCH Rose Leonard	Officer time	Monthly returns  Information shared at member briefings	Ensure mortgage rescue forms are completed and returned to CLG	Mortgage returned on time.	Ongoing.