

<u>Objective</u>	<u>Action</u>	<u>Person responsible</u>	<u>Resources</u>	<u>Timescale</u>	<u>Outcome</u>
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

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 the 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 £68,050	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	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.
2010 – 2011					
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) held by BDC Officer time	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 additional 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 county mediation funding (1/6 of £53k) held by Bromsgrove DC	October 2010	10% increase in households prevented p.a.

2010 - 2011

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.
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 Funding for furniture kits (not yet identified but could use CLG homelessness grant)	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
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 Future 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	20 units of accommodation available for those in housing need in 2009/2010 and 20 in 2010/2011.

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What do we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome	What would success look like?	Comments
Working with frontline services e.g. Worcestershire Hub							
Briefing for all one to one centre staff (1 st contact points in the Council) - exactly what would they need to do or signposting owners seeking advice in mortgage rescue?	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 briefed. Briefing notes issued around mortgage rescue. Updated training is to be provided October/November.
What advice will be given at 1 st Contact Points - should this be limited to Housing Advice or should they be trained on giving advice on the range of measures available to homeowners and the correct 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 all staff which will help them to signpost people with enquiries to the housing options team for advice.
Basic training for Council 1 st contact points including any services Call Centre staff to understand and be able to give names of	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 briefed. Briefing notes issued around mortgage rescue. Updated training is to be provided October/November.
Written procedures for briefing or signposting such as a crib sheet or frequently asked questions?	October 2009	Rose Leonard / Linsey Taylor	Officer time	Procedures written FAQ sheets distributed	Procedure / FAQ completed and rolled out to frontline services	Reduction in number of homeless cases due to repossession p.a.	Completed.

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Working with frontline services e.g. Worcestershire Hub

Review processes for... from the first... into the... responsible for... in mortgage	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... teams issued... flow chart pr... sheet. Needs... reviewed and... updated.
Leaflets of the July... NHAS advice... explains the help... Homeowners, and... these are in all 1 st ... contact points and... sent out/sent out by	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
Mystery shopping... the telephone... to ensure that... procedures have... ented 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	

Working with stakeholders

Briefing to all key... in what... they can take if... by a homeowner... e 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... Centre Plus... Court manag... Raised aware... with Econom... Regen and H... Benefits / Co... Tax. Met wit... Parish Coun... lead about g... information... areas. To me... with stakeho... to update th...
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Working with stakeholders

Identify stakeholders to contact and set dates for training or briefing sessions. Stakeholders prioritised as needing full procedures for training or briefing sessions such as a crib for frequently homeless people?	December 2009	Rose Leonard	Officer time 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 specific homeless forum about mortgage repossessions
Identify stakeholders with full procedures for training or briefing sessions such as a crib for frequently homeless people?	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 Housing Options and the Hub. Draw up a list of other organisations we could distribute leaflets to.
Identify people in difficulty is a priority item on your regional forums	Ongoing	Sally Horne	Officer time	Homeless forum held	Increase referrals to the scheme	Mortgage Rescue issues discussed at homeless forum	Arrange a homeless forum for December to update training

Implementation actions with Registered Social Landlords who have been appointed to purchase (or part purchase) the property

Set up meeting with RSL provider to agree arrangements and working relationships. Identify 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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Implementation actions with Registered Social Landlords who have been appointed to purchase (or part purchase) the property

Implementations for rough cases that referred to the RSL so that it is at level what stage 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 meeting with Mercia and Community Housing to discuss
Implementations for the RSL process involving 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 implemented	Need to arrange meeting with Mercia and Community Housing to discuss
Regular review should be sub jointly monitor identify and cases and hold case 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 meeting with West Mercia and Community Housing to discuss

Implementation & Training for the Housing Advice Team

Training for the detailed set out in the MR (2009 version) on full	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 to be undertaken by staff.
Options for homeowners in difficulties which are on the full range of difficulties and assesses whether specifically for a rescue scheme, 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 eligibility for mortgage rescue scheme

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Implementation & Training for the Housing Advice Team

CH to discuss forward and champion for 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. Meeting with champion re particular issues
Implement process for 'case' cases through each of mortgage at the local track each case with partners to s 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 meeting with Mercia and Community Housing to discuss

Implementation action with Money Advice

Money advice to they will work with authority to the MR scheme and e in mortgage	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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Implementation action with Money Advice

Resources of money available in the Council's excess 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
Regular review meetings with money advice to review and jointly tackle any issues 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 where necessary.
Developing protocols and Housing in place and and RSL provider and contact timescales for prioritisation for	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 between CAB, WFDC and Community Housing. Need to amend to include timescale and prioritisation details.
Effective mechanisms are implemented and any issues are achieved	Ongoing	Rose Leonard	Officer time	Regular reporting by WFCH, CAB etc	Greater understanding of referrals	Tailoring service to meet needs of households	Mechanisms have been designed. Need to review information being completed fully as it should be.

Actions to gain commitment within the Council at Corporate management level and through members

Ensure Corporate commitment to implement the rescue scheme and help is people in 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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What do we want to do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome	What would success look like?	Comments
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Actions to gain commitment within the Council at Corporate management level and through Members

Members on Council are taking action to help those 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 Council in June Need to do a further update report by December
Council's Corporate Management Plan on this action progress. Set dates for update reports to be presented 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.

Promoting the Council's role in providing advice to Homeowners in their community who are in mortgage difficulties.

Working with the Housing and Finance department and other internal departments to develop an action plan to promote the Council's role in providing advice and help for homeowners 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 recovery plan (compromised) key internal departments have been set up MRS features as part of that. actively working with our communications team and the Housing Team on an ongoing basis.
Information on mortgage repossessions on the website	November 2009	Linsey Taylor	Officer time	Information migrated onto new website	Publicize the government leaflets on the housing web page	Reduction in repossessions due to early intervention	Completed by November need to keep updated regularly

What do we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome	What would success look like?	Comments
Promoting the Council's role in providing advice to Homeowners in their community who are in mortgage difficulties.							
Directgov website link from your 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 mortgage difficulties webpage.
There are public facing areas, not just housing and put in place a re ordering 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. to ensure the areas have a supply and a contact at the and Community Housing to call us if the stock leaflets is run low.
Press release to local setting out that can approach the general help and mortgage difficulties Council is participating in the mortgage rescue	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 shuttle August 2009. Repeat article to go December.
NHAS leaflet to all members or households have issue with the councils waiting list, as it is may be experiencing with their mortgage repossessed by the court 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 repossessions pack put together and being sent to households who are going to be repossessed.

What do we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcome	What would success look like?	Comments
Monitoring and analysing data to assess trends and improve the service to homeowners in mortgage difficulties							
Number of related enquiries every month and who to lead on	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 this with Sally Horne. A meeting is being arranged with Communities Housing and Hub about improving the collection.
Monthly meetings to identify trends	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 partners to discuss issues
Mortgage Rescue form is always returned to CLG by the set	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.

Glossary of terms and abbreviations

B&B – Bed and Breakfast

CAB – Citizens Advice Bureau

CHOG – County Group of Chief Housing Officers

CLG – Communities and Local Government department

DHP – Discretionary Hardship Payments

Excluded tenancies – tenancies not governed by Housing legislation

HB – Housing Benefit

HC+ - Home Choice Plus

HPL – Homeless Prevention Loan

MRS – Mortgage Rescue Scheme

PSL – Private sector leasing

RSL – Registered Social Landlords (Housing Associations)

SLA – Service Level Agreement

SPD – Supplementary Planning Document

Starter tenancies – tenancies within social housing stock that can be ended with a notice if breaches of tenancy occur without requiring a court order and that become assured tenancies after 12 months if the conduct of the tenancy has been adequate.

TA – Temporary Accommodation

WFCH – Wyre Forest Community Housing

WFDC – Wyre Forest District Council