

FI Pre-Tenancy Service Project Report financial year 01.04.08 – 31.03.09

Background

Over 2500 people presented as homeless in Dundee City over the last year, many of who are repeat cases.

The main housing waiting list stood at 8565 in 2007.

In March 2008, 156 households in Dundee were living in temporary accommodation.

Preventing and tackling homelessness is a priority for the Scottish Executive and prevention is a key concern of the Executive's Homelessness Task Force. Under official guidance, homelessness prevention should form a key theme within strategies. Under this theme, strategies need to specify interventions which will support people at risk of losing accommodation. Prevention work will become more significant as local authorities respond to the target of abolishing the priority need distinction in 2012 as laid down in the Homelessness etc. (Scotland) Act 2003.

The timing of the delivery of effective support regarding financial issues for homeless people is a key factor. Sustainable support is required throughout the transition from temporary homeless accommodation into permanent housing, but also beyond to ensure that financial inclusion acts as a protection against returning to homelessness.

Debt/Poverty is an important issue and may be inextricably linked with the life events that prompted or are part of their homeless experience. Many homeless people lack the confidence and financial literacy skills to resolve the situation and that's where the Financial Pre-Tenancy Service comes into play as it focuses on prevention, and is based on the concept of positive preparation.

Project Aims

The Financial Pre-Tenancy Service is a partnership between DCC's Homeless Unit and Hillcrest Housing Association. It focuses on enabling people to sustain tenancies and preventing repeat homelessness by preparing homeless individuals for the transition from temporary homeless accommodation to a permanent tenancy. It also aims to enhance the homeless person's capacity to manage their lives, including their finances.

This is done by:

- Informing them of the costs involved in running a home i.e. what they need to budget for and can they afford it!!!
- Maximising income.
- Assisting with benefit applications.
- Accessing additional funds i.e. Community Care Grants, Budgeting Loans etc
- Accessing bank accounts and financial services including the credit union.
- Managing Debt (*help to avoid homelessness by assisting to overcoming debt problems*)
- Energy Efficiency Advice (*social tariff*) the impacts of fuel bill are highest on low income households.
- Budgeting and bill-paying advice
- Buying wisely (shopping on a budget)
- Advice on where to access furniture for their new home (*Many strategies have acknowledged that failed tenancies could result from impoverished new tenants moving into unfurnished flats*).
- Applying for funds through charities and trust funds
- Referring on for further help and support as required

Project Outcomes for the financial year 2008/09

The Financial Pre-Tenancy Service, *supporting homeless people towards financial inclusion and capability*, has been running successfully since 2007. The figures detailed below represent the success of the last 12 months.

1. Number of clients seen during period: 394
2. Referred by:
 - Lilly Walker Staff
 - Cyreniens Outreach Team
 - Princes Royal Trust for Carers
 - Hillcrest Housing Team
 - Homeless Health Team
 - Salvation Army
 - Woman's Aid
 - Positive Steps
 - Criminal Justice
 - DCC Throughcare/Aftercare Team
 - DCC Lettings Team (offer letters)
 - Homeless Network Accommodation List
3. 20-25% of clients seen have been homeless more than once.

4. 100% of those who **have** been re-housed are sustaining their tenancy to date. Others are still in temp accommodation, living c/o etc and awaiting offer. Details of where clients have been re-housed are detailed at the end of the report.

6. Financial gains to clients by accessing this service:

- **£187712.75** Through HB backdates, DHP, DLA, IS, Incapacity Benefit, Community Care Grants, furniture referrals, charity applications and food parcels
- **£30,000** of savings to clients through access to Social Tariff.
- These figures do not include – debts written off through bankruptcy which run into tens of thousands of pounds.

8. Referrals made to other agencies:

- Tenancy Support Teams
- Dundee North Law Centre
- Dundee Energy efficiency Advice Project
- Discovery Credit Union
- Savings and Loans Scheme
- Transform Furniture Project
- Homeless Health Outreach Team
- Compass Project
- McKay Project
- Making Money Work

Project beneficiaries

The Financial Pre-Tenancy Service benefits the following:

- Any homeless individual going through the transition from homeless accommodation/hostel/refuge into a permanent tenancy.
- Homeless individuals coping with the financial responsibilities of a tenancy.
- Social Landlords throughout the city (less abandonment's due to poverty, less evictions due to bad debt/arrears)
- DCC Homeless Unit (less repeat homelessness)
- Social Landlords Finances (The cost of someone going through the homeless route can range from £3000 - £28,500 +, (*sourced from SCSH*).
- All referring agencies
- The wider community with people becoming inclusive members of society.

Details of where clients have been re-housed are only available as the total over the 2 years of the project and are as follows:

Total Rehoused

	<i>Number Re-housed</i>
Abertay	8
Angus Housing	7
Awaiting Offer	170
DCC	187
Hillcrest	133
Home Scotland	15
Margaret Blackwood	1
NCH	1
On Offer	75
Private Landlord	23
Sanctuary	3
Servite	7
TOTAL	630

Joy Watson 17.04.09