### London Borough of Hackney Meeting the Housing Needs of Young People Leaving Care Prepared August 2021, updated February 2022

### Accommodation support and Leaving Care rights

Hackney's Leaving Care Service provides an offer of support to all young people with leaving care rights from the age of 18. As of July 2021, the Service was supporting 374 care leavers between the ages of 18 to 25 years old. Whilst there are some nuances related to the types and level of leaving care rights, essentially children accrue leaving care rights by virtue of being looked after by the Local Authority before turning 18. Whilst children can come into our care at any age, a significant proportion of the children that come into care in Hackney do so in adolescence. Where a young person aged 16 or 17 approaches the Council as homeless they are automatically referred to Children and Families for an assessment. Wherever safe to do so, the child is supported to return home to their family or extended network, but where this is not possible, they are brought into our care. If a young person refuses to be looked after, they can be offered accommodation on grounds of being in need of housing only, but in Hackney is it rare for a 16 and 17 year old to be offered accommodation other than under the Children Act 1989.

One of the most important statutory duties of the Leaving Care Service is the responsibility for ensuring that care leavers have access to suitable accommodation from the age of 18 up until their 21st birthday, whilst support is focused on other aspects of their life, in the hope of preparing them as best we can to live independently by their 21st birthday. The Children and Social Work Act 2017 introduced a new duty on leaving care services, to support care leavers who request support until the age of 25. This does not include a duty to provide accommodation. Instead, the focus is on supporting care leavers, where required, to access universal services and improve their outcomes, which can include accessing housing support from Housing Departments and Adult Social Care support, in addition to support around accessing further education. As of July 2021, the Leaving Care Service supported 122 care leavers aged between 21 and 25. Approximately a third of these young people were receiving support primarily in relation to their access to further education or training; a third had complex needs which required additional support; and the remaining third needed a shorter period of advice or assistance.

### Accommodation options for care leavers age between 18 and 21

There are a range of options for care leavers accommodation between the ages of 18 and 21, which include:

- *Living with former foster carers*: This can be arranged under a Staying Put agreement, which is supported financially by CFS;
- Living with friends and family: Care leavers may choose to make their own arrangements, for example, returning to their parents' home, or staying with their partners or extended family members;
- Living in private rented accommodation: Care leavers can choose to rent privately, which can happen particularly if they are not happy with the alternative options we are able to offer them;
- *Living with supported lodgings hosts:* Since 2020 we have recruited Supported Lodgings hosts. These are people who are willing to offer a young person a room in

the home and a level of support, but significantly less than would be expected of a foster carer. All supported lodgings hosts are carefully assessed and approved via our Fostering Panel. As of July 2021 we had successfully recruited 10 supported lodgings hosts.

• Living in semi-independent accommodation: CFS commissions a range of semi-independent providers to offer homes to care leavers. These range from low support (shared accommodation with floating support, generally 5 hours per week), to high support arrangements, in homes that are staffed 24 hours a day.

Out of a cohort of 342 care leavers aged between 18 and 21 supported by the Leaving Care in 2020/21, they were living in the following types of accommodation arrangements:

Accommodation Type	Numbers
Semi Independent accommodation	215
Independent tenancy	40
Staying Put (living with former foster carers)	33
Living with friends or family	25
Prison	21
No fixed abode/homeless	8

### The costs of semi-independent provision

The average weekly cost to the Leaving Care Service of each semi-independent accommodation home is £430 per week. This cost - on average - will include a breakdown of £280 towards rent and £150 towards key worker support. The cost of supported lodgings is significantly lower at £241 per week. The cost of Staying Put for a child living with an in house foster carer is £410 per week. This was increased from £241 a couple of years ago, to match what a foster care receives when a child is 17, in the hope of supporting more Staying Put arrangements. The numbers of Staying Put arrangements have more than doubled in this period. With independent fostering agencies, the Staying Put fee is negotiated on a case by case basis, but we always start from the same point in terms of matching what the carer is currently receiving for the child when they are 17. In practice this varies between £300-£400 per week, however, the main difference is that the independent fostering agency will charge Hackney a supervision fee of between £100-£150 per week for the ongoing supervision and support of their foster carer, which makes these arrangements slightly more expensive than with in-house carers.

The 2020/21 budget forecast for care leavers accommodation is £4.9 million. This includes £3.8 million semi-independent accommodation, £1.05 million on Staying Put and £76,000 on Supported Lodgings arrangements.

Semi-independent accommodation can vary significantly in the level of staffing and support and therefore the cost. Whilst most care leavers are able to manage in shared accommodation, with floating support, where a young person's needs are more complex, high levels of on site support may be required into their young adulthood. As of January 2022, bespoke arrangements were made for 6 young people with complex needs at a cost of more than £1,000 per week each.

### New Young People's pathway for semi-independent accommodation from 16 to 21

With the contracts for these services coming to an end in 2020, the process of recommissioning began in 2019. This was informed by a consultation exercise with young people living in semi-independent homes, co-designed with and led by our Children in Care Council, Hackney of Tomorrow. Thirty young people living across 7 semi-independent homes were consulted. Feedback shared included:

- 80% felt adequately supported when they moved into their current homes;
- Only 63% felt they received the support they needed in their homes;
- On average, young people said they were accessing 2.5 hours of key worker support per week;
- 70% said they felt harassed rather than supported by staff at their homes if they fall into rent areas;
- 90% felt the home was adequately preparing them for independent living;
- Only 57% described their homes as safe and secure;
- Only 37% felt that anti-social behaviour in their homes were dealt with effectively;
- 77% said they felt financially trapped in their accommodation;
- Only 57% said their homes were in a good state of repair.

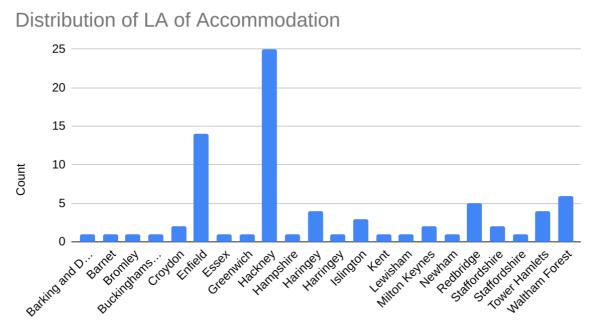
Fifty concrete recommendations were made, which informed the new service specification, which aimed:

- To increase the number of semi-independent homes available for care leavers in Hackney or neighbouring boroughs;
- To procure a service that is able to meet the complexity of young people's presenting needs;
- To secure good homes for care leavers at competitive rates (7 year contract);
- To offer a flexible model of support, which can respond to changes in young people's circumstances over time;
- To have high expectation of key worker support e.g to work within a psychologically informed environment (PIE) or with a trauma informed approach;
- To offer affordable accommodation, particularly for young people who are working;
- Support young people in understanding their realistic move on options and empower them to be able to access private rented accommodation when they are ready.

The re-procurement process has now concluded, with new 7 year contracts for semi-independent homes for 16 and 17 year olds, 18 to 21 year olds and young parents

being awarded to Outward, One Housing and Irish Causeway. Following some delay related to the pandemic, these contracts will begin in April 2022.

The below table illustrates where care leavers aged over 20 were living as of November 2021. Out of a cohort of 80, 25 young people were living in Hackney, 14 in Enfield and 6 in Waltham Forest.



LA of Accommodation

### Accommodation options post 21

The Service continues to offer all care leavers a support service between the ages of 21 and 25, should they wish to access this, but this no longer includes a duty to support them with accommodation. Instead, any housing duty beyond the age of 21 will fall to housing colleagues. This can be a difficult transition for many care leavers, for a number of reasons. The housing options for care leavers turning 21 include:

- *Living with friends or family:* Care leavers can continue to make their own arrangements to do this.
- **Private rental:** Unless care leavers are earning a healthy wage, the reality is that the only affordable option for most care leavers like other young people their age is shared accommodation.
- A social tenancy: In Hackney, we have a small quota of social tenancies for care leavers each year (see more below), although sadly, the demand significantly outweighs the supply.
- **Temporary accommodation through a homelessness application route**: This is a last resort for many and one which we try hard to avoid.

The Leaving Care Service provides a Setting Up Home Allowance of up £2000 to all care leavers assessed as ready for a tenancy, to support them in furnishing their first property.

Not all of our care leavers live in Hackney. Many have lived in foster care homes that are out of borough before the age of 18 and express a preference for remaining in that locality once they turn 18. Others need to live out of the borough on safety grounds. Around 40 care leavers at any time are at University and may be studying outside of London in student accommodation. As of July 2021, a total of 374 care leavers between the ages of 18 to 25 were open to the Leaving Care Service: 157 were living in Hackney, a further 68 were living in neighbouring boroughs (Islington, Tower Hamlets, Waltham Forest, Newham or the City of London), with the rest living further afield.

For those young people who have made a life for themselves in another part of London, or the country, and who have no desire to return to Hackney - potentially due to trauma they have experienced here - they can choose to present themselves for housing in another borough. However, different boroughs have different criteria for evidencing a local connection and this is not always a straightforward process. If a Hackney case leaver has lived in another local authority for at least 2 years including sometime before their 16th birthday they automatically have a local connection for the Housing Register in that area. Alternatively, a young person can seek to rent privately in another area. They may or may not be eligible for support from the local authority in which they have been living. Whilst they would potentially be eligible for financial assistance with a rent deposit and rent in advance once they approach 21 to access privately rented accommodation, it is likely that affordability constraints mean that often this is not within the borough of choice.

No Local Authority can ordinarily access social housing for residents outside their own borough, other than utilising the Homefinder scheme which is a national scheme. However, most of these properties tend to be in areas outside of London ie Newcastle Upon Tyne and South Somerset.

### Joint working between Housing and Leaving Care

Both services recognise that the housing options for young people leaving care at 21 can be limited and the housing supply issues sadly mean we cannot support all young people on their first choice of housing pathway.

There is a good working relationship between the Leaving Care Service and the Benefits and Housing Needs Service. The Head of Benefits and Housing Needs Service is a member of the Corporate Parenting Board and has supported Children and Families to develop and strengthen their work during the transition period for youth and care leavers with agencies and organisations involved in youth homelessness. Benefits and Housing Needs managers attend the Leaving Care Working Party bi-monthly, where there is an opportunity to discuss the housing quota for care leavers.

The Service Manager for Looked After Children and Care Leavers attends the monthly Homeless, Health and Housing Multi Disciplinary Meetings to discuss vulnerable adults with multiple and complex needs at risk of homelessness in Hackney, which tend to include a small number of care leavers. Those individuals who are at risk of homelessness post 21 have a shared plan that provides joint working and oversight to reduce homelessness.

Hackney of Tomorrow, Hackney's Children in Care Council, is also planned an inspection in the spring on how well care leavers are supported in the first year after they have moved into

their council property, so we can learn from any messages now that we are supporting more care leavers post 21.

The Benefits and Housing Needs Service have identified one off funding of £50k to assist with more focus on care leavers homeless prevention. The grant funding can be used as long as the outcomes are identified via the Services statutory government returns on homelessness preventions. Both teams will devise and pilot new process to identify what can be achieved.

Senior managers from Children's Social Care and Housing Needs and Housing Strategy are now meeting on a monthly basis to discuss how to continue to develop our care leavers housing offer.

### The Care Leaver Quota

The Leaving Care Service is offered 18 social housing properties (quota places) a year for care leavers, this consists of 16 x one bedroom properties and 2 x two bedroom properties for young parents. Since 2019, the Benefits and Housing Needs Service has given a guarantee to offer 18 quotas a year, even though the amount of social housing available has reduced by 50%.

The process for the Leaving Care Service of selecting who to nominate, in the context of demand significantly outweighing supply, is complex. Factors considered include:

- Is the care leaver approaching or recently turned 20?
- Do they want to live in Hackney?
- Do they have leave to remain in the UK?
- Are they likely to be able to maintain a tenancy?
- Do they have rent arrears?
- Are they most 'in need'?

Whilst a moderation panel was implemented this year, to try and support the process, there are ongoing significant practice dilemmas in relation to the quota places, which include:

- How do we make the nominations system as fair as possible, given demand outweighs supply?
- Should the nomination process be a positive incentive for those doing well, or to be used for those most 'in need', in line with the Council's wider lettings policy?
- How can we fairly determine who is most 'in need'?
- How can we manage young people's expectations?
- What can we do for those care leavers who do not want to live in Hackney?

This is the Corporate Parenting commitment to care leavers and it has provided reassurance to the Leaving Care Service in terms of being able to prepare the care leavers who they plan to nominate. Historically, the quota number was confirmed around April of each financial year, with care leavers being nominated over the summer and care leavers

bidding through the Choice Based Lettings system from the autumn and moving into their tenancies between December and March.

Due to the pandemic and the cyberattack, there was a delay in being able to confirm the allocation of available tenancies and the quota was confirmed at the end of November 2020, with nominations being made by the end of December 2020. To account for this delay it was agreed for care leavers to be given direct offers, taking into consideration any preference for a specific area. All documents were submitted by the of February 2021, however by the end of June 2021, only 2 out of 18 care leavers have been offered a direct offer. As a result of the delay, the Leaving Care Service has had to continue to support 67% of the care leavers nominated to remain in their accommodation post 21, to cover the shortfall in any rent and/or support costs.

The leaving care service is working to improve the decision making process by which care leavers are put forward for social housing. It has been identified that the window of opportunity to be nominated for a social letting under the current processes is narrower for some care leavers depending on when their 21st birthday falls. To remedy this the Leaving Care Service will hold a moderation meeting in October to ensure that a fair and equitable process is applied to the nomination process, and that all care leavers are treated equally. This will make sure that there is a clear evidence based framework in place for comparing need, and that decisions about which care leaver gets a social leting are robust and stand up to scrutiny.

The service is currently working with Benefits and Housing needs to examine how we can further increase access to the private rented sector for care leavers. Care leavers who are unable to obtain or sustain accommodation at 21 are referred to the Greenhouse or their local authority where they reside for housing advice. Where appropriate housing options can not be sourced, the service will support them to make a homeless application for temporary accommodation as necessary. A referral will be made to the Benefits and Housing Needs service up to 56 days before the young person turns 21, so that the service can work to try and resolve their housing situation. Should care leavers become homeless, or at risk of homelessness after the age of 21, they can access housing advice via the Benefits and Housing Needs Service.

#### Homeless care leavers

Where a care leaver over 21 is identified at risk of homelessness, they will be owed a prevention and relief duty by the Benefits and Housing Needs Service under the Homeless Reduction Act 2017.

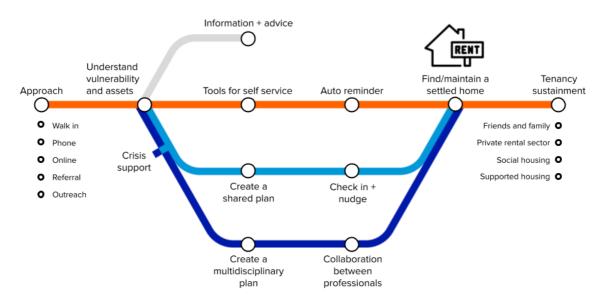
The Service will provide the Care Leaver with an in-depth advice appointment, and undertake a holistic assessment of their housing and support needs, working in collaboration with the Leaving Care Service.

The Care Leaver will be directly supported by the Benefits and Housing Needs Service, and will see a specialist housing advisor. The advisors are empathetic and helpful and trained to assist young adults through a trauma-informed approach by listening to the person's experience, and then working to agree a personalised housing plan based on their individual needs.

Their personal housing plan sets out a series of reasonable steps that the care leaver needs to undertake to resolve their housing situation and outlines how the Council will assist and support them with this. Normally if they are accommodated the service would mediate with the landlord or host or resolve disputes, help to reduce rent arrears through maximising Housing Benefit or Universal Credit entitlement, and where appropriate use money from Discretionary Housing Payments, and our Homeless Prevention Fund to cover rent shortfalls. Where the care leaver is struggling, the service will look at how we can support additional needs, whether that be additional support with budgeting and money management, or floating support provided by Riverside to help them sustain the tenancy.

If an eviction cannot be prevented, or the placement is ending, the Service will work with the individual to help them find alternative accommodation. An affordability assessment is conducted to identify the types and locations of accommodation, which are affordable to the care leaver, and the service will support them to find them a potential private letting. The service will negotiate with prospective landlords over rent levels, and the term of the tenancy and provide help towards deposits, rent in advance and removal costs. The Service will aim to secure a 24 month tenancy at Local Housing Allowance rates to ensure they have the best possible chance of a stable home.

The Benefits and Housing Needs Service will work intensively with the care leaver to manage their expectations regarding potential housing solutions. For the majority of care leavers social housing will not be an option and the main housing solution will be a room in shared accommodation in the private rented sector. The current housing market is extremely challenging and housing options close to Hackney are unfortunately very limited if not impossible.



### **Benefits and Housing Needs service vision**

The most vulnerable individuals receive holistic wrap-around assistance and intensive multidisciplinary support, pulling in professionals and services from across the Council, public and third sector. With care leavers the service will provide a more intensive support offer, and although the support will vary depending on the individual's needs, they are more

likely to require holistic wrap-around assistance and intensive multidisciplinary support. The Benefits and Housing Needs Officer will work jointly with the leaving care service, the care leavers support workers, health professionals, adult social services, and mental health services, as necessary to help the care leaver find and sustain accommodation

### Care Leavers with multiple and complex needs

In recent years the Benefits and Housing Needs service has seen a significant increase in the number of care leavers approaching as homeless with multiple and complex needs. These individuals have a wide range of issues including:

- Childhood trauma
- Dysfunctional family relationships
- Poor Mental Health, Autism, and Aspergers
- Difficulty sustaining relationships and friendships
- Addictions and Substance Misuse
- History of Violence Behavior
- Involvement with the Police Criminal Justice System
- History of Financial Abuse and mate crimes from individuals who pretend to be their mates

The individuals have periods of stability interrupted with periods of crisis. But with the reductions in the adult supported pathway, and higher entry threshold to acute services - especially mental health treatment, it is increasingly problematic to source appropriate accommodation and support, as they transition into adulthood.

The Benefits and Housing Needs service, including two designated social workers embedded within the Service, work holistically, arranging case conferences between all relevant parties to agree a shared plan, and will look at all the options available to provide additional support and help them to retain their home. However, where this fails, all too often they currently end up in general needs Temporary Accommodation. Some care leavers struggle to cope with this situation, exacerbating existing conditions and leading to a risk of abandonment and rough sleeping. The Benefits and Housing Needs Service are working with adult social services to plug this gap - but providing a complete solution is challenging.

# Who is responsible once Care Leavers have left Hackney if they are threatened with homelessness or have housing need?

Many young people who have been in the care of Hackney children's services will have left Hackney, either voluntarily or due to a placement out of the borough, and built up links in their new area. In all cases these care leavers automatically retain a local connection to Hackney for Homeless and Housing purposes, until they reach 25.

In addition where a Hackney Care Leaver has been resident in another district or authority outside Hackney for a continuous period of 2 years or more, of which some of the 2 year period falls before the person attained the age of 16 - they will also have an automatic local connection to their new area. This change introduced by Clause 8 of the Homeless Reduction Act, was designed to prevent young individuals who had been housed by Hackney under Section 22A of the Children's Act, but had left Hackney at 14 or 15, being

forced to return to Hackney against their wishes if they subsequently became homeless. Once a local connection is established they can also approach their new Council

# Numbers of Hackney Care Leavers Subsequently Approaching Benefits and Housing Needs as Homeless

While numbers of approaches from Care Leavers who have subsequently become homeless and approach Hackney remain small, they have been growing in recent years - with just over 6% of youth homeless approaches now coming from Care Leavers

Year	Numbers of Homeless Approaches from youths under 25	Numbers of Approaches from Hackney care leavers under 25	Percentage
18/19	201	1	0.5%
19/20	243	13	5%
20/21	296	19	6.4%
21/22 to date	111	7	6.3%
Total	851	40	4.7%

Once a care leaver turns 25 they are treated no differently to any other individual or family who are at risk of homelessness. Many individuals will therefore not inform Benefits and Housing Needs that they have previously been in care once over 25, as there is no benefit for them to do so. However it is worth recognising that every year we get a small number of homeless approaches from individuals above 25, who proactively inform us they have been in care at a young age suggesting that for some individuals the challenges around sustaining accommodation years after leaving care may be ongoing.

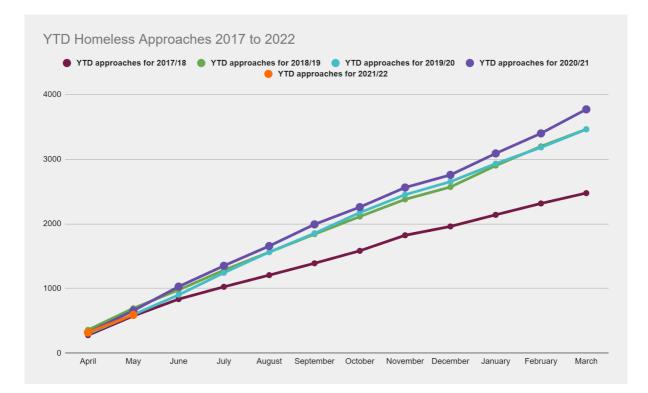
Year	Numbers of Homeless Approaches	Numbers of Approaches from Hackney care leavers over 25
18/19	3462	3
19/20	3460	2
20/21	3769	1
21/22 as of 30 June	900	1
Total	11591	7

**Challenges in finding care leavers accommodation - Housing options and affordability** Hackney is in the midst of a severe housing crisis. The borough has seen some of the biggest house price increases in the country, meaning that buying a home is out of reach for most low and even middle income families. In the last 10 years Hackney has seen the second highest jump in average House prices, with property prices increasing by an average of 105 per cent to an average of £604,000. This is second only to neighbouring Waltham Forest with an average increase of 126% since 2011. Over 20 years Hackney has seen the highest rate of house price growth of anywhere in the Country. The average house price in the borough has increased by 489% in the last two decades.

This increase in property prices- and its direct impact on local rent levels has made the borough highly unaffordable for much of our population including Care Leavers. Renting is a challenge for single individuals with rents for an average one-bedroom dwelling in the borough standing at 61.2% of median pre-tax pay in London, one of the highest ratios in London.

The inadequacy of Local Housing Allowance (LHA), the benefit designed to help households on a low income rent in the private sector, means that just a small proportion of local private rent properties are affordable. As Hackney has become extremely desirable for young working professionals due to close proximity to the City, and its thriving nightlife and cafe culture, low income singles are pushed out. Those wanting to remain in Hackney continue to feel the impact of spiralling rents. Welfare reform in reducing benefit rates has led to a situation where local private rented options in Hackey are not sustainable in financial terms due to the shortfalls between benefits and Market rents for residents on the lowest income.

As a result of the paucity of accommodation, Hackney has one of the highest rates of households in temporary accommodation with 26.83 households per 1,000 in Hackney in temporary accommodation compared to an average of 16.55 across London. The borough has over 3,000 households in temporary accommodation, and levels of homelessness are also increasing rapidly, year on year with the number of approaches in 2020/21 up by 52% compared to 2017/18, with 76% of approaches coming from singles.



It is a constant struggle to find suitable accommodation to place households - especially singles. While Hackney has the largest temporary accommodation hostel stock in London, it is inadequate to meet the level of demand, with more and more households placed out of borough. In Sept 2014, Hackney placed 293 households placed outside the borough; as of Sept 2020 it was 1342.

This situation has a direct impact on Care Leavers. At the point at which care leavers are no longer owed an accommodation duty by children's services, it is increasingly difficult to find sustainable options in the private rented sector close to Hackney. Whilst suitable private rented accommodation is available, this all too often is rooms in shared accommodation, located on the fringes of London.

### **Temporary Accommodation and Homelessnesss**

Where the benefits and housing needs service is unable to prevent the young persons homelessness through helping to maintain their existing accommodation, and are unable to help the youngster to secure suitable alternative accommodation, even with tenancy sustainment the service will assess the individual to see whether they are owed a homeless duty.

Whilst Care Leavers over 21 are not automatically deemed to be in priority need for Temporary Accommodation, when considering priority need, we would consider whether the individual is more vulnerable than an average single person as a result of having been looked after, accommodated or fostered. The service will make expensive enquiries into the individuals childhood history, and take into account various factors including:

- the length of time that the applicant was looked after, accommodated or fostered;
- the reasons why they were looked after, accommodated or fostered;

- the length of time since the applicant left care, and whether they have been able to obtain and maintain accommodation during any of that period;
- whether the applicant has any existing support networks, particularly including family, friends or a mentor.

Housing Needs take particular care in assessing whether a care leaver aged 21 or over is vulnerable, and will take into account whether, if homeless, they would be at particular risk of exploitation, abuse or involvement in offending behaviour as a result of having been looked after, accommodated or fostered.

In reality the threshold for determining priority need in Hackney for Care Leavers is set extremely low. The Council is more flexible in accepting a homeless duty for Care Leavers than most other authorities - and the vast majority are accommodated under a homeless duty by the Council.

Where a Care Leaver does become homeless and placed in temporary accommodation, the service will not use bed and breakfast accommodation, including hotels for care leavers aged under 25 except in an absolute emergency. Under our placement policy we aim to place Care Leavers in Temporary Accommodation which is either in Hackney or in a neighbouring borough. While due to the pressures of the market this is often hostel accommodation - the accommodation is of high quality- with most hotel units being self contained with their own ensuite bathroom and kitchenette. While they remain in Temporary Accommodation, ongoing support is provided by both the Temporary Accommodation service and Children's Services to help them transition to independence.

### Welfare Reform and the Benefits Cap

The situation has been made significantly worse due to the Government's total Benefit Cap, and the fact that Care Leavers are not exempt

For singles the Benefit Cap in Greater London is £296.35 per week. The Cap takes into account all state income a person receives from a range of benefits, and if the total income from these benefits is above the Cap Limit, then the individual's Universal Credit gets reduced by the difference. The main benefits that would be included in the Benefits cap are as follows:

Universal Credit	Bereavement Allowance	
Child Benefit	Child Tax Credit	
Employment and Support Allowance	Housing Benefit	
Incapacity Benefit	Income Support	
Job Seekers Allowance	Maternity Allowance	
Severe Disablement Allowance	Widowed Parents Allowance	
Widowed Mothers Allowance	Widows Pension	

A group of individuals are exempt from the Benefit Cap. To be exempt from the Cap individuals must be:

- In work, earning £617 per month net after tax or NI,
- Disabled and in receipt of the 'limited capability for work and work-related activity' element within their Universal Credit, or
- Living in Support Exempt Accommodation

For care leavers in Hackney the Local Housing Allowance rate which applies to them (the maximum amount of rent which would be included in their UC calculations) is £295.49 per week until they are 25.

Using an LHA rate of £295.49 per week - if a Care Leaver was to pay their rent after the Cap, they would be left with **£0.86p** per week to live on per week. The level of the Benefits Cap essentially means that Hackney and most of London is not affordable for care leavers who are not working.

Where individuals are owed a duty by the Leaving Care Team, then where care leavers live with private providers and have to claim universal credit, due to the benefit cap, Hackney's Leaving Care team tops up these payments. Once Care Leavers are no longer the responsibility of the Leaving Care Team -at 21 the shortfalls are no longer covered leading to real challenges sourcing appropriate accommodation.

### **Pressures on Social Housing and Care Leavers**

The lack of adequate affordable accommodation in Hackney has seen the demand for social housing rapidly increasing. The number of households seeking social housing in Hackney is almost 13,500, while the proportion of these families considered to be in high priority has also increased; from 18% in April 2014 to 35% in July 2020. There are now over 4,700 households identified as in urgent or very urgent need waiting for social housing. While the demand has increased significantly, the number of social properties becoming available to be let has reduced due to a number of factors such as the impact of right to buy and fewer households moving out of a social tenancy. The number of social tenancies becoming available to be let has reduced by almost 50% over the last 5 years: in 2018/19 only 640 lettings became available, and this decline has continued through 2019/20

This means that the vast majority of households on the Housing Register will never obtain a social letting, and those in high priority due to significant health needs, or due to severe overcrowding will wait years before a letting becomes available.

Whilst the letting policy is currently being reviewed, waits for Social Housing will still be many years. In this context of significant demand compared to available lettings it is not possible to allocate the majority of care leavers with social housing. The Benefits and Housing Needs Service does ring-fence a quota of 18 social lettings specifically for care leavers. This quota of 18 lets was set when the number of social lettings were much higher at over 1200 per year, but despite the 50% reduction in lettings, the service has resisted pressure to reduce the Care Leaver quota as we recognise the needs of this client group.

### Benefits and Welfare reform - recent changes for Care Leavers

Care leavers are now entitled to the higher 1 bedroom self contained Local Housing Allowance (LHA) rate in the calculation of the Housing Costs element of their Universal Credit, as opposed to the shared room rate that applies to most singles under 35.

BRMA	Shared	1 bedroom
Central London	£154.19	£295.49
Inner East London	£136.50	£295.49
Inner North London	£147.29	£295.49

Up until recently this LHA rate only applied until the Care Leavers turned 22, and once they turned 22 they were moved onto the lower shared rate. For most care leavers this sudden reduction in Housing Benefit or Universal Credit would put them in the position where rent arrears would accrue quickly, putting them at risk of homelessness. The reduction in LHA rates would cause many individuals to struggle emotionally and financially shortly after they had become independent. The Government has now recognised this problem and from 31 May 2021 Care Leavers now retain the higher 1 bedroom rate until they are 25. This opens more options in the Private Rented Sector for those in the 22-25 age group, who are in employment.

Unfortunately Care Leavers are still not exempt from the total benefits cap - meaning for those who are not working self contained accommodation options in London are extremely limited. In some cases the increase in rates for care leavers aged 22-25 has caused issues, as Private Landlords have increased rents to these new LHA rates leaving the tenancy unsustainable.

### **Universal Credit**

Universal Credit is a payment to help with living costs, administered by the DWP. It's paid monthly - and includes both living and housing costs in one single payment. Payments are usually made to the care leaver, with the care leaver expected to pay their rent. The claim process is digital by default - with individuals having an online account and journal where they report changes

Universal Credit is calculated using a monthly assessment period, running from when they claim. Any income received during the assessment period, will be used to calculate the next month's Universal Credit entitlement. This means that for those individuals on a fluctuating income - including zero hours contract, or who do adhoc overtime, universal credit will change every month. Individuals who can not manage their single monthly payment, can apply for an Alternative Payment Arrangement, including paying housing costs direct to the landlord. While all decisions to allow a managed payment are considered on a case by case basis - Care Leavers are a group that the DWP recognise as being vulnerable, and therefore viewed as having a probable need for alternative payments. Children's Services and Benefits and Housing Needs work with landlords and care leavers to put managed payment

arrangements in place - where appropriate. However given the constantly changing entitlement to Universal Credit, and the significant range of deductions which can be recovered from UC it can be difficult to keep track of how much a Care leaver is receiving in UC to live on

### Help for Care Leavers with Council Tax

The London Borough of Hackney understands the financial challenges which can be faced by Care Leavers who are living independently for the first time.

In order to reduce poverty and increase financial resilience, the London Borough of Hackney awards a care leavers reduction on the Council Tax Liability of any care leaver aged under 25, who lives in Hackney, and was formerly in the care of Hackney Council.

The reduction applies after any entitlement to Council Tax Reduction, and any other discounts and reliefs that they may be entitled to, such as a single person discount. The effect of the reduction is to reduce to nil the Council Tax which care leavers in Hackney have to pay.

### **Housing Solutions**

As outlined in the Councils Homeless Strategy homelessness-strategy.pdf and the Rough Sleeping Strategy rough-sleeping-strategy-2020-22.pdf, the Benefits and Housing Needs Service and partners are constantly looking at imaginative solutions to the lack of accommodation options for residents at risk of homelessness.

One housing scheme which is about to go live is a Peer Landlord Scheme in Clapton Common. This building, owned by the Council but empty for a large number of years, has been refurbished and leased to Thames Reach homeless charity to support single homeless people into work and sustainable accommodation, primarily those aged under 35.

The building has been extensively refurbished to provide 12 units of accommodation with shared kitchen and bathrooms as well as office and support facilities. Support will be in place by a housing manager based in an office onsite. Out of hours support will be available through Thames Reach's on-call system.

The accommodation is for single young people aged 35 and under. People living in the accommodation will receive a minimum of 3 hours of support a week from Thames Reach staff, this will be focused on supporting them into employment and unsupported housing within the private rented sector. The scheme is designed for individuals who are largely able to live independently, pay their accommodation charges and look after the property, but need a little support. The property is not designed for individuals with high support needs such as drug and alcohol misuse, offending histories or chaotic mental health. The aim is that residents would stay at 111 Clapton Common for 6 to 12 months at the property, while they gain the skills to live independently.

In the design of this scheme - one group that has been identified as potentially suitable for some of the units at 111 Clapton Common are care leavers aged 21 -25 who are not working and have low support needs. Thamesreach will work with them to help them into

employment and independence, and suitable candidates for when the property comes on line in the next 2-3 weeks are being identified. Referrals will be sourced via the Young Persons panel from the Leaving Care Team.

A small number of careleavers have been referred into the scheme, with two placements made. Refusals are evident and in some cases careleavers needs have been found to be too high or conversely they have refused the placement as they don't wish to reside in shared accommodation and would prefer self contained accommodation.

Later this year the council is also beginning the development of a new **Housing Strategy**. The new strategy will have a focus on care leavers as one its key priorities. Naturally the Housing Strategy will develop and set out a full range of options for care leavers. These proposals are holistic and include financial and alternative housing supply incentives - they are not limited to just "brick and mortar" approaches. Examples are likely to include:

- A new housing transition pathway for care leavers
- Use of the Hackney Housing Company
- A new protocol for a full range of housing options including modular, pod and PRS for example
- Involvement of care leavers and service users in the development of the new strategy

### Support for the Children and Families Service

The Benefits and Housing Needs Service have supported the Children and Families Service with contacts and links to develop/strengthen their work during the transition period for youth and care leavers to help support young people who are struggling to transition at 21. Links with a wide range of organizations include the following.

- London Youth Gateway <a href="http://www.londonyouthgateway.org.uk">http://www.londonyouthgateway.org.uk</a> London Youth Gateway offers support to young people from every London borough who are homeless or at risk of homelessness. They are a partnership of the best youth homelessness services in London, so no matter what the youngster's situation or needs they can refer them to get the specialist help they need.
- New Horizon Youth Centre- <a href="https://nhyouthcentre.org.uk/what-we-do/our-work">https://nhyouthcentre.org.uk/what-we-do/our-work</a> They are a support network for 16–24 year-olds with nowhere else to go. As well as a day centre and 'one stop shop' offering activities and services to improve the wellbeing and circumstances of young people in need,they offer dedicated help with Accommodation, Employment, Education and Training, Personal Development, Health and Wellbeing and Prison and Outreach

### • Shelter hackney -

https://england.shelter.org.uk/get\_help/local\_services/london/hackney have a hub in Hackney at 4 Tyssen Street London, and provide housing advice and assistance including legal support for young people

• AKT - <u>https://www.akt.org.uk/what-we-do%20</u>Akt supports lgbtq+ young people aged 16-25 in the uk who are facing or experiencing homelessness. They support

young people into safe homes and employment, education or training, in a welcoming and open environment that celebrates lgbtq+ identities. Akt helps young people stay safe in a crisis, find emergency accommodation, access specialist support, develop skills, identify and achieve life goals

• **Depaul** - <u>https://uk.depaulcharity.org/</u> Depaul work to break the cycle of homelessness for young people, starting with providing a bed for the night. The Nightstop network of volunteer hosts provides a safe place to stay for people in crisis. They run supported accommodation services in London, including specialist services for young parents, unaccompanied asylum seeking children and those with severe mental health problems. Alongside the accommodation services, they offer specialist support allowing people to move on to live independently.

### • St Basils

https://stbasils.org.uk/about-us/st-basils-charter-designing-out-homelessness/ St Basils works with young people to enable them to find and keep a home, grow their confidence, develop their skills, increase opportunities and prevent homelessness. St Basils has a full range of prevention, accommodation, support and engagement services as well as services which aim to ensure young people develop the skills and have the support needed to move on successfully.