



2024  
2029

Braintree District Council

# Homelessness and Rough Sleeping Strategy

Evidence Base V.4



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# Introduction

## Braintree District Council is revising the Homelessness and Rough Sleeping Strategy 2018 –2023.

This evidence led document provides an in-depth analysis of the trends, drivers, challenges, and opportunities impacting homelessness and rough sleeping in the Braintree District.

## Defining Homelessness

Many households are ‘at risk’ of homelessness, they may be threatened with eviction or living in insecure tenancies, this is where households live with the worry that their tenancy may come to an end, may live in poor housing conditions or must leave their accommodation due to range of reasons. There are also households who experience ‘hidden homelessness’; they are not rough sleeping, but they don’t have a long term settled place to stay.

This Government reports that they have made the unprecedented commitment to end rough sleeping. For the first time, the government has provided a clear and defined vision for ending rough sleeping<sup>i</sup>, **which is that it is prevented wherever possible, and where it does occur it is rare, brief and non-recurrent.**

# Scene Setting

To effectively tackle homelessness and end rough sleeping, Braintree District Council will continue to analyse local, regional and national data and influences and undertake research to establish high quality correlations, trends and insights of our current and future resident and housing needs in our district.



Braintree District is home to **155,200** residents.

Source: Census 2021



There are **69,186** properties in the district as of 30 June 2023

Source: BDC Council Tax

## According to the Census 2021, the Housing Tenure in Braintree District is:

<b>9,825</b>	<b>15.1%</b> Private Rent
<b>10,593</b>	<b>16.3%</b> Social Rent
<b>22,262</b>	<b>34.3%</b> Owned Outright
<b>22,303</b>	<b>34.3%</b> Owned with mortgage or loan including shared ownership

Source: Census 2021

## Employment

Data from the annual population survey shows the following employment data for the Braintree District<sup>ii</sup>

- Between April 2021 – March 2022 the employment rate in the Braintree District (85.8%) was much higher than the UK (75.1%) and Essex (79.2%) rates.
- 85.8% is the highest employment rate Braintree has seen since at least 2004.
- Employment rates are consistently much higher than UK and Essex rates and higher than many regions nearby including Chelmsford, Colchester, Cambridge, and Epping.

# National and Local Influences:

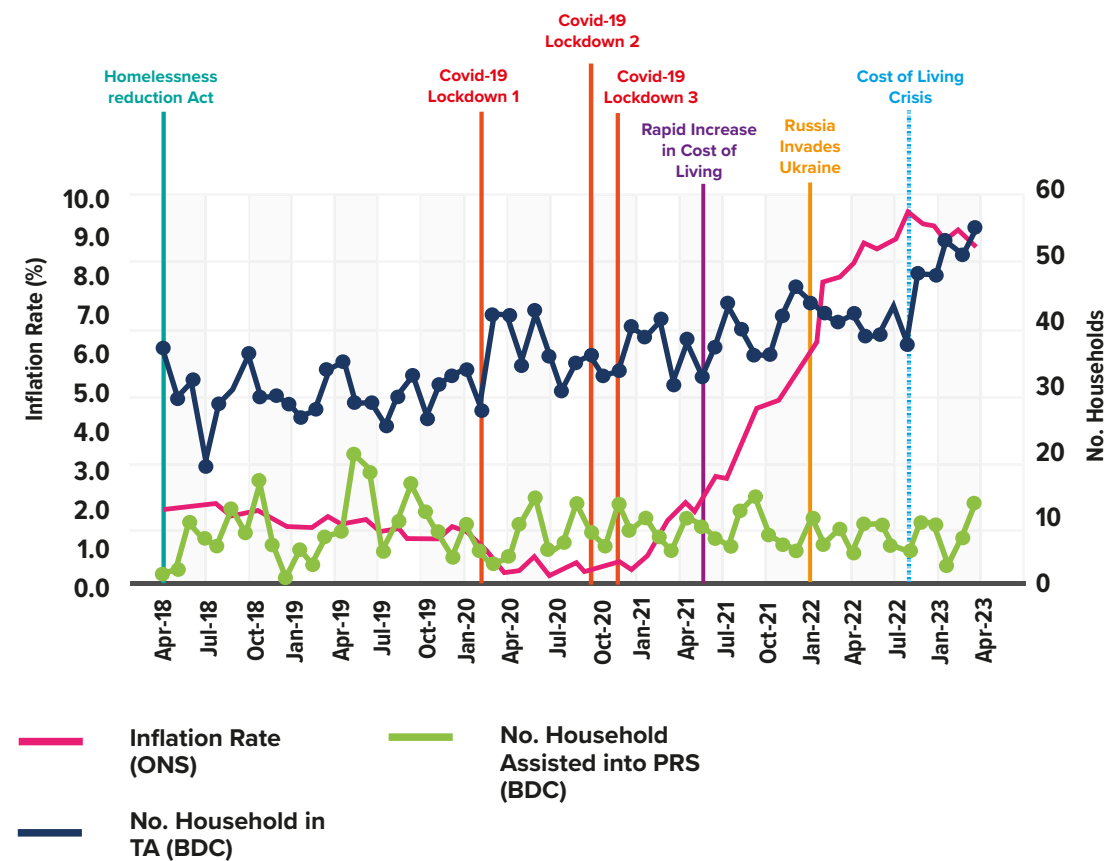
## National impacts on homelessness:

- **Rising cost of housing.** Rent levels are influenced by market dynamics and are not subject to any form of price control. However, it is important to acknowledge the growing disparity between rental costs and the local housing allowance which has led to a greater number of households now facing a heightened risk of homelessness. This situation arises from a combination of factors, including low-income individuals with limited or no savings, rising unemployment rates, overwhelming debt, poor physical and mental health, as well as relationship breakdowns. Consequently, the challenge of securing alternative housing options in a timely manner grows increasingly complex.
- **Local Housing Allowance (LHA).** LHA rate is the maximum amount of housing benefit which can be claimed to help tenants pay their rent. When first introduced in 2008, the rate was calculated to cover rent for the cheapest 50% of the housing market in a household's local area, known as 'Broad Rental Market Area'. Since 2011, the rate has been reduced to cover only the bottom 30% of the local housing market, reducing the pool of properties available to those on low incomes.
- **Benefit Cap.** The benefit cap sets limits on the total amount of benefit a household can receive. As the cost of living continues to rise, the benefit cap is presenting increasing challenges for people attempting to transition out of homelessness.
- **Universal Credit (UC).** UC was introduced in 2013 to streamline benefits. Many claimants who previously had Housing Benefit paid directly to their landlord, are now responsible for paying rent from a monthly budget under Universal Credit. With the cost of living, increase in rents, many households are falling into arrears, raising concerns about eviction and homelessness. Claimants need to have a bank account and be able to use a computer or smartphone. As the DWP is shutting more job centres, it is making it harder for some of the most vulnerable groups to access benefits.
- **Increased interest rates.** Due to the increased rise in interest rates, landlords are leaving the market, thereby adding additional pressure on the private rented sector.
- **Affordable rents.** (which are higher than social rents) are usually charged for all new social housing. Some housing providers also 'convert' properties from social rent to affordable rent when they become vacant. This raises money to invest in new affordable housing.
- **The Renters' (Reform) Bill** represents the fulfilment of the Government's 2019 manifesto pledge to eliminate section 21 'no fault' evictions. This legislation will bring about substantial transformation in the private rented sector. The bill aims to provide tenants with the confidence to address problematic landlords, secure in the knowledge that their housing will not be jeopardised. However, it is worth considering that it might also lead to an increase in landlords exiting the market prior to its implementation.

Between 2022 – 2023

**34%**  
**of all households**  
**owed a prevention**  
**or relief duty**  
 (ie were confirmed as being  
 already homeless  
 or threatened with  
 homelessness within 56 days)  
**were previously residing in**  
**the private rented sector**

**Figure 1: National influences, number of households in Braintree District in temporary accommodation and the private rented sector at the end of each month**



Sources: BDC - Households on TA and PRS ONS, Cost of living latest insights - Inflation Rate

Figure 18 captures national influences and factors which affect homelessness between April 2018 – March 2023.

The data shows a steady flow of households entering the private rented sector over the last 5 years.

The number of households in temporary accommodation has steadily increased over the past five years, especially since the cost-of-living crisis and inflation rise.

## Homelessness Reduction Act (HRA)

Part 7 of the Housing Act (1996) sets out the definition of homelessness, and the duties that local authorities owe to applicants who are accepted as being homeless or threatened with homelessness.

In 2018 the Government published its Rough Sleeping Strategy delivery plan which stated that all local authorities must update their homelessness strategies and rename them as homelessness and rough sleeping strategies. The Strategies must be made available online and submitted to the Department for Levelling Up, Housing and Communities.

The Homelessness Reduction Act (2017) made significant changes to the Housing Act (1996) and placed a number of new duties upon local authorities.

Local Authorities have a duty to work with all households for 56 days to try to prevent homelessness, including the production of:

- a detailed Personal Assessment; and
- a Personal Housing Plan (PHP) which must be kept under review

There is a duty to work with **all** households for a further 56 days to try to relieve homelessness irrespective of priority need. Households can approach any Local Authority, the duty is to help secure accommodation that has reasonable prospects of being available for at least 6 months.

A homeless application is triggered at a threat of losing accommodation within 56 days (previously 28 days)

**Stage 1** – The application and assessment of the test of eligibility and whether the applicant is homeless or threatened with homelessness within 56 days

**Stage 2** – The prevention stage – to take reasonable steps to help the applicant from losing accommodation.

**Stage 3** – The relief of homelessness stage – to take reasonable steps to help the applicant find somewhere else to live.

**Stage 4** – The final main duty owed for those in priority need and not intentionally homeless.

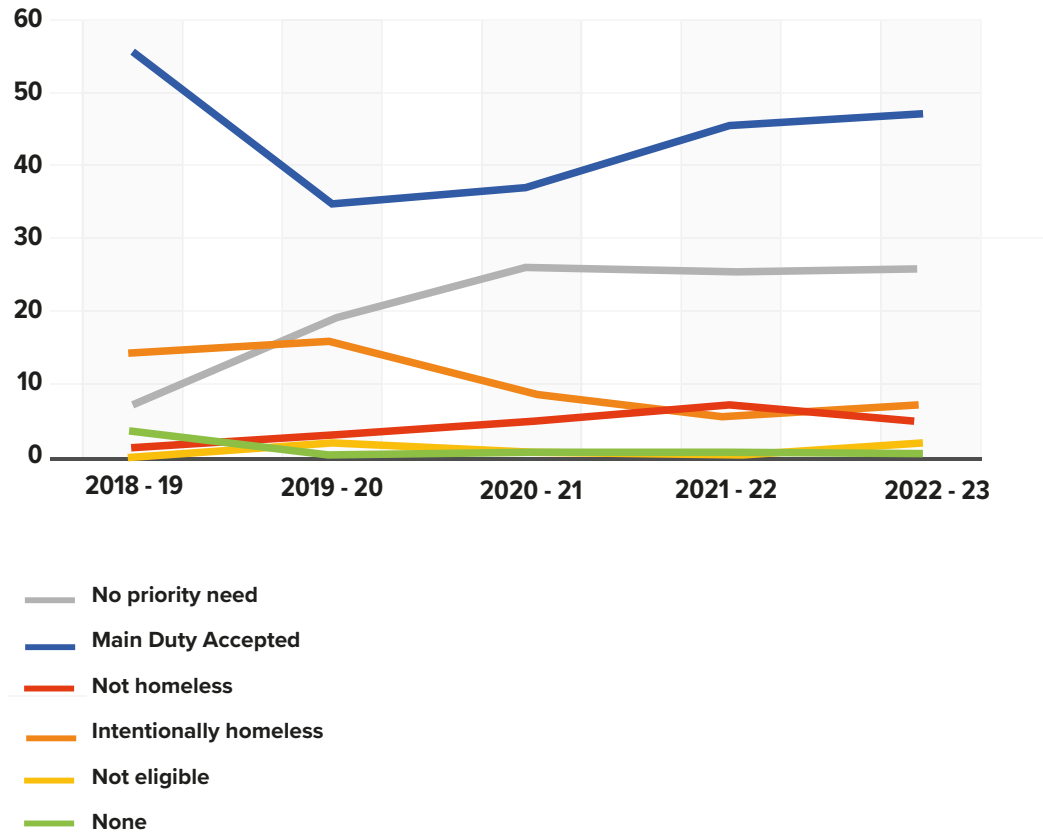
In Braintree District Council, the Housing Operations Team operate a Triage model through Housing options advice which is in place to prevent homelessness. A Triage Officer makes an initial assessment to anyone who approaches the local authority who is or may become homeless and is eligible for assistance. At this point, essential information is obtained to make an initial assessment. The officer will assess whether they can work to resolve the issue with the household. Advice and support are offered which may include mediating with family, liaising with the landlord and referring to agencies for support.

**Figure 2: Number of homelessness approaches to Braintree District Council each year**

Year	Total
2018-19	1423
2019-20	1497
2020-21	1222
2021-22	1221
2022-23	1179
Total	6542

Source: BDC Housing Data

**Figure 3: Main Duty Outcomes 2018 - 2023**



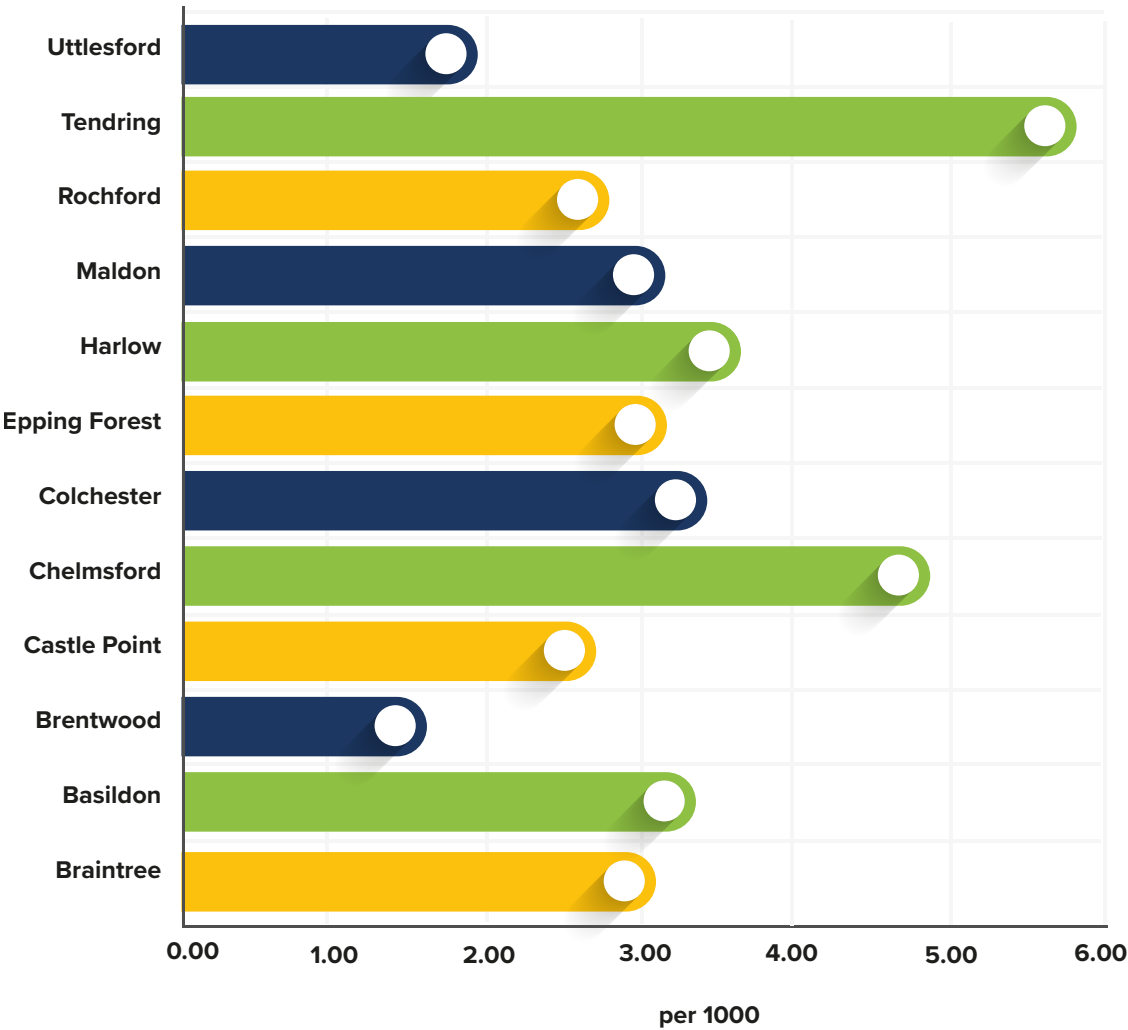
Source: BDC 2023

The number of ‘main duty accepted’ outcomes have continued to increase since 2019 – 2020. The number of ‘intentionally homeless’ outcomes decreased between 2019-20 and 2021-22 as a result of court action and evictions being delayed due to the pandemic. This indicates that although there are less homeless approaches to the council each year, there are more households being owed the main duty.

When financial circumstances put accommodation at risk, Braintree District Council offers support to residents by assisting them in

applying for financial aid through discretionary housing payments, help complete benefit checks, guide them towards potential grants and help with income maximisation, which could include a referral to an employment officer. Additionally, loans for rents in advance and/or deposits can be offered. However, all loan applications will undergo evaluation for affordability, suitability of the accommodation, and risk, and final decisions will be made by a Housing Options Team Manager at their discretion.

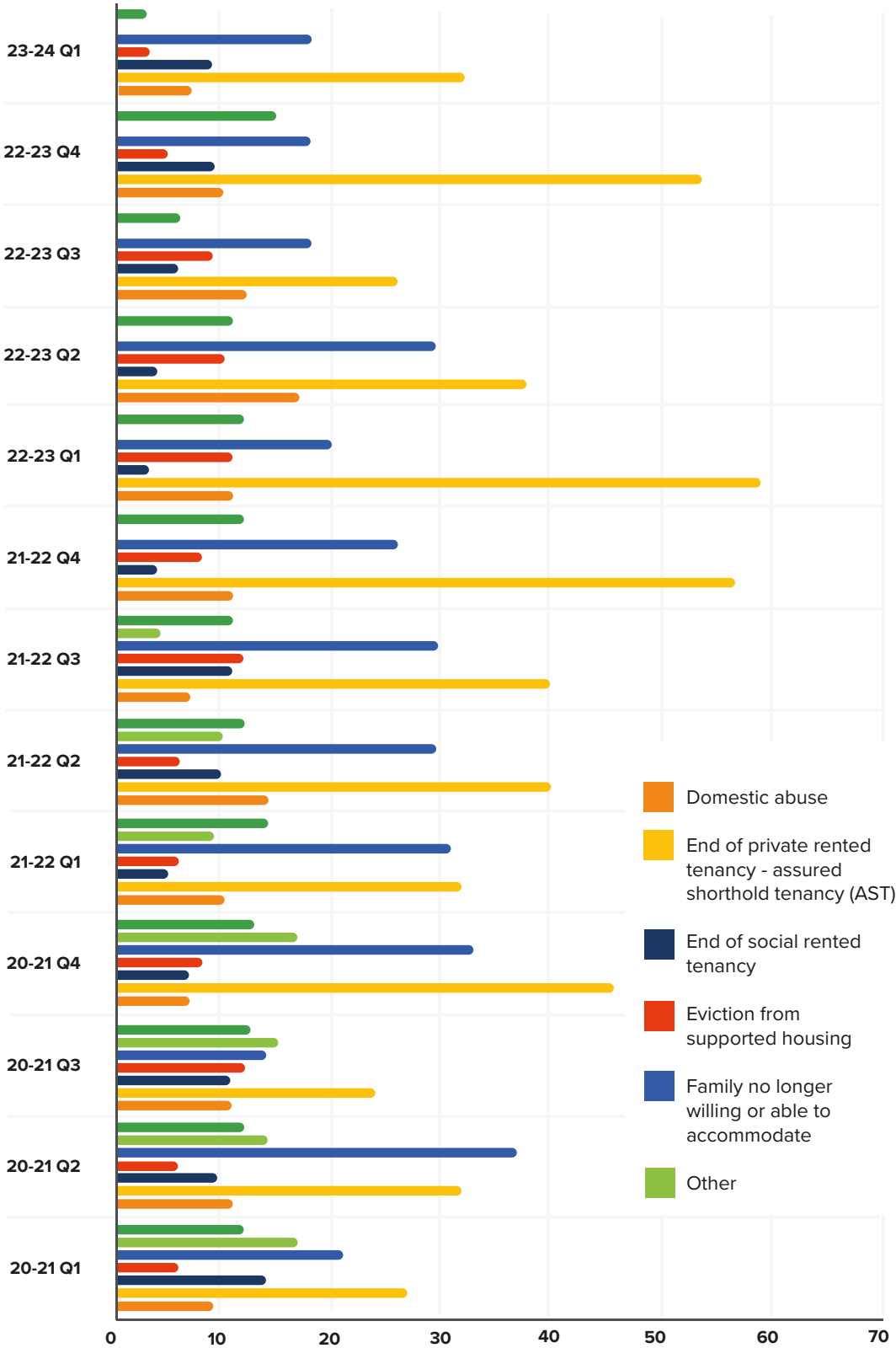
**Figure 4: The total number of households assessed and owed a homelessness duty across Essex**



Source DLUHC 2021 -2022

Maldon, Epping Forest and Braintree have similar numbers of homelessness per 1,000.

**Figure 5: The main reason for the loss of settled accommodation when households present as homeless in the Braintree District**



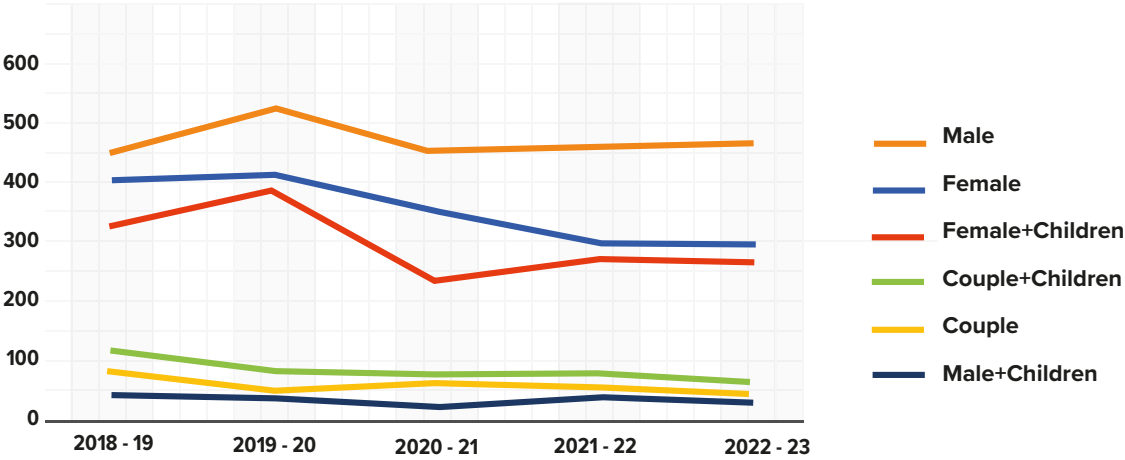
Source: BDC data

End of AST and social rented are the main reason for loss of settled accommodation.



Nationally, Government statistics show the number of households evicted by bailiffs due to a Section 21 eviction, which allows a tenant to be evicted without a landlord giving a reason, has surged 116 per cent in a year. End of private tenancy is consistently the main reason that households lose their tenancy in Braintree.

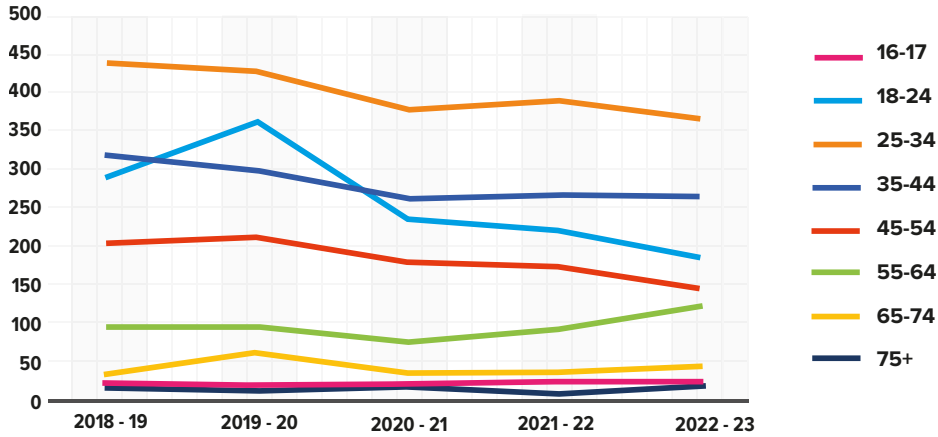
Figure 6: Number of approaches by household composition.



Single males are consistently the highest household to present as homeless.

Single females presenting as homeless has reduced over the last 5 years. Studies that have been undertaken on female homelessness indicate that women face unique challenges in experiencing homelessness compared to men. In several instances, female homelessness tends to remain concealed, primarily for safety concerns.

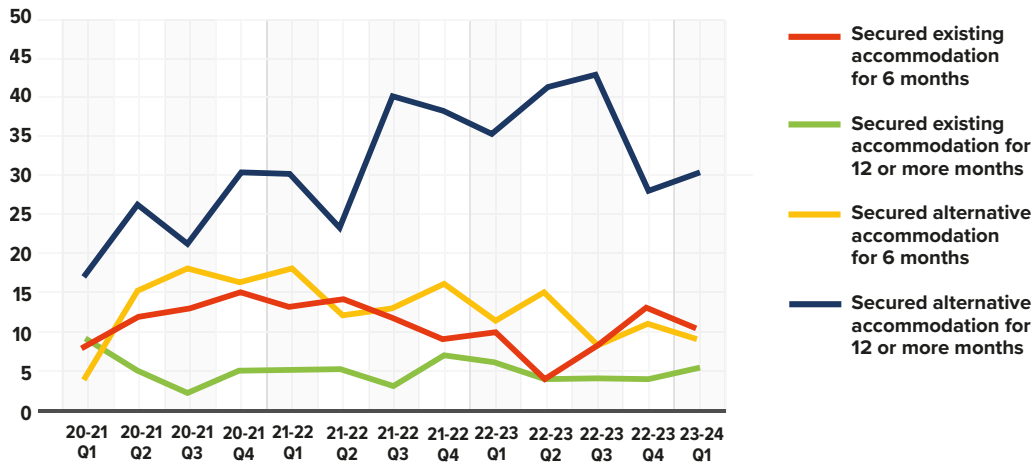
Figure 7: Number of approaches by age band



Source: BDC, 2023

When the number of approaches are analysed by age groups, during 2018-19 to 2022-23, the 55-64 age group increased, with the largest relative increase being for the 65-74 age group. The other age groups saw a reduction in the number of approaches with the largest fall in the 18-24 age group.

Figure 8: The top 4 reasons the prevention duty ended

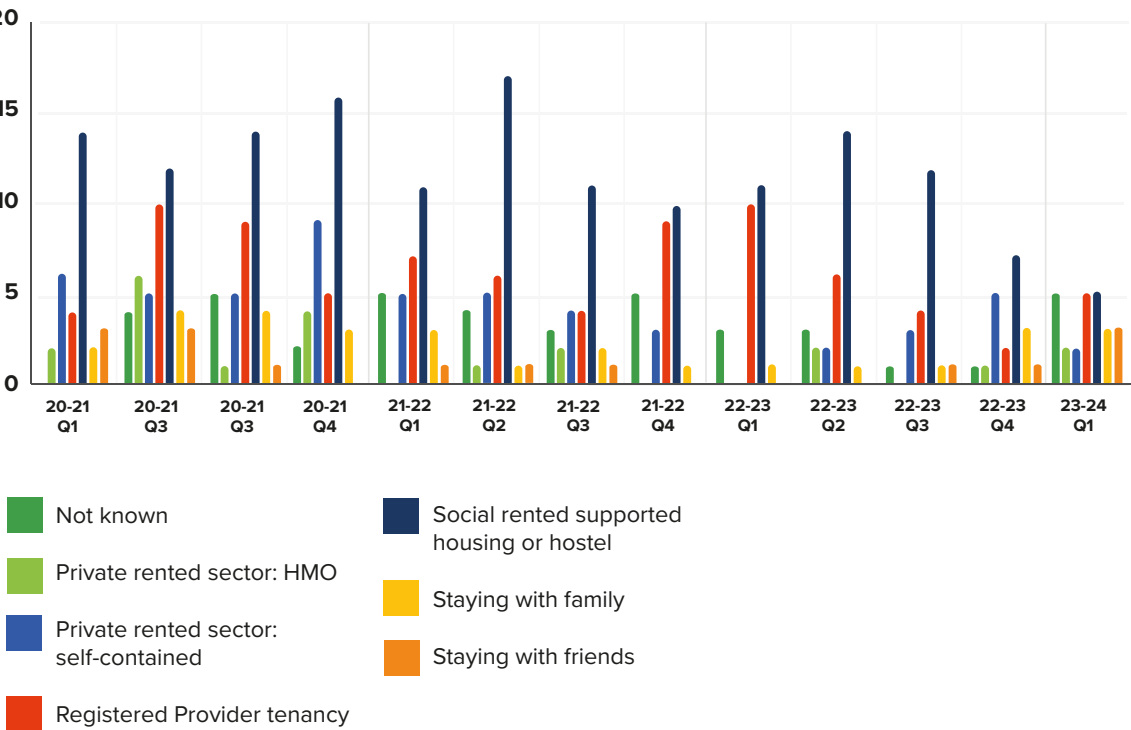


Source: BDC, 2023

The most common type of accommodation outcome was registered provider (also known as social housing) and the private rented sector.



Figure 9: The top 7 accommodation outcomes following relief activity



Source: BDC, 2023

Social rented supported housing or hostels are experiencing a decline as the main accommodation outcome. At the beginning of 2023-2024, the number of social rented supported housing or hostels decreased significantly compared to the past three years. Conversely, the number of individuals staying with friends has increased, reaching similar levels observed during the Covid lockdown, surpassing the figures of the previous two years.

The number of those ‘Staying with friends’ is higher than the previous two years and is now similar to levels during the Covid lockdown.

# Preventing Homelessness

## Why is it important to prevent homelessness?

There are multiple reasons why it is imperative that joint work is undertaken at the appropriate stage to reduce homelessness. Focusing on people ‘at-risk’ of homelessness provides the opportunity to intervene at an early stage <sup>iiiiv</sup>

- **Wellbeing:** Homelessness is linked to poor physical and mental health outcomes for all members of the household. The stress that goes with losing a home is immense, exposure to homelessness damages physical and mental health. Preventing homelessness means preventing distress and trauma.
- **Human Cost:** There are multiple costs to the person being made homeless, losing belongings or paying for storage. Having to move away from support, family, work or school can lead to a breakdown of social and support networks.
- **More effective use of our efforts and resources.** It is easier to prevent someone from experiencing homelessness, than it is to get somebody out of homelessness

- **Financial Cost:** The cost of temporary accommodation and emergency service is considerable, this money could be used to prevent households from becoming homeless and lead to cost savings in the future.
- **Protecting the vulnerable:** For individuals who are young or those who have preexisting physical or mental health challenges, experiencing homelessness can contribute to heightened health concerns and greater vulnerability to instances of violence.
- **Reduce crime and anti-social behaviour:** Some people experiencing homelessness can be associated with criminal activity, anti-social behaviour and substance mis-use which has an impact on the wider community.

There are many homeless prevention models used across a variety of services. Most local authorities work in all stages of prevention. Homelessness is an extremely complex issue, to work towards ending homelessness is working in a co-ordinated, systemic, evidence led approach.

# Cost of Living

The cost-of-living crisis has made it increasingly difficult for low-income households to keep up with their outgoings. Many households are reliant on benefits, have one parent employed or parents in either low paid jobs or zero hour contracts. This instability is exacerbated by multiple debts and rising costs of food, rent, bills and petrol.

## 4.3 million children live in poverty in the UK which equates to 3 in 10 children<sup>v</sup>.

A longitudinal study by UCL researchers shows that children born into the poorest fifth of families in the UK are 12 times more likely to experience a raft of poor health and educational outcomes by the age of 17 compared to more affluent peers<sup>vi</sup>.

Moving house frequently can occur because of the family experiencing financial difficulties. Families living within the private rented sector can move up to four times more than families living in owned properties<sup>vii</sup>. There is an association between moving more frequently and poor self-rated health.

A report by Essex County Council on Tax Vulnerability Index concludes that Cohorts most affected by the cost-of-living crisis include single person households, lone parents with dependents, and people in later life.

## Deprivation

In 2015 Braintree District ranked 194 out of 317 local authorities <sup>viii</sup>, and in 2019 the rank was 203 indicating an above average position. However, the district has some contrasts, with the three most deprived wards being in the 20% most deprived areas in the country and two of the three least deprived wards being in the 10% least deprived wards in the country:

### Most deprived wards

1. Bocking South
2. Braintree Central & Beckers Green
3. Halstead Trinity and Bocking North (joint 3rd)<sup>[i]</sup>

### Least deprived wards

1. Great Notley and Black Notley
2. Bumpstead
3. Kelvedon and Feering <sup>[ii]</sup>

## Food Poverty

In the 2021-22 period in the UK, there was a significant increase of 37% in the total number of food parcels distributed by foodbanks across the UK. Children accounted for 38% of the individuals who received these parcels.

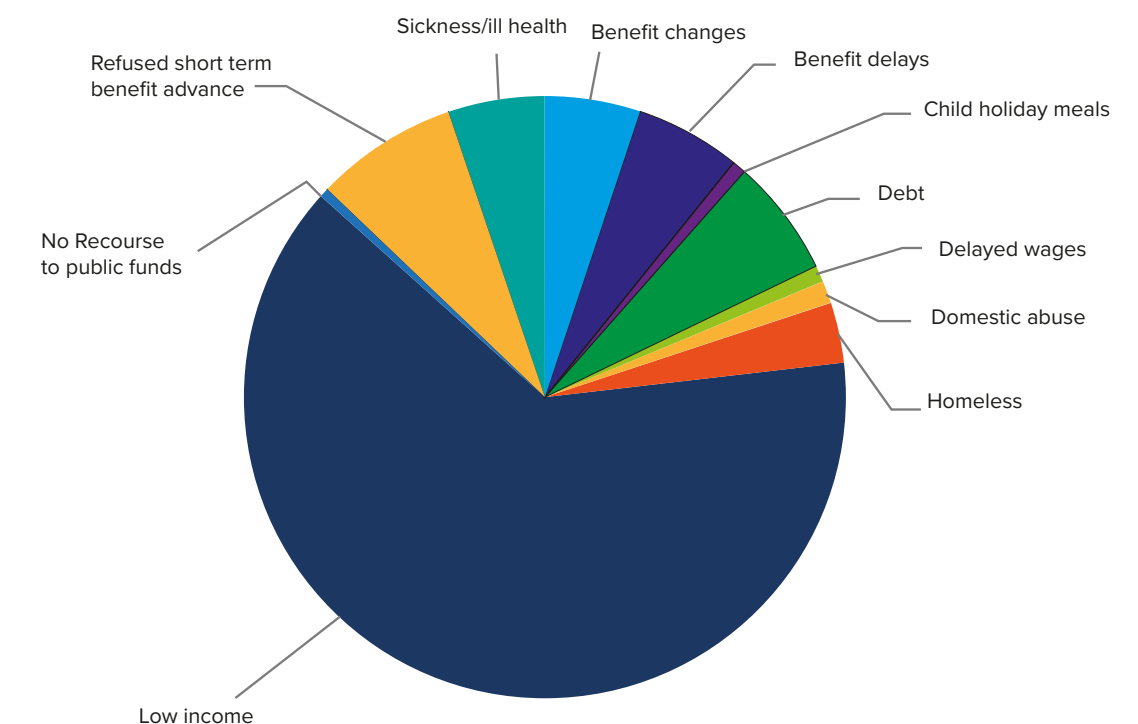
## Braintree Food Bank

In the Braintree district, the increase in the total number of distributed parcels was even higher at 66%, making it the largest increase in at least the past five years. Furthermore, the proportion of children receiving food parcels in the Braintree district exceeds the national average, comprising 45% of the total individuals supported.

The top three areas in Braintree using foodbanks are Braintree Central & Beckers Green (15.4%), Bocking South (10.8%) and Braintree South (8.2%)

64% of households who present at the foodbank in Braintree Districts (remove s) is due to low income, 11% is due to benefit changes or delays. New claimants for Universal Credit must wait five weeks for their first payment, (add comma) potentially compounding existing problems with debt and rent arrears, as many claimants do not have savings to support them during this waiting time.

Figure 10: Reasons household present at Braintree Foodbanks in 2022 – 2023



## Fuel Poverty

‘Fuel poverty relates to households that must spend a high proportion of their household income to keep their home at a reasonable temperature’<sup>x</sup>

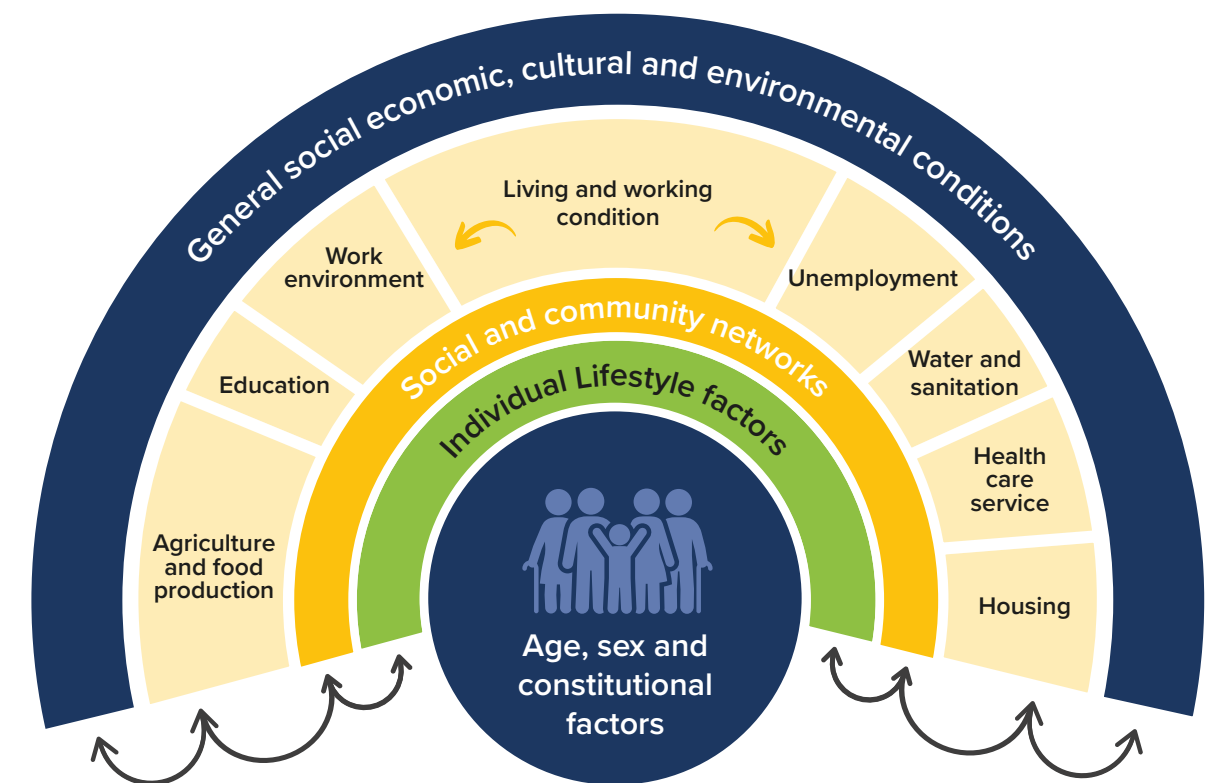
Across all households in Essex, 12% of residents are pushed below the poverty line due to the cost of heating their home. In Braintree District, this is higher than the Essex average, with approximately 13% of residents impacted by fuel poverty related to the costs of running their home.

In Braintree district there are 16,180 households (or 25% of households) on non-mains gas. Non-mains gas users pay the highest bills in Essex, and they have experienced the highest proportional increases in their bills so far.



## Health and Homelessness

Figure 11: Wider Social Determinants of Health



The independent Marmot Review (2010) said housing is a ‘Social determinant of health’. The wider determinants of health are a diverse range of social, economic and environmental factors which influence people’s mental and physical health<sup>xi</sup>.

Health and homelessness are interlinked. Feeling secure in your home provides you with stability. Longer tenancies, secure, settled,

and affordable housing help to embed communities, build a sense of belonging, reduce isolation, and improve wellbeing.

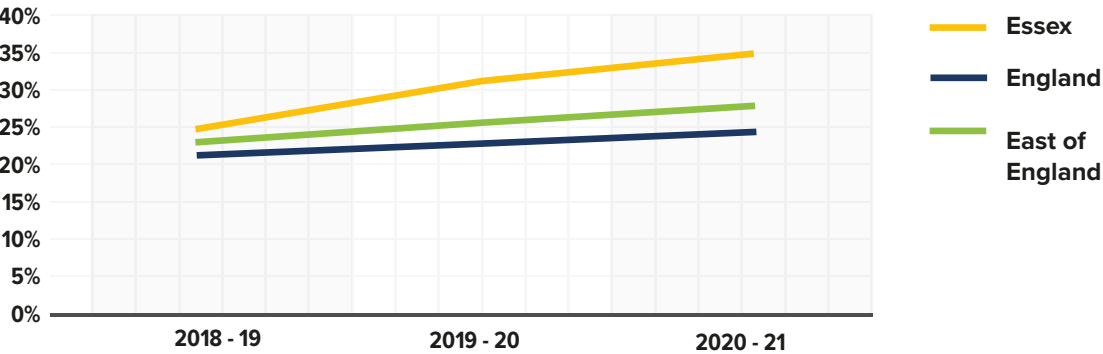
Being threatened with homelessness is a stressful experience, linked to psychological distress and depression. Fear of becoming homeless, can also result in ill health or exacerbate existing health conditions.



In his report Health Equity in England: The Marmot Review 10 Years On (2020) Sir Michael Marmot states that: Poor-quality housing harms health and evidence shows that exposure to poor housing conditions (including damp, cold, mould, noise) is strongly associated with poor health, both physical and mental. The longer the exposure to poor conditions, including cold, the greater the impact on mental and physical health'. The report goes on to say 'In terms of mental health impacts, living in non-decent, cold or overcrowded

housing and in unaffordable housing has been associated with increased stress and a reduction in a sense of empowerment and control over one's life and with depression and anxiety'. Research has shown considerable disparities in the physical and mental health of individuals who have experienced homelessness when compared to the general population.

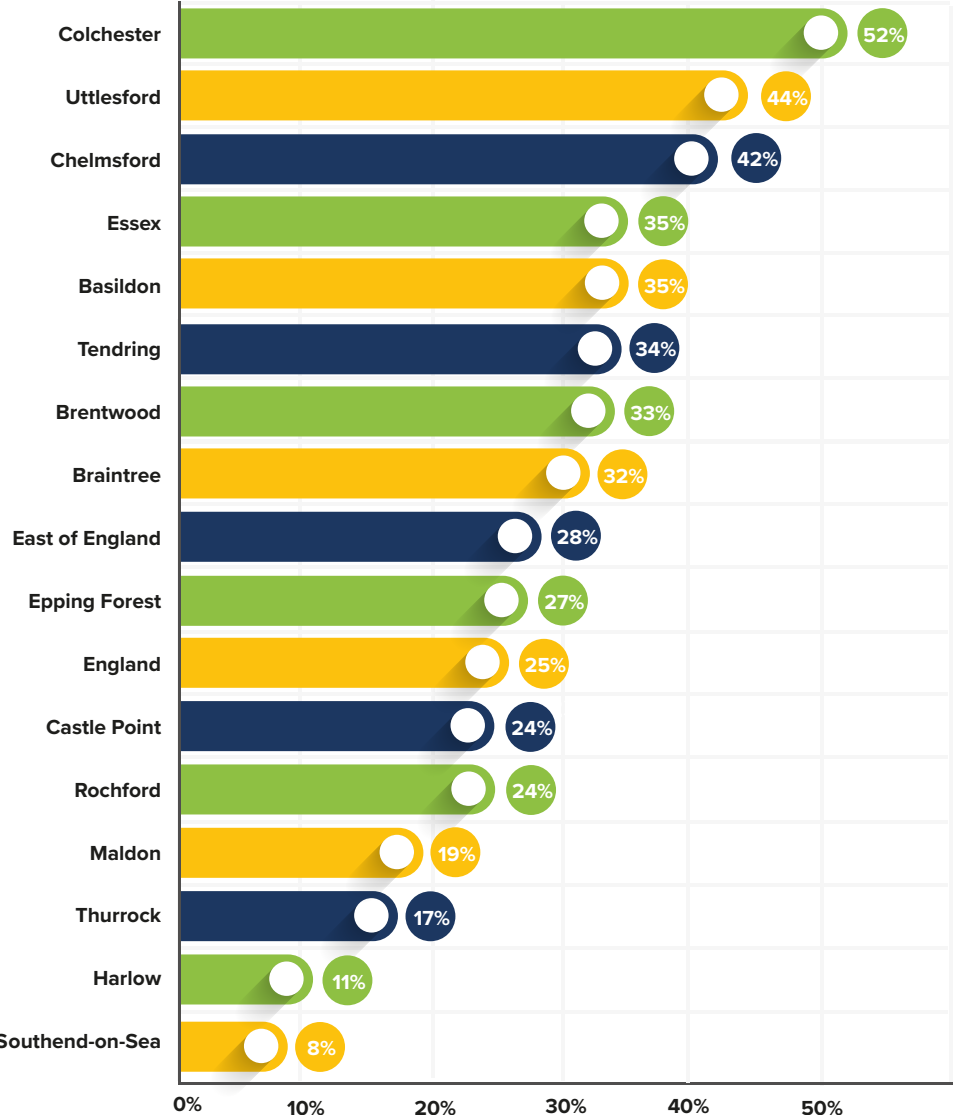
**Figure 12: The % of households regionally and nationally owed a homelessness duty with a history of mental illness**



Source: MGCLG Statutory homelessness detailed local authority level tables

Figure 11 illustrates an upward trend in the number of households encountering homelessness and experiencing mental illness. It is worth noting that mental health issues are more common among individuals without a stable housing situation compared to the general population.

**Figure 13: The % of households owed a homelessness duty who have a history of mental illness.**



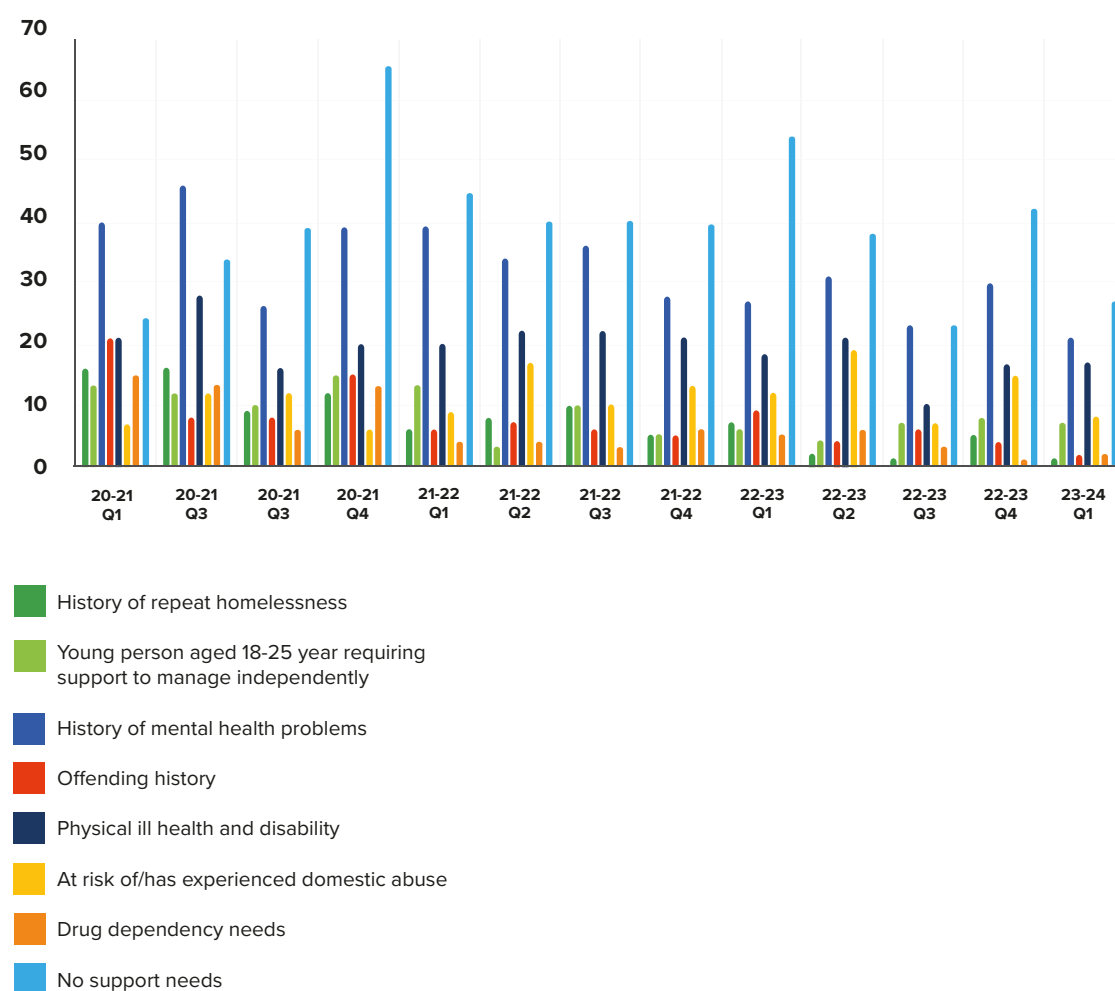
Source: MTVH (2021) Final Evaluation of the Essex Mental Health Tenancy Sustainment Pilot Project See Physical Environment JSNA Topic for information on housing and housing affordability

Definition: Households owed a homelessness duty with history of mental health issues as a proportion of all households owed a duty

Specifically, in the year 2020-2021, Essex observed that approximately 35% of households owed a homeless duty had a background of mental health challenges. Similarly, in the Braintree district, this percentage

stood at 32%. Both these values exceed the average for England, which was recorded at 25%.

**Figure 14: Support needs for those with an Assessed Need of ‘Already homeless - Relief Duty owed’ or ‘Threatened with homelessness - Prevention Duty owed’.**



Source Housing Operations Data

The highest numbers have consistently been 'History of mental health problems', 'Physical ill health and disability' and 'No support needs'.

The 'History of mental health problems' need peaked in 2019-20 Q2, but whilst still showing significant numbers, is steadily reducing.

# Domestic Abuse

The Domestic Abuse (DA) Act, which was signed into law in April 2021 places a duty on local authorities in England to provide support to victims of domestic abuse and their children.

The Domestic Abuse Act has expanded the eligibility criteria for priority need for homelessness assistance to include single individuals or households with non-dependent children who have been forced to leave their homes due to fleeing domestic abuse. As a result of this legislation, adjustments have been made to the sub-regional Allocations Policy and procedure.

These changes ensure that BDC, takes all necessary measures to provide priority assistance to eligible homeless victims of domestic abuse. This includes providing temporary accommodation while actively seeking a direct let, rather than simply granting a band A award, and allowing them to remain in their current tenancy, which may still pose a risk to their safety.

A Sanctuary Scheme is a collaborative initiative involving multiple agencies. The purpose is to support households who have experienced domestic abuse to be able to continue living

in their own homes through adding safety measure to the property, this is to increase safety and prevent further occurrences. In 2021 – 2022, Braintree District Council received 23 referrals, and a further 12 referrals between 2022 – 2023. In July 2022, Housing Services recruited a Specialist Domestic Abuse Officer, this role co-ordinates the Sanctuary Scheme referrals and provides specialist advice to staff and survivors of Domestic Abuse.

## National statistics on Domestic Abuse

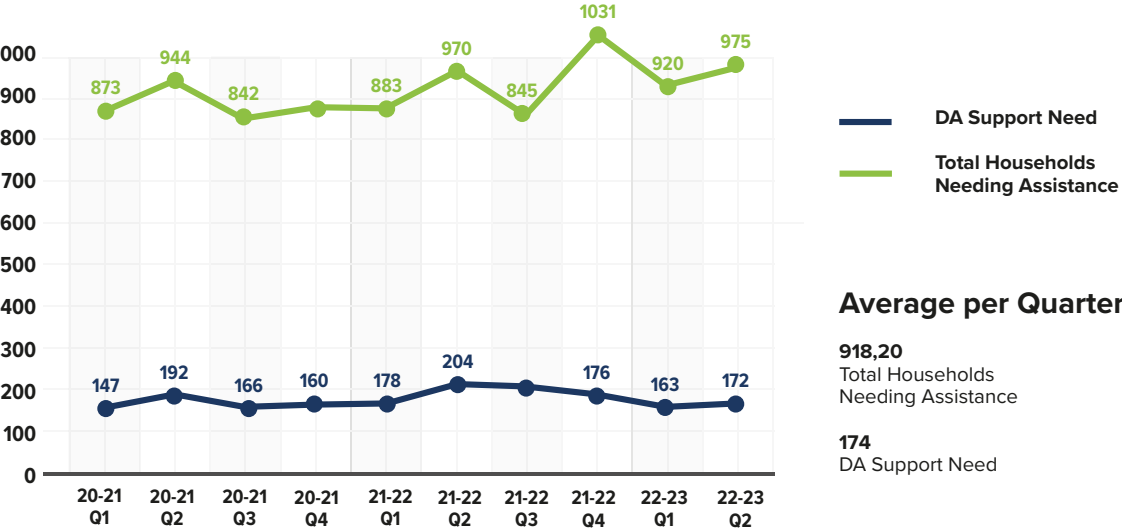
Mental Health Foundation shows that there has been an increase in homeless approaches to the local authorities for those seeking assistance due to DA in Southend, Essex and Thurrock. These figures related only to official reports of violence

- According to Office of National Statistic 2014 xv, 1.2 million women and 700,000 men experience domestic violence each year <sup>xvi</sup>
- According to a government report, the estimated social and economic cost for victims of domestic abuse in England and Wales for the year ending March 2017 is approximately £66 billion. On average, the cost to respond to these incidents per victim is £34,015, and in cases of domestic homicide, the cost can reach up to £2.2 million.

- Research<sup>xviii</sup> suggests that women experiencing domestic abuse are more likely to experience mental health problems. In contrast, women with mental health problems are more likely to be domestically abused, with 30-60% of women with mental health problems have experienced domestic violence.
- Exposure to domestic violence has a significant impact on children's mental health. Many studies have found strong links between poorer educational outcomes and higher levels of mental health problems.<sup>xix</sup>

**Between 2018 – 2023, in Braintree District, there have been a total of 256 domestic abuse related reasons for loss of settled home.**

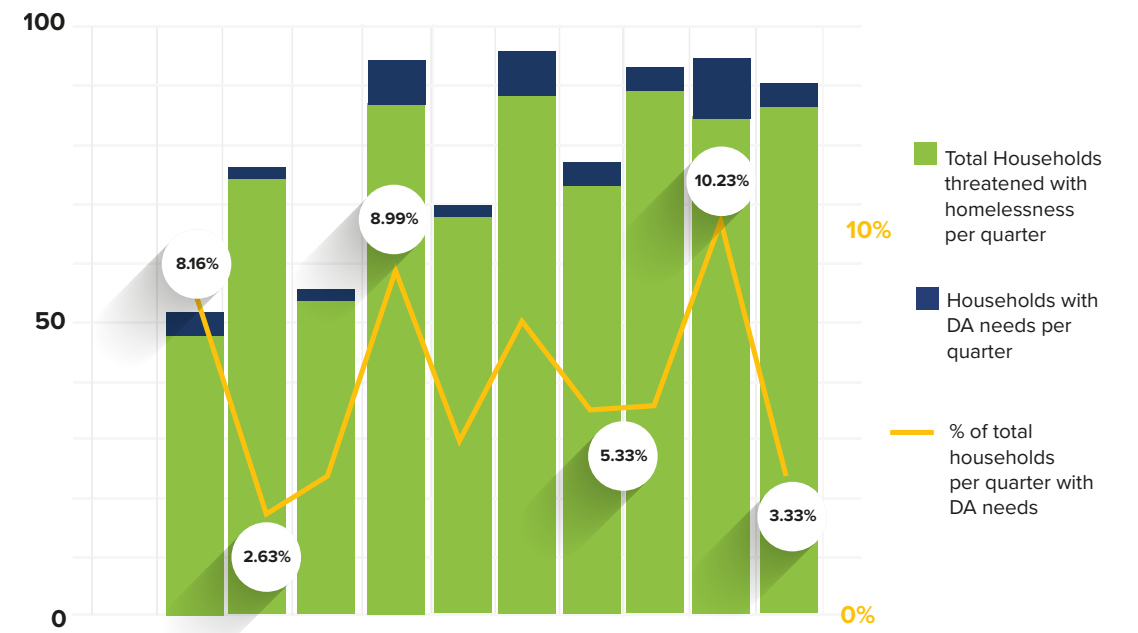
Figure 15: DA Support Need and Total Households Needing Assistance by Number



Data from Southend, Essex & Thurrock Domestic Abuse Board SETDAB from 2023 shows the following trends in households threatened with homelessness and who are homeless experiencing DA compared with households who are not experiencing DA<sup>xx</sup>.

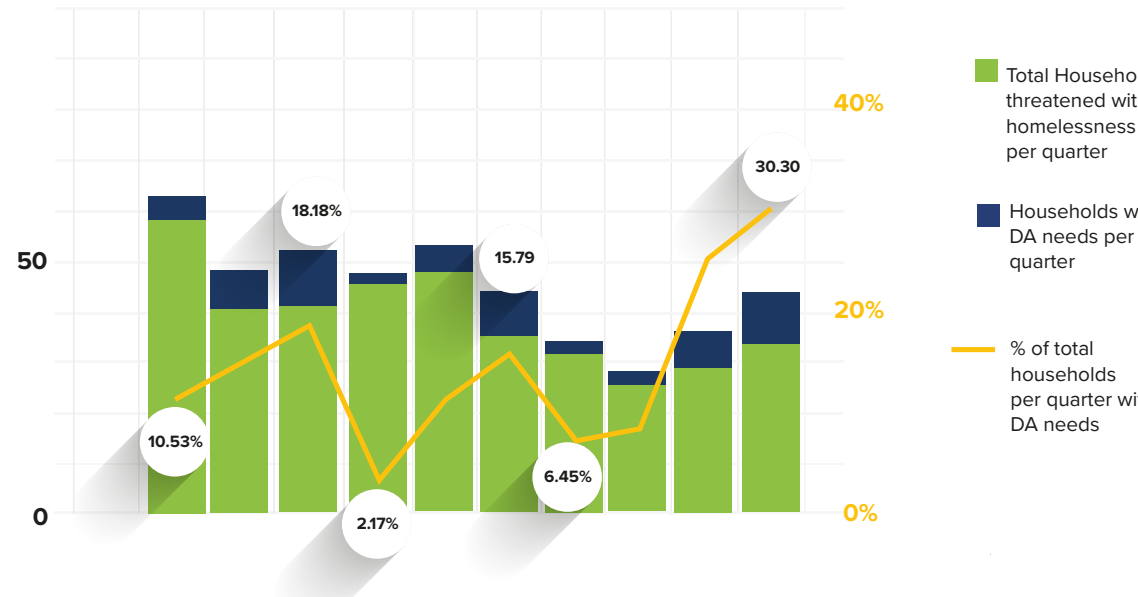
Source Southend, Essex & Thurrock Domestic Abuse Board SETDAB 2023

Figure 16: Increase % where homelessness is prevented or reviewed



Source: SETDAB Southend, Essex & Thurrock Domestic Abuse Behaviours 2023

Figure 17: Increase % where homelessness is prevented or reviewed (homeless households)



Source: SETDAB Southend, Essex & Thurrock Domestic Abuse Behaviours 2023

# Impact of homelessness on children

The latest government data shows there are 125,760 homeless children living in temporary accommodation with their families in England today – a 67% rise in 10 years<sup>xxi</sup>. A family becoming homeless means a stable environment is not provided for a child to be able to grow up safely and securely in order to thrive<sup>xxii</sup>.

Shelter undertook the largest survey on experiences of more than 800 homeless families with 1,600 children<sup>xxiii</sup>. Shelter's report exposes the devastating impact this constant disruption is having on families lives, including on their children's education and ability to work.

- This research found that more than a quarter of households (27%) were moved into temporary accommodation more than an hour away from where they used to live.
- Families living in temporary accommodation are often required to move numerous times at short notice.
- Over a fifth (22%) of homeless children have to move school multiple times as a result of living in temporary accommodation
- Over half (52%) of homeless children of school age have missed days of school as a result of living in temporary accommodation, of these, over a

third (37%) have missed more than a month of school. Almost half (47%) of families with school age children have been forced to move schools as a result of living in temporary accommodation.

- 6 in 10 (62%) households were given less than 48 hours' notice when they were last moved between temporary accommodation placements.
- 1 in 10 (11%) said they have had to stop working altogether as a result of living in temporary accommodation.

A report from Action for Children reports that family breakdown is the main reason for young people presenting as homeless. A high percentage of young people report anxiety and depression around their housing<sup>xxiv</sup>

During the pandemic, 18 – 24-year-olds were the only age group who saw an increase in statutory homelessness<sup>xxv</sup>. This is due to the increase on family breakdowns during the pandemic and that staying with friends and families was no longer an option.

In his report **Health Equity in England: The Marmot Review 10 Years On (2020)** Sir Michael Marmot states that: 'Children living in overcrowded homes are more likely to be stressed, anxious and

depressed, have poorer physical health, attain less well at school and have a greater risk of behavioural problems than those in uncrowded homes.

The collaboration between BDC and ECC has been crucial in addressing the accommodation needs of care leavers, transitioning from the foster care system to living independently. This partnership ensures a cohesive approach to providing stable housing, which is a fundamental component for these young citizens to thrive. Stable accommodation serves as a platform for care leavers to pursue education, employment, and personal development opportunities. This joint effort in developing an Essex wide care Leavers housing protocol promoting consistency in care standards,

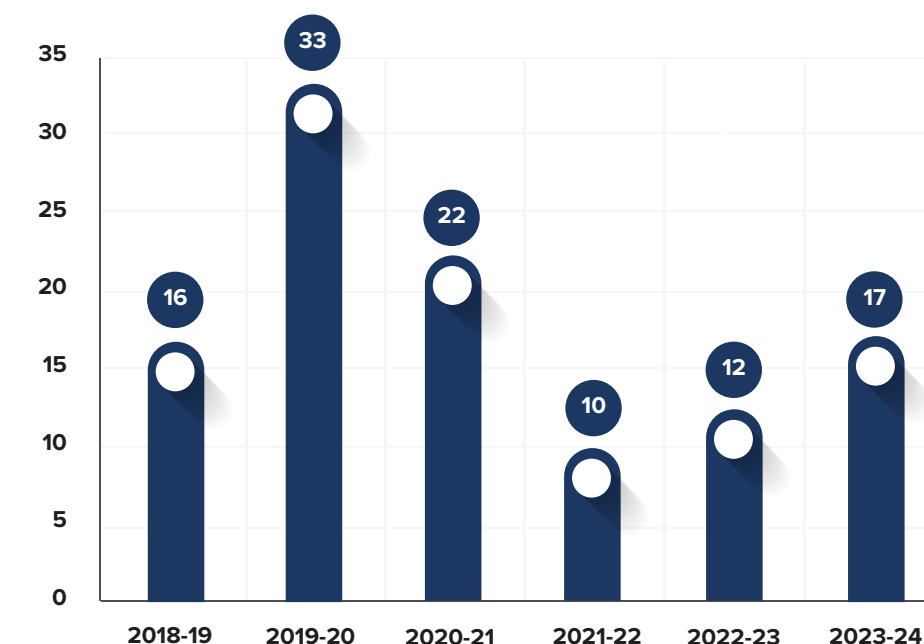
ensuring that care leavers receive the individual support they need. Furthermore, it has allowed for the development of long-term strategies that address systemic issues, rather than temporary fixes that do not tackle the root causes of housing instability.

## Care Leavers

Department for Levelling Up, Housing and Communities (DLUHC) shows that 26% of the homeless population in England had spent time in care.

Often looked after children are placed out of area, which means minimal or no support network. 1/3 of care leavers become homeless in the first 2 years immediately after they leave care<sup>xxvi</sup>.

**Figure 18: Number of care leavers who have approached at homeless to Braintree District Council.**



Source Braintree District Council 2023



## Private Rented Sector (PRS)

Around 4.4 million households live the private rented sector in England, alongside 340,000 in Scotland and just over 200,000 in Wales. In Braintree District, 10,593 properties are privately rented, 16.3% of all properties in the district.

Rent in privately rented properties in the UK has reached its highest level on record and shows no signs of decreasing in the near future. The private rented sector is currently the most expensive housing option compared to other tenures. According to Rightmove, rents outside of London increased by nearly 10% in 2022. The Office for National Statistics also reported a 4.8% increase in private rental prices paid by UK tenants in the year leading up to February 2023.

Renting a private property may not be feasible for everyone due to high demand and limited availability. Prospective tenants relying on universal credit and limited by LHA rates face additional challenges. Additionally, letting and estate

agents often impose administration fees, increasing the overall costs of relocating.

Properties in the private rented sector are more often in poor conditions. According to the English Housing Survey (EHS), approximately 23% of homes within the private rented sector did not meet the Decent Home Standard in 2021, totalling roughly 1 million homes. In comparison, only 13% of owner-occupied homes and 10% of social-rented homes shared similar conditions <sup>xxviii</sup>.

Many tenants experience significant concerns and anxiety regarding eviction, often due to a lack of awareness about their legal rights. Recent government data reveals a substantial 116% increase in the number of households being evicted by bailiffs under Section 21, a provision that enables landlords to evict tenants without providing a specific reason. Nationally, between January and March 2023, a total of 2,252 households in England had their homes repossessed through Section 21 notices, more than double the figure of 1,045 in 2022. To help address this issue, the government has introduced the Housing Loss Prevention Advice Service, an initiative offering free legal advice to individuals facing eviction or repossession. This service was launched in August 2023.

This bill will empower renters to challenge poor landlords without fear of losing their home. The Renters' (Reform) Bill represents a significant transformation for the private rented sector, marking the fulfilment of the Government's 2019 manifesto pledge to eliminate section 21 'no fault' evictions <sup>xxxi</sup>. This legislation will provide renters with the ability to address issues with landlords who are not meeting their obligations, while ensuring that they are not at risk of losing their homes.

The new Bill also protects over two million landlords, making it easier for them to recover properties when they need to for example, if they want to sell their property, move in a close family member, or when tenants wilfully do not pay rent. Notice periods will also be reduced where tenants have been irresponsible such as breaching their tenancy agreement or causing damage to the property. There are concerns that when the bill is introduced, it may result in landlords exiting the market.

Main reason for loss of assured shorthold tenancy

The Government’s statistical tables for England for the period October – December 2022 show that end of private rented Assured Shorthold Tenancy (AST) was the most common reason for households being owed a prevention duty, accounting for 11,790 or 37.1% of households<sup>xxxii</sup>.

In Braintree District in 2022-23 the main reason for loss of assured shorthold tenancy:

- 1 Landlord wishing to sell the property – 43%
- 2 Other – 20%
- 3 Landlord wishing to re-let the property – 9%

Top 3 reasons for loss of assured shorthold tenancy over 5-year period

Top Reasons	2018-19	2019-20	2020-21	2021-22	2022-23
1	Landlord wishing to sell or re-let the property	Landlord wishing to sell or re-let the property	Landlord wishing to sell or re-let the property	Landlord wishing to sell the property	Landlord wishing to sell the property
2	Other	Other	Other	Landlord wishing to sell or re-let the property	Other
3	Rent arrears due to tenant difficulty budgeting or tenant making other payment(s) or due to shortfall between benefit and rent	Rent arrears due to change in personal circumstances	Rent arrears due to change in personal circumstances	Other	Landlord wishing to re-let the property

Source: BDC, 2023

Various research shows that households with children in the private rented sector are more likely to have moved home multiple times<sup>xxxiii</sup> and children in poverty are more likely to have experienced multiple housing moves. Moving more frequently is associated with poorer long term health outcomes for both adults and children. One explanation for this relationship is that moving involves interruptions in social, educational and economic opportunities.

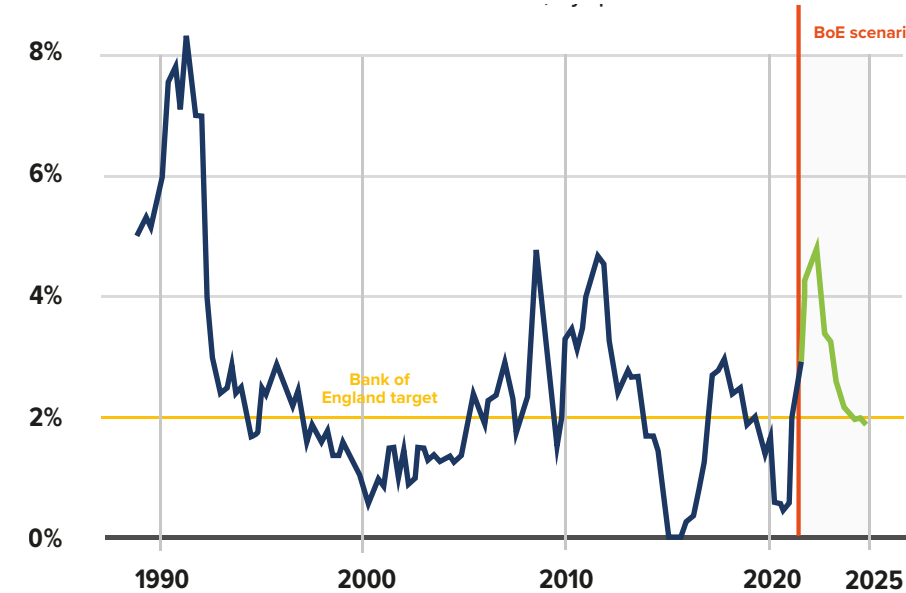
Homeowners

Mortgages

Currently, interest rates are at their highest level since 2008, which has resulted in a period of uncertainty for individuals seeking a mortgage, including those with variable rate mortgages or those looking to renew their existing mortgage.

In Essex there are an estimated 37,000 households with an outstanding mortgage exceeding £250,000. According to the Census 2021, there are 22,303 properties, which equates to 34% of properties in Braintree District which are owned with a mortgage or loan.

Figure 19: Office of National Statistics Inflation Prediction



Source: Bank of England, Office of National Statistics

Inflation is expected to peak at 5% by April 2023 consumer price index by quarter

# Social Housing

According to the Census 2021, 9,825 properties in Braintree District are social rents, that equates to 15.1% of all properties within the district.

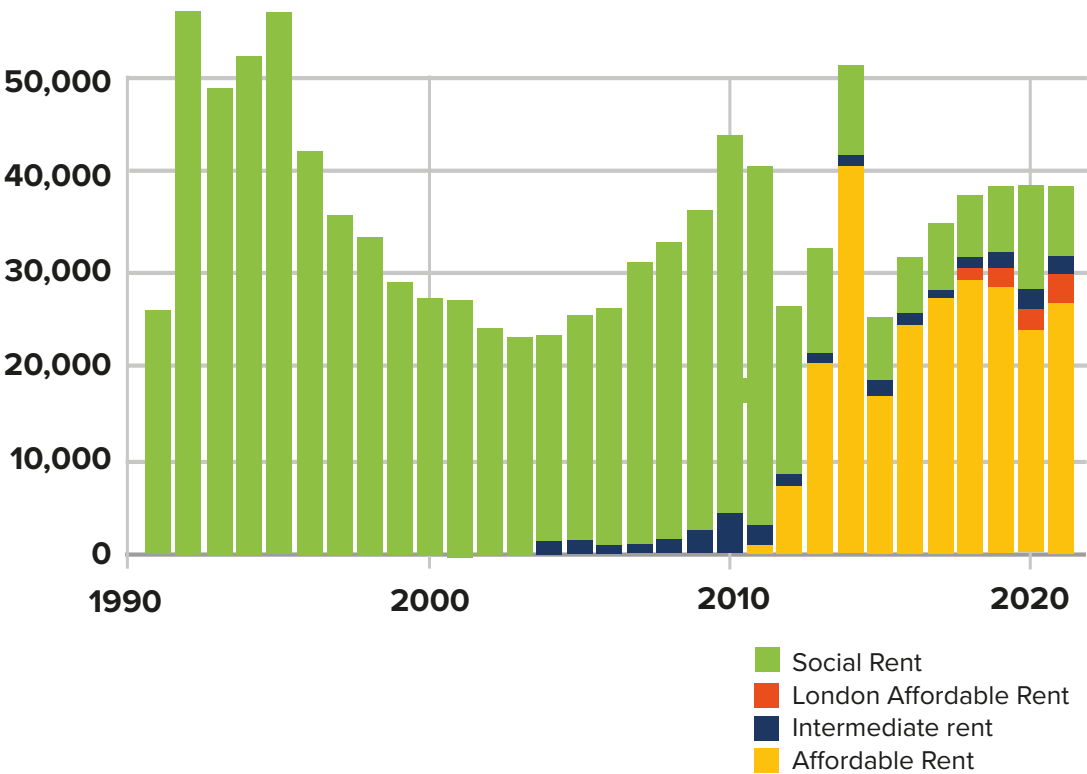
There are several forms of affordable housing options in the district. Social housing can be let at social or affordable rent levels.

**Social Rent:** Historically this is known as council or housing association homes where households are prioritised on their needs. Rent is generally the most affordable, as rent is based on a formular using local income and property values.

**Affordable rent:** Higher rents can be charged in these properties which can be up to 80% of local market rents. Affordable rents are usually charged for all new social housing.

A report by the BBC shows the reduction in social rents to affordable rents across England.

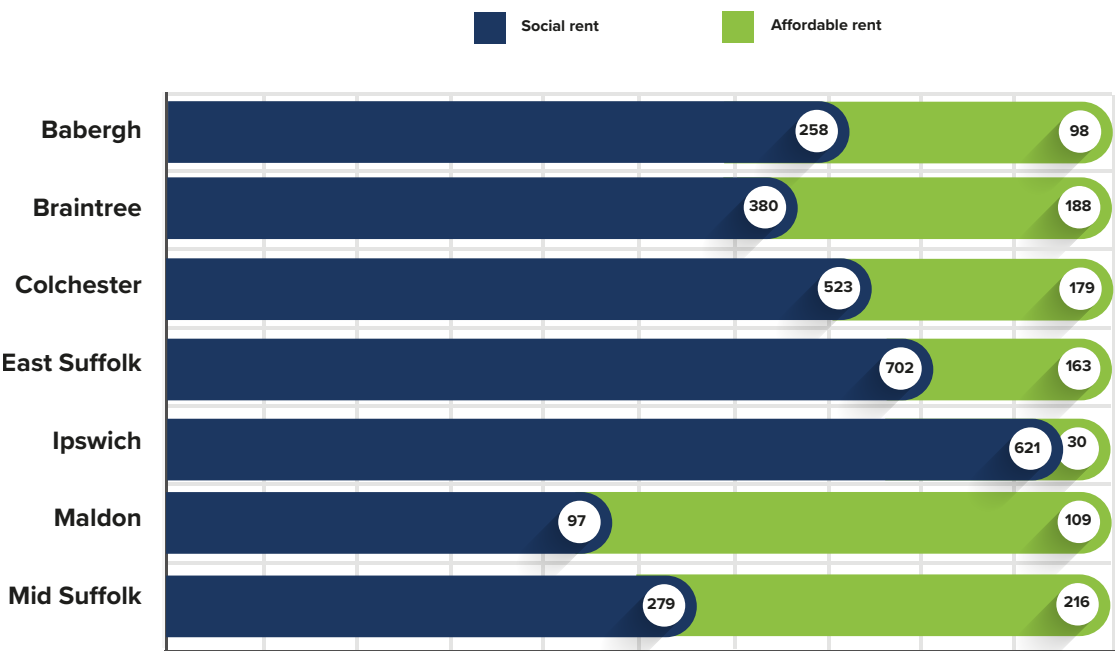
Figure 20: Social Rent being replaced by Affordable Rent



Source: New affordable housing for rent in England, 1991-2022

As shown in fig 22 in 2022 – 2023 in Braintree district a third of properties let were affordable rent. Braintree district let 380 social rents and 188 affordable rents.

Figure 21: Total number of properties let in each Local Authority in 2022-23 split by type of rent



Source Gateway to Homechoice Annual Report 2022 – 23

# Gateway to Homechoice

Braintree District Council is a local government authority that does not own any housing properties. Instead, these properties were transferred to Greenfields Community Housing (now called Eastlight Community Homes) in 2007. Braintree Council seeks to support the build of affordable housing through The Local Plan.

The Gateway to Homechoice is a system that allows individuals to choose from available social housing properties. These properties are advertised in the Local Authority areas of Babergh, Braintree, Colchester, East Suffolk, Ipswich, Maldon, and Mid Suffolk. The scheme provides a single access point for customers to apply to the housing register of any Local Authority and be considered for available properties in any of the participating areas.

Gateway to Homechoice facilitates household mobility, enabling households to register with the district in which they currently reside or desire to reside if they are from outside the scheme’s designated area. After registration, households can submit ‘bids’ for housing options across the seven local authority areas.

In the 2022-2023 period, Gateway to Homechoice facilitated the relocation of 61 households into the Braintree district, while 40 households moved outwards. Braintree ranks among the top three districts where inward cross-boundary movement exceeds outward movement by a significant margin of one-third.

In 2022 – 2023 in Braintree District, there were 2254 active applicants on the register waiting for social housing, and 568 households were housed.

Figure 22: ‘Active Applicants’ data by Band as of 1st April 2023

Number of households	Banding
78	A
308	B
326	C
90	D
1435	E

Source Braintree District Council 2023

## About ‘Bands’

When someone applies for housing, the urgency of their application is assessed in line with the Allocations Policy. Applications are placed in ‘Bands’ from A to F, depending on the level of need. The main categories of need for each band are summarised below.

Band	Main categories of need
A	<ul style="list-style-type: none"><li>• Critical medical/welfare award</li><li>• Downsizing from 3 bedroom or larger social housing property</li><li>• Nominations from supported housing providers with agreed move-on arrangements</li></ul>
B	<ul style="list-style-type: none"><li>• Serious medical/welfare award</li><li>• Downsizing from 2 bed social housing property</li><li>• Any homeless duty cases and some cases where homelessness can be prevented</li><li>• Overcrowding in social or private rented housing</li></ul>
C	<ul style="list-style-type: none"><li>• Moderate medical/welfare award</li><li>• ‘Prevention’ or ‘Relief’ homeless applicants</li><li>• Homeless households not in ‘priority need’</li><li>• People sharing facilities with other households or lacking facilities</li></ul>
D	<ul style="list-style-type: none"><li>• Applicants whose needs have been assessed as having a higher need but whose application has been given reduced preference. Examples include people with no local connection and households with a poor tenancy history (e.g. arrears, current or previous eviction action)</li></ul>
E	<ul style="list-style-type: none"><li>• People with no immediate need to move</li></ul>
F	<ul style="list-style-type: none"><li>• Applicants registering for schemes where qualification is based on an assessment on care needs (such as ‘Extra Care’ or ‘Very sheltered’ housing schemes).</li></ul>

2022-23 Evictions from social rented tenancy in Braintree District

The following reasons are the main reasons why households are evicted from their social rented properties:

- 1. Other – 43%
- 2. Rent arrears due to tenant difficulty budgeting or tenant making other payment(s) or due to shortfall between benefit and rent – 24%
- 3. Breach of tenancy, not related to rent arrears – 14%

Source BDC data

Top 3 reasons for loss of assured social rented tenancy over 5-year period

Top Reasons	2018-19	2019-20	2020-21	2021-22	2022-23
1	Rent arrears due to tenant difficulty budgeting or tenant making other payment(s) or due to shortfall between benefit and rent	Rent arrears due to tenant difficulty budgeting or tenant making other payment(s) or due to shortfall between benefit and rent	Rent arrears due to tenant difficulty budgeting or tenant making other payment(s) or due to shortfall between benefit and rent	Rent arrears due to tenant difficulty budgeting or tenant making other payment(s) or due to shortfall between benefit and rent	Other
2	Rent arrears due to change in personal circumstances	Rent arrears due to change in personal circumstances	Rent arrears due to change in personal circumstances	Tenant Abandoned property	Rent arrears due to tenant difficulty budgeting or tenant making other payment(s) or due to shortfall between benefit and rent
3	Rent arrears following changes in benefit	Other	Breach of tenancy, not related to rent arrears	Breach of tenancy, not related to rent arrears	Breach of tenancy, not related to rent arrears

Source Braintree District Council 2023

Rough sleeping

There is a difference between homelessness and rough sleeping. While a rough sleeper is defined as ‘someone who sleeps on the streets because they have no home’. Homelessness incorporates those who have no permanent home, this includes people living in temporary accommodation, shelters, living short term with friends and families also called ‘sofa surfing’.

This Government has made the unprecedented commitment to end rough sleeping. They have reportedly developed, for the first time, a clear and defined vision for ending rough sleeping, which is that it is prevented wherever possible, and where it does occur it is rare, brief and non-recurrent.

A new ‘prevention first’ approach that means people are better prevented from sleeping rough in the first place. The aims are:

- No-one is released from a public institution to the streets through the following commitments
- No-one should leave prison homeless or to sleep rough
- Young people leaving care will receive the support they need to secure and maintain suitable accommodation
- No-one should be discharged from hospital to the streets
- No-one who has served in the UK Armed Forces should face the need to sleep rough

- Review the impact of the new asylum dispersal system on homelessness and rough sleeping

Research indicates that women are disproportionately affected by “hidden” homelessness compared to men. According to the official rough sleeping count in England in 2021, women accounted for approximately 13% of individuals found sleeping rough.

BDC’s partnership work with ECC over the last few years has played a pivotal role in addressing the complex issue of rough sleeping in Braintree and beyond. Through a multifaceted approach that includes outreach work, the expertise of mental health nurses, and the provision of emergency accommodation options, BDC has been instrumental in supporting individuals on their arduous journey from the streets into sustained accommodation. This journey is not just about providing a roof over one’s head but also about reintegration into society, where the previously homeless can find their place and purpose again



**Figure 23: Number of people sleeping rough on a single night in Braintree**

Years	Number of rough sleepers
2018-19	5
2019-20	5
2020-21	0
2021-22	5
2022-23	3

Due to the size and the rural nature of the district, determining the exact number of individuals rough sleeping is challenging. The annual estimate of rough sleepers will be conducted on a night in late October to November. A collaborative meeting is conducted with partners to ascertain the accurate count of individuals experiencing rough sleeping within the district. This count is vital for verification purposes with Homeless Link.

Streetlink

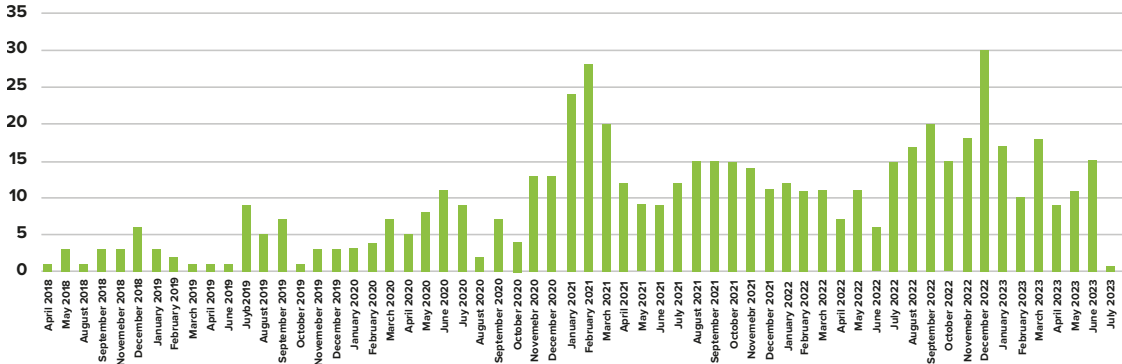
Streetlink is a nationwide service that allows individuals to report sightings of individuals aged 18 and above who are experiencing homelessness. Once a report is made, Streetlink contacts the person reportedly sleeping rough in order to provide them with the necessary assistance <sup>xxxiv</sup>. It’s important to note that due to the nature of the referral system, it is possible for multiple contacts to be made regarding the same individual.

In March 2023, the rate of people sleeping rough on one night in Braintree per 100,000 was 3.9. In the East of England, the rate was 3.4 and London it was 8.2 <sup>xxxv</sup>.

Compared with the general population: <sup>xxxvi</sup>

- Individuals experiencing homelessness are significantly more prone to common mental health conditions, with psychosis being disproportionately prevalent at rates up to 15 times higher.
- Approximately 45% of homeless individuals have received a formal diagnosis of a mental health disorder, which escalates even further to 80% among those sleeping rough.
- Homeless individuals face an alarming over 9-fold increase in the likelihood of engaging in suicidal behaviour.
- People who are currently without housing face barriers when it comes to accessing healthcare services, including mental health support.

- It is alarming to note that the average age of death for individuals experiencing homelessness is significantly lower than the national average, with men averaging 46 years old and women averaging 42 years old, compared to the national average of 79 years old for males and 82.9 years old for females <sup>xxxvii</sup>.
- Reports indicate that those who sleep on the streets often endure intimidation, threats, verbal abuse, and harassment, which are unfortunately common experiences. Additionally, they are at a higher risk of facing sexual assaults and acts of violence, including being targeted with thrown objects or physically assaulted.



# Temporary Accommodation

Braintree district uses several forms of accommodation as temporary accommodation. This can include nightly lets, B&B’s and hotels, hostel and housing association properties both within and outside the district.

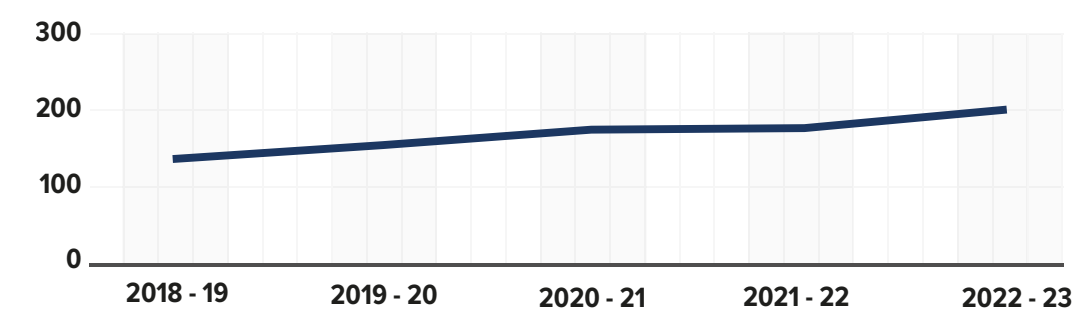
The cost of temporary accommodation is subject to variation based on factors such as its size and location. Additionally, the financial situation of the applicant, including their employment status, savings etc, can also impact the rent. In certain instances, the price of the accommodation may surpass the Housing Benefit allocation, resulting in a substantial deficiency that the local authority will cover.

For individuals experiencing homelessness, being located outside of the district, and residing in bed and breakfast accommodations can often incur higher costs. This is

because there are often no cooking facilities available, and households may be situated far from necessary support networks. Additionally, children may be distanced from their schools, adults further from work, friends and family and are requiring more frequent reliance on public transportation.

In certain situations where local temporary accommodation availability is limited, placements outside of the district may be utilised. This may be deemed necessary for certain cases for safety purposes. However, it should be noted that there are specific criteria in place for accessing some temporary accommodation within the district. It is possible that cases involving serious criminal offenses, severe mental health issues, and substance misuse may not be accommodated.

Figure 24: Number of Temporary Placements per year



Source Braintree District Council 2023

The number of Temporary Placements has been increasing over the six-year period.

Figure 25: Placements out of District

Year	In	Out	% Out
2018-19	131	4	3.0%
2019-20	141	12	7.8%
2020-21	157	16	9.2%
2021-22	147	29	16.5%
2022-23	170	30	15.0%
2023-24	60	21	25.9%

Source Braintree District Council October 2023

There has been a gradual increase in the number of temporary placements outside Braintree district. The 21 placements in the first six months of the current year, may indicate an even greater surge.

Under S208 Discharge of functions, a local authority can offer a temporary accommodation placement outside of where the homelessness application was made. If accommodation is available for the occupation of the applicant outside their district, the Local Authority (LA) shall notify the local housing authority in whose district the accommodation is located within 14 days. Local Authorities acknowledge they are not always completed and that there may be occasional delays

in sending these notifications due to heightened work demands. S208 will not be issued for short-term placements that last only a week or two. This implies that each Local Authority is not fully aware of the exact number of households residing in temporary accommodation within their borough or district.



# Braintree Homeless Prevention Partnership

In order to address homelessness effectively, a collaborative approach is necessary. Braintree District Council diligently engages with our partners in various multi-agency meetings involving governmental, voluntary, and community organizations. These meetings include:

**Joint Referral Panel (JRP):** Provides a gateway for referral to supported (lower-level needs) accommodation schemes within the Braintree District for those with a local connection.

The aim of the JRP is to ensure that every application made to a supported housing scheme is assessed for eligibility and suitability and provide a forum for all agencies to share appropriate information in the consideration of an application.

The JRP ensures that successful applicants are offered the most appropriate service according to their support need and reduces the number of people moving from one service to another following placement breakdown.

**Community Safety Hub:** Multi-agency working is essential in the prevention of crime and disorder. The Braintree District Community Safety Hub aims to maximise the benefits of collaborative working with partners, develop better information sharing and closer working practices and

tackle key issues identified in the CSP Action Plan, the Police, Fire and Crime Commissioner's (PFCC) Police and Crime Plan, and from emerging crime trends and patterns.

**Housing Support:** This multi-agency forum was set up for information sharing and decision-making for complex cases. For example, where a person has previously been identified as vulnerable and has caused anti-social behaviour to others, and where contact has been made with the local authority for homelessness advice or an application made to the housing register.

**Domestic Abuse (DA):** The DA Sub-Group is for domestic abuse cases where the individual has contacted the Local Authority for homelessness advice, or an application made to the housing register. The multi-agency partnership will discuss each case and will establish the level of risk. The partners evaluate appropriate measures and interventions to manage risk and they explore the role of statutory homelessness functions and the housing allocation scheme.

**Homeless Prevention Partnership (HPP):** The HPP is a partnership meeting which provides an opportunity for all services working within the homelessness sector to share good practice, promote their service, discuss funding, trends and

highlight any concerns they may have. The HPP will work together to deliver the Action Plan which from the Homelessness and Rough Sleeping Strategy. Individual cases are not discussed here.

**Disability Working Group:** The purpose of this group is to enable suitable housing for people with physical disabilities who are currently living in unsuitable accommodation. Cases are discussed with Registered Providers, Occupational Therapist, Environmental Health and The Local Authority. Options are explored and recommendations are made to whether specific adaptations can be made to the property to allow the household to remain living safely.

**Cost of Living:** The partnership was established to respond to and support the effects of the National Cost of Living Crisis on Braintree District Residents. The meeting is open to all organisations in Braintree District who would like to know more or share good practice of what your service is delivering to tackle the Cost of Living and support residents in the district.

# Glossary

**Affordable Housing:** Housing provided to meet the needs of people on low income. As defined in the National Planning Policy Framework, the term includes homes for social rent, affordable rent and shared ownership.

**Affordable Rent:** Homes available to rent from a registered provider at a cost below 80% of the average, local market rent for a given area.

**Homelessness:** This describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

**Housing Association:** Independent, not-for-profit organisation providing affordable housing.

**Local Housing Allowance (LHA):** Local Housing Allowance (LHA) rates are used to calculate Housing Benefit for tenants renting from private landlords.

Local Housing Allowance (LHA) rates are decided by the Department for Work and Pensions (DWP) using information provided by the Valuation Office Agency (VOA).

LHA rates are based on private market rents being paid by tenants in a Broad Rental Market Area (BRMA). This is the area within which a person might reasonably be expected to live.

**Market Rent** This refers to private sector rent levels. The rent levels used in this document are sourced from the GLA Rents map and use Valuation Office Agency data. Registered Providers will calculate market rent based on the RICS guidance "Market Rent: a guide for providers of Affordable Rented housing".

**Social Rent:** This is set using a formula that considers local earnings and house prices.

**Registered Social Landlords:** Government funded not-for-profit organisations that provide affordable housing. They include housing associations, trusts and cooperatives.

**Rough Sleeping:** For the purposes of conducting rough sleeping street counts and evidence based estimates, the Ministry of Housing, Communities and Local Government (MHCLG) defines people who sleep rough as:

1. People sleeping, about to bed down (sitting on/in or standing next to their bedding) or actually bedded down in the open air (such as on the street, in tents, doorways, parks, bus shelters or encampments).

2. People in buildings or other places not designed for habitation (such as stairwells, barns, sheds, car parks, cars, derelict boats, stations, or "bashes" which are makeshift shelters often comprised of cardboard boxes).

**Social Housing Providers:** Provider of subsidised social housing below market rent, including the council and other registered providers such as housing associations.

**Social Rents:** are kept low through state subsidy, to approximately a third of market levels. The social housing sector is currently governed by a strictly defined system of rent control to ensure that rents are kept affordable.

**Temporary Accommodation (TA):** is for households who are being assessed by Braintree District Council as to whether they have a duty to house them. In BDC TA comprises of B&B, hostel, refuge, private or housing association properties. This could be in or outside of the district.

**Wider Determinants of Health:** Wider determinants, also known as social determinants, are a diverse range of social, economic and environmental factors which impact on people's health.

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