

# Homelessness

## Interest and relevance

- This chapter covers statutory homelessness, households in temporary accommodation, rough sleepers and households at risk of homelessness, including households at risk of repossession and eviction and concealed households.
- The chapter assesses the scale of homelessness and the risk of homelessness across the Cambridge housing sub-region. This is difficult as there may be overlap between these groups.

## Headline messages

- In 2011/12 some 754 households were accepted as homeless and in priority need across the housing sub-region (Table 2).
- At the end of March 2012, there were 265 households staying in temporary accommodation (Table 5).
- Between 2003 and 2012, there were on average 687 mortgage orders made per year across the sub-region (Table 8) and 1,053 landlord orders made (Table 9).

## Changes over time

- The number of households accepted as statutorily homeless decreased in all districts between 2003/4 and 2009/10 but has increased significantly to 2011/12. There has been an increase in the number of households staying in temporary accommodation.
- Nationally and locally counts of the number of people sleeping rough fell between 2000 and 2010.
- Mortgage repossessions peaked in 2008 (Fig 3 ). The drop since 2008 may be due to the introduction of the mortgage rescue scheme. While the scheme has helped fairly low numbers of households, awareness of it may have encouraged households in difficulty to seek assistance at an earlier stage.
- Landlord possession orders have been relatively consistent over time across all areas.

## Geographical variation

- Rough sleeping and single homelessness in the sub-region centres on Cambridge. There are more services in the City than in other, more rural districts of the sub-region although provision is increasing for example in Wisbech.
- Fenland is a national mortgage repossession hotspot. There are more mortgage repossessions per person in Fenland than in the rest of the sub-region, the region and the country as a whole (Table 8). A report by Shelter (2012) suggests correlation between unemployment and mortgage orders made. Fenland has seen a sharper increase in the level of unemployment during the recession than elsewhere in the sub-region.

## Future monitoring points

- There is some concern that changes to housing benefit regime will further increase homelessness, for example CIH Members Briefing on changes to LHA and Housing Benefit, 2010 (link provided in section 9.4). We will continue to monitor these trends.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

## Section 9.1 Introduction

# 9 Homelessness

## 9.1 Introduction

- As stated in CLG’s draft guidance on housing assessments produced in September 2013, an understanding of the scale and number of homeless households is important in calculating the backlog of affordable housing need.
- This chapter identifies levels and trends for
  - Statutory homelessness, which is used in calculations in Chapter 13 *Identifying affordable housing need*.
  - Households in temporary accommodation.
  - Other types of homelessness including single homeless and rough sleepers.
  - Households at risk of homelessness including households at risk of eviction and concealed households.
- The chapter establishes numbers of homeless households and households at risk of homelessness. Local approaches to dealing with homelessness are described in district homelessness strategies. Links to these are provided in section 9.4.1.
- There is some overlap between the different types of homelessness covered, so it is not advisable to sum the data for the different types as this would constitute double counting.
- The data covers up to the end of 2011/12 financial year; that is to 31 March 2012.
- All tables containing data used in the overall affordable housing need calculation in Chapter 13 are highlighted in bright yellow.

## Section 9.2 Facts and figures

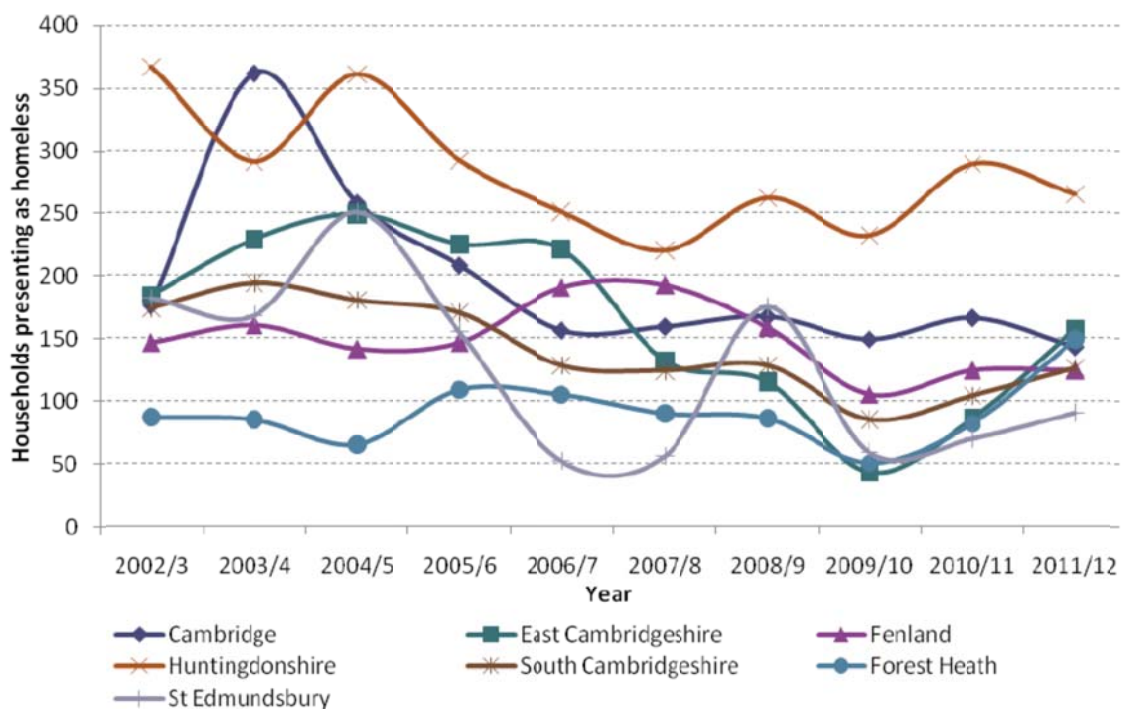
### 9.2 Facts and figures

#### 9.2.1 Statutory homelessness

The Homelessness Act 2002 provides definitions for statutory homelessness and priority need. Please see Section 9.4.2 for a summary definition and link.

Fig 1 shows the number of households presenting to local authorities for homelessness decisions between 2002/3 and 2011/12 in each of the districts in our housing sub-region.

Fig 1 Households presenting as homeless, 2002/3 to 2011/12



Source: CLG [Table 784](#)

In all areas, the number of households presenting as homeless decreased between 2004/5 and 2009/10, mostly due to an increased emphasis on homelessness prevention. In all areas except Cambridge the number of households presenting as homeless has increased since 2009/10, with very sharp increases noted in Forest Heath and East Cambridgeshire.

## Section 9.2 Facts and figures

Table 1 **Homelessness decisions by local authority, 2004/5 to 2011/12**

|                      | 2004/5       | 2005/6       | 2006/7       | 2007/8     | 2008/9       | 2009/10    | 2010/11    | 2011/12      |
|----------------------|--------------|--------------|--------------|------------|--------------|------------|------------|--------------|
| Cambridge            | 258          | 208          | 156          | 159        | 167          | 149        | 166        | 143          |
| East Cambridgeshire  | 249          | 225          | 221          | 132        | 115          | 43         | 86         | 157          |
| Fenland              | 141          | 146          | 190          | 192        | 158          | 105        | 124        | 124          |
| Huntingdonshire      | 361          | 292          | 251          | 220        | 262          | 232        | 289        | 265          |
| South Cambridgeshire | 180          | 170          | 128          | 124        | 128          | 85         | 104        | 126          |
| Forest Heath         | 65           | 109          | 105          | 90         | 86           | 50         | 82         | 149          |
| St Edmundsbury       | 251          | 155          | 52           | 56         | 175          | 59         | 70         | 91           |
| <b>Sub-Region</b>    | <b>1,505</b> | <b>1,305</b> | <b>1,103</b> | <b>973</b> | <b>1,091</b> | <b>723</b> | <b>921</b> | <b>1,055</b> |

[CLG Table 784](#)

o shows the total number of homeless decisions made by each authority since 2004/5.

The number of households who were accepted as statutorily homeless and in priority need is shown in Table 2.

Table 2 **Households accepted as homeless and in priority need by district, 2002/3 to 2011/12**

|                      | 2002/3     | 2003/4       | 2004/5       | 2005/6     | 2006/7     | 2007/8     | 2008/9     | 2009/10    | 2010/11    | 2011/12    |
|----------------------|------------|--------------|--------------|------------|------------|------------|------------|------------|------------|------------|
| Cambridge            | 130        | 261          | 204          | 179        | 129        | 138        | 140        | 126        | 137        | 112        |
| East Cambridgeshire  | 150        | 185          | 192          | 139        | 152        | 87         | 73         | 23         | 72         | 146        |
| Fenland              | 102        | 122          | 103          | 82         | 131        | 108        | 83         | 49         | 72         | 73         |
| Huntingdonshire      | 251        | 233          | 254          | 207        | 160        | 146        | 162        | 137        | 169        | 173        |
| South Cambridgeshire | 103        | 129          | 116          | 122        | 87         | 101        | 83         | 63         | 72         | 93         |
| Forest Heath         | 45         | 57           | 55           | 55         | 57         | 56         | 46         | 33         | 57         | 93         |
| St Edmundsbury       | 146        | 141          | 188          | 139        | 29         | 35         | 128        | 36         | 47         | 64         |
| <b>Sub-Region</b>    | <b>927</b> | <b>1,128</b> | <b>1,112</b> | <b>923</b> | <b>745</b> | <b>671</b> | <b>715</b> | <b>467</b> | <b>626</b> | <b>754</b> |

Source: CLG [Table 784](#)

Table 2 shows a general decrease in households accepted as statutorily homeless between 2004/5 and 2009/10, but a substantial increase in 2010/11 and 2011/12.

Section 9.2 Facts and figures

Table 3 shows the number homeless acceptances per thousand households for the sub-region, region and England.

Table 3 Households per thousand accepted as homeless and in priority need, 2002/3 to 2011/12, Cambridge sub-region districts, East of England and England

|                      | 2002/3 | 2003/4 | 2004/5 | 2005/6 | 2006/7 | 2007/8 | 2008/9 | 2009/10 | 2010/11 | 2011/12 | Trend 2002/3-2011/12 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|----------------------|
| Cambridge            | 2.83   | 5.55   | 4.34   | 3.81   | 2.80   | 3.17   | 3.07   | 2.74    | 3.04    | 2.49    |                      |
| East Cambridgeshire  | 4.84   | 5.78   | 6.00   | 4.34   | 4.75   | 2.75   | 2.22   | 0.70    | 2.12    | 4.29    |                      |
| Fenland              | 2.91   | 3.39   | 2.86   | 2.28   | 3.54   | 2.87   | 2.14   | 1.26    | 1.85    | 1.87    |                      |
| Huntingdonshire      | 3.86   | 3.53   | 3.85   | 3.14   | 2.42   | 2.19   | 2.35   | 1.99    | 2.45    | 2.51    |                      |
| South Cambridgeshire | 1.94   | 2.39   | 2.15   | 2.26   | 1.58   | 1.86   | 1.50   | 1.15    | 1.24    | 1.60    |                      |
| Forest Heath         | 1.88   | 2.28   | 2.20   | 2.20   | 2.28   | 2.31   | 1.79   | 1.27    | 2.28    | 3.72    |                      |
| St Edmundsbury       | 3.56   | 3.36   | 4.48   | 3.31   | 0.69   | 0.84   | 2.97   | 0.84    | 1.07    | 1.45    |                      |
| Sub-Region           | 3.14   | 3.74   | 3.68   | 3.06   | 2.46   | 2.24   | 2.30   | 1.50    | 1.99    | 2.40    |                      |
| East of England      | 4.86   | 4.88   | 4.41   | 3.58   | 2.99   | 2.55   | 2.13   | 1.54    | 1.75    | 2.19    |                      |
| England              | 6.14   | 6.49   | 5.73   | 4.45   | 3.48   | 3.00   | 2.48   | 1.86    | 2.03    | 2.31    |                      |

Source: CLG [Table 784](#)

The trend for 2002/3 to 2011/12 is shown in the final column with the highest value in each area highlighted in pale blue.

This highlights that 2003/4 was the peak year in Cambridge, South Cambridgeshire, the whole housing sub-region, East of England and England.

The sub-region has a high proportion of households accepted as homeless compared to England as a whole.

Across the sub-region the number of households per thousand accepted as homeless and in priority need more than halved between 2002/3 and 2009/10 falling from 3.1 to 1.5; but has since increased.

The proportion of acceptances follows a similar pattern to the number of presentations, with a decrease between 2004/5 and 2009/10, but an increase between 2009/10 and 2011/12. In East Cambridgeshire in the same period the proportion has increased from 0.7 to 4.29 homeless acceptances per thousand households.

In Forest Heath and East Cambridgeshire the number and rate of households who are accepted as homeless and in priority need increased very sharply in 2010/11 and 2011/12. One reason for this in East Cambridgeshire has been private landlords not renewing tenancies to benefit claimants and not taking on new claimant households. South Cambridgeshire may be beginning to see a similar pattern so it is possible there may be an increase here.

## Section 9.2 Facts and figures

Between 2009/10 and 2011/12 the proportion of households accepted as homeless and in priority need has increased both nationally and regionally. Homelessness Monitor (Crisis 2012) anticipates further increases because of changes to the benefits system (see section 9.4.1 for source).

Part of the reason for the decrease in homelessness decisions and acceptances is an increased focus on prevention. In 2009, CLG started to collect data about homelessness prevention and this is shown in Table 4.

Table 4 **Homelessness prevention and relief, 2009/10 to 2011/12**

|                      | 2009/10      | 2010/11      | 2011/12      |
|----------------------|--------------|--------------|--------------|
| Cambridge            | 122          | 218          | 344          |
| East Cambridgeshire  | 151          | 92           | 122          |
| Fenland              | 93           | 155          | 124          |
| Huntingdonshire      | 376          | 397          | 163          |
| South Cambridgeshire | 148          | 185          | 290          |
| Forest Heath         | 107          | 154          | 157          |
| St Edmundsbury       | 455          | 368          | 425          |
| <b>Sub-Region</b>    | <b>1,452</b> | <b>1,569</b> | <b>1,625</b> |

Source: CLG, [Table 792](#)

Table 4 shows data by district over the past three years. Section 0 provides definitions of terms, but in summary, prevention is helping people avoid homelessness by supporting them to stay in their current accommodation or moving them before they become homeless; relief is re-housing households who are not classed as statutorily homeless.

Across the sub-region there were 1,625 reported actions to prevent and relieve homelessness in 2011/12, either by helping people to remain in their current home or by accessing alternative accommodation.

### 9.2.2 Households in temporary accommodation

Table 5 shows the number of households staying in temporary accommodation at the end of each financial year. Generally homeless households are placed in temporary accommodation by the local authority either while they await a decision on their homelessness application, or having been accepted as homeless, while they wait for an offer of suitable accommodation.

Table 5 **Households in temporary accommodation as of 31st March 2007 to 2012**

|                      | 2007       | 2008       | 2009       | 2010       | 2011       | 2012       | 5 year average |
|----------------------|------------|------------|------------|------------|------------|------------|----------------|
| Cambridge            | 109        | 108        | 89         | 69         | 72         | 91         | 86             |
| East Cambridgeshire  | 28         | 23         | 17         | 8          | 15         | 40         | 21             |
| Fenland              | 50         | 23         | 19         | 13         | 10         | 19         | 17             |
| Huntingdonshire      | 93         | 88         | 61         | 76         | 76         | 64         | 73             |
| South Cambridgeshire | 112        | 57         | 45         | 41         | 31         | 36         | 42             |
| Forest Heath         | 17         | 16         | 11         | 5          | 8          | 14         | 11             |
| St Edmundsbury       | 10         | 18         | 5          | 6          | 13         | 1          | 9              |
| <b>Sub-Region</b>    | <b>419</b> | <b>333</b> | <b>247</b> | <b>218</b> | <b>225</b> | <b>265</b> | <b>258</b>     |

Source: CLG [Table 784](#)

## Section 9.2 Facts and figures

As with the number of priority need households, the number of households placed in temporary accommodation has increased in the last two years.

The highlighted column shows the average figures, as at 31 March in 2008, 2009, 2010, 2011 and 2012. This is used in the calculation of affordable housing need in Chapter 13 *Identifying affordable housing need*, as the number of homeless households in temporary accommodation provides a measure of unmet housing need each year.

Please see Fig 6 in Additional Information for the type of temporary accommodation used by each district between 2007 and 2012. The most common type of temporary accommodation used was council or housing association stock, followed by hostels which were most commonly used in East Cambridgeshire and Forest Heath.

### 9.2.3 Single homelessness and rough sleepers

Information about rough sleeping and single homelessness is described in detail in the 2009 Cambridgeshire Joint Strategic Needs Assessment and in district homelessness strategies (see Section 9.4.1 for links).

Data about rough sleepers and single homeless people is difficult to collect. Rough sleeper counts do not always identify all rough sleepers, for example people bedded down in car parks and other buildings on the night in question, and are difficult to conduct in rural areas. Estimates may be based on communication with the voluntary sector, police and other groups in contact with rough sleepers. These estimates and counts can be valuable in showing trends and concentrations than establishing the true level of rough sleepers. For example, rough sleeper count data shows there were an estimated 1,180 rough sleepers counted in the country as a whole in 2000 (and 21 in Cambridge in the same year). In 2010 there were 440 counted/estimated in the country as a whole and 6 in Cambridge, suggesting a significant fall in the number of people sleeping rough.

Table 6 shows the number of rough sleepers counted/estimated in 2010.

Table 6 **Rough sleeper count/estimate, 2010**

|                      | Number    | Count or estimate                   |
|----------------------|-----------|-------------------------------------|
| Cambridge            | 6         | Count (22 <sup>nd</sup> April 2010) |
| East Cambridgeshire  | 4         | Estimate                            |
| Fenland              | 1         | Estimate                            |
| Huntingdonshire      | 3         | Estimate                            |
| South Cambridgeshire | 0         | Estimate                            |
| Forest Heath         | 3         | Estimate                            |
| St Edmundsbury       | 0         | Estimate                            |
| <b>Sub-Region</b>    | <b>17</b> |                                     |

Source: [CLG](#)

The rough sleeper count/estimates shown suggest 17 rough sleepers in the sub-region as a whole, with 6 (35%) in Cambridge and none in South Cambridgeshire and St Edmundsbury.



## Section 9.2 Facts and figures

Table 7 Housing Needs Register applicants with Band Reason "sleeping rough", May 2013

|                      | Number |
|----------------------|--------|
| Cambridge            | 1      |
| East Cambridgeshire  | 0      |
| Fenland              | 1      |
| Huntingdonshire      | 1      |
| South Cambridgeshire | 2      |
| Forest Heath         | 1      |
| St Edmundsbury       | 1      |

Source: Home-link, 2013

In May 2013 there were 7 people on the housing needs register (Home-Link) registered because they were sleeping rough. None were registered in East Cambridgeshire. All other districts had 1 or 2 people registered for this reason.

### 9.2.4 Households at risk of homelessness

#### Mortgage repossessions

Table 8 shows the number of mortgage repossessions made between 2003 and 2012.

Table 8 Mortgage repossessions, 2003 to 2012

|                      | 2003      | 2004      | 2005      | 2006       | 2007       | 2008       | 2009       | 2010       | 2011       | 2012       |
|----------------------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|
| Cambridge            | 0         | 8         | 0         | 7          | 12         | 0          | 12         | 5          | 5          | 0          |
| East Cambridgeshire  | 0         | 0         | 6         | 5          | 15         | 24         | 20         | 11         | 5          | 9          |
| Fenland              | 0         | 13        | 30        | 62         | 67         | 94         | 90         | 72         | 86         | 61         |
| Huntingdonshire      | 14        | 22        | 16        | 40         | 45         | 77         | 76         | 56         | 137        | 46         |
| South Cambridgeshire | 0         | 5         | 10        | 8          | 27         | 32         | 28         | 11         | 18         | 11         |
| Forest Heath         | 0         | 0         | 16        | 19         | 12         | 38         | 32         | 13         | 43         | 24         |
| St Edmundsbury       | 0         | 11        | 5         | 7          | 20         | 33         | 32         | 27         | 33         | 25         |
| <b>Sub-Region</b>    | <b>14</b> | <b>59</b> | <b>83</b> | <b>148</b> | <b>198</b> | <b>298</b> | <b>290</b> | <b>195</b> | <b>327</b> | <b>176</b> |

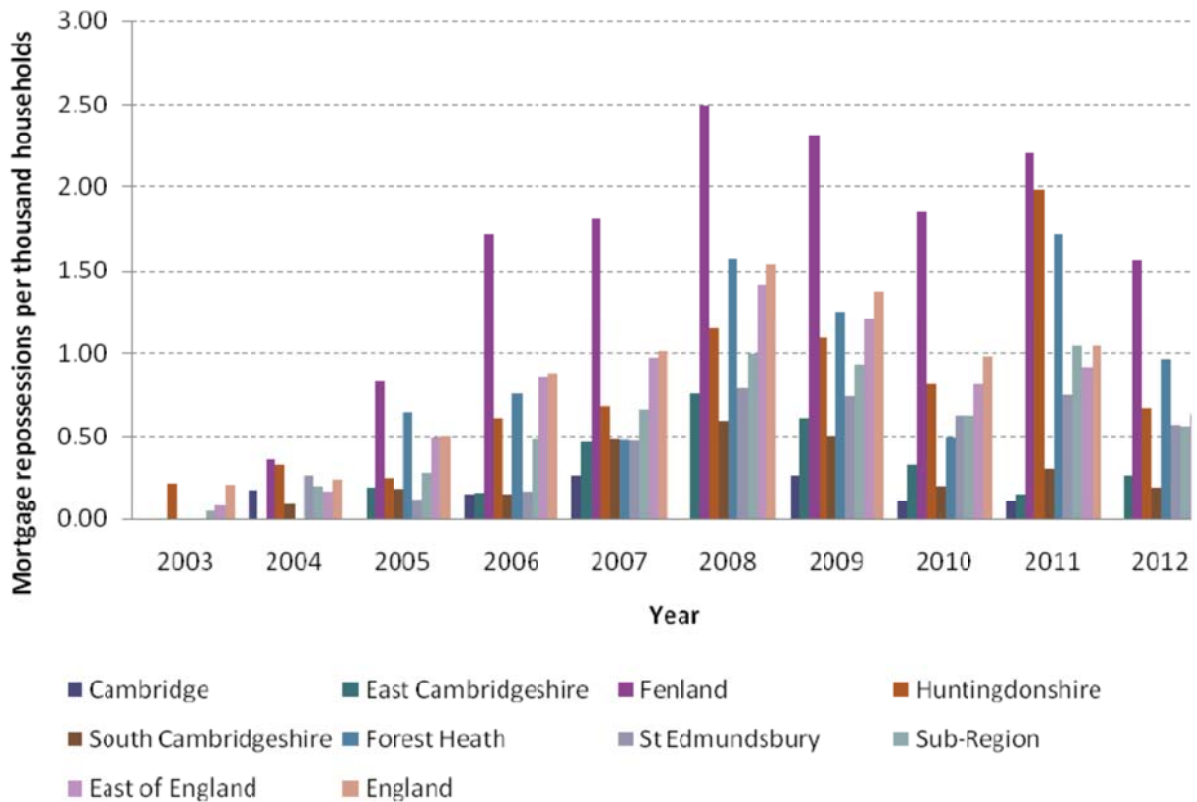
Source: Ministry of Justice [Possession Statistics](#)

Table 8 shows data by calendar year i.e. 1 January to 31 December in each year.

- There were 176 mortgage repossessions in 2012 across the sub-region.
- The number of mortgage repossessions since the start of the recession has been lower than expected compared to previous recessions.
- In 2008 the government developed a Mortgage Rescue Scheme. While initially criticised for low take up, it led to an increase in the number of households at risk seeking advice and identifying other options at an early stage. No local authority level data is available on the mortgage rescue scheme. Data for the East of England is shown in Fig 9 in the Additional Information section.
- Fenland had the highest number and rate of repossessions. Shelter's annual repossessions data report shows Fenland and neighbouring Peterborough are repossessions hotspots.
- Cambridge has the lowest, while also having a lower proportion of owner occupiers than the other districts.

Section 9.2 Facts and figures

Fig 2 Mortgage orders made per 1,000 households, Cambridge sub-region districts, England and East of England 2003 to 2012



Source: Ministry of Justice [Possession Statistics](#)

Fig 2 shows the rate of repossessions per thousand households.

- Fenland has a high rate of mortgage repossessions, compared to elsewhere in the sub-region and also to the country as a whole.
- In 2012 there were 1.56 mortgage repossessions per 1,000 households in Fenland, compared to 0.76 in England as a whole and 0.56 across the sub-region.

## Section 9.2 Facts and figures

### Landlord repossessions

Table 9 shows the number of landlord repossessions.

Table 9 Landlord repossessions, 2003 to 2012 by district

|                      | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | Trend 2003-2012 |
|----------------------|------|------|------|------|------|------|------|------|------|------|-----------------|
| Cambridge            | 53   | 54   | 66   | 38   | 41   | 47   | 42   | 42   | 56   | 57   |                 |
| East Cambridgeshire  | 17   | 9    | 13   | 11   | 21   | 13   | 11   | 0    | 0    | 7    |                 |
| Fenland              | 32   | 30   | 33   | 23   | 46   | 39   | 45   | 53   | 47   | 50   |                 |
| Huntingdonshire      | 51   | 57   | 49   | 41   | 16   | 57   | 47   | 32   | 97   | 55   |                 |
| South Cambridgeshire | 19   | 27   | 6    | 27   | 33   | 24   | 19   | 26   | 16   | 24   |                 |
| Forest Heath         | 27   | 12   | 18   | 13   | 13   | 11   | 14   | 22   | 22   | 19   |                 |
| St Edmundsbury       | 24   | 54   | 37   | 35   | 46   | 30   | 21   | 29   | 49   | 44   |                 |
| Sub-Region           | 223  | 243  | 222  | 188  | 216  | 221  | 199  | 204  | 287  | 256  |                 |

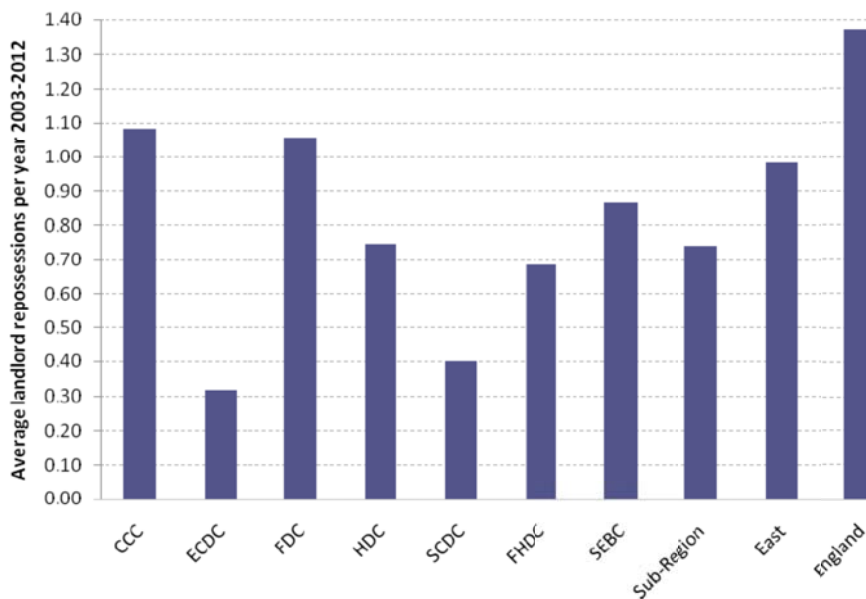
Source: Ministry of Justice [Possession Statistics](#)

The number of landlord repossessions by district by year is shown in Table 9. The data includes private and social landlords. From 2013 on, this data is separated out by landlord type. The rate of landlord repossessions is generally higher than mortgage repossessions, but in 2008, 2009 and 2011 there were more mortgage repossessions than landlord repossessions in the sub-region as a whole.

Fig 3 shows the average number of landlord repossessions per thousand households between 2003 and 2012.

**Section 9.2 Facts and figures**

**Fig 3 Landlord repossessions per 1,000 households, 2003 to 2012, districts, East of England and England**



Source: Ministry of Justice [Possession Statistics](#)

Between 2003 and 2012 there were 1.37 landlord repossessions per thousand households on average nationally. The sub-regional average for the same period was 0.74. The average rate of repossessions in Cambridge (1.08) and Fenland (1.06) exceeded the regional average for the East of England (0.98).

**Concealed households**

As well as households at risk of eviction and repossession, there is a risk of homelessness to concealed households living within another household. This can include people living with family members or friends.

The data used in the calculation of affordable housing need for 2013 are shown in Table 10:

**Table 10 Concealed household estimates, 2009**

|                      | Multi-person concealed households |
|----------------------|-----------------------------------|
| Cambridge            | 247                               |
| East Cambridgeshire  | 222                               |
| Fenland              | 273                               |
| Huntingdonshire      | 368                               |
| South Cambridgeshire | 334                               |
| Forest Heath         | 109                               |
| St Edmundsbury       | 199                               |
| <b>Sub-Region</b>    | <b>1,752</b>                      |

Source: CLG 2009

## Section 9.2 Facts and figures

CORE data (see Chapter 7 *Social housing for rent*) shows a large number of tenants who have recently moved into social housing were previously living with family or friends. The housing charity Crisis argues that concealed households, even “consensual” concealed households, are at risk of homelessness because of a lack of legal status, meaning there is no contract with the owner for those individual to be allowed the right to stay.<sup>1</sup>

Because concealed households are hidden it is not possible to count them but they need to be included in our calculation of affordable housing need.

In 2013 estimates were used for multi-person concealed households, based on CLG data 2009. These estimates are no longer being updated, and we look to the Census 2011 outputs to fill this gap.

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<sup>1</sup> See for example Kenway & Palmer (2003) *How many, how much: single homelessness and the question of numbers and cost?* Published by Crisis (see link in reference list). This paper includes all households living within another household e.g. an adult child living at home including those not expressing any intention to move as concealed (because of their lack of legal status if forced to move).

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## Section 9.3 Analysis

### 9.3 Analysis

#### Current situation

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- In the sub-region as a whole,
  - There were 754 households identified as statutory homeless and in priority need in 2011/12.
  - 265 households were living in temporary accommodation at 31<sup>st</sup> March 2012.
  - The 2010 CLG count found 17 rough sleepers across the sub-Region.
  - There were 176 mortgage repossessions and 256 landlord repossessions in 2012 representing 432 households at risk of eviction/ repossession.
- These are generally conservative estimates. Outside of statutory homelessness and households in temporary accommodation, it is difficult to quantify other homelessness and people at risk of homelessness.

#### Changes over time

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- Statutory homelessness decreased in all areas between 2002/3 and 2009/10, but there has been an increase in nearly all areas in the last two years.
- The first report of the *Crisis Homelessness Monitor* anticipates further increases in all forms of homelessness due to continued low economic growth/recession and a weakening housing safety net through some of the changes to housing benefit yet to take effect. We will continue to monitor the impact of these changes locally.

#### Geographical variation

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- East Cambridgeshire and Forest Heath have both experienced particularly sharp increases in the number of households presenting and being accepted as homeless and in priority need in the past two years.
- Cambridge has historically had one of the highest levels of rough sleeping in the country, and conducts a regular count.
- There are services on offer in Cambridge and people are maybe likely to migrate to Cambridge access these services. Cambridge's reconnections scheme shows a high proportion of households coming from elsewhere in Cambridgeshire, particularly South Cambridgeshire. In the north of the sub-region, Peterborough may be an easier place for people to get to. The 2009 Joint Strategic Needs Assessment identified a need for more services outside Cambridge. Some new facilities have since opened in Wisbech in north Fenland.
- Fenland has the 25<sup>th</sup> highest rate of mortgage repossessions in the country as a whole, and the fourth highest in the East of England (behind Thurrock, Luton and Harlow). Cambridge has the lowest rate of mortgage repossessions in the East of England, and nationally ranks at 323 out of 324 local authorities. South Cambridgeshire also ranks quite close to the bottom.

### Section 9.3 Analysis

- Higher rates of repossessions are associated with higher levels of unemployment. The rate of unemployment in Fenland is about the same as the national average and the rest of Cambridgeshire is considerably lower (Carlyon, 2012).

#### What does all this data tell us?

- It is difficult to establish an exact number of homeless households and households at risk of homelessness within the sub-region as a lot of homelessness is hidden and there is considerable overlap between groups.
- However the available data shows high levels of housing need and probably represents a conservative estimate.
- Numbers of statutory homeless households decreased between 2002/3 and 2009/10 due to homelessness prevention being used by districts to try to avoid homelessness and the trauma involved wherever possible, by seeking alternative housing solutions.
- The recession starting in 2007/8 and changes to housing benefit have increased the numbers of households approaching local authorities as homeless and for advice on housing options. Not all of the proposed changes to housing benefit have been implemented at this stage so further increases are anticipated. We will continue to monitor these trends locally
- Cambridge has a specific issue with rough sleeping and single homelessness. It is in the top-twenty rough sleeper locations in the country based on rough sleeper counts. It is difficult to know the exact number of rough sleepers in the sub-region and the proportion of them in Cambridge, but there are more services available in Cambridge compared to elsewhere in the sub-region.
- Fenland is a national “hotspot” for mortgage orders made (potentially leading to homes being repossessed). Work by Shelter suggests a link between mortgage orders made and unemployment. Fenland has both higher than national rates of both unemployment and mortgage repossessions. Unemployment rates in the district have increased since 2008 while the rate of mortgage orders made in the same period has decreased. In 2009 the government introduced the mortgage rescue scheme to help owners at risk of repossession. No district level data is available about the mortgage rescue scheme currently, but it is likely that it raised awareness of local authorities role in providing other forms of advice and support for households in this situation and this may have helped to prevent cases going to court.
- Economic factors such as more restrictive mortgage lending suggest the number of concealed households may have increased due to people living at home for longer in order to save for larger deposits for home purchases.

## Section 9.4 Background information

### 9.4 Background information

#### 9.4.1 Links and references

Correct at November 2013

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## Section 9.4 Background information

### 9.4.2 Definition of terms

| Term used              | Abbreviation | Meaning, source or link to relevant website   |
|------------------------|--------------|---|
| Homeless Prevention    |              | <p>Providing people with means to address their housing and other needs to avoid homelessness, by supporting them to stay in their own accommodation or by moving to alternative accommodation.</p> <p><a href="https://www.gov.uk/government/publications/homelessness-prevention-and-relief-england-2010-to-2011">https://www.gov.uk/government/publications/homelessness-prevention-and-relief-england-2010-to-2011</a></p>  |
| Homeless Relief        |              | <p>Helping a household to secure accommodation after being made homeless even though there is no statutory obligation to do so and some central funding is provided to do so</p> <p><a href="https://www.gov.uk/government/publications/homelessness-prevention-and-relief-england-2010-to-2011">https://www.gov.uk/government/publications/homelessness-prevention-and-relief-england-2010-to-2011</a></p>   |
| Statutory homelessness |              | <p>The Homelessness Act 2002 and previous legislation, placed statutory duties on local housing authorities to ensure that advice and assistance to households who are homeless or threatened with homelessness is available free of charge</p> <p>A 'main homelessness duty' is owed where the authority is satisfied that the applicant is eligible for assistance, unintentionally homeless and falls within a specified priority need group. Such statutorily homeless households are referred to as 'acceptances'.</p> <p>Where a main duty is owed, the authority must ensure that suitable accommodation is available for the applicant and his or her household. The duty continues until a settled housing solution becomes available for them, or some other circumstance brings the duty to an end. Where households are found to be intentionally homeless, or not in priority need, the authority must make an assessment of their housing needs and provide advice and assistance to help them find accommodation for themselves</p> <p><a href="https://www.gov.uk/government/collections/homelessness-statistics">https://www.gov.uk/government/collections/homelessness-statistics</a></p> |
| Priority need          |              | <p>The 'priority need groups' include households with dependent children or a pregnant woman and people who are vulnerable in some way e.g. because of mental illness or physical disability. In 2002 an Order made under the 1996 Act extended the priority need categories to include applicants:</p> <ul style="list-style-type: none"> <li>aged 16 or 17</li> <li>aged 18 to 20 who were previously in care</li> <li>vulnerable as a result of time spent in care, in custody, or in HM Forces</li> <li>vulnerable as a result of having to flee their home because of violence or the threat of violence</li> </ul> <p><a href="https://www.gov.uk/government/collections/homelessness-statistics">https://www.gov.uk/government/collections/homelessness-statistics</a></p>   |

## Section 9.4 Background information

### 9.4.3 Data issues

#### Main sources of data

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- Information about statutory homelessness and households in temporary accommodation is taken from the P1E returns.
- Data for repossessions comes from the Ministry of Justice. There are three organisations collating data about mortgage repossessions, however the Council of Mortgage Lenders and the Financial Services Authority data is only available at a national level, and does not include data about tenant evictions. The Ministry of Justice numbers are higher than the other sources because they are based on court actions and orders made do not always lead to properties being repossessed or tenants being evicted.

#### Recent changes to data

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- Data about repossessions by local authority area was made available for the first time in 2009. Initially, the Ministry of Justice published only data about the number of claims issued and orders made, which provided a good idea about the number of repossession/eviction cases approaching local courts, which showed a higher rate and number of households at risk. The most recent release for this data shows actual repossessions.

#### Planned changes to data

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- Concealed household data are no longer being produced by CLG. We look to the Census 2011 outputs to fill this gap.
- Data is no longer being collected about households approaching local authorities due to mortgage difficulties (Fig 9 ).

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9.4.4 Additional information

Fig 4 Priority need homeless households per thousand, Cambridge sub-region, East of England and England, 2002/3 to 2011/12

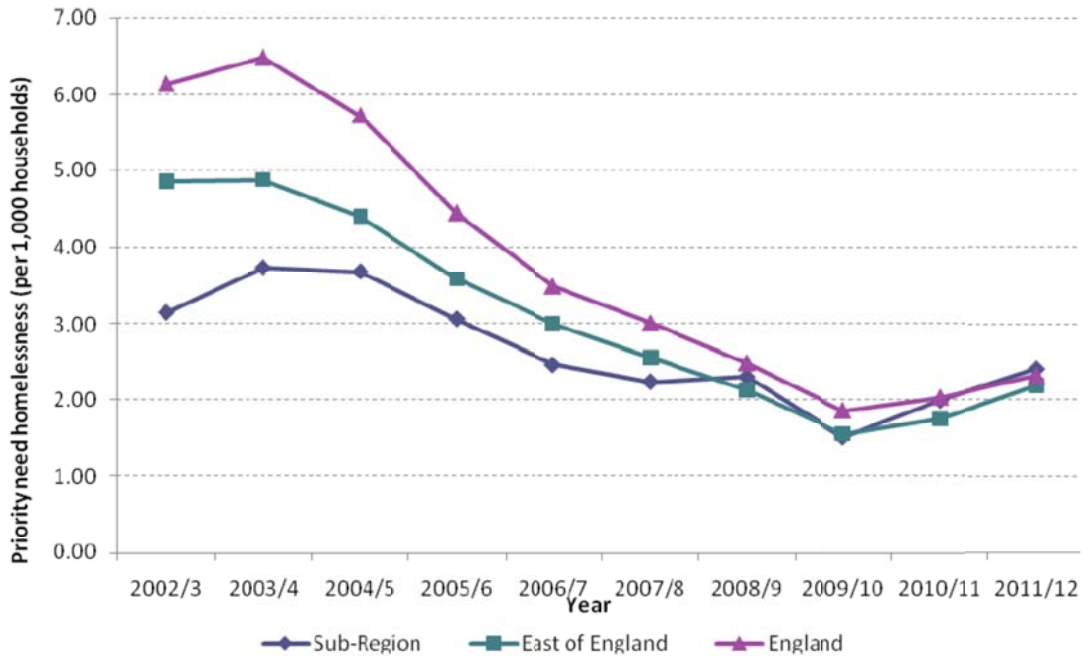
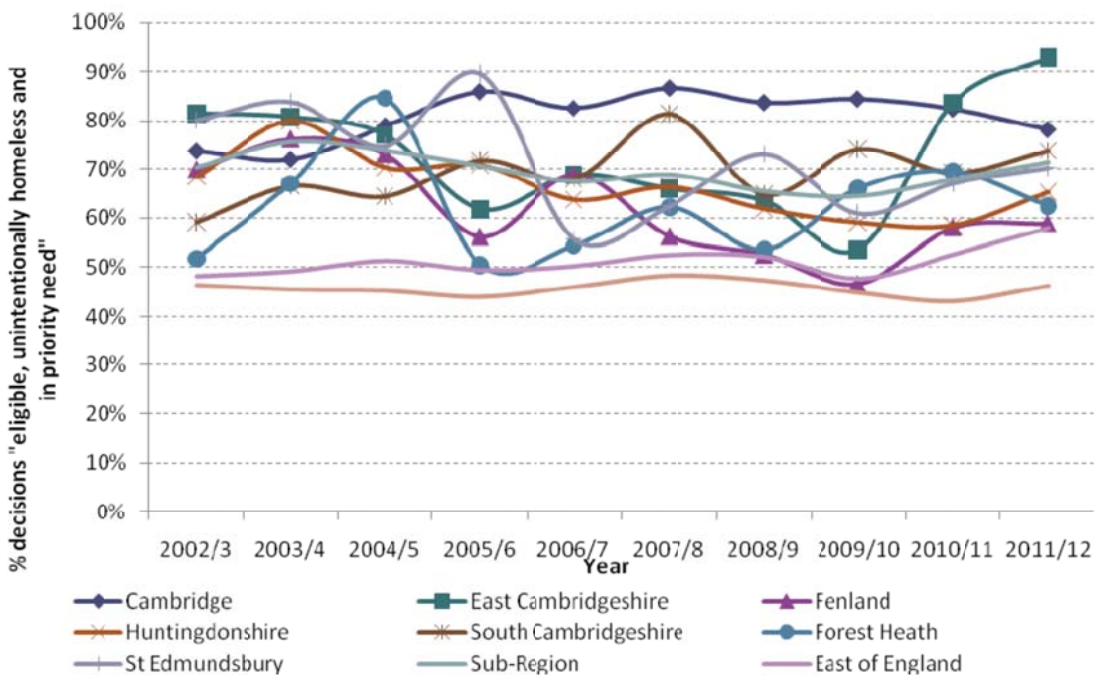


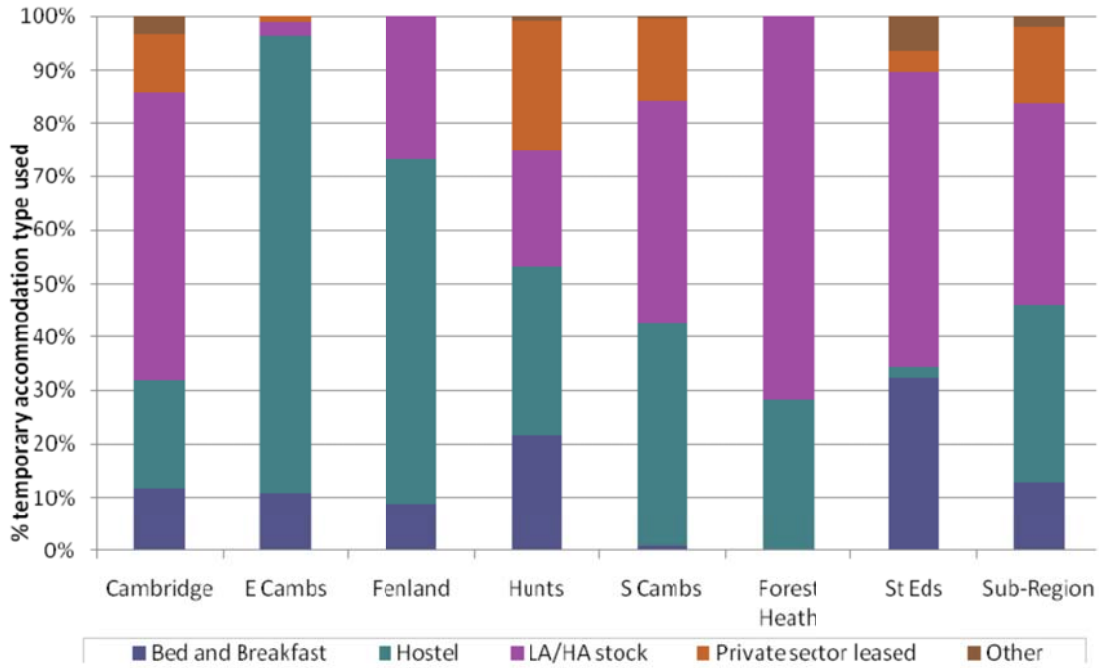
Fig 5 Percentage of households presenting as homeless who are accepted as statutorily homeless and in priority need



CLG Table 784

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Fig 6 Use of temporary accommodation by type, Cambridge sub-region 2007/8 to 2011/12



Source: CLG [Table 784](#)

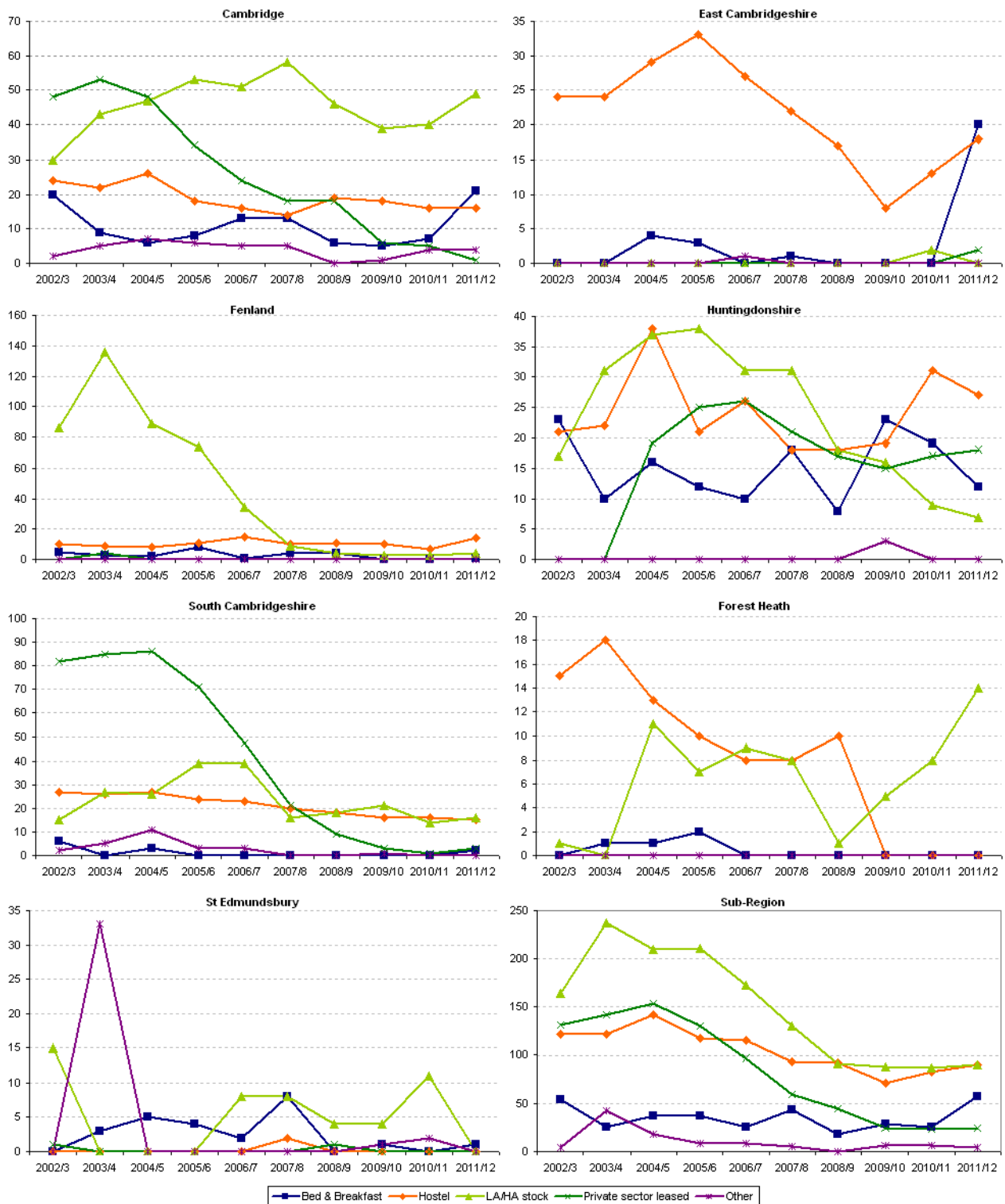
Table 11 Number of rough sleepers on housing needs register, 1st April 2010

|                      | Households | Rate per 1,000 |
|----------------------|------------|----------------|
| Cambridge            | 107        | 2.3            |
| East Cambridgeshire  | 22         | 0.7            |
| Fenland              | 24         | 0.6            |
| Huntingdonshire      | 6          | 0.1            |
| South Cambridgeshire | 20         | 0.4            |
| Forest Heath         | 35         | 1.3            |
| St Edmundsbury       | 34         | 0.8            |
| <b>Sub-Region</b>    | <b>248</b> | <b>0.8</b>     |

Locata, 2010

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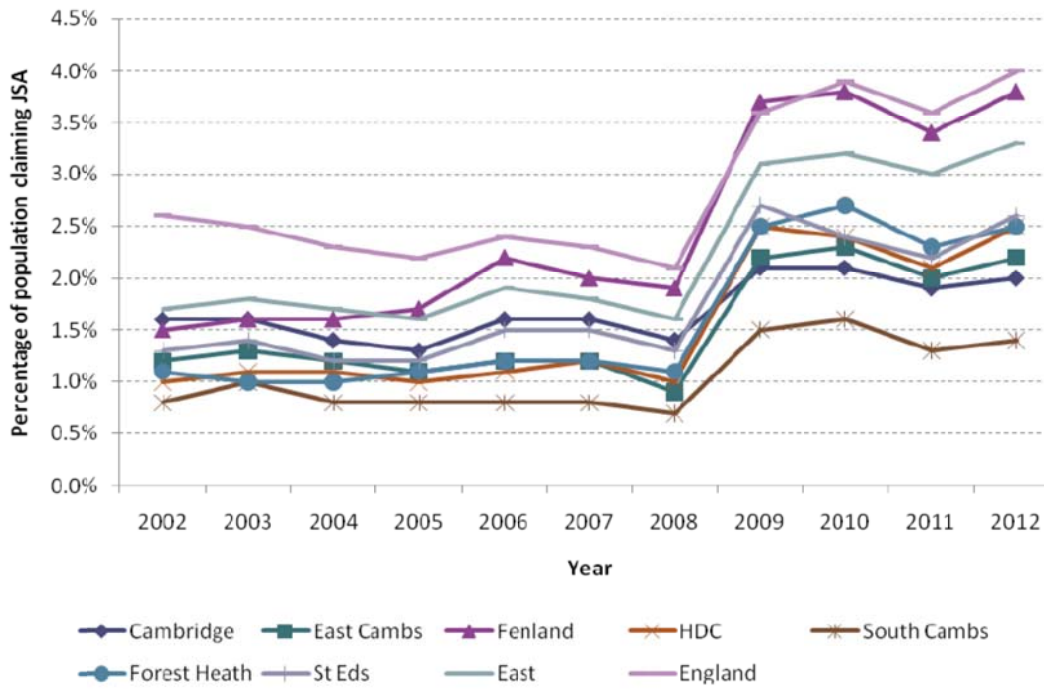
Fig 7 Number of households in temporary accommodation by type and district, 2002/3 to 2011/12



Source: CLG Table 784

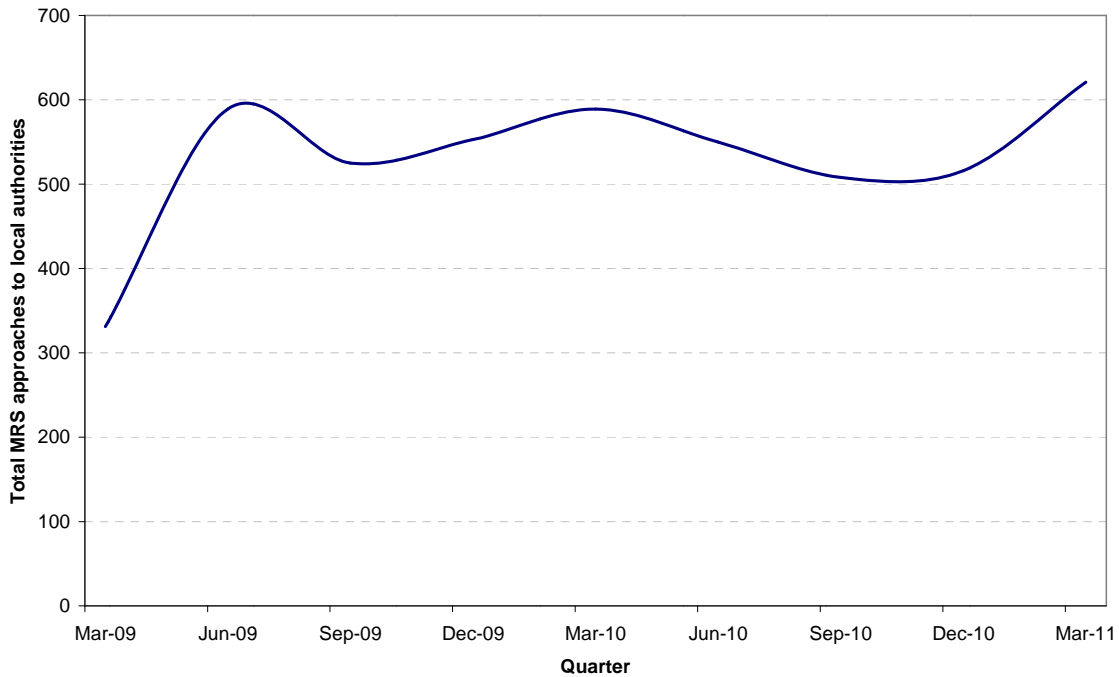
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Fig 8 Percentage of population claiming JSA, 2002-2012, Cambridge sub-region districts, East of England and England.



Source: [NOMIS Claimant Counts \(Residence Based\)](#)

Fig 9 Households approaching local authorities with mortgage difficulties, East of England March 2009 to March 2011.



Source: CLG [Table 1303](#)

Please note: Data no longer being collected after March 2011.