

How Policy in Practice's services can help you tackle homelessness

The Homelessness Reduction Act is expected to come into force in early 2018. The Act places a new duty on local authorities to prevent the homelessness of all families and single people who are eligible for assistance and threatened with homelessness, regardless of priority need.

This new duty is challenging for councils because people can become homeless for many reasons. The risk of homelessness is affected by a person's response to structural, social and economic factors outside of their control.

Working with a number of funded trail blazing councils, Policy in Practice has identified many of these structural pressures through household level data, which means it is possible to predict and identify those who may be at risk.

Tackle 3 key homelessness prevention challenges

1. Identify who may be at risk of homelessness
2. Engage households at risk of homelessness
3. Track what happens to households over time

Policy in Practice Low Income Family Tracker (LIFT) dashboard uses councils' own administrative data to identify households at risk of homelessness, predict demand and track the effectiveness of interventions that seek to prevent homelessness. Our software helps frontline advisors engage residents and provides personalised actions to help people sustain tenancies.

This predictive approach enables councils to forecast the level of resources required to meet their homelessness duty and support local households at risk.

Councils have the information they need to help prevent future homelessness by using their data in a way that fully informs homelessness action and support.

Our offer

1. LIFT dashboard linking multiple household level datasets
2. Benefit and Budgeting Calculator software
3. Policy impact analysis with action plan

Challenge 1: Identify who's at risk of homelessness

Using the data already held by the council, LIFT dashboard can:

- Identify the pathways into homelessness by looking at households in temporary accommodation today
- Assess risk by identifying households with low levels of financial resilience, and model the impact the planned policies will have on their income

We segment your households based on their current circumstances and future risk of homelessness. They're grouped as *coping*, *struggling*, *at risk of homelessness* or *in crisis*.

We look at current circumstances

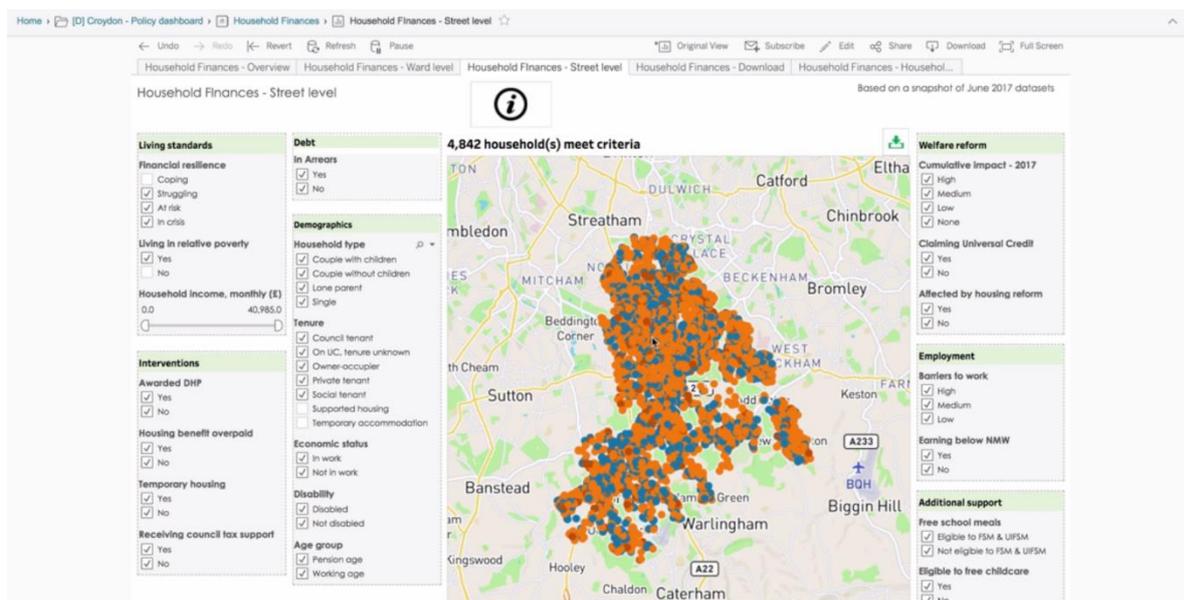
An objective and consistent view of a household's current circumstances is based on a range of indicators including:

- current level of income
- tenancy type
- income surplus or shortfall against modelled expected and actual expenditure
- arrears data
- discretionary support from the council and
- other consistent measures such as absolute or relative poverty.

To predict future circumstances

For those households we identify as at risk of homelessness we predict the outlook for them based on indicators that show their distance from the labour market, such as the length of time since last employment, childcare or disability-related barriers to work and current employment situation. We also model the impact of planned changes in policy on their future household income.

The resulting data analysis is provided in a user-friendly, graphical format that clearly shows a geographical and demographic breakdown of those households at risk. This allows councils to make best localised use of this information for engagement, support and prevention.



Challenge 2: Engage those households at risk of homelessness

Some vulnerable households may not already be known to you.

Clear identification of households at risk enables efficient targeting of support to those households. The LIFT dashboard gives a single view of council-held information on individual households such as level of arrears, local support through Discretionary Housing Payments or Council Tax Support, and household income.

We help you identify and then engage with people through targeted and personalised communications.

Data is linked directly into our frontline advisor tool, the fast, intuitive and easy to use Benefit and Budgeting Calculator, to enable better and more accurate individual support. This frontline support can prevent those at risk falling into homelessness through:

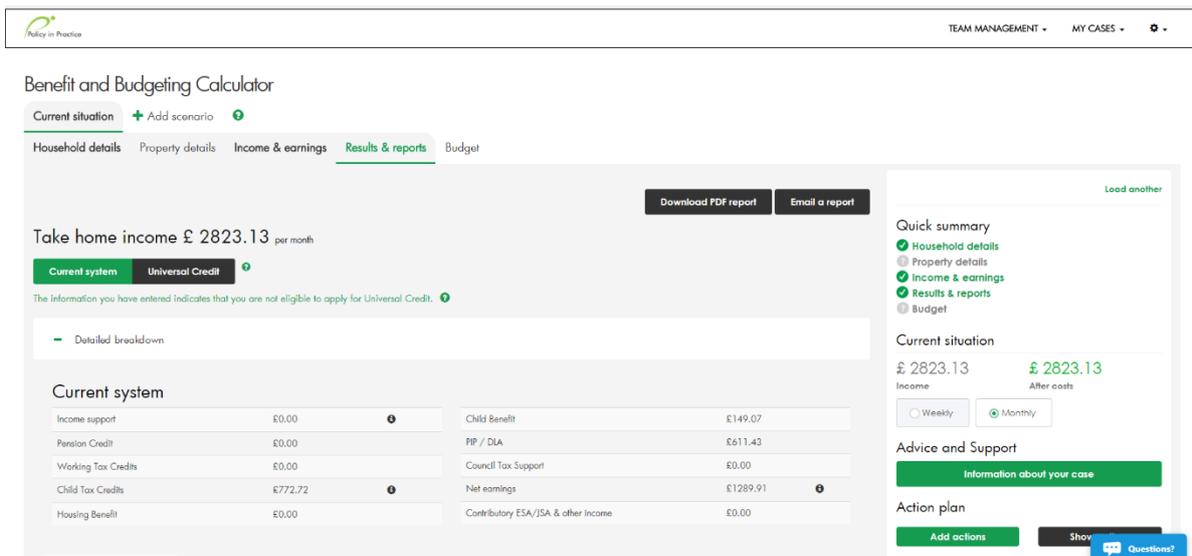
- income maximisation
- budgeting support
- signposting to relevant support services and
- generation of an action plan that identifies other benefits and utility discounts.

This can be delivered as a self-service tool or through advisors to offer holistic frontline support.

You can focus support where it's needed.

This means you can help people toward greater financial independence through consistently effective frontline support, to help reduce the risk of homelessness.

The ultimate aim is to help residents toward greater independence through consistent and effective frontline support, and reduce the ongoing risk of homelessness.



The screenshot displays the 'Benefit and Budgeting Calculator' interface. At the top, it shows 'Take home income £ 2823.13 per month'. Below this, there are two tabs: 'Current system' (selected) and 'Universal Credit'. A message states: 'The information you have entered indicates that you are not eligible to apply for Universal Credit.' The main section is titled 'Detailed breakdown' and contains a table with the following data:

Current system		Universal Credit	
Income support	£0.00	Child Benefit	£149.07
Pension Credit	£0.00	PIP / DLA	£611.43
Working Tax Credits	£0.00	Council Tax Support	£0.00
Child Tax Credits	£772.72	Net earnings	£1289.91
Housing Benefit	£0.00	Contributory ESA/JSA & other Income	£0.00

On the right side of the interface, there is a 'Quick summary' section with a progress indicator showing: Household details (checked), Property details (unchecked), Income & earnings (checked), Results & reports (checked), and Budget (unchecked). Below this, the 'Current situation' is shown as '£ 2823.13' with a sub-total of '£ 2823.13' for 'After costs'. There are radio buttons for 'Weekly' and 'Monthly' (selected). At the bottom right, there is an 'Action plan' section with a green 'Add actions' button and a 'Show' button.

Challenge 3. Track what happens to households over time

Councils want to better understand the vulnerabilities of low income households and how financially resilient they are.

Policy in Practice's homelessness prevention tools can help you track the changing circumstances of households over time, giving you a systematic and scalable approach to tracking the impact on households.

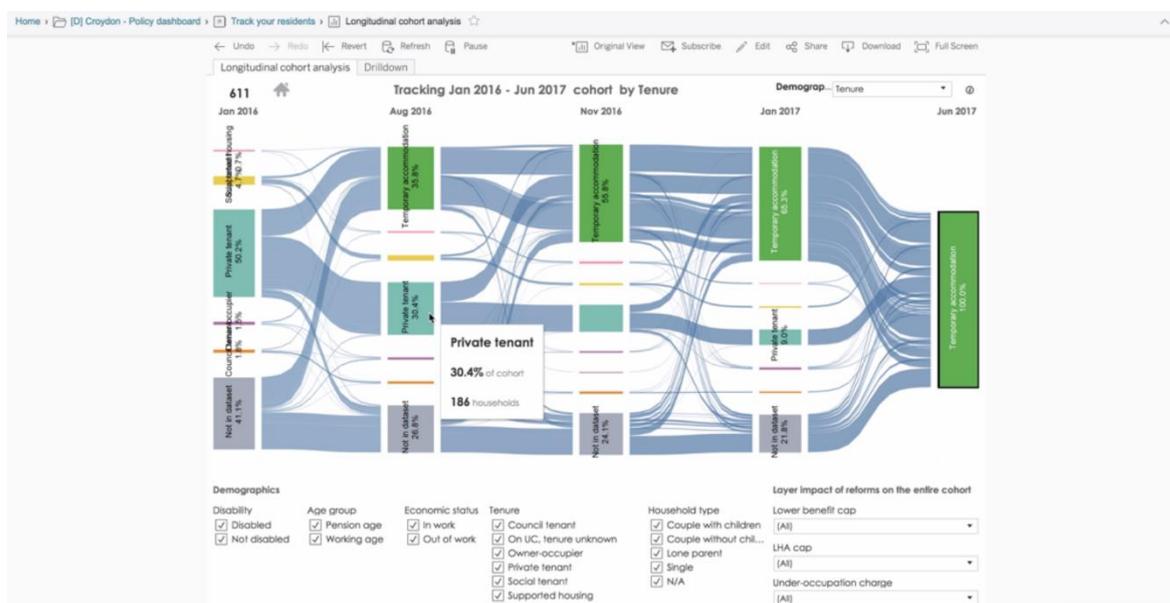
This can be tracked through the smart analysis of administrative data and enhanced using vulnerability markers. You can track changes in tenure and other events.

Greater knowledge of the vulnerabilities each household faces can be used to estimate the likely cost of inaction based on metrics such as the cost of temporary accommodation, homelessness or supporting people through other barriers they may have.

The effectiveness of segmentation and the impact of advisor support can be tracked to estimate savings.

The journey from secure housing to being at risk of homelessness, and ultimately becoming homeless or moving into temporary accommodation, can be better understood by analysis of historical datasets.

You can estimate and record the likely cost of homelessness to accurately forecast future budget needed to prevent homelessness.



The datasets we use to track homelessness

Local authorities hold detailed and standardised data on the income, earnings, tenure and household circumstances of each household in receipt of Housing Benefit and Council Tax Support. This data is used to process £24bn of payments each year. Many local authorities share this data with us for detailed analysis of poverty levels and information on how to help households. We link datasets over time to analyse the impact of current and future policies on each household.

Case study: tackling homelessness in London

Policy in Practice is working with Trust for London to pool together Housing Benefit and Council Tax Support data across 19 London Boroughs. This project tracks employment, income and housing circumstances of over 570,000 low-income Londoners over 19 months.

London, more than any other region, is affected by the sustained housing crisis in the UK. Over 70% of all families who are housed in temporary and emergency accommodation in the UK are in London.

For Londoners on low incomes, sustaining their tenancy is a serious and constant concern. For local authorities in the capital, the rise in homelessness is a key challenge.

Our project looks to tackle this issue head on by exploring how household-level data can be used to predict demand for homelessness and temporary accommodation, helping London boroughs to take preventative action.



Initial findings from the analysis revealed that lone parents are more likely to end up in temporary housing, and that boroughs with the highest historical increase in private sector rents are now hosting a greater proportion of homeless households.

With this knowledge we added twelve other potential predictors of homelessness, including:

- changes in employment and family circumstances
- financial resilience
- information on Council Tax and rent arrears and
- discretionary support funds

Adding these extra predictors has let us develop a comprehensive model to accurately predict the risk of homelessness among low-income households in London.

The dataset is being expanded to include Citizens Index-type databases held by some local councils. Easily integrated, they can increase the predictive capability of our model.

Following on from our pan-London analysis, we are working with eight councils across the UK to expand the scope of our model. We are developing and iteratively improving a robust, predictive approach to identify and engage residents, tackling homelessness upstream.

Understanding the financial cost of homelessness

Councils can estimate the likely cost of homelessness and forecast future budget requirements with the LIFT dashboard.

The dashboard gives quantifiable knowledge about each household at risk of homelessness. This can be used to estimate the cost of inaction based on metrics such as the cost of temporary accommodation, homelessness or supporting people through other barriers.

In addition, the effectiveness of interventions on different groups and the impact of advisor support can also be tracked to estimate savings.

The financial benefits of our services

The primary financial aim of Policy in Practice's homelessness tools is to prevent homelessness and therefore the need to pay temporary accommodation costs.

We know that the estimated cost to a council of supporting a homeless household is £8,800 per year. Our recent research revealed that an average of 468 households in each London borough have moved into temporary accommodation in the last year. This means that the 32 London boroughs spent £4.2m each in 2016-17 to support newly homeless households.

By tracking the outcomes for households supported by the councils' housing support services, we can help you identify which interventions are having the biggest impact on helping people to sustain their tenancies.

More financial benefits for both local councils and residents can be gained using our analytics services and frontline engagement tool. These include income and benefit maximisation, reduction in rent and council tax arrears, budgeting support, an increase in debt collection and more efficient allocation of Discretionary Housing Payments.

ABOUT POLICY IN PRACTICE

Policy in Practice believes the welfare system can work more effectively. It can improve living standards and help people towards greater independence if we make it simple for people and organisations to understand.

We show local authorities how individual households are affected by all policy changes, now and in the future.

Find out more

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