Cambridge Centre for Housing & Planning Research

SHARED INTELLIGENCE

UNIVERSITY OF BIRMINGHAM

Evaluation of Enhanced Housing Options Programme

Literature Review

November 2009

Written by

Anna Clark and Sarah Monk (Cambridge Centre for Housing and Planning Research, University of Cambridge), Carol Hayden (Shared Intelligence) and Bruce Walker (Centre for Urban and Regional Studies, University of Birmingham) with others from the Enhanced Housing Options Evaluation Team

This report has been written as part of the evaluation of the Enhanced Housing Options Trailblazers Programme, which is being undertaken for the Department of Communities and Local Government (CLG) by a team from the Universities of Cambridge and Birmingham, and Shared Intelligence. The views and proposals presented in this report are those of the authors and do not necessarily represent those of CLG.

CONTENTS

1. INTRODUCTION 1

1. The Enhanced Housing Options EXTRA programme 1

2. The Standard Enhanced Housing Options Programme. 2

3. Kickstart Trailblazers 2

2. OBJECTIVE 1: MEETING HOUSING NEED WITH A WIDER RANGE OF SOLUTIONS 5

Background 5

Developing housing advice 5

Developing homelessness prevention services 6

Specific needs of Target Client groups 6

PSA 16 groups 6

3. OBJECTIVE 2: USING STOCK MORE EFFECTIVELY 8

Reducing Overcrowding 8

Increasing the numbers of people choosing to downsize 10

Increasing mobility across local authority boundaries 11

Reducing unsuccessful or unrealistic CBL bids, via successful Housing Options work 11

Reducing void rates 12

4. OBJECTIVE 3:TACKLING WORKLESSNESS 13

National Labour Market Policies and Programmes 14

5. OBJECTIVE 4: IMPROVING CUSTOMER SERVICE 19

Public expectations 19

Key factors that improve customer satisfaction & dissatisfaction 20

Understanding the customer satisfaction amongst Trailblazer's target groups 21

Changes required to achieve citizen-centre public services 22

6. CHANGING ECONOMIC CIRCUMSTANCES 24

Additional Support for homeowners 25

Possible Implications of the changing economic circumstances for Trailblazers 27

References 28

1. INTRODUCTION

1.1. In March 2008 Communities and Local Government published 'Expanding Choice, Addressing Need: Addressing Housing Need through the Enhanced Housing Options Approach'1. This set out the government's vision for the future of Housing Options services. It announced plans to launch a pilot programme of local authorities to enhance the Housing Options services they provided, to "take their services to the next level".

1.2. The key objective of these programmes is to help transform housing services to be more holistic, outward facing, client-centred and capable of helping a broader range of clients to avoid acute need and access sustainable housing suitable for their specific needs and circumstances. At the centre of this approach is the principle of early intervention and provision of advice and services that address the root causes of housing need by working in partnership with supporting services - such as providers of employment and benefits advice (CLG 2008b). By encouraging local authority housing services to form partnerships and collaborative networks with other local service providers, the 'Enhanced Housing Options' (EHO) approach also aims to help local authorities to reach their Local Area Agreement targets.

1.3. The EHO programmes are being run by CLG with support from the DWP. All programme participants will be involved in the development of a tool-kit of useful information and ideas, which is to be distributed to local authorities to help them develop and expand their Enhanced Housing Options in the future.

1.4. There are three different types of Trailblazer, with differing start dates and levels of additional funding:

1. The Enhanced Housing Options EXTRA programme [2].

1.5. The Extra Programme was aimed at local authorities wishing to enhance their existing Housing Options service and consists of 12 local authorities, five of which also receive a Job Centre Plus package from DWP. These Extra Trailblazers:

- are recognised to already have a strong track record on homelessness prevention, and be on track to have Choice Based Lettings (CBL) in place by 2010.
- become part of the "integrated employment and housing advice pilot"
- are expected to develop services to specific groups of socially excluded adults
- become a mentor to other local authorities within the Standard Trailblazer programme, and more broadly to share ideas and information with others.
- receive a grant of up to £350,000 over three years

[1] http://www.communities.gov.uk/publications/housing/expandingchoice
[2] These 12 are: Camden, Croydon, Greenwich, Southwark, Hammersmith and Fulham, Calderdale, Ashford, Kettering, Blackpool, Bournemouth, Norwich and Nottingham.

2. The Standard Enhanced Housing Options Programme[3].

1.6. This Trailblazer programme was intended for local authorities interested in developing Enhanced Housing Options services. Standard Trailblazers:

- benefit from mentoring and support from Trailblazers on the Extra programme
- share ideas and information with other Trailblazers.
- receive a grant of up to £260,000 over two years.

3. Kickstart Trailblazers[4]

1.7. These Trailblazers will receive a small amount of funding to 'kick start' enhanced services in their area, equivalent to the salary and on-costs of a project manager (although they do not have to use the funding in this way).

Key objectives

1.8. The four key objectives of the Trailblazers programme overall are:

- meeting housing need with a wider range of solutions
- using stock more effectively
- tackling worklessness
- improving customer service

1.9. This literature review first looks in more detail at the aims and principles across the Trailblazer programme, and how it sits alongside existing services, and then sets out the policy context and briefly reviews the relevant literature under each of these four objectives.

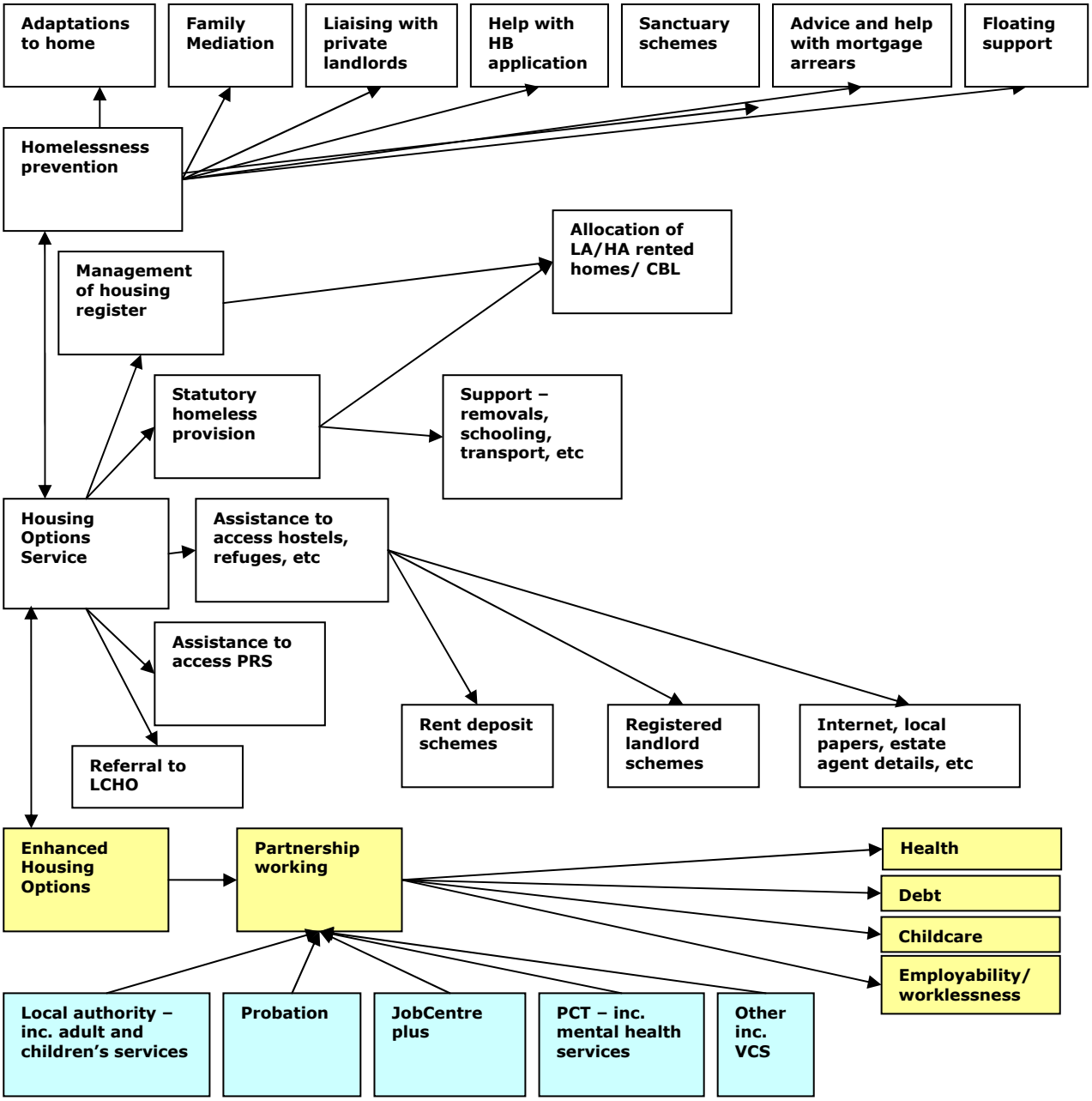
[3] The 20 Standard Trailblazers are: The Greater Haven Gateway (covering Babergh Braintree Colchester, Ipswich Maldon, Mid-Suffolk Suffolk Coastal Tendring and Broxtowe), The Home Options Subregion (covering High Peak, Derbyshire Dales, Erewash and Amber Valley), Islington, London Learning Disabilities Partnership (covering Croydon, Kingston, Merton, Sutton, Richmond, Lambeth and Wandsworth), County Durham (covering Easington, Chester Le Street, City of Durham, Sedgefield, Teesdale, Wear Valley and Derwentside), Blackburn with Darwen, Cheshire West (covering Chester, Vale Royal, Ellesmere Port and Neston), Manchester,Salford,Chiltern and South Buckinghamshire, East Surrey (covering Reigate and Banstead , Elmbridge Mole Valley Tandridge and Epsom and Ewell), Tunbridge Wells and Rother, Exeter Partnership (covering Exeter, East Devon North Devon West Devon South Hams, Torridge Torbay Plymouth Mid Devon Teignbridge), West Dorset, Redditch, Solihull, Stoke on Trent, Bradford and Wakefield.

[4] The 12 Kickstart Trailblazers are: Newham, Hull, Cambridge Sub-regional (covering Cambridge City, Fenland, Forest Heath, St Edmundsbury, East Cambridgeshire, South Cambridgeshire and Huntingdonshire), Harborough, Mansfield, Sevenoaks, Eastbourne, Oxford, Rotherham, and theWest London Housing Partnership (covering Harrow, Ealing, Hillingdon, Brent, Hounslow, Hammersmith and Fulham and Kensington and Chelsea

1.10. The government also set out the key principles of Enhanced Housing Options as:

- *innovation,* finding creative solutions to housing difficulties
- *personalisation,* responding to individual needs
- *empowerment,* giving the client control over decisions that effect them
- *inclusiveness*, to include vulnerable and excluded groups
- *proactive engagement*, seeking to engage clients before they approach the local authority at a time of crisis.
- *holism*, connecting housing with wider services such as employment and training.
- *partnership working* between different agencies
- *working with the grain of the LAA*, shaping goals to meet targets
- *capturing wider resources*, to address shared problems
- *cross-boundary working*, addressing wider mobility needs

1.11. The intentions, objectives and methods of delivery of the Trailblazer programmes (including links to homelessness prevention) can be conceived of, schematically, as in Figure 1 below.



1.12. As Figure 1 shows, the Trailblazer programmes support innovative and holistic approaches to customer service in housing advice and support, and tests new approaches. Most of the Trailblazer programmes are integrating and enhancing existing services, rather than purely providing distinct additions

2. OBJECTIVE 1: MEETING HOUSING NEED WITH A WIDER RANGE OF SOLUTIONS

Background

2.1. A key objective of the Trailblazers is to meet housing need with a wider range of solutions. This work is building upon the existing work around Housing *Options* and *homelessness prevention* that has been on-going in the last few years.

2.2. Local authorities have long had a duty to provide "advice and assistance" to the great majority who approach them with housing difficulties, with a more extensive duty to secure accommodation only for those certain groups considered to be *in priority need*[5]. The supply of social rented housing is in most areas insufficient to meet demand (Clarke et al, 2008; Hills, 2007; Holmans et al, 2008). There has also been increasing recognition of the need to do more for those unlikely to be able to access social rented housing, including looking at private rented options and low cost home ownership (CLG, 2008b, CIH, 2008; Hills, 2007).

Developing housing advice

2.3. Research by the Chartered Institute of Housing (CIH, 2008) found that approaches to offering housing advice by local authorities in England was highly varied, and many local authorities focus solely on acute housing need, or at a time of crisis. Consequently, the window of opportunity for addressing someone's housing need with lower costs, or of considering a wider range of options, had often been lost.

2.4. The Housing Options approach developed in recent years has, amongst other things, sought to address these shortcomings by ensuring that the advice and assistance provides comprehensive housing advice and support to everyone in any level of housing need. This focuses first, where possible, on homelessness prevention, establishing whether the client's current accommodation can be secured, improved or adapted in some way. If this is not appropriate, the emphasis is then on enabling the client to consider the full range of housing options, including the private rented sector. This is intended to improve choice and empower clients, whilst at the same time allowing better use to be made of the social rented stock, which in many areas is insufficient to provide a lasting housing solution to all households in need.

2.5. Housing Options has also encompassed an increasing focus on complementary or 'joined up' service delivery. As recognised by CLG (2008b), housing problems are often caused by other underlying issues and, without positive interventions, may worsen over time. There is an increasing

[5] Households containing children a pregnant person or other vulnerable adult are considered to be in priority need.

understanding of the interrelated nature of problems in housing and in other areas such as employment, health, substance misuse, debts and caring responsibilities, with disadvantages in one field contributing to disadvantages in others (Hills, 2007).

Developing homelessness prevention services

Alongside developing housing advice services, there has also been a substantial focus on homelessness prevention over the past few years. New developments include sanctuary schemes for those at risk of domestic violence, mediation services, and a greater focus on helping those with rent or (increasingly) mortgage arrears. Such services have broadly been well-received and an early evaluation pointed to the significant drop in homeless acceptances, running counter to the continuing worsening of housing affordability at the time (Pawson et al 2007). This evaluation did raise some concerns over possible 'gatekeeping', whereby a local authority may reduce the numbers of homeless acceptances by taking a formal homeless application only after prevention efforts have failed, or adopting a stricter interpretation of "having reason to believe" that someone "may be homeless" and thereby reducing the number of times they need conduct a formal homeless assessment. The government has responded to these concerns, and more generally sought to share emerging good practice in this area by publishing guidance for local authorities around homelessness prevention (CLG, 2006).

Specific needs of Target Client groups

2.6. One of the principles of the Trailblazers is to develop services that are inclusive to those who are most vulnerable or socially excluded (CLG 2008b)

2.7. In practice, this means paying special attention to the needs of certain vulnerable groups and enhancing the services directed to them, possibly with an aim of meeting certain Local Area Agreement (LAA) targets. The specific groups chosen by any one Trailblazer are likely to be influenced by the population composition in the area, as well as the perceived level of need for enhanced service provision. The vulnerable groups commonly referred to in this context include the PSA 16 groups (socially excluded adults), DWP client groups (people receiving out of work benefits or income related benefits, lone parents, BME groups), young people, older people, and homeless people.

PSA 16 groups

2.8. Public Service Agreement 16 (PSA 16) supports adults who are at risk of social exclusion, in many instances because of a combination of problems and circumstances which make it difficult for them to participate in society. It is not uncommon for these people to fall between different service providers,

2.9. The Government is committed to ensuring that the most vulnerable adults are offered the chance to get on a path to a successful life by increasing the proportion of socially excluded adults in settled accommodation and in employment, education or training (EET). PSA 16 focuses on four at-risk client groups, which are:

1. care leavers
2. adult offenders under probation supervision
3. adults in contact with secondary mental health services
4. adults with moderate to severe learning disabilities

2.10. A total of eight indicators underpinning the PSA are used to measure progress for each at-risk group towards increasing the proportions in settled accommodation and in employment, education or training.

Indicators 1-4: Proportion of socially excluded adults in settled accommodation

2.11. Settled accommodation is an important foundation that enables people to contribute positively to society and the economy. While most people are able to access settled accommodation, excluded adults in the four client groups are at greater risk of moving in and out of homelessness or poor quality accommodation, and are more likely to require assistance to help them to live independently (DWP 2008a; DfES, 2007)

Indicators 5-8: Proportion of socially excluded adults in employment, education or training

2.12. Being in sustainable employment is one of the key factors in reducing the likelihood and impact of social exclusion for at-risk adults. It can have positive effects on health and well-being, helps to reduce offending behaviour, supports stable housing and represents the best route out of poverty for many excluded adults. (HM Treasury 2007; DWP, 2009; DWP, 2008b)

2.13. In addition to the PSA16 client groups, there is also a key focus on worklessness and on DWP client groups. These are discussed further in the later section of this review on worklessness.

2.14. Some Trailblazers may also set their own target client groups, which could include BME groups, lone parents, young people, drug users or groups that are vulnerable or with specific difficulties in the housing or labour markets.

3. OBJECTIVE 2: USING STOCK MORE EFFECTIVELY

3.1. One of the four key objectives of the Enhanced Housing Options is to use existing stock more effectively. This could involve:

- reducing overcrowding
- increasing the numbers of people choosing to downsize
- increasing mobility across local authority boundaries
- reducing unsuccessful or unrealistic CBL bids, via successful Housing Options work
- reducing void rates (CLG, 2008b)

Reducing Overcrowding

3.2. The statutory standards used to define overcrowding consist of the "room standard" and the "space standard", which lay down the minimum number of rooms and the size of those rooms that a household must have. In practice, most local authorities use their own criteria, often approximating to the "bedroom standard" in allocating properties, or in ascertaining whether a household is overcrowded, correctly housed, or under-occupying. The bedroom standard is somewhat more generous than statutory standards and states that:

- no two people should have to share a bedroom unless they are:
  - a couple;
  - aged 20 or under and of the same sex, or
  - both aged under 10 (and of either sex).
- No more than two people should have to share a bedroom.

3.3. There has been growing concern in recent years that, reversing the trend of the past century, overcrowding was no longer decreasing, or was starting to increase, especially in London (Shelter, 2004; London Councils, 2006; Brouder et al, 2007; CLG, 2007). Concerns about overcrowding have also grown with the recent recession as unemployment limits people's housing options and the decline in new housebuilding could exacerbate overall shortages of homes, especially in the social rented sector[6].

3.4. In December 2007, the government published *Tackling Overcrowding in England* (CLG, 2007). This reports on recent policy initiatives and sets out the main ways in which local authorities can tackle overcrowding by using their existing stock more effectively. Using the Bedroom Standard measure, there are estimated to be approximately 526,000 overcrowded households in England, of which 216,000 are in the social sector (CLG, 2007).

[6] http://www.housing.org.uk/Default.aspx?tabid=212&mid=828&ctl=Details&ArticleID=2106

3.5. Pilot projects were undertaken in five London boroughs during 2007/8[7] aimed at improving the wellbeing of overcrowded families and developing options to alleviate the impact of their overcrowding (CLG, 2007). There were two key strands to the work carried out in these pilots:

- One strand focused on improving a family's quality of life within their existing housing. Projects included a focus on space management, health, education, play and parenting. There were also adaptations carried out to properties.
- The other strand helped overcrowded families into other housing. This involved offering to social tenants the kinds of help available under Housing Options such as helping people access private rented housing. Some local authorities have leased larger homes from the private sector to rent to larger families and others have set up schemes to encourage downsizing of underoccupying tenants offering both financial incentives and practical assistance.
- The government also funded five sub-regional co-ordinators across London to co-ordinate efforts on overcrowding (CLG, 2007). Their role was to map overcrowding and under-occupation and to encourage cross-boundary working and involvement from RSLs. This work is on-going at present.
- In addition, the government has also set up 38 pathfinder schemes across London and in five other areas experiencing high levels of overcrowding[8]. It is estimated that 60% of all overcrowded households in the social rented sector in England live in these 38 boroughs (CLG, 2007). They have each been given funding to develop further Housing Options and advice services targeted at overcrowded households. The focus of this work is expected to include:
- making better use of private rented accommodation
- reducing under-occupation (see below)
- giving greater priority to severely overcrowded households, especially for moves within their own stock.
- joint work with RSLs to tackle overcrowding
- assisting adult children to move out, if their inability to do so is causing the overcrowding

3.6. Councils can also engage with the private sector to bring empty homes back into use to address overall housing shortages, or directly to let to homeless households, or those in housing need (Brouder et al, 2008). This could increase the options for low income households who might otherwise be in need of social housing. It could also contribute to reducing overcrowding by reducing pressure on social and private housing stock.

[7] These were in Camden, Barnet, Hackney, Kingston upon Thames and Tower Hamlets.
[8] These are Birmingham, Bradford, Leicester, Liverpool and Manchester.

Increasing the numbers of people choosing to downsize

3.7. It is widely acknowledged that tacking under-occupation is a key way of making better use of the existing stock by freeing up larger units for families (DETR, 2001; CLG, 2007).Under-occupation tends to arise in older households after children have grown up and left home.

3.8. The DETR published guidance in 2001 for local authorities on tacking under-occupation. It emphasised the need to ensure that efforts to tackle under-occupation were used appropriately and fitted with wider housing objectives, engage tenants, offer cash incentives and other assistance with the move and consider offering one bedroom more than standard.

3.9. A survey of local authorities in the South East region asked about systems they had in place to encourage best use of the existing social sector stock (Brouder et al, 2007). It found that most offered downsizers one or more of the following:

- cash incentives to those willing to move, generally in the region of £200-£1000 for removal costs and a further £500-£1000 for each bedroom given up.
- high priority to under-occupiers on the housing register for transfer to ensure that they could bid successfully for properties.
- priority for the most attractive accommodation, such as newly built bungalows, and/or allowing them to transfer to two-bedroom properties, even though they would normally only be considered to need one bedroom.
- practical assistance with the move in the form of a removal service, help packing boxes, and a handyman to help for a few hours in the new home.

3.10. Some councils also offered those succeeding tenancies who would be under-occupying to instead be given a tenancy for a smaller property. The research however found that many councils reported low uptake of these schemes, possibly because older under-occupiers often preferred to remain in the home they have and appreciate having a spare room.

3.11. The 38 pathfinder schemes currently in operation (see above) have a major focus on reducing under-occupation as a means of reducing overcrowding. Efforts are expected to focus on:

- giving greater priority to under-occupiers in their allocation systems
- giving targeted support to under-occupiers to help them move
- giving cash incentives to under-occupiers to encourage them to move

Increasing mobility across local authority boundaries

Social tenants often experience difficulties in moving across local authority boundaries
(Hills, 2007, Clarke et al, 2008)

3.12. Increasing mobility across local authority boundaries is intended to help meet the aspirations of tenants who wish to move in this manner, and also to help free up housing (and especially larger units) in the areas where they are most needed.

3.13. The work to tackle overcrowding (CLG, 2007) includes a focus on sub-regional working to assist with moves across boundaries. Nationally, the government encourages all local authorities to have choice-based-lettings (CBL) systems in place by 2010[9]. Local authorities are being encouraged to work sub-regionally to increase the potential for moves across local authority boundaries within the sub-region.

3.14. There is a particular focus on encouraging moves out of London, where overcrowding is worst. The government, alongside the Greater London Authority, the Homes and Communities Agency and London social housing providers is developing and soon to launch a pan-London Choice and Mobility Scheme to help Londoners, especially older people, to move across boundaries (CLG, 2007). This sits alongside the *Seaside and Country Homes Scheme* which helps older tenants move away from the capital, and the *Lawn Scheme* which works similarly but is open to all ages of households moving out of London.

3.15. Those who don't live in London and wish to move across boundaries can do so via sub-regional CBL schemes or by swapping home with another household. There are various websites that assist with this and many Local Authorities include mutual exchange as part of a housing options package. Households who have a need to move to another area (for instance to take up a job there, or to give or receive care) may also be eligible under the allocations system of the area they wish to move to, but will not generally receive any additional priority if they would be giving up a social tenancy, unless they are moving into low cost home ownership.

Reducing unsuccessful or unrealistic CBL bids, via successful Housing Options work

3.16. There are very high levels of demand for social housing in many local authorities. Many properties have hundreds of people bidding for them and consequently many bidders will be unsuccessful. In some high pressured areas (like London) some people will have insufficient points that they are not realistically ever likely to bid successfully for social housing.

[9] Choice-based letting systems offer more choice and involve more active participation by those seeking housing. Applicants must "bid" for properties available for let using the currency of points based on housing need and the length of time they have been on the housing register.

3.17. The focus on Housing Options encourages people in need of rehousing to consider options other than a social rented tenancy as a solution, so this work can therefore be considered a success if the number of unsuccessful or unrealistic CBL bids is reduced.

3.18. CBL has itself been welcomed as being more transparent, meaning that tenants are aware if they have no chance of bidding successfully for a property, and are therefore encouraged to think more flexibly about their options (Pawson et al 2006). The report by the Chartered Institute of Housing, Modernising Housing Advice (CIH 2008) sets out how local authorities can build upon this.

Reducing void rates

3.19. CBL has been shown to reduce void rates, by avoiding the delays that may otherwise happen when a property has to be offered in turn to several applicants before it is accepted (Pawson et al 2006). Efficient housing management services are also crucial to minimising the time that properties are empty for, and work to reduce turnover rates of unpopular properties or estates, which can also reduce the overall void rate.

4. OBJECTIVE 3: TACKLING WORKLESSNESS

4.1. This section provides a context for the EHO and the subsequent evaluation by briefly summarising the main policy initiatives directed at tackling worklessness at the national and local level. Before doing so it is important to recognise that among the three main factors likely to impact adversely on worklessness – usually categorised as supply, demand and institutional factors – housing or, at least residential location, can be significant.

4.2. The interaction between worklessness and housing need has become more widely recognised by both academics and policy makers over the recent past. In particular, it is now generally accepted that low income, unemployment or weak labour market status make households more likely to be unable to secure or retain suitable housing in the private sector. While the root causes of, and relationships between, housing need and worklessness are complex and interrelated, it has been acknowledged in DWP's report on social housing and worklessness (Fletcher *et al*, 2008) that the best way to address these would be through integrated service provision. This is what the EHO initiative attempts to achieve.

4.3. In a recent review of the evidence around worklessness, Sanderson (2006) explored the question as to whether there is an overall lack of jobs in areas of high unemployment, or whether there is some kind of 'spatial mismatch' between the jobs available and the potential workforce (supply factors). It concludes that the evidence is 'inconclusive', but also that there is little evidence to support the case for targeting job creation specifically at deprived neighbourhoods. This is firstly because of the difficulties attracting businesses to deprived areas and secondly because, were they successful, the job opportunities may still be taken by those from other areas who can commute in, or migrate. There is also a wealth of research suggesting that the jobs available to those in poor neighbourhoods are often low paid, temporary and insecure, making them unattractive to, particularly male, jobseekers (Adams, et al., 2000; Manning, 2000; Hillage et al., 2002). Further, there is also some evidence that employers are adverse to recruiting from certain neighbourhoods or taking people on who are dependent on unreliable public transport services (Sanderson 2006).

4.4. Demand-side approaches to worklessness tend to emphasis the barriers to employment that individuals or households may experience. Thus, despite its focus on deprived neighbourhoods, Sanderson's review (2006) acknowledges that the available evidence suggests that the main explanation for unemployment and worklessness lies in individual and household factors, rather than direct area effects. This reflects the likelihood that individuals and households with certain characteristics will tend to concentrate in certain areas. The factors identified as having a major impact include household structure (especially lone parenthood), qualifications and skills, health and impairment, age and ethnicity. The review also highlights growing evidence that lack of access to a car or similar form of transport can be a barrier to employment, especially for young people and for women.

4.5. Lack of motivation and a 'culture of worklessness', reinforced by the concentration of workless households in particular areas and types of property, have also been identified as a perceived cause of worklessness among both the public and policy-makers (Richie et al 2005; Dewson et al 2007). However, research directly with workless people has failed to find much substance behind this notion and has challenged the idea that there is a peer-enforced opposition to work. Instead this work highlights the importance of caring responsibilities and other personal difficulties as affecting people's desire to find work (Richie et al 2005; Fletcher et al 2008b). As a result, Fletcher *et al* (2008) conclude that in respect of a concentration of those without employment reinforcing a worklessness culture, 'it would be a mistake to conclude...that area effects are inevitably associated with, and likely to influence, levels of worklessness...' (p22).

4.6. The housing market is recognised as a factor creating spatial patterns of worklessness. Better-off households with choice about where to live choose not to live in deprived neighbourhoods (Cheshire *et al*., 2003).

4.7. The remainder of this section considers the wider policies on worklessness alongside and within which the EHO initiative is intended to work. It proceeds by following Sanderson (2006) in drawing upon work by Robinson (2000) which classifies four types of active labour market policies in the UK:

1. measures to reduce mismatch and enhance job search
2. measures to raise skill levels of jobseekers
3. measures to subsidise employment opportunities for target groups
4. measures to promote job-retention and progression

4.8. The main programmes are considered first at the national then at the local level.

National Labour Market Policies and Programmes

4.9. The main types of national programme have been:

- **Training Programmes** - There have been a variety of different training programmes over the last twenty years. Evidence overall suggests that they have had some overall success, with positive evaluations in particular from training programmes linked to employer placements and work experience (Sanderson, 2006). However, the programmes have been least effective at meeting the needs of those who face the most disadvantage in the labour market, which may include many of those living in the most deprived neighbourhoods. A more recent review of 'what works' (Meadows 2006) concluded however that training, especially when combined with work experience and involvement from employers, could be successful with those with the least skills and that the benefits arose over quite long timescales (six to ten years). The importance of engaging employers in training schemes is something that has been increasingly recognised in recent years (ERS 2005; Leeds Metropolitan, 2007). It has also been identified as an area where

- **Jobcentre Plus** – Jobseekers Allowance took over from Unemployment Benefit in 1996. An evaluation concluded that it had reduced the number of long-term claimants, but mainly because they transferred onto other benefits. It increased job search behaviour but without having an overall impact on movements into work (Raynor et al 2000). In 2001 the Employment service introduced changes to make better use of new technologies in assisting jobseekers. The impact of these changes was found to be greatest for those in more advantaged positions in, and greater connections with, the labour market with older men the least likely to benefit.
- **New Deal** – There are various 'brands' of the New Deal initiatives, targeting different client groups. Concerns were expressed that this supply side emphasis would be unsuccessful given the geography of where jobs were available (Turok and Webster 1998). An evaluation gave credence to these concerns when it found that the impact of New Deal was greatest in economically buoyant areas and weakest in the north of the country (Martin *et al.* 2003). This research also found that those least likely to benefit were again those most disadvantaged in the labour market.
- **Employment Zones** – These were area-based initiatives first introduced in 1998 in localities with high levels of unemployment among over 25s. They assign personal advisors to jobseekers, helping them achieve sustained employment. An evaluation of these initiatives came to broadly positive conclusions, though again, the evidence suggests that the schemes were most effective at helping those least disadvantaged in the labour market (Hales *et al* 2003).
- **Action Teams for Jobs** – This initiative was launched in 2000 initially in 37 Local Authorities. It targeted groups disadvantaged in the labour market. It again offered a client-focussed approach with outreach efforts made to engage those normally out of contact with services. An evaluation again found that certain groups were particularly hard to engage including certain ethnic groups, long-term claimants, non-JSA claimants, those with poor health and disabilities, asylum seekers and refugees (Cox et al., 2002).

4.10. The overall conclusion of the Sanderson review (2006) was that there was very little evidence specifically available from the evaluations of the effectiveness of national programmes but rather more on their effects on disadvantaged or 'hard-to-help' groups. More recent research has focused on some of these groups, such as people with disabilities, lone parents, ethnic minorities, over 50s and people lacking qualifications, recognising that these groups can have different needs, but that all benefit from a personal approach that can be tailored to individual (rather than group) needs (Hasluck and Green 2007; Leeds Metropolitan 2007; Dorsett 2008).

4.11. One major policy development in recent years is that of the Pathways to Work programme (Dorsett 2008). This was first introduced as a pilot in 2002, but rolled out nationwide by 2008. It offered both incentives and threats of

4.12. There has also been increasing interest from Government in recent years in ensuring that those in work are better off financially than they would be on benefits. This has included expansions to the tax credit system to reimburse parents up to 80% of childcare costs and allowing people moving into work or increasing their hours of work greater financial benefits.

Local Action to Address Worklessness

4.13. The Sanderson review (2006) also draws some brief conclusions from the available evidence from the major local actions that have been taken to address worklessness. Various programmes and funding streams have run over the past 10-15 years including City Challenge, the Single Regeneration Budget (DCLG 2007), the European Social Fund Objective (Alan et al 1999) and schemes to create intermediate labour markets (ERS 2005).

4.14. The major recent funding of local initiatives has come from the *Working Neighbourhoods Pilot* (Dewson et al 2007; Selby 2008). The Working Neighbourhoods pilot was established in April 2004 in twelve pilot sites to test new approaches to intensive support for people without work. A variety of delivery models were developed but a key feature was assigning a personal advisor to job-seekers. The evaluation found considerable variation in the types of activities funded. Retention payments were also offered to financially reward those moving from benefits into work and sustaining their job, an initiative which appears to have helped overcome concerns about paying off debts or purchasing clothes or tools for work (Dewson *et al* 2007). Overall the pilot was identified as having a positive impact – as rates of entry to the labour market were around 13% higher than in comparison areas. Positive features of the approach were identified as the flexibility and range of provision, as well as the quality of staff and engagement of local players.

4.15. There are also programmes with a wider regeneration objective, but which include a substantial emphasis on addressing worklessness. The New Deal for Communities (NDC) is the government's major programme of funding neighbourhood renewal over the early part of this decade. The NDC programmes are currently coming to an end and an evaluation has been carried out (DCLG 2008). This evaluation, whilst finding some evidence of success overall in the NDC, found that worklessness was one of the objectives that the NDC areas made slower improvement on.

4.16. There has been a growing recognition of the need to tailor support to the needs of the individual. Recent reviews have concluded that what works varies between "groups" (such as disabled people, lone parents, etc) but also cautioned against assuming homogeneity within groups as needs could vary and household changes may mean that households moved between groups, or belonged to more than one (Hasluck and Green 2007; Leeds Metropolitan 2007). The role of personal advisors is generally seen as essential in

4.17. There has also been an increasing focus on Housing Associations in delivering programmes to combat worklessness in recent years. This is in recognition to the recent concerns about high levels of worklessness among social tenants (Hills 2007; Fletcher *et al* 2008a). It also recognises the potential of social landlords to engage hard-to-reach client groups and to tie in employment and housing support. The Trailblazers programme fits well with this kind of approach as it aims to pilot ways of integrating housing and employment advice.

Delivery Mechanisms

4.18. A recent review of what works for whom concluded that "there is little robust evidence that the nature of the provider of services, be it a jobcentre plus, a private sector provider or some other organisation, has a systematic impact upon effectiveness" (Hasluck and Green 2007, p3). The quality, motivation, enthusiasm and commitment of staff were found to be much more important. Other reviews of the evidence have found similarly that whether the intervention is delivered by a private, voluntary or public sector is not of great importance (ERS, 2005).

4.19. What has been found to have an impact is the level of partnership working. The contributions that local authorities and their partners can and should make through locally sensitive interventions to tackle worklessness has most recently be advanced by Houghton *et al* (2009) and the government in its response (CLG/DWP, 2009) has urged that local partnerships should '...deliver complementary services (including childcare, *housing,* social services and community work) that support mainstream provision' (para 67, italics added) to tackle worklessness. In considering the history of such partnership working, it is clear that some organisations have been found to adapt more readily than others to the new cultures involved in working with other organisations. Thus, generally, organisations with a history of working with others have found that they and their staff are most able to adapt (Dewson *et al* 2007; Hasluck and Green, 2007). The level of autonomy is also crucial in ensuring that programmes can be tailored to local and individual needs (ERS, 2005).

4.20. Overall studies consulted for the purposes of this brief review conclude that:

- Most programmes to address worklessness focus on supply-side factors. There is general support for this approach, though concerns with some programmes that the route causes may be demand-side and therefore not addressed (Sanderson 2006)
- Most programmes have most success with those who are closest to the labour market. It is considerably harder to help those with multiple difficulties and problems (Sanderson 2006; Fletcher et al 2008b)
- Services work best when tailored to individual needs, rather than the needs of generic groups (Sanderson 2006; Hasluck and Green2007;

- Engaging employers is critical to success (ERS 2005; Sanderson 2006; Hasluck and Green 2007; Leeds Metropolitan 2007)
- There is little evidence to support the use of direct job-creation schemes to target area-based problems (Meadows 2006; Sanderson, 2006), though there is more support for intermediate labour markets targeted at individuals who need support to sustain work (Meadows 2006; Sanderson 2006).
- The impact of delivery mechanisms has not been shown to have a substantial impact. The type of programme and quality of staff are much more important (ERS 2005; Hasluck and Green 2007), as is good partnership working (ERS 2005; Sanderson 2006; Dewson *et al* 2007; Hasluck and Green 2007, Houghton *et al* 2009). Again, this has implications for the way in which EHO programmes are initiated and structured.
- There has been a substantial focus on what works in tackling worklessness (ERS 2005; Meadows 2006; Sanderson 2006; Hasluck and Green, 2007, Leeds Metropolitan 2007). Much less is known about the ways in which the majority of jobseekers leave benefits without involvement in major government programmes (Hasluck and Green 2007).

4.21. Finally, it is important to note that most of what we know about what works in addressing worklessness is drawn from research carried out at a time of a strong and favourable labour market. It has been pointed out by Hasluck and Green (2007) that we can be less sure what will work at a time of less favourable conditions or rising unemployment. Since the EHO initiative is being implemented in such less favourable conditions, this evaluation will be able to contribute important information in this respect.

5. OBJECTIVE 4: IMPROVING CUSTOMER SERVICE

5.1. Improving customer service depends on providing services that customers want and are provided in a way that they want. Research shows that customers also want 'joined up services' which cuts across the 'what' and the 'how'. Criticisms of public services from a 'user perspective' frequently include how services are defined by organisational silos, rather than customer outcomes or circumstances, and how people feel they 'get passed from pillar to post with an enquiry. In addition, a number of high profile enquiries into situations where individuals have been 'failed' by public services have highlighted problems with a 'joined-up' approach causing individuals to 'fall through the gaps'. (See Wilkinson and Appelbee 1999, Duffy and Chan 2009). These are all issues that apply to the 'average' 21st century British customer; however, not all customers are alike and as research has shown, vulnerable and deprived citizens face a specific set of issues in accessing and using public services.

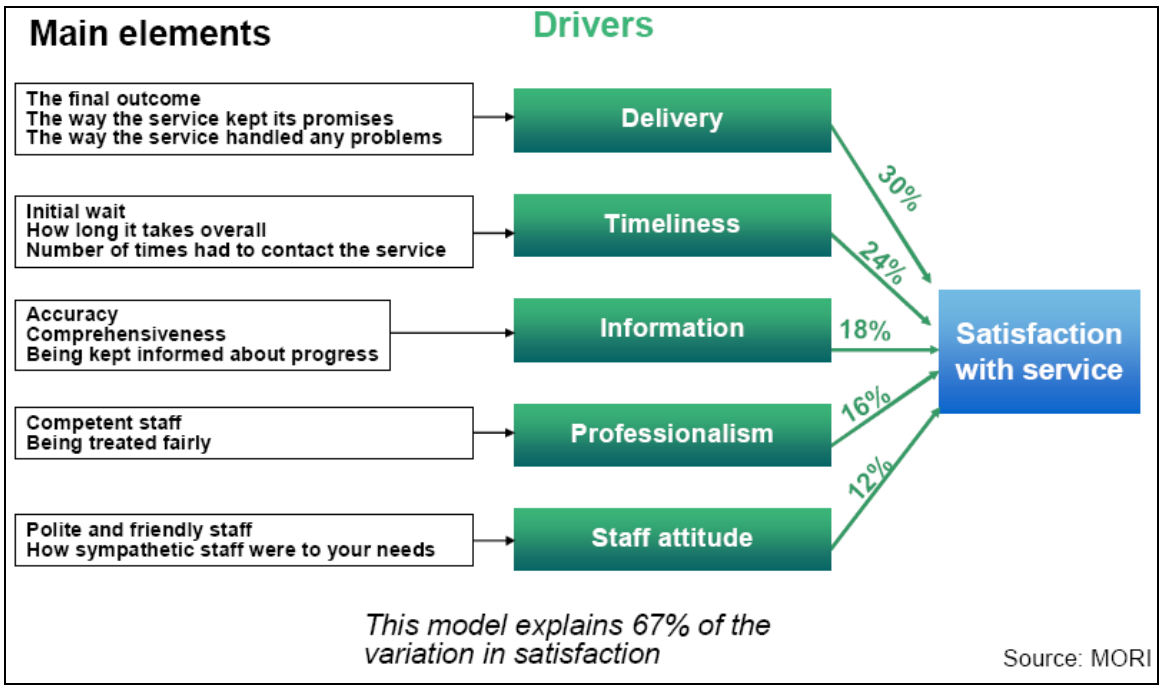
Public expectations

5.2. The concept of customer satisfaction is inextricably bound up with whether services meet customer's expectations of them. Understanding precisely how expectations are formed is complex, and the subject of ongoing debate (Ipsos MORI 2002). Put simply, these expectations are formed by a combination of first-hand experience of the person of the service and wider social trends that drive the overall expectations in society. Ipsos MORI, who have undertaken a wealth of recent research into customer satisfaction, have found "people expect public services to deliver in a way that fits with their increasingly busy lives" and have shown how this applies from extending GP opening hours to being able to complete forms online (Gray and Skinner, 2009).

5.3. It is highly likely that rising expectations for the accessibility of public services is also driven by a combination of advances in information technology and the perceived efficiency of the private sector. Indeed, a recent Ipsos MORI survey looking at the drivers of satisfaction with public services showed that more people think the private sector is better at providing services than the public sector by a margin of more than 3:2 (Ipso MORI 2009). In addition, more people say they have noticed improvements in the private sector over the last five years than the have in the public sector. There is some evidence to suggest that these rising expectations are significantly affecting satisfaction with services and that these are not necessarily correlated with the investment in or quality of services overall. Despite a decade of relatively high public investment in services, a recent survey showed that while this has led to an increase in those saying public services exceed their expectations (5 point rise), there has been an even bigger (11 point) rise in those saying they fail to meet their expectations (ibid).

Key factors that improve customer satisfaction & dissatisfaction

5.4. Good customer services provide customers with what they want and when they want it. However, the literature suggests that *how* the service is provided also significantly influences satisfaction. For the *Drivers of Satisfaction* work, Ipsos MORI surveyed a representative sample of Britons in order to identify generic drivers of customer satisfaction across the public sector. They identified five drivers, listed here in order of importance to the respondents: delivery; timeliness; information; professionalism; and staff attitudes.



5.5. Breaking down the results by driver revealed that satisfaction with the top two drivers – delivery and timeliness – was worse than the other three. Regarding delivery, 'handling problems' was scored particularly low, and regarding timeliness, overall time taken to deal with the demand was of greatest concern, with one fifth of respondents saying they were dissatisfied. 'Being kept informed about progress' was given a particularly low score, no doubt contributing to 'information' being ranked third overall.

5.6. The results imply that delivery, timeliness and to a lesser extent information should *be* priorities for public services (ibid). More importantly, the detailed breakdown of what *in particular* customers were less satisfied with suggests that public services are weakest in taking the customer through the whole process from initial contact to the outcome expected. This sort of 'hand holding' would entail overcoming problems, speedy delivery of the final outcome and informing the customer of progress – all of the areas that scored poorly in the survey. The importance of the whole 'customer journey' in turn implies that customers would appreciate having 'joined up' services.

5.7. The highest satisfaction rates amongst customers were also amongst those who had contact in person with those services that are most 'customer-facing' – education and health – having the highest rates of satisfaction. This finding could be linked with *polite and friendly staff,* and *being treated fairly* both appearing as elements of the drivers of satisfaction.

5.8. Research from the National Consumer Council (NCC) provides some similar insights into 'customer assurance' albeit in a private sector context (Forstater et al, 2006). This found that the credibility and integrity of service providers is important as consumers look for reasons to trust or distrust company claims based on their understanding of their underlying motivations rather than actual accuracy of information. The same research also found that effective assurance in the future is likely to be based on a joined-up approach, within companies, as well as with partner organisations.

Understanding the customer satisfaction amongst Trailblazer's target groups

5.9. Though much of the literature on customer satisfaction relies on a 'generic customer', perceptions and satisfaction levels vary hugely depending on the local context and the diversity of the local population. In particular, much of the literature has found differences in customer satisfaction levels and drivers between the 'generic' customer and the more socially deprived groups that are likely to be included in Trailblazers' target groups (socially excluded adults, those on benefits, long parents, BME groups, young people, older people, and homeless people).

5.10. In terms of overall satisfaction with public services, the Ipsos MORI research finds that this is lowest amongst the middle classes, a fact almost certainly due to their higher expectations (Ipsos MORI 2009). This implies that more socially excluded groups have relatively lower expectations of public services; and this has been supported by surveys in more deprived areas(for example see Thompson et al, 2007).

5.11. Evidence from the New Deal for Communities (NDC) programme national evaluation suggests that if lower social classes show higher levels of satisfaction with public services, this is unlikely to be because the service is actually better and a lot more to do with their expectations. The NDC evidence suggests that residents of deprived areas show a general dissatisfaction…with 'the government' as a whole (Russell 2008). The evaluation of the NDC programme has also found: a strong sense of resentment with the 'council' based on its apparent failure to deliver services, dissatisfaction with other agencies and a view that some authorities and agencies have traditionally neglected the NDC area compared with other neighbourhoods (Lawless et al 2008). These sorts of perceptions of historic failures undoubtedly influence their perceptions of public services and may well lower their expectations.

5.12. Research by the Audit Commission has explored customer satisfaction for specific groups and in relation to particular services. A report into services for older people (Audit Commission, 2002) found that they "*must work together*

5.13. This raises the importance of public services asking diverse groups of customers and citizens about their needs and ideas about how services could meet them. The Audit Commission has also published a scoping study of the strategic housing function (Audit Commission 2008b), which highlights the difficulties that local authorities experience in using data to update their market assessments and understand the needs of their communities. However it has also published a number of inspection reports and case studies which highlight good practice in this area. These include the example of Sandwell Homes where satisfaction levels are analysed by diversity streams and actions have been taken to address differing levels of satisfaction. For example, BME groups were shown to be less satisfied with the repairs service than non-BME groups. Sandwell Homes responded to this by holding a series of repair surgeries for BME customers, producing videos promoting the repairs service in different community languages, weighting post inspections to include a higher level of BME residents and weighting the ongoing repairs sample survey to cover more BME customers. These activities have contributed to broadly equal levels of satisfaction from BME and non-BME groups over the last six months" (Audit Commission, 2008a).

Changes required to achieve citizen-centre public services

5.14. The government has already committed itself to developing more citizen-centred public services through its *Transformational Government* programme and in *Putting People First* (HM Government, 2007), where the government promised more personalised approaches to social care. The government has also piloted the Tell Us Once scheme, which aimed to address the issue of people needing to inform multiple government departments of change of circumstances such as the death of a relative.

5.15. Ipsos MORI suggests that there are three key elements required to further extend this citizen-centred approach across the public sector (Gray and Skinner, 2009). Firstly, they argue that public service providers need to understand citizens' changing needs including the requirements of particular groups, and that they then need to use that insight to inform service design and delivery.

5.16. Secondly, they suggest transforming customer services across the organisation to be more fully and effectively engaged with customers. This draws on surveys, which have shown that a customer-focused approach is

5.17. Thirdly, they conclude that it requires a move towards a strategic, enabling role for central government that includes measuring performance, but has less involvement in direct delivery. They argue that if the citizen-centre agenda is to be successful, it is crucial for government to be able to encourage improvement and accurately measure progress in improving customer satisfaction (despite the challenges with perception-based indicators discussed above).

5.18. The second point above – the need to transform customer satisfaction across the organization – is supported by research on *'Connecting with Communities'* conducted for Communities and Local Government (CLG) (Shared Intelligence, 2007). As well as highlighting the importance of good communications with the public to staff, this found that making sure people can communicate effectively within a council was shown to be equally important. Knowing the roles and responsibilities of other members of staff in other departments, as well as how to contact them, was seen as crucial in delivering first class services. This is particularly important when local authorities set up 'contact centres and/or one-stop-shops for although these were generally valued by customers, the process most often fell down where communication practice with and at the 'back office' meant that a query was not dealt with as efficiently as it should have been with, at worst, the customer 'getting lost' between different parts of the council.

5.19. Research by Ipsos MORI (2007), based on the Autumn 2006 Best Value Performance Indicator General User Satisfaction Survey, undertaken by all English local authorities, has found that perceptions of greater user engagement and better information from the local authority about the services and benefits it provides, both increase customer satisfaction. This has important policy implications as greater user engagement and participation in decision making is one of the key policy aims of recent Local Government White Papers (CLG, 2006; CLG, 2008c).

6. CHANGING ECONOMIC CIRCUMSTANCES

6.1. During the period in which the Trailblazers were being developed, the national economy has moved further into recession. Industrial production fell by 12.1% over the year from March 2008 and factory output has seen 13 consecutive monthly drops[10]. As a result unemployment has risen to its highest figure since July 1997. According to the monthly claimant count the unemployment rate reached 4.7% in April making a total of more than 2 million out of work. The Labour Force Survey, the government's preferred measure, showed an unemployment rate of 7.1% in the three months to March 2009[11]. This suggested that the jobs outlook is still deteriorating, as of the 244,000 increase in unemployment in the first quarter of 2009, 115,000 came in March alone.

6.2. Young people are particularly hard hit by this recession. Unemployment for 18 to 24 year olds was 621,000 in the three months to January 2009, up 23,000 from the three months to October 2008 (ONS, Labour Market Statistics March 2009). This situation is likely to worsen as the 'class of 2009' school leavers and graduates try to enter the labour market this summer.

6.3. At the same time average earnings have suffered and in the three months to March 2009 they were 0.4% lower than in the same period one year ago. The Retail Price Index slid from minus 0.4% in March to minus 1.2% in April 2009 and -1.1% in May, meaning the economy is effectively in deflation.

6.4. Over the past 18 months the UK has experienced considerable turbulence in the housing and financial markets. This has had a number of related consequences:

- House prices have fallen by around 16% in the last year, after a period of unprecedented rises.
- Private rents are falling although rental returns continue to rise because of more rapid house price falls.
- The numbers of transactions have fallen steeply.
- The number of mortgages issued has decreased by over 60 % since April 2007.
- First time buyers, especially those purchasing shared ownership property, find it hard to obtain mortgages without large deposits.
- Mortgage arrears have increased considerably, with particular concentrations among Buy to Let investors.
- Construction of new dwellings has fallen dramatically
- Waiting lists for social rented housing have risen while the numbers of available new lets continue to fall.

(Source: Burgess et al, 2009)

[10] www.statistics.gov.uk/cci/nscl.asp?ID=198
[11] www.statistics.gov.uk/cci/nugget.asp?id=12

6.5. There are now slight signs that the credit market conditions have eased since the height of the crisis in the autumn and winter of 2008/9, although levels of lending are still very low indeed (Bank of England, 2009). Unemployment is still rising and output – including exports, which ought to have benefited from the cheap pound which has devalued by around 25%- continue to fall. All this means that the recession is likely to continue for some time.

6.6. Both employment levels and the housing market are historically slow to recover even if the recession has reached bottom (Gillespie and Owen, 1981; Blackburn K, 1991; Green et al, 1994). Firms delay making workers redundant for as long as possible, until they are sure of the size of the slowdown. They are also reluctant to start taking people on again until recovery is absolutely certain. This is because of the high costs of both laying people off and rehiring them.

6.7. Similarly, the housing market remains sluggish long after recovery. This was evident in the 1990s. Once people expect house prices to fall, they are discouraged from buying in the hope that prices will fall further and they will not have paid over the odds. This time the contraction in the availability of mortgages is also a big factor according to the Council of Mortgage Lenders who predict that sales will at least halve to 700,000 in 2009 compared to 1.6 million two years ago. At the same time the ratio of house prices to earnings is still above its historic average. The big difference from earlier downturns however is that for many existing mortgagors mortgage payments have fallen dramatically, making it easier for households to maintain payments in the face of falling incomes (Monk and Whitehead, 2009).

6.8. Social tenants who lose their jobs or suffer declines in income are generally able to claim housing benefit, which will usually pay their rent (once entitlement has been determined). The situation for private tenants is less straightforward as many will still be required to make some payment. Recent non-EU migrant households[12] are in a much more difficult position as they are generally ineligible for benefits unless they have been accepted as refugees. Mortgagors become eligible for Support Mortgage Interest only after a period of unemployment (see below)

Additional Support for homeowners

6.9. Within homelessness prevention, there has been an increasing focus over the past year on helping homeowners facing repossession. The number facing repossession action has risen since the country went into recession, and increasing numbers of people may be at risk of losing their home in the social sector and private rented sector due to evictions for rent arrears caused by debt and loss of income due to unemployment or reduced household income. Homeowner repossessions in 2008 totalled 40,000, a 54 percent increase on the previous year, and figures released by the Council of Mortgage Lenders shows that total repossessions for the first half of 2009 were 24,100, compared with their forecast for the whole year of 65,000 (CML press release, 14 August 2009). They believe the reasons for this lower figure are

[12] EU migrants, including A8, become eligible for benefits after 12 months.

the forbearance shown to borrowers who want to resolve their payment problems, coupled with low interest rates.

6.10. The Government has introduced a framework of protections and help for households at risk of repossession:

6.11. **Extra funding for debt advice** - free face to face and telephone debt advice and the establishment of the National Debt Line, aiming to to help 70,000 more people per year suffering. Extra funds were also given to enable Citizens Advice Bureaux to help an additional 500,000 people.

6.12. **Free help at Courts** – universal access to advice desks is now available in Courts across England, providing free, on-the-day legal advice and representation to people facing repossession or eviction hearings, and funding was given for increased capacity and an enhanced service at county courts.

6.13. **FSA regulation of lenders** – The Government has agreed a repossessions moratorium with the major lenders not to repossess for at least 3 months after an owner-occupier enters arrears. This is supported by the pre-action protocol for mortgage possession cases introduced in November 2008, which sets out clear guidance to the judiciary on what steps the courts expect lenders to take before bringing a claim in the courts to help ensure lenders have tried to discuss and agree other alternatives with the borrower.

6.14. In addition, the Government has introduced or enhanced targeted schemes to support households in different circumstances:

6.15. **Enhanced Support for Mortgage Interest (SMI)** is designed to provide support for out of work households for 2 years. The enhancements include doubled capital limit to £200,000, shortened waiting period to 13 weeks, and a frozen rate at 6.08%. This scheme has been effective from 5 January 2009 across the whole of UK.

6.16. **Mortgage Rescue scheme** has a £280 million budget to help local authorities and housing associations to provide support for vulnerable households, like the elderly, disabled or those with children, to enable them to stay in their homes. The scheme was launched across England on 16 January 2009, and is extended to include households in negative equity where loan to value ratio is no higher than 120%. It is aimed at those who would be eligible for homelessness assistance and is subject to a range of eligibility criteria. Depending on individual circumstances, there are two possible options for those who are deemed eligible. The first, shared equity, means that RSL provides an equity loan enabling the householders' mortgage repayments to be reduced. This is for households who have an equity share in their homes and are facing a payment shock from remortgaging and/or higher living costs but likely to retain current income. The second option, Government Mortgage to Rent, means that RSL clears the secured debt completely and the applicant pays rent to the RSL at a level they can afford. This option is best suited for households who are unable to meet lenders'

[13].

6.17. **Homeowners Mortgage Support Scheme**, available from April 2009, is designed to help homeowners who suffer a temporary income shock. It allows for borrower to defer interest and reduce monthly payments. The scheme is open to new borrowers for two years[14].

6.18. **Repossessions Prevention Fund** is £20 million funding to enable local authorities to offer households small loans or a one-off payment to help prevent repossession or eviction. This loan scheme is open to anyone threatened with homelessness either through repossession or eviction. It could be used, for example, to clear mortgage or second charge arrears in appropriate cases where this would prevent repossession. The maximum loan is £5,000, and conditional on the receiver seeking money advice with CAB or other money advice agencies that are used by the Council.

6.19. In addition to the measures described above, the government has also committed to working with lenders to improve best practice and change the law as soon as possible to give better protections and a decent notice period to tenants whose landlords are repossessed.

Possible Implications of the changing economic circumstances for Trailblazers

6.20. A recent Expert Panel report was commissioned by CLG (Monk and Whitehead, 2009) looking at the impact of the economic downturn on renters. Issues of particular concern to Trailblazers, highlighted in this report include:

- Growth in the numbers of people seeking rented housing and lengthening housing registers and a result of repossessions, evictions, restrictions on lending and unemployment.
- Growth in the numbers facing homelessness, reversing the downwards trend of statutory homeless figures in recent years[15].
- Rising unemployment and declining earning of those in both social and private rented housing. This, coupled with lending restrictions could reduce relets from social housing and increase pressure on the sector.
- Differences between areas with urban areas with car manufacturing, house building or financial sectors particularly affected.
- Younger people most affected by the rising unemployment.
- Increasing potential to extend the social housing stock by purchasing homes built originally for private sale or shared ownership, if difficulties with design standards can be overcome.

6.21. Overall the recession is likely to place additional challenges on Trailblazers, particularly in relation to objectives related to worklessness. Some targets may now become impossible to achieve; others may require new thinking.

[13] More information is available at www.communities.gov.uk/housing/buyingselling/mortgagerescuemeasure
[14] Eligibility criteria, terms and conditions, can be found from www.communities.gov.uk/housing/buyingselling/mortgagesupportscheme/mortgagesupportpolicy
[15] CLG live tables 621-638

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