

## South Holland Homelessness Strategy 2008/12 2009 refresh

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## **Introduction**

As portfolio holder for Healthy Communities, I am pleased to present an update to the Council's Homelessness Strategy.

There is much to report on and refresh since the strategy was published in July 2008. Although our strategic aims remain the same, the changed economic climate requires that we review our plans and use of resources.

The economic downturn is clearly having negative impacts upon the lives of some local people. Although repossession claims are reduced, people are still struggling to pay mortgages and arrears, and demand for assistance is increasing.

The changed housing market has also brought opportunities, as owners are finding it hard to sell properties, there are more private rented properties available to let. The government has announced more investment in prevention services targeted at home

owners and we have been awarded additional grant funding in 2009/10 to help people. In this refresh we will set out how we will use this funding.

This strategy also contains details of how we will work with partners to help those at risk of or fleeing domestic violence; so often a cause of homelessness.

As a provider of advice and homelessness service, we have much to celebrate. During 2008/09 we were the best performing local authority on homelessness prevention in the region; a success brought about making the most of our resources, and working with private and public sector landlords the local CAB and other agencies.

The strategy will be subject to review again in 2010, and priorities and actions may evolve and change again in accordance with emerging priorities and needs.

**Cllr Puttick**  
**Portfolio holder for Healthy Communities**

## **National Policy Developments**

In recent years the national agenda for homelessness has focused on reducing homelessness through preventative work, reducing the rate of rough sleeping and ending inappropriate and long term use of temporary accommodation. There have been marked reductions in the rate of formal homelessness applications and around half of local authorities have already reached targets to reduce the use of temporary by half, by 2010.

The current focus is on mortgage support for home owners, and the government has responded with the following schemes:

The Homeowners Mortgage Support (HMS) launched in May 2009 enables eligible borrowers who suffer a temporary loss of income to cut their mortgage interest payments for up to two years to help them get back on track with their finances.

The Mortgage Rescue Scheme provides shared equity loans, or mortgage to rent scheme, to help people avoid

repossession and stay in their homes. To date there has been limited take up, and the eligibility criteria is evolving to increase take up. The scheme in our region is being managed by Waterloo Housing Group.

Housing Possession Court Duty schemes in all county courts, to provide specialist advisers and free legal advice to owners and tenants at risk of losing their home, on the day of a hearing.

The government is also keen to tackle overcrowding and ensure best use is made of affordable homes, and has published guidance in 2008. Some of the good practice in tackling overcrowding relates to helping people move or 'down size' from bigger homes if they no longer need them.

## The Local Area Agreement

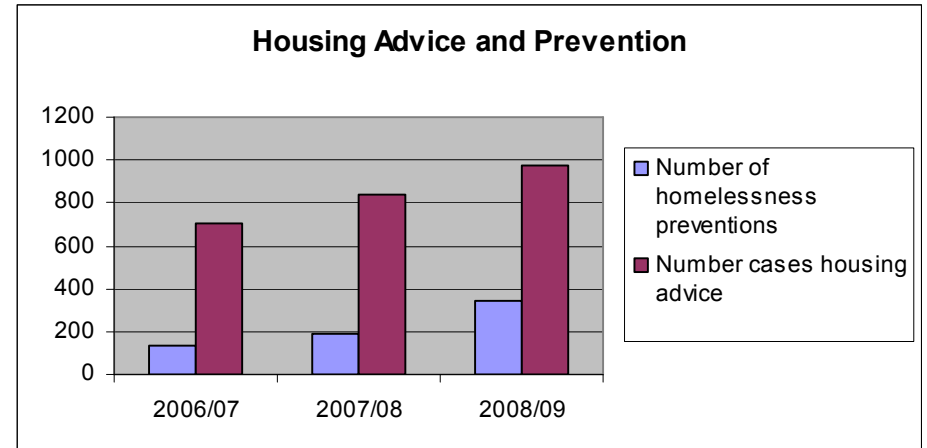
The Lincolnshire Assembly has included measures to monitor the numbers of households in temporary accommodation, within the Local Area Agreement, and would like to see temporary accommodation reduced by more than the national 50% target by 2010.

The Assembly has also involved a measure to monitor repeat incidents of domestic abuse within Lincolnshire.

## Making a Difference 2008-09

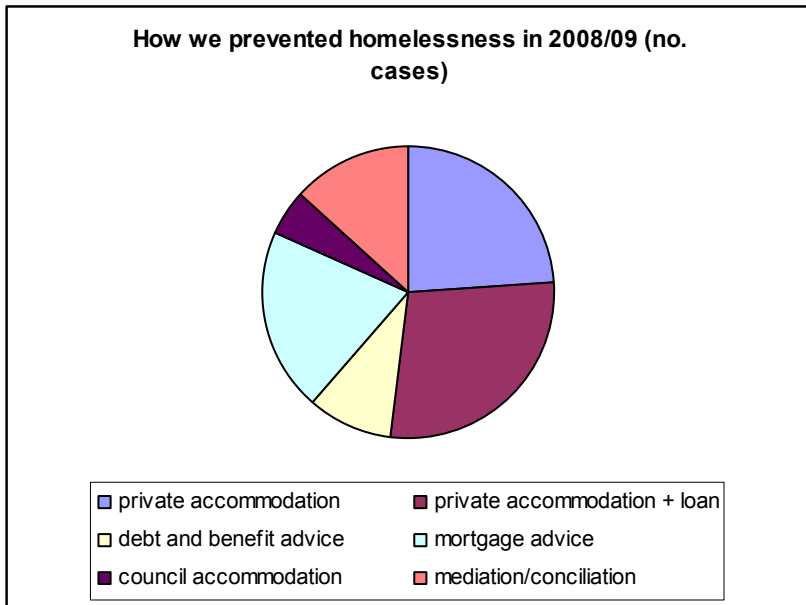
### Preventing Homelessness

In 2008- 09, the Housing Advice team provided advice to around 1,000 households. The main reasons for advice are shown in the next section. Out of all those households, 78 made a formal homelessness application, and we accepted a duty to accommodate 23% of these (18 cases).



### *Preventing homelessness- what does this mean?*

*Providing people with the ways and means to deal with their housing needs in order to avoid homelessness. Prevention tools can include help and support such as mediation with family and landlords to remain in their home, or help to find a new home. It can also mean financial assistance such as rent in advance loans and deposit bonds.*



Source: SDHC database

### Preventing homelessness- case study

*We helped some one get their home back, even after it had been repossessed. When Mr G came to see us his home had been repossessed and he was living at relatives who had asked him to leave. He had no income after having lost his job a year ago and was destitute. We advised him to get help from the DWP and claim for Job Seekers allowance. We also helped him make an application to court to challenge the repossession on the principles the lender had not followed rules of good practice. The appeal was allowed, and Mr G got his house back .*

We have carried out poster campaigns to raise awareness of domestic abuse services, and encourage victims to seek help.



In 2008-09 we launched our Sanctuary Scheme; a scheme which offers additional security and support to those at risk of violence. We have helped five people in the first nine months.

We have provided the WASH (Women's Aid South Holland) project with funding and will continue to do so in 2009-10.

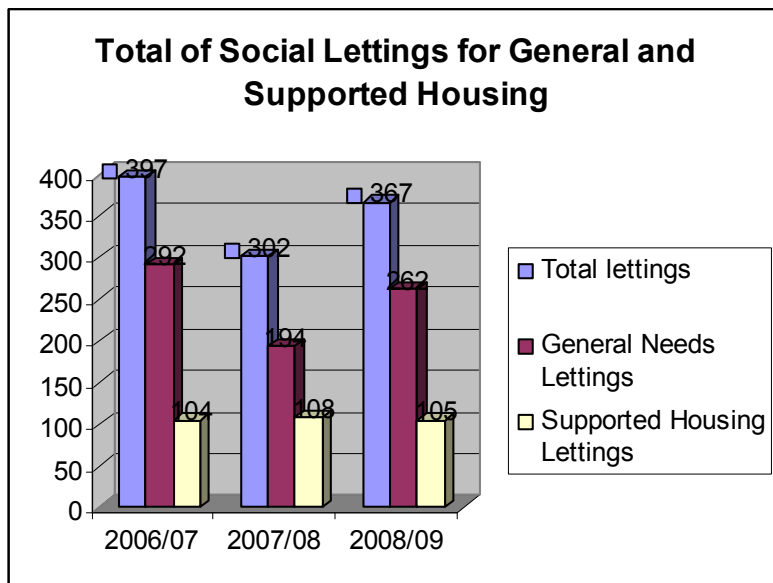
We have reviewed our Discretionary Housing Payments Policy, and are publishing revised promotion in material in 2009/10.

## Emergency Accommodation

The Supporting People partnership has commissioned a new service to provide emergency access accommodation for the south of the county, which will be located in Boston, but accessible for people in our area.

## Affordable Housing

During 2008/09, 90 new affordable homes have been built in the area. The homes built for rent have been available to let through the Councils housing register.



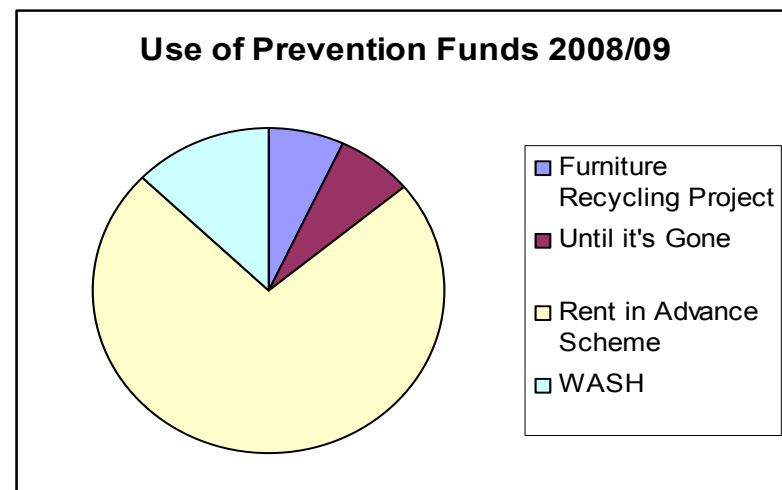
Source:

[http://core.tenantservicesauthority.org/onlineReports/reports/Area\\_Reports/Lettings/2008\\_2009/South\\_Holland\\_LA\\_Report\\_32UF.pdf](http://core.tenantservicesauthority.org/onlineReports/reports/Area_Reports/Lettings/2008_2009/South_Holland_LA_Report_32UF.pdf)

The number of lettings available varies depending upon how many new homes are built in a year, and how many tenants choose to move on to different homes. The vacancy rate in council homes has been fairly consistent over the last few years.

## How we used our resources

In 2008/09 we had £42,000 to invest in preventing homelessness. This made up from a government grant and South Holland funds. This is how we used it:

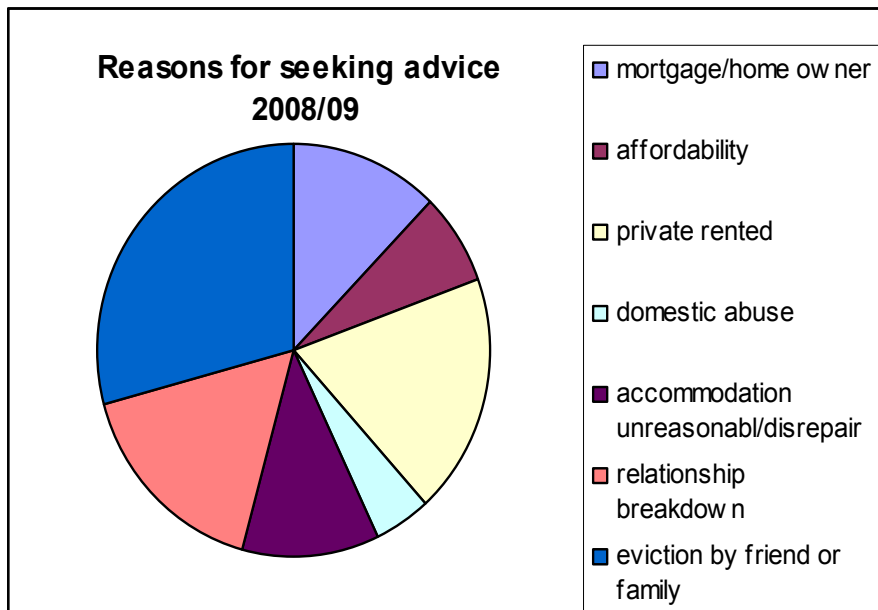


Until It's Gone-drama written for Lincolnshire schools  
WASH- Women's Aid South Holland

## Information on what people need

### Housing Advice

The main reason people needed advice in 2008/09, was because their friends or family are asking them to leave. This has consistently been a main cause of homeless locally and nationally.



Source: SHDC database

Problems with private rented accommodation is the second reason. The main problem is the service of Notice Quit to tenants. Again, this is traditionally a main cause of homelessness.

### Debt advice

98 households came to the Council for advice about mortgage payments and arrears in 2008/09. 34 Households have already needed advice for the period April to June 2009 and we anticipate this need will increase.

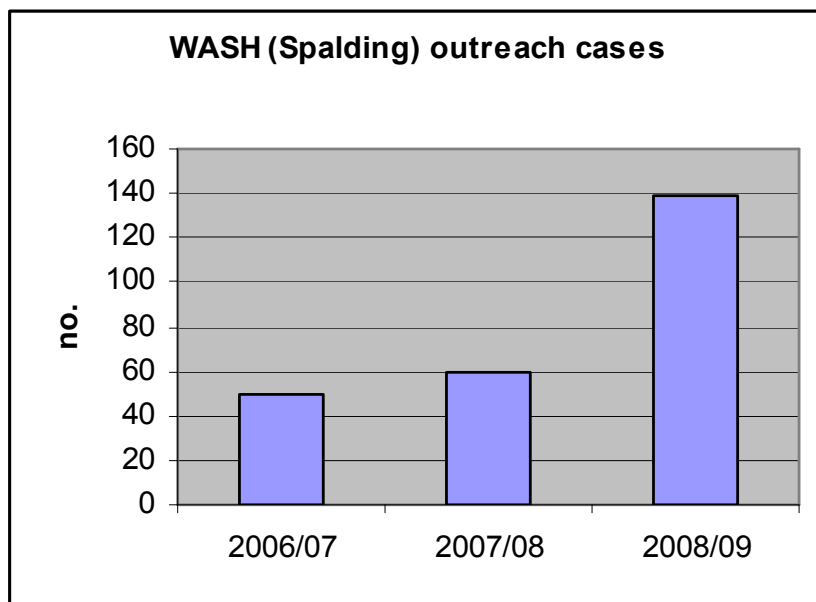
Nationally, there has been a significant reduction in the number of mortgage possession claims made by lenders. In the first 3 months of 2009 it was 42% lower than the same period in 2008. The rate of possession orders made by courts has also reduced- 39% lower than the same period in 2008. Around the same number of possession orders were suspended. This does not show that there are fewer households with problems, but that the market and the justice system are responding by reducing claims and orders. It may mean that the threat of eviction for many households is being delayed, rather than completely prevented.

Possession actions on rented homes have not been affected as significantly- activity is around 5% lower than the previous year. However, social landlords have an established practice of seeking alternatives before taking legal action for rent debt so there is less room for dramatic reductions in activity.

Debt enquiries make up 35% of the Citizens Advice Bureau's work. In 2008/09 they dealt with 3,732 debt enquiries which amount to £8 million debt. They received 269 enquiries regarding mortgage or secured loan arrears, a 37% increase on the previous year. Indications are that need for debt advice may increase by 25% in 2009/10.

### Domestic Abuse

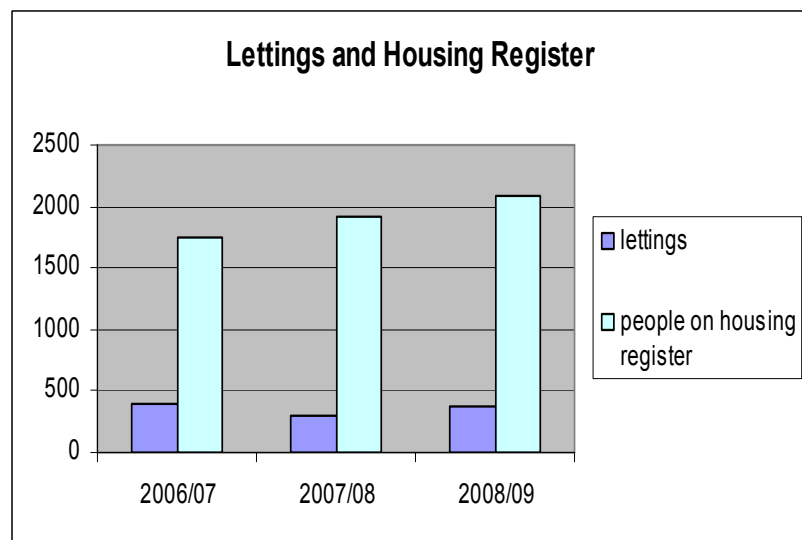
Demand for advice and support as a result of domestic abuse, is increasing, as the table opposite shows.



## Accommodation

The number of people seeking local authority or RSL homes locally has steadily increased over the last couple of years, but we have not yet seen the significant increases talked about nationally.

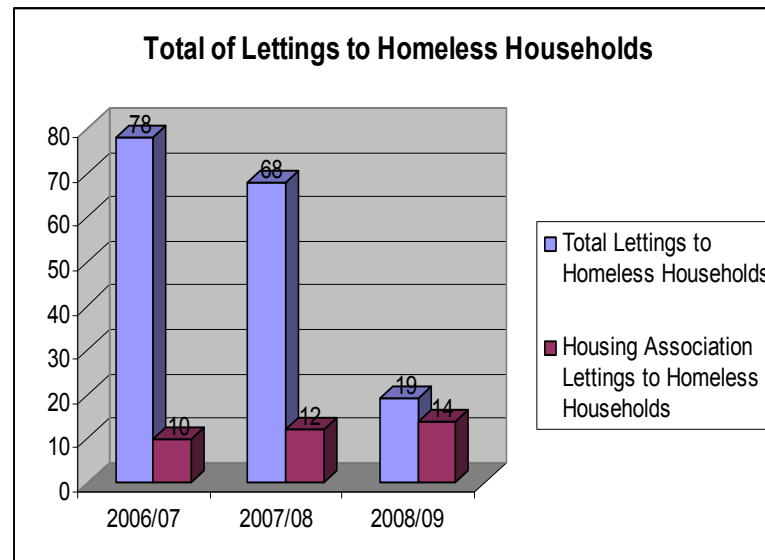
The table below shows the number of households on the housing register, in relation to the number of homes let in each year.



Source: SHDC data base and [http://core.tenantservicesauthority.org/onlineReports/reports/Area Reports/Lettings/2008\\_2009/South Holland LA Report 32UF.pdf](http://core.tenantservicesauthority.org/onlineReports/reports/Area_Reports/Lettings/2008_2009/South_Holland_LA_Report_32UF.pdf)

A very low proportion of all lettings are to homeless households. The significant drop in lettings to homeless households in 2008/09 is partly due to very

low rate of formal homelessness duty acceptances, but also due to increased rate of prevention through lettings on the housing register. These figures do not therefore represent a reducing need, but a changing way of dealing with and labelling that need. Although RSL's are not necessarily increasing the number of lettings to homeless households, the numbers they accommodate have increased as a proportion of the total in 2008/09.



Source: [http://core.tenantservicesauthority.org/onlineReports/reports/Area Reports/Lettings/2008\\_2009/South Holland LA Report 32UF.pdf](http://core.tenantservicesauthority.org/onlineReports/reports/Area_Reports/Lettings/2008_2009/South_Holland_LA_Report_32UF.pdf)

## Fair access to services

96% of new tenants in affordable rented homes in 2008/09 are UK Nationals, with the next biggest group being Polish Nationals at 1.5%.

20% of lettings are to young people aged 18- 24 years, with those aged 60- 74 years being the next biggest group (17% of lettings).

89% of households on the housing register are UK Nationals. The next biggest group are Polish Nationals at 5%.

The information we have on those seeking advice is limited. Between 70 and 80% of those seeking advice are White British, with a significant minority being White European.

We need to improve the quality of information we have about people who need housing advice. This will help us better understand the housing needs of new communities and the impact on the service. This has already been identified as an action within the strategy.

### Source:

[http://core.tenantservicesauthority.org/onlineReports/reports/Area\\_Reports/Lettings/2008\\_2009/South\\_Holland\\_LA\\_Report\\_32UF.pdf](http://core.tenantservicesauthority.org/onlineReports/reports/Area_Reports/Lettings/2008_2009/South_Holland_LA_Report_32UF.pdf)

SHDC database

## How we reviewed our action plan

We agreed our strategic priorities for action in 2008, by consulting our partner agencies and assessing our services, within the context of the national agenda and local needs information.

This strategy refresh has been scrutinised by the Council's Policy Development Panel. We have also consulted the local Homelessness Forum and partner agencies during a six week consultation period. The following feedback has been given:

- contact between housing and mental health professionals could be improved for the benefit of people in need
- we could work better together to support young people
- the CAB needs more capacity and training to provide the debt advice needed

These ideas have been incorporated into the options appraisal at appendix 2 and the revised action plan.

## Resources for 2009/10

The Homelessness and Housing Advice services are funded through the Council's General Fund.

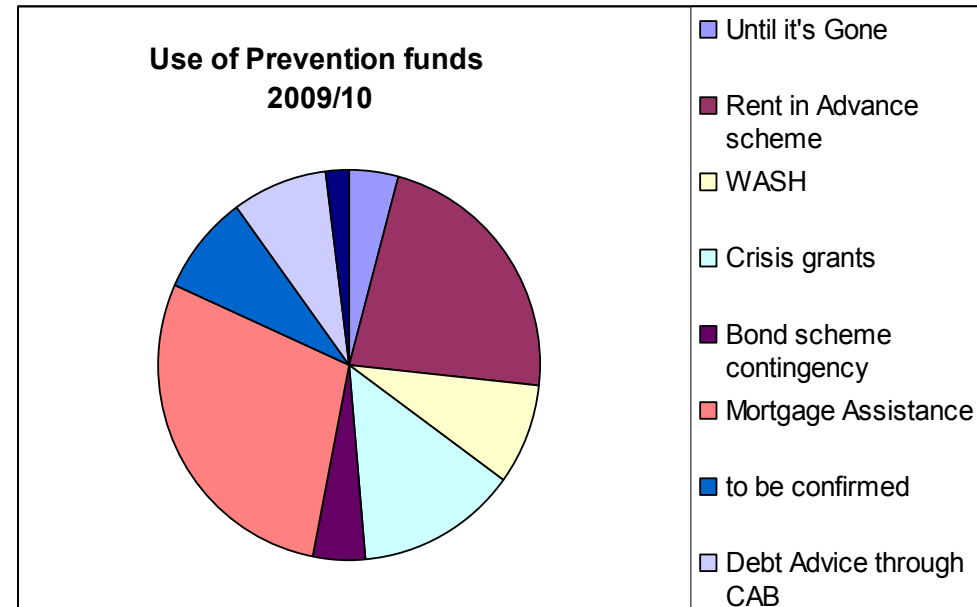
Homelessness Services	2007/08 Actual	2008/09 Budget	2009/10 Budget
<b>Expenditure</b>	546,457	411,860	405,661
<b>Income</b>	(324,543)	(343,530)	(194,361)
<b>Net expenditure</b>	221,914	68,330	211,300

Housing advice	2007/08 Actual	2008/09 Budget	2009/10 Budget
<b>Expenditure</b>	157,032	166,430	150,810
<b>Income</b>		(24,150)	-
<b>Net expenditure</b>	157,032	142,280	150,810

The DWP provides an annual allocation of funding to all local authorities to use for Discretionary Housing Payments. These can play an important part in homelessness prevention. In 2008/09 we spent £2,900, and in 2009/10 we are set to use all of our allocation of £2,800. This amount is not included in our homelessness prevention funding.

In 2009/10 we will have around £100,000 to invest in preventing homelessness. This made up from a

government grant and South Holland funds. This is how we will use it:



Until It's Gone-drama written for Lincolnshire schools

WASH- Women's Aid South Holland

Looking forward to 2011/12, we face pressure in funding homelessness prevention work as the current CLG homelessness funding does not continue beyond 2010/11. We will review our homelessness prevention activities and alternative funding opportunities in 2010/11.

The options appraisal and action plans set out the financial implications of actions, and the new actions identified can be progressed within existing budgets.

Wherever possible maximum use is made of external funding opportunities and partnership working to achieve the strategic aims.

Financial management and procurement is carried out in accordance with the Council's corporate policies and the service is subject to the Council's Value For Money framework.

## New actions for 2009/10

This is a summary of the new actions we will carry out over the next year:

<b>What the evidence told us, or what people said</b>		<b>What we are doing</b>
There are more people who need advice and help because of mortgage arrears	→	We will work with partners to provide advice and support to people with mortgage problems  We will provide extra funding to the local Citizens Advice Bureau
Our leaflets are out of date	→	We will update our advice leaflets and website information
There is an increasing need for services for those at risk or suffering domestic abuse	→	We will pay for Boston Women's Aid to provide education sessions about domestic abuse in schools  We will provide funding for the WASH (Spalding) outreach service
'Until its Gone' drama was popular in schools in 2008/09	→	We will pay for the dramas to be performed in every senior school in our area
Young people are being passed to and from the Council to Connexions	→	We will find out whether we can work better with Connexions in assessing and meeting needs of homeless young people


## Appendix 1: Updated Action Plan



<b>Prevention and Mediation</b>					
Supporting: Lincolnshire Homelessness Strategy 2008-2012 Housing Strategy 2008-11 Supporting People Strategy Local Area Agreement Housing Corporation Strategy in tackling homelessness					
<b>Key action</b>	<b>Who is responsible</b>	<b>Resource implications beyond time and staff</b>	<b>Target and Timescale</b>	<b>Measurable Outcomes</b>	<b>Progress</b> ✓ completed ✗ not completed ⌚ in progress
Review of advice literature	Housing Manager	Within budget	Review literature and website by Sept 2009 Publish reviewed docs and web content by Dec 2009 Update web site by Sept 2009	Up to date leaflets and web content in place	<b>New Action*</b>  Action in progress to be completed Dec 2009.
Evaluate possibilities of working in closer partnership with Connexions in assessing and meeting needs of homelessness young people	Housing Manager	None	Establish possible ways of working and implications for SHDC by Sept 09 Make recommendations by Dec 09	Analysis of possibilities completed and recommendations made	<b>New Action*</b>
	<b>Who is</b>	<b>Resource</b>	<b>Target and</b>	<b>Measurable</b>	

Key action	responsible	implications beyond time and staff	Timescale	Outcomes	Progress
Work with partner to provide Mortgage arrears & repossession advice and support	Housing Manager	£27,500 grant funding received	Plans in progress	Plans in progress	<b>New Action*</b>
Fund DV education work in schools	Housing Manager	within budget	5 events funded by March 2010.	Awareness sessions provided in 5 schools by March 2010.	<b>New Action*</b>
Fund additional debt advice provision through CAB	Housing Operational Manager	Within budget	Debt advice provided Sept 2009- March 2010.	Debt advice provided to 45 cases	<b>New Action*</b>
Maximise the use of Discretionary Housing Payments	Housing Manager & Benefits and Revenues Manager	Increased demand on budget	Review existing access and expenditure by July 2008 Develop and agree policy and procedures for use  Consider options for increasing budget 2009/10 during budget setting process	Policy and procedures in place Maximised use of prevention opportunity Access to financial assistance for some households	✓  ✓  ✓ to be repeated for 2010/11.

Key Action	Who is Responsible	Resource implications beyond time and staff	Target and timescale	Measurable outcomes	Progress
Make the best use of the Homelessness Forum and improve multi-agency communication	Homelessness Team Leader & Homelessness Forum	None	To engage widest range of partners including Mental Health by December 2008 and ongoing To use forum to monitor strategy progress, first feedback July 2009	That the forum can be demonstrated to have improved working relations and awareness The forum has monitored strategy progress	⌚ Actions agreed to improve forum 2009/10  ✓
Research the need for a mediation service	Housing Strategy Technician	Cost of developing service	Research completed by end of January 2009	Research completed and recommendations made for the future	✗ New action to keep team skilled and awareness of family mediation for ongoing.
Training for staff across agencies on Homelessness and Local Housing Allowance	Homelessness Team Leader and Homelessness Forum	Cost of training	Programme of training agreed by Jan 2009 Training provided by July 2009, + ongoing.	Training completed	✗

<b>Key action</b>	<b>Who is responsible</b>	<b>Resource implications beyond time and staff</b>	<b>Target and Timescale</b>	<b>Measurable Outcomes</b>	<b>Progress</b>
Recruit Homelessness Prevention Officer	Housing Manager	None; within Government Homelessness grant provision	Achieve approval to establish and recruit to post by July 2008.	Post recruited to	✓
Until it's Gone schools on homelessness	Housing Manager	None- within budget	Drama provided in academic year 2008/09	Successful provision throughout schools in district	✓ to be repeated 2009/10.
Provide information to young people on debt advice and financial literacy	Homelessness Forum	Costs of materials	Establish appropriate materials and mechanism by Dec 2008 Implement Spring/summer 2009	Materials and Information provided	✗
Support for South Holland Furniture Recycling Project	Housing Operational Manager	Within budget- Funding agreed for 2008/09.	Provide funding in 2008/09 Review funding provision for 2009/10	Service maintained in 2008/09. Maximised use of scheme through referrals	✓

Key action	Who is responsible	Resource implications beyond time and staff	Target and Timescale	Measurable Outcomes	Progress
Improve public awareness of Local Housing Allowance	Homelessness Forum, Benefits and Revenue Manager	Awareness material	Agree campaign by January 2009	Awareness campaign completed	✓
Use customer feedback to improve the services we provide	Housing Manager	None	Increase opportunities for feedback by Nov 2008 Use feedback to inform services-ongoing	Awareness of customer satisfaction levels Customer feedback has been used to improve services	
Improve our understanding of housing needs of new communities in the area and ensure they have fair access to services	Housing Manager		Establish existing data and research by Dec 2008 Draw on existing expertise and projects within the Council to gather feedback by Dec 2008	Better developed understanding of needs of our community Understanding used to inform service development and delivery	✗

<b>Key action</b>	<b>Who is responsible</b>	<b>Resource implications beyond time and staff</b>	<b>Target and Timescale</b>	<b>Measurable Outcomes</b>	<b>Progress</b>
Investigate mortgage rescue options with partners	Homelessness Team Leader	Tbc	Use feedback to inform service development and delivery. Establish mortgage rescue options by Oct 2008 Ensure advisors up to date on current options July 2008	Mortgage rescue options established Staff equipped to provide appropriate advice	
Investigate benefits of seeking formal quality mark (CLS) for housing advice	Homelessness Team Leader		Report on benefits and costs of seeking formal accreditation and make recommendations by Jan 2009	Recommendation made whether to seek CLS quality mark	

## Emergency Accommodation

### Supporting:

Supporting: Lincolnshire Homelessness Strategy 2008-2012

Housing Strategy 2008-11

Supporting People Strategy

Local Area Agreement

Housing Corporation Strategy in tackling homelessness

Key action	Who is responsible	Resource implications beyond time and staff	Target and Timescale	Measurable Outcomes	Progress
Ensure appropriate provision of temporary accommodation	Housing Manager and Property Services Manager	Use of developers contributions and ring fenced Affordable Housing money	Finalise construction programme for 2009/10 by March 2009 Review the use of existing stock at Flaxmill Lane and make recommendations by Sept 2008	Appropriate accommodation to meet needs. Achievement of Governments temporary accommodation target by 2010	✓
Support Nightstop in expanding and developing their service	Homelessness Team Leader	None	Maintain ongoing contact with group	Supported Nightstop as necessary	✓
Support development of new emergency accommodation in south of county	Housing Manager, Supported Housing Manager	Supporting People revenue. Capital or property to be	Demonstrate need and support development 2008 onwards	Secure provision within Supporting People Strategy period 2008-13	✓

<b>Key action</b>	<b>Who is responsible</b>	identified <b>Resource implications beyond time and staff</b>	<b>Target and Timescale</b>	<b>Measurable Outcomes</b>	<b>Progress</b>
Reduce re-housing times from emergency & supported accommodation	Housing Operational Manager	None	Identify & agree priorities for action by Dec 2008 Ensure CBL policy prioritises move on opportunities appropriately	Re-housing times reduced. Supported accommodation units used effectively. <i>Links to Domestic Abuse Strategy.</i>	✘

## Floating Support Services and Suitable Supported Housing

### Supporting:



Supporting: Lincolnshire Homelessness Strategy 2008-2012

Housing Strategy 2008-11

Supporting People Strategy

Local Area Agreement

Housing Corporation Strategy in tackling homelessness

Key action	Who is responsible	Resource implications beyond time and staff	Target and Timescale	Measurable Outcomes	Progress
Work in partnership with Lincolnshire Supporting People to maintain and develop housing support services for identified vulnerable groups within the district	Housing Manager, Supported Housing Manager, Supporting People Team	Supporting People funding	Contribute to Supporting People commissioning decisions through representation at commissioning body and Core Strategy group ongoing	Services in place to meet needs of local people	
Ensure frontline staff are aware of support options and are able to assess individual needs	Homelessness Forum	Training Costs	As above	As above	

## Affordable Housing

### Supporting:


Supporting: Lincolnshire Homelessness Strategy 2008-2012



Housing Strategy 2008-11

Supporting People Strategy

Local Area Agreement

Housing Corporation Strategy in tackling homelessness

Key action	Who is responsible	Resource implications beyond time and staff	Target and Timescale	Measurable Outcomes	Progress
Ensure full nomination rights are being received and maximise if possible	Housing Operational Manager	None	Monitor nominations by Nov 2008	Full nomination rights being received	
Encourage the supply of accommodation for young people and/or single people	Housing Strategy Manager, Housing Manager	RSL and Housing Corporation Funding	Encourage development through partnerships with RSLs ongoing. Review access to housing for single people through CBL policy review	Increase provision of single person accommodation through new development. Improved access to accommodation through lettings policy.	
Use Choice Based Lettings to promote affordable housing schemes	Housing Manager	Development and implementation costs as per Capital bid.	Implement CBL scheme which offers a transparent lettings	Access to rented and Low Cost Home Ownership properties	

Key action	Who is responsible	Resource implications beyond time and staff	Target and Timescale	Measurable Outcomes	Progress
			scheme by 2010. Implement CBL scheme which offers access to Low Cost Home Ownership schemes by 2010	through CBL	
Support development of more affordable housing throughout the district	Housing Strategy Manager	None	Implement Housing Strategy 2006-11	Increased provision of affordable housing	
Research demand for introducing a Landlords Accreditation Scheme	Community Housing Technician	None	Consider signing up to East Midlands scheme, by Dec 2008	Benefits of scheme established Landlords consulted	<b>✗ not needed as membership of East Midlands scheme free 2010</b>
Provide a service to landlords that wish to let their properties	Housing Manager	None	Establish low level service & standards and publish by December 2008	Landlords understand the service we can provide to them. Helps access to private rented accommodation	

Key action	Who is responsible	Resource implications beyond time and staff	Target and Timescale	Measurable Outcomes	Progress
			Incorporate into CBL scheme by 2010	for homeless households	
Making use of existing and new affordable housing as a prevention method	Housing Strategy Technician Housing Manager	Resources to fund incentive schemes to be identified in existing budgets/through efficiency savings	Research and recommend incentive scheme to free up family housing and reduce under-occupation by Dec 2008	Council tenants are encouraged to downsize. Frontline staff able to advise on full range of housing options	⌚ - Delayed . large scale tenant survey 2008; target survey 2009. Recommendations by 2009.

## Appendix 2: Options Appraisal for new actions

<b>Context</b> Housing Strategy 2008-11 Supporting People Strategy Local Area Agreement Housing Corporation Strategy in tackling homelessness					
<b>Do nothing option – potential consequences</b>  Ineffective use of CLG grant funding Increased homelessness applications People with mortgage problems unable to get assistance					<b>Pursue Option</b>
<b>Options</b>	<b>Effect</b>	<b>Risk</b>	<b>Cost</b>	<b>Strategic fit/Acceptability</b>	<b>Pursue Option</b>
Review all advice literature and web based information	Improved and up to date information on leaflets and website	None	tbc- can be met from existing budgets	High	Yes
Fund DV education work in schools	Raising awareness of future generations	None	tbc- within prevention budget	Medium	Yes
Work with partner to provide Mortgage arrears & repossession advice and support; including appropriate training & development for advisors.	Addressing current and imminent needs for advice and support	None	tbc- to be funded through CLG grant (mortgage assistance funding)	High	tbc- subject to further discussion and cost

<b>Options</b>	<b>Effect</b>	<b>Risk</b>	<b>Cost</b>	<b>Strategic fit/Acceptability</b>	<b>Pursue Option</b>
Establish scheme to provide package of loans and grants to home owners and tenants facing repossession	Addressing current and imminent needs to avoid repossession	None	tbc- to be funded through CLG grant (mortgage assistance funding)	High	tbc- sub to further discussi
Closer working with Connexions in advising and supporting young people	Reduce duplication of advice and unnecessary referrals	None	tbc	Medium	Yes- to evaluate possible closer working relations
Fund additional debt advice provision through CAB	Addressing current and imminent needs for advice and support	None	£7,500 within budget	High	Yes