# City Executive Board 12 September 2012 Homelessness Strategy Appendix 1

## Homelessness Strategy for Oxford 2013-18 – Consultation Draft

#### Why a new Homelessness Strategy for Oxford?

Preventing homelessness is a high priority for Oxford City Council. We recognise that settled housing provides the foundation on which we build our lives.

Oxford City Council has a duty to review homelessness in the area and develop a Homelessness Strategy to

- Address the causes of homelessness
- Introduce initiatives to prevent homelessness
- Secure sufficient accommodation for homeless people or those who may become homeless
- Ensure appropriate support to prevent repeat homelessness

Our last Homelessness Strategy covered the period 2008-2013. It set out a vision to increase homelessness prevention and reduce the use of temporary accommodation. We have been highly successful in delivering these changes and improvements. However, for all that we have achieved, there are increasing challenges ahead.

The development of our new Homelessness Strategy comes at a time of great change in housing, welfare and social policy. There are continual pressures on housing and an affordability crisis in the City which is likely to increase in future years

The new Homelessness Strategy will be part of a suite of integrated Housing Strategies and Plans which take forward wide ranging housing issues within the City. It builds on the Council's Corporate Plan and Housing Strategy adopted in 2012 specifically in relation to meeting housing needs and preventing homelessness. It is evidence based and is being developed in consultation and partnership with stakeholders

We have produced this Consultation Draft Homelessness Strategy to ensure partners and residents can have their say in shaping our future priorities in tackling homelessness. It sets out the local issues specific to Oxford, causes of homelessness, wider housing needs, where we are now and considers the challenges and opportunities that will come forward in the next 5 years. It provides potential priorities for future action.

We urge you to take some time to consider the issues raised and give your views.

#### Homelessness

Not all homeless people live on the street. People may have access to some form of shelter, some of the time and lack a stable, long term, settled home

Rough sleeping is the starkest form of homelessness and is a harmful and risky lifestyle. It is linked to wider social and health issues and living on the streets is likely to increase these problems.

Some people who can't access housing live in improvised dwellings - tents, sheds.

For others, there are frequently moves from one temporary accommodation/shelter to another (eg emergency accommodation, refuges, friends homes, 'sofa surfing') – people with no settled home. There are also many households that share accommodation eg with relatives or live in unsatisfactory housing.

Anyone can become homeless. However, it is possible to identify people who are most likely to become homeless. Groups at risk of homelessness includes young people leaving the care of a local authority, those leaving prison, people suffering from domestic violence, those with a mental health problem, substance misuse, those from troubled families, people on low incomes and those who are in debt. There is a strong overlap between homelessness and deep social exclusion.

Preventing homelessness goes further than the keys to the door. Particularly for vulnerable and young people, there is a need to provide support to help build life skills, independence and the ability to attain and retain a settled home This can reduce both repeated homelessness and admissions to institutional or residential care.

#### Our goals are

- Early intervention to prevent homelessness before a crisis point is reached
- Provision of appropriate accommodation and support if crisis occurs
- Prevention of repeated homelessness

## People in Oxford

Just over 150,000 people live in Oxford. There is a relatively young population – it has been estimated that 36% of the population is aged between 15 and 29 years compared to a UK average of 20%. There is a relatively large black and minority ethnic population. Population turnover is high and Oxford is the fourth fastest growing city in the UK.

Oxford is generally a well educated City and there are 32,000 full time students at Universities. However, there are high levels of people without qualifications in some areas – mainly those areas with high levels of deprivation. Attainment levels of Oxford schoolchildren are relatively low. The proportion of young people in Oxford not in education, employment and training is above that of Oxfordshire. The largest groups of people not in education, employment or training are those that have learning difficulties and/or disabilities, are teenage parents or care leavers

Median earnings for full time employees resident in Oxford were  $\pounds 26,507$  in 2010 - close to the national average.

Unemployment in Oxford is lower than in England and there is a lower level of working age benefit claimants than the national average. However, this figure is depressed by the student population who are not eligible for some benefits.

Just over 11,000 households on lower incomes claim either full or partial housing benefit to help meet rent payments

# Housing in Oxford

There are over 58,000 homes in Oxford

Oxford is one of the most unaffordable places to buy or rent accommodation in the Country. There is a chronic shortage of affordable homes available and accessible for many people in Oxford.

House prices are outside the reach of many people – the mean house price in Oxford in 2010 was £341,296 compared with £240,033 in England as a whole. There are low levels of home ownership in Oxford compared to other areas in South East and England as a whole

There are high levels of private rented accommodation -24% of all housing is privately rented in Oxford compared to 12% in England. Private rents are high and increasingly Housing Benefit does not cover the cost of even the lowest rents. Oxford has been identified as the most unaffordable location outside London for private renting

Demand for private rented accommodation is also high – buoyed by a limited supply and high costs of home ownership, and the demand for student accommodation. There were 17,113 full time students with accommodation requirements and 13,862 units of university or college provided accommodation at the University of Oxford and 8,105 students and 4,494 places for accommodation at Oxford Brookes. More student accommodation is being developed now and in future years to help balance the housing market in Oxford.

Oxford City Council owns 7,805 homes and Housing Associations provide a further 3,675 homes in the City. Demand for social rented homes is high – there are over 6,000 people on the housing register. Just 565 properties were let in 2011/12 and less than half of these were family sized accommodation. It is planned that 30% are let to homeless households to whom the Council have accepted a statutory homeless duty. In the social rented sector there is a relative over-supply of accommodation for people over 55 years old and an under supply of 2 bedroomed, and very large (4 bed or larger) family accommodation.

The population of the City is growing. There is little land to develop for new homes in Oxford City. There are relatively few opportunities for developing new homes – including affordable housing - to address the high level of demand for housing.

Oxford City Council uses its planning and housing powers to help rebalance the housing market and develop new affordable housing. This is detailed in the Housing Strategy Action Plan 2012-15. However, the reality is that demand for housing far outstrips supply and this is likely to increase in the future.

#### Homelessness in Oxford

There can be no doubt that homelessness in Oxford is exacerbated by the lack of supply and access to suitable, stable housing.

Of those being accepted as statutory homeless, the main causes are loss of home due to exclusions from family or friends' homes, relationship breakdown or the loss of a private sector tenancy.

The majority of households accepted as homeless are lone, female parents and young households between 16 and 24 years old. It appears that black and minority ethnic households are over-represented in those accepted as homeless.

The number of people being accepted as homeless has decreased over the last 5 years – from 196 households in 2008 to 120 in 2012. This has been achieved due to more homelessness prevention work by Oxford City Council. 637 households were prevented from becoming homeless in 2011/12. 884 households are supported to gain and retain accommodation in the private rented sector through the Home Choice scheme run by the Council. But new Homechoice tenancies have declined from 200 in 10/11 to 130 in 11/12.

Numbers of homeless people in temporary accommodation have reduced – just 129 households were in temporary accommodation secured by Oxford City Council on 31 March 2012 compared to 496 on 31 March 2008. 83% of households in temporary accommodation on 31 March 2012 were families with dependant children or expected babies. 92% of households in first stage temporary accommodation were in receipt of housing benefits.

Many other groups of people are not deemed to be statutory homeless but still have pressing housing needs and no settled home.

People on low incomes, without regular work, lack of proven track record, previous failed tenancies, mental health or substance misuse are unlikely to meet lettings agents/landlords vetting procedures and so cannot obtain a private tenancy.

Poor discharge planning for ex-offenders and those with mental health needs have been cited as further causes for homelessness amongst these groups. Those with complex needs, addiction, negative behaviour, poor parenting and life skills face particular problems in accessing stable homes and can fall through the net of services and accommodation provided.

Welfare benefit reforms, especially the limiting of Housing Benefit to younger people and effect of benefit cap on larger families will increase risks of homelessness for these groups in the future.

Rough sleeping is a constant issue in Oxford. There are 12 - 15 entrenched rough sleepers on the streets of Oxford on any given night, with 2-3 new people every week. The majority of people sleeping rough are aged between 26 and 49. People on the streets come to Oxford to access homeless services, have family or friends in the area, seek work, may have no access to public resources or are excluded from other accommodation.

More information on statistics quoted in this document and sources can be found in the Evidence Base document. There may be variations on the information provided during the course of this Homelessness Strategy as new census data becomes available

#### What we have achieved in last 5 years and where we are now

There have been many successes in the last 5 years in spite of high housing demand in the City. Nationally, homelessness acceptances increased by 16% in the year ended 31 March 2012. In Oxford there was a 2% reduction. Nationally, there has been a 44% increase in use of bed and breakfast accommodation in the same period. On 31 March 2012, there were no homeless households in bed and breakfast accommodation in Oxford. The use of temporary accommodation has also decreased.

This is an outstanding achievement given the intense housing pressures in Oxford. It has been achieved through the high priority placed on preventing homelessness in the City and the continuing work in delivering homelessness solutions – both directly by the City Council and in partnership with others. A strong network of services is in place to support homeless people and those threatened with homelessness.

However, we are not complacent. The challenges ahead are enormous and we continue to review and adapt services and provision to prevent homelessness in the most effective way.

Over the last five years, there has been a reduction in the numbers of households who have become statutory homeless.

This has been achieved by changes in the way Oxford City Council has offered a statutory homelessness service. Five years ago the emphasis was on dealing with people who presented themselves as homeless. Now the priority is on preventing homeless occurring by helping people resolve their housing problems and tackling barriers to obtaining accommodation. The Home Choice scheme has been prominent in securing accommodation in the private rented sector and preventing homelessness. The Lord Mayors Deposit Scheme has also assisted over 150 households in securing accommodation.

The use of temporary accommodation, particularly bed and breakfast, has decreased – improving the quality of life for homeless households and reducing costs to the public purse. In 2012, Oxford City Council began a review of temporary accommodation including seeking new forms of provision with private sector providers and the quality of existing temporary accommodation and support with residents.

An independent review of Oxford City Council homelessness services was undertaken by the Chartered Institute of Housing in 2011 which lead to an Action Plan to deliver operational changes to continually improve the homeless service.

Feedback from consultation with the public through the Council's Talkback initiative in 2011 highlighted that there were gaps in general public knowledge and awareness of the work being undertaken in the City to prevent homelessness.

In July 2012, the No Second Night Out initiative was launched in Oxford. Fundamentally, the scheme hopes to prevent a second night on the streets for those sleeping rough. Behind the scenes, street outreach services have been re-configured to meet the new scheme and changes made to arrangements in hostels

There are a wide range of services and accommodation for homeless people in Oxford – provided by a range of organisations with different funding streams. Investment was secured for homeless hostels and changes made to services in hostels and the advice and training services operated by Crisis at the Old Fire Station.

There is strong partnership working and groups such as Oxford Register of Affordable Housing, Families At Risk of Homelessness, Tenants at Risk, Accommodation Panel, Joint Housing Team, Single Homelessness Team. Pre eviction protocols have been agreed between organisations to prevent homelessness and have been largely successful. There has been an increased focus on education and training, to provide more holistic assistance, with the aim of helping clients in the longer term, thus preventing them going through a 'revolving door' and back to homelessness again. There is strong joint work operationally between Children's Social Care and Oxford City Council to ensure that young people are appropriately supported if they are homeless; families are supported if they are homeless or families are supported to look after children at home.

A fundamental review of homeless services supported through the Supporting People programme started in 2011/12. This continues to develop options and solutions to deliver a £500,000 saving from the £2.3 million countywide funding for homelessness through the scheme. Additionally, in 2012, Oxfordshire County Council implemented changes to governance and administration of the Supporting People Programme.

The City Council will continue to work pro-actively to improve the quality and access to private rented accommodation through licensing of Houses in Multiple Occupation and other initiatives. A survey of private landlords is planned within the next year.

A Homelessness Review was undertaken in 2012 to inform the new Homelessness Strategy including development of a robust evidence base and review of homelessness issue and services with providers. This identified some gaps in provision including the fact that there is no mediation service and rent deposit schemes are not available to everyone. In relation to specialist groups it was felt that there is a lack of alternatives for people who do not want to enter hostel and other supported housing pathways to secure homes, lack of direct access and self contained accommodation for those with mental health needs, more single person accommodation needed, lack of discharge accommodation and supported lodgings, services for persons with alcohol or drug addictions and those with dogs. Information from this review has helped shape this Consultation Document.

> Details of services for homeless people can be found in Homelessness Survival Guide/MOPP The Homelessness Review 2012 and Evidence Base is available as appendix? On website?

### Future threats and opportunities

We are witnessing fundamental changes in the housing market, housing, social and welfare reform. The successes of the last 5 years will be ever more difficult to replicate in the years ahead.

### Access to housing

The goal of home ownership is increasingly out of reach for future generations. The global banking crisis has had a structural impact on the mortgage market. The availability of mortgage lending supported high demand for home purchase and was instrumental in the doubling house prices nationally between 2001-2006. It contrasts sharply with the availability of new loans and the difficulties for households in raising larger deposits to buy houses.

There are few new housing developments being brought forward in Oxford – including social housing. Whilst Oxford City Council is developing schemes for the future, including new council housing, there is an immediate issue with lack of additional new affordable housing being brought forward. Just 10 units of new social rented housing for families will be brought forward in 2012/13.

The impact of this has been more demand on the rented sector and this will continue to dominate the homelessness and housing agenda in future years.

Market demand is so high that low to middle income households in Oxford are increasingly priced out of the market – even where housing benefit is payable to households, as the cap on the maximum rent levels is increasing much lower than market rents. There are worrying signs that landlords will not join the Home Choice scheme, as a consequence. Where they do, Oxford City Council will be faced with the increasing problems of meeting the gap between the rent demanded and the household's ability to meet the cost. The Government's proposals to allow Councils to discharge their housing duty within the private rented sector does not redress the issue of supply and demand or tackle the affordability crisis for homeless people and the wider population. Various organisations – statutory and voluntary – seek accommodation in the private rented sector for clients and the impacts will go beyond the needs of statutory homeless clients. Lack of move on accommodation for those in hostels and transitional accommodation will mean that supported housing may not be made available for people that need it.

The lack of available, affordable homes in the City may well lead to increasing use made of properties outside of Oxford.

Oxford City Council successfully re-financed its Housing Reveue Account to meet Government policy changes, borrowing some £200m. The majority of this funding had to be paid to Government as a one-off settlement in lieu of an annual payment, but there remains some capacity to invest in new social housing and our existing housing stock The Council is already committed to developing 112 new homes in the period to 2015, and has secured a funding contribution through grant support from the Homes and Communities Agency. However, further development does depend on restraining arrears and other costs where we expect increasing pressure. In addition, the re-invigorated Right to Buy may lead to the loss of existing social housing which may not be readily replaced given the lack of development opportunities.

There are also changes taking place in social housing – for both Housing Associations and the Council. New social housing may be let on Affordable Rent levels (up to 80% of market value) and on Flexible (fixed term) tenancies. The Council's Tenancy Strategy 2012 will address this issue in more detail.

### Welfare reform and household income

Planned national welfare benefit changes will have a predominantly negative impact on lower income households. Welfare spending is planned to reduce by £18bn by 2014-15 including housing and council tax plus other welfare benefits. This has a significant impact on those people on who are partially or totally dependent on benefits for their household income.

Major changes are taking place to Housing Benefits. Young people are particularly affected with the single room rent restrictions on benefit paid being extended from those under 25 to those under 35 years old. Debate is under way on the potential to the ending of Housing Benefit for those under 25 in the longer term. Over accommodation rules within the social rented sector and housing benefit non-dependant charges may mean families cannot offer a spare room to a family member or friend who is homeless. This could be either because they have needed to move to a smaller property and there is no spare bedroom or because they cannot financially afford to accommodate anyone. These

regulations will also impact on families who foster children and could again impact on homelessness amongst younger people. Larger families will lose benefits as a result of a cap on total level of benefits paid to one household. Changes to the assessment of benefits for disabled people are likely to negatively affect some households. It is important to recognise that housing benefit changes affect those who claim the benefit due to low incomes and not just those on benefits.

The plans to introduce Universal Credit and payments directly to claimants, monthly in arrears is likely to have an adverse impact on household income, budgeting, debt and potentially put households at greater risk of homelessness. Currently Council and social landlords receive rental payments direct from Government. Oxford is part of a Demonstration Project to identify issues related to the direct payment of housing benefit to social tenants. However, this will ultimately impact on all non pensioner households in receipt of benefits. It is likely to have a detrimental effect on accessing private rented housing where landlords require rent in advance – certainly not rent paid in arrears.

Interest rates are at historic lows but any changes would impact both on owner occupiers and landlords who are likely to pass costs onto tenants.

#### Public sector policy and finance

A wide variety of policy changes will impact on the Homelessness Strategy

The Localism Act offers flexibilities for local authorities to discharge their homelessness responsibilities by securing a good quality, well managed, affordable private rented home. Oxford City Council has already had major successes in working with the private rented sector but as discussed elsewhere, the issues of supply and demand together with affordability are not being addressed within Government policy framework. The sustainability of the Council's work with private rented sector through Home Choice is in question given the unrelenting demand for and escalating rent levels in private rented homes in Oxford.

The Review of Allocations Scheme in Oxford and elsewhere will have an impact on who is being housed and hence homelessness. The stark reality is that the overwhelming majority of people on the Housing Register may never be offered a council or housing association home. Groups to whom Council's will award reasonable preference in allocating social housing will be outlined within national policy and include ex military personnel. The City Council already recognises a local connection in assessing ex-military personnel. This preference will be further considered as part of the Allocations Scheme Review in 2012. A national debate has been launched to question whether younger people under 25 should be able to access social housing.

Where households are successful in obtaining a council or housing association home this may be on a higher rent than existing tenants – either as a consequence of new homes at Affordable Rents, or as a condition of grant funding through the Homes and Communities Agency or through the Pay to Stay proposals. The latter plans to produce an income threshold over which social tenants will payer higher costs than neighbours on lower incomes. Government policy is also challenging whether new social tenants should be offered a secure 'tenancy for life.'

The Health and Social Care Act abolishes Primary Care Trusts from April 2013. These are replaced by GP Consortiums who will be responsible for commissioning most healthcare.

New Health and Well Being Boards are being set up to oversee the quality of services, represent the views of local people and draw up a Health and Well Being Strategy – building on Joint Strategic Needs Assessments.

The Comprehensive Spending Review (2010) set out a national reduction of 28% on local authority budgets over the following 3 years. Oxford City Council has identified the necessary budget savings but there is still pressure to achieve planned savings and the outlook is continued austerity.

The Homelessness Prevention Payment from the Department of Communities and Local Government is not guaranteed in the future. This Fund supports £1 million expenditure on preventing homelessness in Oxford – predominantly on rough sleeping and services for single non-statutory homeless persons.

Supporting People funding for homelessness is being cut and savings of £500,000 need to be made by 31 March 2013. This will provide huge challenges and may mean the loss of specialist accommodation based solutions in Oxford for homeless people. This will also put more pressure on other housing which is in high demand. Furthermore, gaps in the market could lead to unregulated supported housing with risk to clients.

The Supporting People funding is no longer ring-fenced so can be spent on non housing support issues. In 2012, Oxfordshire County Council proposed changes to governance and administration in Supporting People funding which reflect this. The implementation of changes may have consequences for housing related support and will need to be carefully monitored.

# Potential priorities for action 2013-18

Many of the issues facing us are outside the direct control of Oxford City Council. Nonetheless we need to plan ahead, prioritise and propose actions to build on our past success, mitigate the impacts of changing housing markets, social and welfare reform but, above all, prevent homelessness.

### 1. Preventing homelessness

#### A. Enhanced homelessness prevention

- More options to prevent parental exclusions causing homelessness including mediation schemes, working with families to develop a re-housing plan for younger generations
- Changes in the delivery of the Housing Options service to maximise the prevention of homelessness and ensure the best use is made of resources
- Financial inclusion initiatives to include a Financial Inclusion Strategy, developing integrated financial management, budgeting skills and benefit advice services, working with Credit Unions, building on lessons learnt from Demonstration Projects, improved referrals for debt advice and money management
- Developing the role of Home Choice including a review to assess the scope of the scheme including the possibility of creating a social lettings agency, extension of deposit schemes and savings schemes, incentives to landlords
- Developing services for young people mentoring, providing role models, assistance is securing shared accommodation
- Developing Tenant Ready Schemes (identified in Housing Strategy 2012-15)

## B. Tackling rough sleeping

- Deliver and monitor No Second Night Out to provide rapid response to those sleeping on the street
- Ensure effective reconnections to home area for rough sleepers
- Support organisations who help in getting homeless people away from sleeping on the street
- Ensure effective Move On Plan Protocol mechanisms

# 2. Greater understanding

# A. Improved knowledge

- Develop and deliver a Communications Plan with more targeted information, developing wider public awareness of homelessness, supply and demand for social housing, awareness campaigns including in schools and education, reviewing new ways of engagement
- Increase the awareness of realistic housing options for those people working with potentially homeless clients
- Ensure that military personnel leaving the Forces are given comprehensive information as to their housing options
- Develop more listening and learning from homeless people and service users
- Encourage organisations and people to stop supporting rough sleepers to stay on the streets by providing food, clothing and other help
- Develop information and evidence base for homelessness including secondary causes, more knowledge of BME groups and targeted information and support

### **B.** Partnerships that work

- Develop early warning systems with partners identifying homelessness at key intervention points (statutory and non-statutory) – including improved hospital and prison discharge protocols, planning for care leavers
- Develop the CHAIN system and joint database for improved data sharing across services including mental health
- Ensure that homelessness is recognised as a priority for action within the Health and Well Being Board
- Encouraging more Employment Education and Training work and supporting and growing social enterprises locally

### C. Customer focussed services

- Mapping the journey from the customer experience
- Develop more interactive discussions and surveys with clients including independent facilitation
- Monitor and act on customer surveys and feedback

Although our highest priority is to prevent homelessness, there is a need to act at crisis points.

### 3. Transition to settled homes

- Deliver sufficient, appropriate temporary accommodation at crisis point
- Review/implement new temporary accommodation solutions including with private sector
- Ensure engagement and involvement in new governance arrangements for delivering the Supporting People Strategy and associated programme to ensure that adequate housing support is available for homeless people
- Support partnerships which develop effective pathways to enable people to turn their lives around and attain settled homes
- Review of existing and introduction of new pre-crisis protocols where needed eg discharge from hospital or prison; Affordable Rent/Flexible Tenancies and pre-

eviction protocols with Housing Associations; protocols with supported housing providers

- Also improved sustainment work across tenures (including social tenancies, and the Private Rented Sector especially those clients supported through the Home Choice scheme), and floating support
- Out-of-area moves for Home Choice where needed and appropriate
- Work in partnership to address service gaps inc:
  - Supported Accommodation projects for single adults with very high and complex needs (inc undiagnosed mental health issues and persons with personality disorders, etc)
  - Step down accommodation for young persons needing to move on (inc a gap around 19-21 year old young people)

### 4. Improved access to housing

- Use planning powers and housing enabling role to bring forward new social housing, investment and ensure that Universities make provision for student accommodation
- Develop schemes to tackle under-occupation in social sector to free up family homes
- Tackle Tenancy Fraud to gain access to social housing for those in highest need
- Develop empty homes strategy including use of empty homes as social housing (identified and to be delivered via Housing Strategy 2012-15)

## 5. Policy and Strategies that recognise homelessness

- Ensure or implement the Allocations Scheme Review to identify incentives for parents to support children at home,, rewarding good behaviour, preventing those with no local connection putting a strain on local resources, income limits, review bandings including Band 5
- Consider the use of out of City moves/ placements and discharge off duty in private rented sector
- Review the Lettings Annual Plan to ensure balance between all housing applicants, homeless households and those moving on from supported housing
- Continuation of de-designation of accommodation for over 55 year olds in council housing
- Specific housing strategies to be brought forward including young people and Black and Minority Ethnic communities (identified in Housing Strategy)

### 6. Excellent homelessness services

- Develop on line applications and information
- Achieve savings in temporary accommodation costs
- Identify continuing VFM changes
- Support Education, Employment and Training work
- Increase financial inclusion measures (identified and to be delivered by Homeless Review Action Plan/Service Plan)

### More information and background documents

Corporate Plan Housing Strategy 2012-15 and Action Plan Homelessness Evidence Base 2012 Homelessness Review 2012 Homelessness Survival Guide

#### **Consultation questions**

- Did you find the Homelessness Strategy consultation document a) easy to understand b) interesting
- Do you agree with our analysis of housing, homelessness and future challenges?
- How can we sustain our progress in preventing homelessness and acting at crisis point given threats and reduced resources in the future?

Potential future priorities	Do you agree with this priority?	Are there any gaps in information or services? If so, what?	Do you have views on how we can meet this priority?
Preventing			
homelessness			
Greater			
understanding			
Partnerships that			
work			
Customer			
focussed services			
Transition to			
settled homes			
Increased access			
to housing			
Excellent			
homelessness			
services			

Do you have any more information or comments to add?

For focus groups

- Perceptions and expectations of homelessness services
- Quality of advice and assistance
- Barriers to housing

What can OCC do to help and improve services in the future?

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