

## 60921 Homelessness, Rent Arrears and Financial Support

We are working on a research project examining the relationship between financial literacy, debt behaviour and housing insecurity in the UK.

I am writing to a selection of local authorities to gather comparable data. The questions are designed to draw on information that local authorities already hold through their statutory homelessness recording obligations (HL1 return) and existing service records, and I have aimed to keep the scope as narrow as possible.

I am requesting the following information, relating to the financial year 2024–25 (1 April 2024 to 31 March 2025):

### **Homelessness Presentations**

How many homelessness applications or presentations were made to your authority by applicants aged 18–40 in 2024–25?

2,509

Of those applications, how many cited each of the following as the main reason for the application (as recorded in the HL1 return)?

Main reason categories:

- a) Asked to leave by family or friends (non-violent)
- b) Violent or abusive dispute within the household — including domestic abuse
- c) Non-violent dispute with neighbours or other persons
- d) Relationship breakdown (other than above)
- e) Termination of private rented tenancy — due to rent arrears
- f) Termination of private rented tenancy — for other reasons (e.g. landlord selling, end of tenancy)
- g) Termination of local authority tenancy — due to rent arrears
- h) Termination of registered social landlord tenancy — due to rent arrears
- i) Termination of social tenancy — for other reasons
- j) Mortgage default or repossession
- k) Overcrowding
- l) Leaving institution — including custody, hospital, looked-after child placement, or other
- m) Emergency (e.g. fire, flood)
- n) Other reason

a) 891

b) 241

c) 15

d) 260

e) 24

f) 243

g) 5

h) 6

i) 53

j) 6

k) 15

l) 127

m) 52

n) 571

Of those applications from applicants aged 18–40 in 2024–25 where an additional contributing factor was recorded, how many cited 'financial difficulties, debt or unemployment' as an additional contributing factor?

715

Of those applications from applicants aged 18–40 in 2024–25, how many included a household member who had been previously looked after by a local authority (care leaver) as a child?

47

Of those applications from applicants aged 18–40 in 2024–25, how many had 'financial difficulties' recorded as a support need (as recorded in the HL1 support needs field)?

None. This is not a recorded support need category in the HL1 return.

The support need categories are as follows:

Mental health problem – 852

Learning disability – 151

Physical disability – 122

Medical condition – 193

Drug or alcohol dependency – 147

Basic housing management / independent Living skills / housing support - 161

### **Temporary Accommodation**

How many households with a main applicant aged 18–40 were in temporary accommodation provided by your authority as of 31 March 2025?

2,883

Of those households, how many had been in temporary accommodation for more than 12 months as of 31 March 2025?

1,596

### **Financial Support**

How many Discretionary Housing Payments (DHPs) were awarded by your authority in 2024–25 to applicants aged 18–40?

If an age breakdown is not available, please provide the total number of DHP awards made in 2024–25, broken down where possible by purpose:

- a) Removal of the Spare Room Subsidy (bedroom tax) mitigation
- b) Benefit cap mitigation
- c) Local Housing Allowance shortfall
- d) Other housing cost shortfall, rent deposit or moving costs

Note: We recognise that bedroom tax and benefit cap DHPs in Scotland are effectively guaranteed once eligibility is confirmed. We are particularly interested in categories c and d, which reflect discretionary financial support decisions most directly relevant to this research. However, any breakdown your authority is able to provide is welcomed.

There were 2,008 DHPs awarded to applicants aged 18-40 in this period.

How many referrals to debt advice or money guidance services were made by your housing or homelessness team in 2024–25?

1,021 referrals were made to the Advice Shop from teams that are, or could be considered, under the umbrella of Housing and Homelessness services.

### **Policy and Practice Questions**

At what stage in the homelessness assessment process does your authority first offer or refer an applicant to money advice, debt support or financial capability services?

Please select the most accurate description:

- At or before the initial application stage
- During the assessment and investigation stage
- During active case management
- Only after the case is closed or a duty discharged
- Not systematically offered, depends on the individual case

None of these descriptions reflect our response. We provide a person-centred approach and will discuss and offer an applicant money advice, debt support or financial capability services throughout the applicant's journey with the service.

Does your authority have a dedicated financial inclusion, money advice or financial capability service embedded within, or formally linked to, your housing or homelessness team?

(Yes / No / Signposting only to external services)

Yes

The Advice Shop has staff dealing solely with referrals from Homelessness. The Advice Shop also receives referrals from Housing teams.

Does your authority provide or commission financial education or money management support specifically for care-experienced young people as part of their pathway out of the care system?

If yes, please briefly describe the provision.

Yes

This is provided by a staff member within the Throughcare and Aftercare team.

Does your authority systematically record whether financial literacy or debt knowledge gaps were a contributing factor in a homelessness application?

(Yes / No / Not systematically)

Not systematically

Does your authority record whether a benefit delay, sanction or benefit system issue was a contributing factor in a homelessness application?

If yes, please provide available figures for 2024–25.

We are unable to provide the information requested as the cost to the Council of locating, retrieving and providing the information far exceeds the statutory maximum of £600.