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To: Supporting People Commissioning Body 26 January
2012

Subject: Scoping Paper – Supported Housing and the Supporting
People Programme

Classification: Unrestricted

Summary

This report sets in context the operating environment within which the Supporting People Programme currently exists and the situation that service users find themselves in relation to welfare benefits and access to rented housing, education, training and employment. The Programme will be reporting in full on the strategic review it is undertaking into the education, training and employment challenges and opportunities for service recipients. The strategic review will be tabled at the end of the financial year.

The Welfare Reform Bill 2011, the Localism Act, the Coalition Government's Housing Strategy Laying the Foundations: A Housing Strategy for England and the Government White Paper, Open Public Services, will all have implications for the people that the Supporting People programme may potentially assist in the future.

The changes will impact upon Supporting People service users both in supported housing, and in moving on into the social and private rented sector. This may lead to supported housing becoming less accessible. There may be other implications for the twenty one client groups within the programme in relation to the level of welfare benefit they are entitled to receive and the housing opportunities open to them.

1. Introduction

(1) The context within which the Supporting People Programme operates has changed considerably in the last year or two. This is because both the way that social housing is funded and access to welfare benefits has changed.

(2) The private rented sector has become the tenure of choice for people who are unable to purchase their own housing and this has led to vulnerable people finding it difficult to access the private rented sector as an alternative to a social rented sector where properties are at a premium.

(3) Service users within the Supporting People Programme are experiencing a period of considerable change in relation to access to welfare benefits.

There are changes to the welfare benefits regime within the Localism Act 2011 which will have an impact on many of the service users the Programme works with. This means that with a few exceptions, those people who are under 35 years old are unable to access their own self-contained accommodation as they are restricted to a single room rate which relates to the local housing allowance in their respective area.

(3) The Supporting People Programme is currently undertaking a strategic review of vulnerable individuals supported by the Programme to access employment, education and volunteering opportunities. The Programme supports vulnerable individuals who may find it less easy than others to access work due to the fact that they may not have had the educational background, relevant training or work experience required. The Programme is predicated on the basis that stability in housing can act as a platform to accessing employment and becoming a socially engaged citizen.

2. Setting the Scene

(1) Supported housing was created in order to provide housing with support. People who are living in rented or owner occupied sectors can receive floating support but they will not have the level of support provided that is usual within a supported housing context.

(2) Within the context of the Supporting People Programme this provision is normally labelled sheltered accommodation and supported housing. Some supported housing is funded by the Families and Social Care Directorate (FSC) without any additional funding from the Supporting People Programme. There are also schemes where both funding streams are present. This is generally within long term supported accommodation. There are also private providers who do not receive Supporting People funding but may be in receipt of housing benefit and possibly funding from FSC. There may be an increasing trend for vulnerable service users to be placed in housing situations that are not safe or secure but receive state funding to provide services. These services already exist.

(3) Landlords of accommodation-based supported housing typically ask a higher level of rent than that which would be achievable for a “non-supported” equivalent dwelling. This is generally due to a higher than normal amount of housing management required and greater wear and tear to the dwelling, often incurred as a result of the nature of the client group. This accommodation is currently treated as exempt from the normal housing benefit rules. Housing management and maintenance are the responsibilities of the landlord. Housing management includes tasks such as allocating and letting accommodation, addressing tenants’ concerns and dealing with anti-social behaviours. It is acknowledged that managing supported accommodation requires more intensive input, again due to the particular risk/issues associated with particular vulnerable groups of people.

(4) The Supporting People Programme funds housing related support as set out in the Kent Eligibility Policy (an amended policy is being discussed in a

separate report). Housing related support is non-statutory support delivered to a wide range of vulnerable groups of people as diverse as homeless people with support needs, people with substance misuse or/and mental health problems, older people with support needs and young people at risk. In many instances, Supporting People provides a safety net for vulnerable people who do not meet the eligibility threshold for statutory services and in other cases housing related support is delivered alongside statutory services.

(5) Supporting People funded support is based on personalised support planning. This can be described as a two way process between the individual and a support worker in which support needs are assessed and goals are agreed and set out. The process of achieving the goals is closely monitored and outcomes are measured. The overall aim is to support clients into independent living and a settled lifestyle with links into the social and economic life of their communities.

(6) The Supporting People Programme is working on a manual to try and encapsulate the support that is required within supported housing by providers and which can successfully move vulnerable individuals on into the rented sectors. The Joint Policy and Planning Board (Housing) is working with the National Landlord Association on a range of initiatives in order to ease access into the private rented sector.

(7) Appendix One provides data which illustrates the environment within which many of the Programme's recipients exist.

3. Welfare Benefit Changes

(1) The Supporting People Programme supports vulnerable people who are often in receipt of welfare benefits and therefore are inevitably impacted by changes to the welfare benefits. This is borne out by the evidence from Kent's Client Records between April 2010 and March 2011. This illustrates that the majority of clients who had just entered services were identified as not in work and homeless. It is interesting to note that only 10% of these individuals had been accepted as being owed a main duty by local housing authorities. The housing status of the individuals identified above was either that they were in the rented sector (35%) or were in temporary situations (62%). Only 3% were owner occupiers

(2)The Welfare Reform Bill 2011 is currently progressing through Parliament and is expected to receive Royal Assent by the end of the financial year. The Welfare Reform Bill includes provision to set up Universal Credit which will replace a range of benefits including unemployment benefit and housing benefit (a list is attached at Appendix Two). The government has already introduced some changes. Other changes are due to be phased in as from 2013.

(3) There are new provisions that have already been introduced that have had an impact on vulnerable service users and some that are due to be introduced that will have an impact. There are:

- A reduction in Local Housing Allowance (housing benefit) rates (see Appendix Three for current rates in districts/boroughs)
- An absolute cap on Local Housing Allowance rates
- Restricted room rates for claimants under 35
- Changes to non-dependent reductions for housing benefit claimants
- Size criteria rules relating to under-occupation by adults of working age to be introduced to the social rented sector
- The replacement of council tax benefit with a new local rebate. Central government will be imposing a 10% reduction in funding to Local Authorities.
- A cap on the maximum amount of benefit received by any family

(See Appendix Four for details of these measures.)

(4) The overall impact of the changes described above is as follows:

- Many tenants both in private and social rented sector housing face a choice between making up shortfalls in rent themselves or moving to a cheaper area, which may be away from areas of potential employment opportunities and their existing social and support networks.
- There may be fewer properties available in the private rented sector for which the landlord will accept housing benefit recipients and which can be covered by housing benefit to pay the full rent. Private sector landlords may leave the Local Housing Allowance market and let to households who are in work but are unable to secure mortgages. This may impact on the 40% of households in the private rented sector which are occupied by Housing Benefit claimants.
- Households may potentially face debt and homelessness if they cannot make up the shortfall from a low wage or welfare benefits. Homelessness presentations to Local Housing Authorities are already rising. The success of the homeless prevention approach adopted by local authorities over the last few years was in large part due to their ability to access the private rented sector. In England the P1E Homelessness statistics show that 165,000 households had their homelessness prevented, of which 60% of preventions were achieved through accessing accommodation in the Private Rented Sector.
- The absolute cap on benefits may not affect Kent in the short term but will have a significant impact on households in London. There is a risk that affected households may relocate to more affordable housing in Kent districts/boroughs with accompanying demand on housing and other public services such as health in Kent.

(5) As part of the Localism Act 2011, the government has also introduced a series of changes to tenure in social rented housing (housing associations and council accommodation). For instance, there is no longer a requirement to offer lifetime tenancies and there is flexibility for landlords to offer shorter terms with the minimum being two years. The Localism Act has introduced

different types of tenure. These are social rents and affordable rents. Social rents relate to the target rents set by central government and are set considerably below market rents. Affordable rents are set at a level between target rents and up to 80% of market rents. In theory, the Local Authority has discretion to negotiate affordable rent levels with housing associations. In practice, the Homes and Communities Agency appears to expect that Housing Associations charge 80% of market rents. Housing Associations have to business plan on this basis. Therefore, in practice there is limited scope at present for Local Authorities to influence affordable rent levels. The Supporting People Programme will be undertaking research into the position that each Housing Association is adopting in Kent in relation to services that are funded by the Programme and any services that service users might move on to once they leave supported housing (Housing Associations and Local Authorities if appropriate).

(6) Local Housing Authorities will have the discretion to discharge their housing duties by placing households who are owed a main duty by them in the private rented sector rather than placing them in temporary housing pending a social rented tenancy (see Appendix Five for housing provisions under the Localism Bill).

4. The Future

(1) The current welfare reforms will affect service users directly. The Programme may be impacted by the effect of the changes which have been described above. There may be an increase in the difficulties vulnerable people may face which lead to increased demand for services. There may be increased problems with people in supported housing being able to move on into the rented sector and an increased demand for floating support as people start to experience problems in maintaining their housing situations. There may be increased demand for supported housing in the short to medium term.

(2) The government made further announcements in the Chancellor of the Exchequer's Autumn Statement, including a further freeze on the couple and lone parent elements of the Working Tax Credit in 2012-13 and not increase the child element of Child Tax Credit by more than inflation (for more details see Appendix Six).

(3) The government has been consulting on changes to the way that housing benefit is paid within a broad variety of supported housing contexts which could lead to the continued departure of housing associations from housing related support provision and the possible withdrawal of supported housing assets. There may also be other providers who do not believe that they will be able to sustain housing related support contracts due to benefit changes.

(4). The consultation on 'Housing Benefit in Supported Housing' looks at service charges levied in the sector and makes proposals for the future funding of housing benefit for people in supported housing including:

- Creating categories of supported housing based on level of support need
- Paying housing benefit under the local housing allowance scheme plus a flat rate addition to recognise extra cost
- Individuals in the non-mainstream category of supported housing would be assessed individually and apply for additional payments to cover the cost of support. This system for non-mainstream cases might be administered at County level.

(5) The White Paper 'Open Public Services' reflects the continuing trend towards personalisation across all public services and proposes that public services should become more decentralised, give customers more choice, provide equal access and be more accountable to customers.

5. Performance management

(1) The Programme measures a range of service, and performance indicators and outcomes designed to give factual points of comparison to enable the Programme to strategically commission, procure and performance manage housing related support services. The nature of the framework has recently been subject to a review by a task and finish group of the Core Strategy Group and Executive Board of Providers. The Programme will ensure that the Supporting People performance management framework fully meets the requirements of Kent County Council's Statement of Required Practice (SORP).

(2) The measures include utilisation, throughput and reconnection to area of origin, and planned move on as well as those who have achieved independence. Providers are measured for their performance against these indicators and the data is used to give strategic steer to the Programme. The changes above are likely to influence provider performance. As an example, performance data provides a picture of the destination of those who move on from the Programme's services and the tenures they occupy. At present almost half of all departures are to the social rented sector. The ability of newly independent former service users to access and maintain accommodation in an affordable rents context could hamper providers' ability to move people on from supported housing, resulting in poor throughput move on and utilisation.

(3) The Programme participates in the National Outcome Framework which sets out the key themes upon which the personalised support plans of those receiving housing related support are based. These themes are as follows

- Economic Wellbeing
- Enjoy and Achieve
- Be Healthy
- Stay Safe
- Make a Positive Contribution

(4) As the payment by results culture moves forward there is a need for commissioners and services to understand the issues that present themselves in working with complex individuals who may be legitimately receiving more than one service. Housing related support can provide the broad stable base from which other, more specialist work can be done, but without whose initial intervention and stabilising influence, the user would remain inaccessible to specialist services or would not be able to sustain their involvement. In its study for the CLG *“Research into the financial benefits of the Supporting people programme”* Cap Gemini noted that whilst housing related support services delivered major financial savings for local authorities, a significant proportion of them would be realised by other public bodies such as health or the police.

(5) The value of the contribution made by different agencies to individual outcomes will increasingly need to be quantified as commissioners need to establish who should be paid for achieving or contributing towards each result. The issue of outcome ownership almost inevitably leads to questions about the function and purpose of housing related support and the outcomes it can and should deliver. Whilst the focus of the service is very clear the benefits are much wider. The Programme would welcome a broader debate amongst key stakeholders about the issues that this raises.

7. Consultation and Communication

The Supporting People Programme is currently consulting with a wide range of stakeholders including service users. The report will be presented to the Core Strategy Group and the Commissioning Body by the end of the current financial year.

8. Conclusion

(1). There are increasing challenges to the ability of vulnerable individuals to survive and thrive which need to be recognised and resolved as far as is practicable by the stakeholders within the Programme. There may be additional interventions which are required from other agencies to deliver this but the fundamental basis starts with maintaining or achieving a stable housing situation as the context within which other services can be delivered.

(2) The potential impact of the legislative and strategic changes that are proposed by the Coalition Government are:

- The reduction of any welfare benefits that vulnerable people may be entitled to
- A reduced choice in housing opportunity and less security of tenure
- A geographical dislocation of households as currently affordable accommodation becomes unaffordable
- The current models of supported accommodation may change

(3) The strategic review of education, training and employment will be presented to the Core Strategy Group and Commissioning Body by the end of

the current financial year. The review will try and identify the challenges for services users and signpost some potential ways forward within the context of the changes that have been outlined above in relation to access to the rented sectors and to welfare benefits.

Recommendations

The Commissioning Body is asked to **note** the content of the scoping paper in sustaining future support/delivery.

Background Documents

Welfare Benefit Reform Bill 2011

Localism Act 2011

Housing Benefit Reform-Supported Housing', Department of Work and Pensions (July 2011)

Open Public Services', White Paper, Cabinet Office (July 2011)

Kent Eligibility Policy September 2008

Draft Kent Eligibility Policy 2012/13

Cap Gemini for the Department of Communities and Local Government (2008) *"Research into the financial benefits of the Supporting people programme"*

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Appendix One: Socio-Economic Data

Appendix Two: List of Welfare Benefits

Appendix Three: Local Housing Allowance Rates (October 2011)

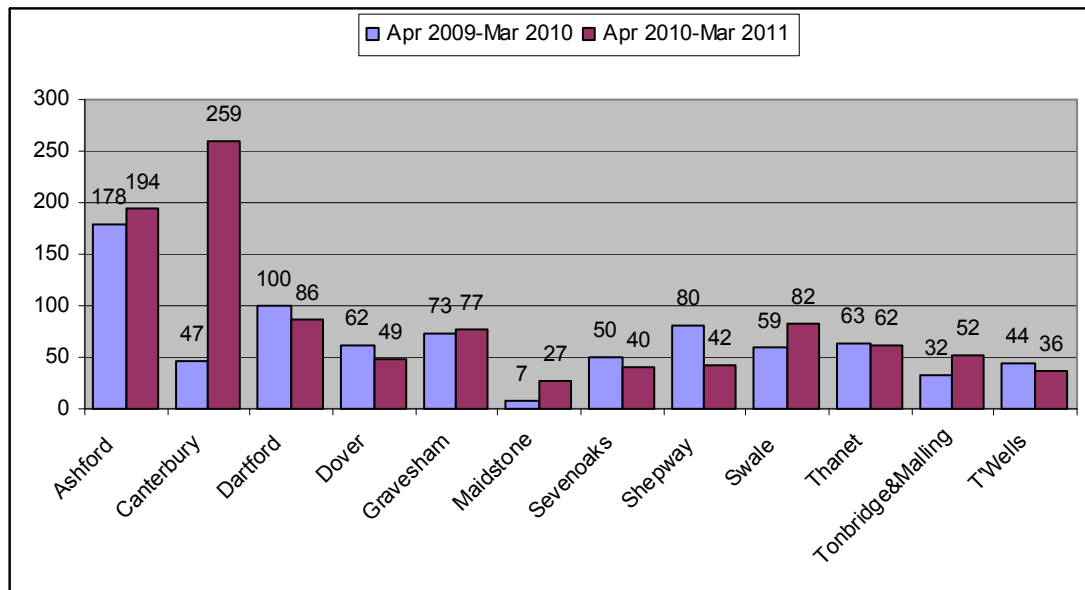
Appendix Four: Details of Welfare Benefit Reforms

Appendix Five: Localism Bill 2011

Appendix Six: Summary of the Chancellor of the Exchequer's Autumn Statement (Housing/Welfare Benefits)

Appendix One – Socioeconomic Data

Statutory homelessness acceptances in Kent districts/boroughs 2009-2011



In Kent, April–June 2011, local authorities made 588 decisions on applications (by eligible households) for housing assistance. This is 43% higher than the same quarter in 2010. Of the 588 decisions 229 households were accepted as homeless and in priority need, an increase of 13% compared to one year ago. When looking at reasons for acceptances by reason for homelessness, there is an increase in the ending of assured shorthold tenancies.

Annual Kent Rough Sleeper Counts, 2009 and 2010

Local Authority	People found sleeping rough, November 2009	People found sleeping rough, November 2010	People sleeping rough November 2011 (based on estimated numbers*)
Ashford	0	2	6
Canterbury	3	3	22
Dartford	0	0	15
Dover	1	8	17
Gravesham	1	1	8
Maidstone	1	Estimated 27	19
Sevenoaks	0	0	1
Shepway	5	9	12
Swale	0	0	2
Thanet	4	1	7
Tonbridge & Malling	0	1	4
Tunbridge Wells	3	Estimated 9	13
TOTAL	18	25	126

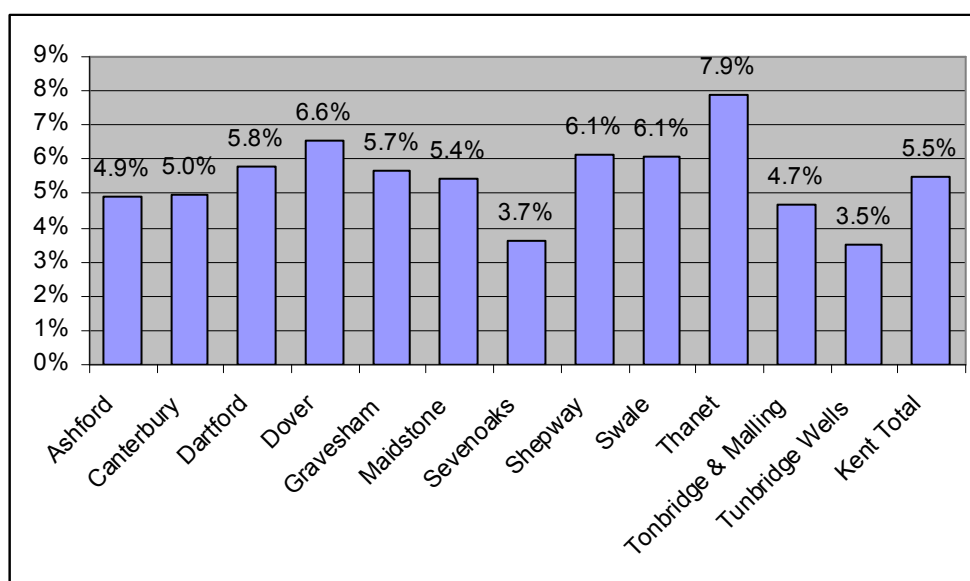
*To produce the data Porchlight in agreement with Local Authorities has compiled numbers of rough sleepers from all its early morning outreach sessions in a two-week period across October and November. They also consulted with as many providers as possible that come into contact with rough sleepers to make sure individuals were not recorded more than once.

Source: Porchlight

Number of 16-18 year olds who are not in education, employment or training (NEET), by district/borough, February 2011

	NEET, February 2011	% of all 16-18 year olds	NEET, February 2010	% of all 16-18 year olds	Overall performance 2010/11,%
Ashford	127	3.3	116	3.0	3.8
Canterbury	239	5.7	230	5.4	5.6
Dartford	142	5.3	153	5.6	5.8
Dover	158	4.6	170	4.9	4.6
Gravesham	139	4.4	153	4.6	5.4
Maidstone	256	5.5	242	5.3	5.7
Sevenoaks	99	3.5	101	3.6	3.8
Shepway	160	4.8	154	4.6	5.0
Swale	204	4.7	237	5.5	6.0
Thanet	319	7.2	303	6.7	7.0
T&M	151	4.1	154	4.2	5.1
Tunbridge Wells	96	3.1	105	3.5	3.6
Kent	2,091	4.4	2,124	4.5	4.9

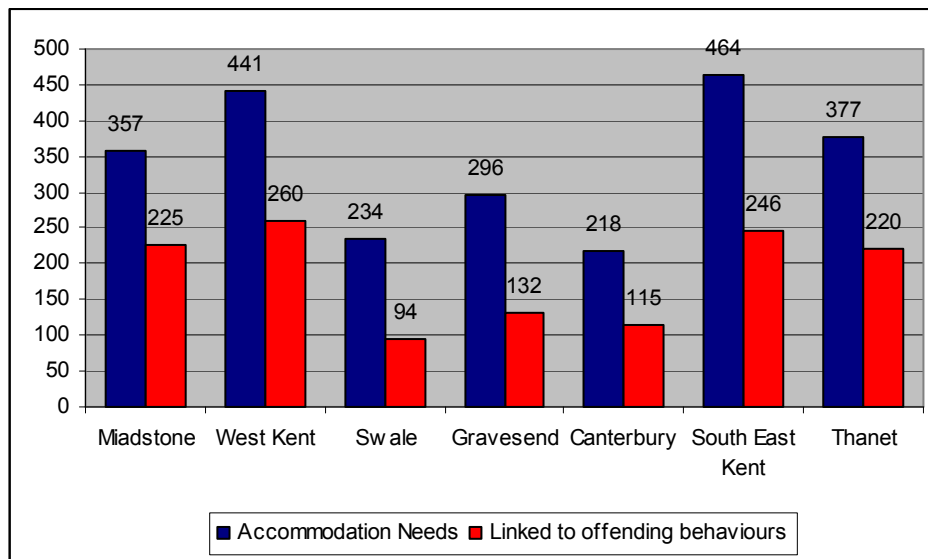
Percentage of 16-18 year olds not in employment, education or training, as percentage of all 16-18 year olds, by district/borough, June 2011



Note: According to latest data from Connexions, the percentage for Kent had increased to 6.5% as at September 2011.

Source: Connexions

Offenders assessed under OASys as in Need of Accommodation and Where Need is Linked to Offending Behaviour, by Probation Area, April 2010-June 2011



Number of Disability Allowance and Attendance Allowance Claims, February 2011

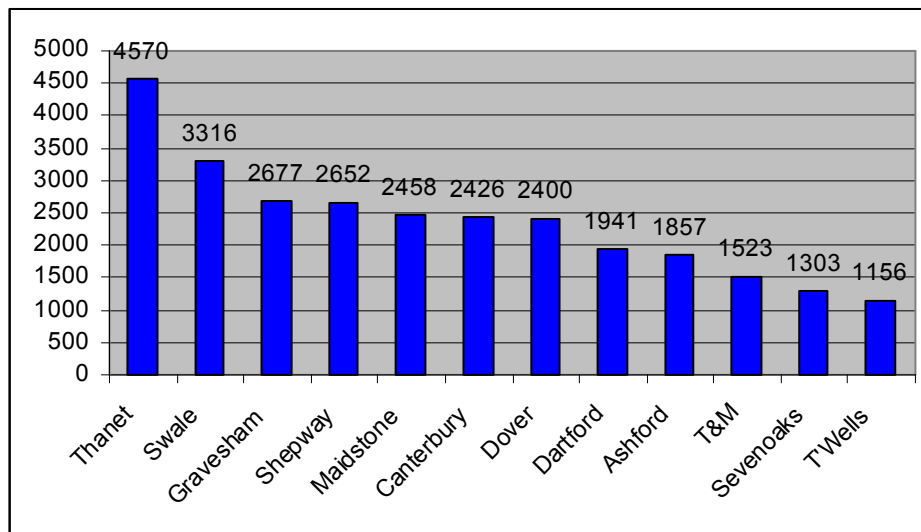
	0-15	16-64	65+	No.	%
Ashford	690	3,370	3,830	7,890	6.8
Canterbury	960	4,550	6,560	12,070	7.9
Dartford	640	2,440	2,960	6,070	6.4
Dover	690	4,100	5,400	10,190	9.5
Gravesham	820	2,940	3,210	6,980	7
Maidstone	880	3,800	4,890	9,570	6.4
Sevenoaks	580	2,360	3,620	6,560	5.7
Shepway	820	4,300	5,250	10,380	10.3
Swale	1370	4,950	5,030	11,350	8.5
Thanet	1110	6,120	7,550	14,770	11.2
Tonbridge and Malling	710	2,760	3,660	7,120	6
Tunbridge Wells	540	2,430	3,160	6,140	5.7
Kent				109,090	7.6
South East					6.3
England					8.2

Percentage of Disability Allowance and Attendance Allowance Claims, by main conditions, February 2011

	Mental Problems	Health	Learning Disabilities	Physical Disabilities
Ashford		14.2	9.6	74.6
Canterbury		14.2	8.8	75
Dartford		14.8	11	77.6
Dover		12.3	7.9	78.7
Gravesham		13.3	8.7	74.8
Maidstone		12.3	8	80.7
Sevenoaks		16.3	5.4	76.4
Shepway		10.4	12.3	77.5
Swale		12.3	12	74.7
Thanet		14.4	9.7	75.9
Tonbridge and Malling		14.6	8.6	76.7
Tunbridge Wells		16	13.3	71.2
Kent		13.5	9.6	76.5

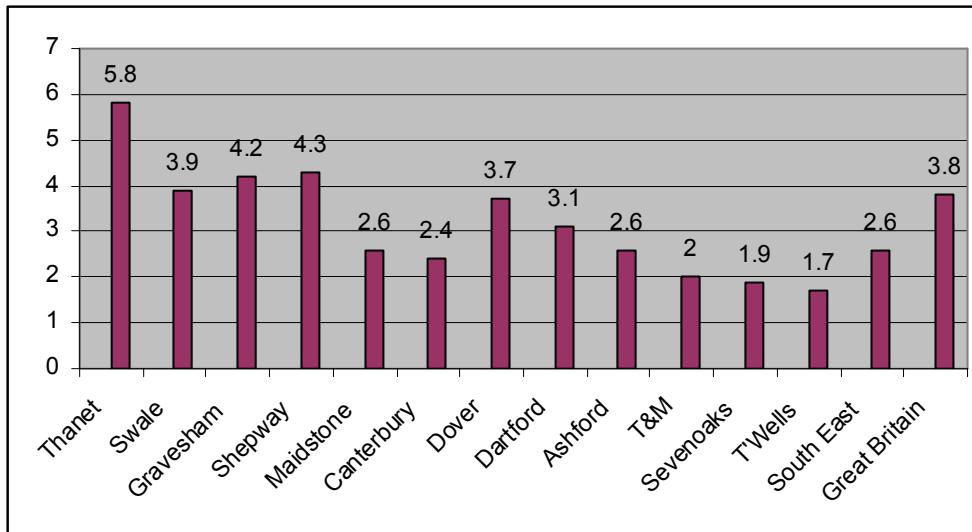
Source: Department of Work and Pensions

Number of people claiming unemployment benefit aged 16-64, by district/borough, October 2011



Note: 18-24 year olds account for 31.8% of all claimants.

Percentage of people aged 16-64 claiming out of work benefits October 2011, by district/borough



Source: Office of National Statistics, Labour Market Statistics, November 2011

Appendix Two – List of Welfare Benefits

Universal Credit

- Introduced by Welfare Reform Bill, Royal Assent later this year or early 2012
- Single benefit to simplify system for working age people
- Pensioners protected
- Used for in and out of work customers
- Phased introduction, starting April 2013

Will replace

- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Income Support
- Income Related Job Seekers Allowance
- Income Based Employment & Support Allowance (ESA)
- Above often referred to as 'Legacy Benefits' in this context

Will not replace

- Pension Credits
- Contributory Job Seekers Allowance
- Contributory ESA
- Disability Living Allowance
- Child Benefit
- Bereavement, sick and maternity benefits / payments
- Council Tax Benefit

Appendix Three - Local Housing Allowance, Rates as at 31 October 2011 (£)

Broad Rental Market Area	Shared	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Ashford	62.5	114.23	138.46	160.38	219.23
Canterbury	71.58	114.23	144.23	173.08	253.85
Dover-Shepway	57.73	86.54	115.38	138.46	180
High Weald (Sevenoaks, Tonbridge and Malling, Tunbridge Wells)	77.1	132.69	173.08	201.92	323.08
Maidstone	67.5	124.62	150	173.08	230.77
Medway & Swale	62.5	103.85	126.92	144.23	184.62
North West Kent (Dartford, Gravesham, Swanley)	68.5	114.23	138.46	155.77	199.62
Thanet	58.5	80.77	109.62	137.31	160.38

Source: Valuation Office Agency, October 2011

Appendix Four - Details of Welfare Benefit Reforms

1. Reduction in Local Housing Allowance (LHA) rates

LHA rates will be set at the 30th percentile of rents in each Broad Rental Market Area rather than the 50th percentile or median rate as was the case previously. This means that tenants in receipt of LHA will only be able to claim rent in line with the cheapest 30% of properties. LHA claimants who are disabled, or who have a long term health condition, and have a proven need for overnight care, will be entitled to funding for an extra bedroom for a non-resident carer from April 2011. In addition, the maximum level is for a four bedroom property and caps have been introduced for each property size so that rates cannot exceed a certain limit.

From April 2013, the LHA rate will be up-rated by the Consumer Price Index (CPI) from the April 2012 rate. Currently the LHA rate is based on a monthly assessment of rents in the local area. Over the past 10 years rent inflation has risen 2.57 percentage points above the CPI level and if the trend continues, LHA will not keep pace with the increases in rent inflation.

2. Extension of shared room rate to under 35's (as from January 2012)

The housing benefit claims from single people who are aged 35 and under will be limited to the local rent for a room in a shared house. Currently the age threshold is 25 and under. Care leavers, severely disabled people and housing association tenants are currently excluded from these rules.

Two further two groups will be exempt from the shared accommodation rate: ex-offenders who pose a risk to the public, are aged 25 or over and who are subject to active multi-agency management under the Multi Agency Public Protection Arrangements (MAPPAs); and former rough sleepers or those at risk of sleeping rough who have spent three months or more in a homeless hostel, or more than one hostel, specialising in rehabilitating and resettling this group within the community. The three month qualifying condition is designed to target the exemption at people receiving a sustained programme of rehabilitation rather than people who have sporadic, short term stays. This may lead to increased demand for places in homeless hostels which are already under considerable pressure.

3. Increase in non-dependent reductions (phased in from April 2011)

Tenants living with an adult 'non-dependent' receive reduced levels of housing benefit, whatever contribution the non-dependent actually makes to the rent. Deductions have been frozen since 2001 but will be increased over a three-year period from April 2011. Tenants living with other adults will therefore begin to see their Local Housing Allowance or Housing Benefit being reduced. No deductions are made for people under 25 on Job Seeker Allowance or older people on Pension Credit and some other groups.

4. Housing benefit to reflect household size in social rented housing (from April 2013)

Size criteria restrictions will be introduced in social rented sector accommodation for under occupation of accommodation. Housing Benefit for working age claimants in such housing will be limited to the size of accommodation that they are deemed to need. This policy has the potential to have the greatest effect on housing association tenants.

5. Replacement of nationally administered Council Tax scheme (April 2013)

The scheme will be replaced by a locally administered scheme. Government funding to the local scheme will be 10% less than the overall cost of the current scheme in its final year. There will be protection for pensioners.

6. Overall annual benefit cap of £26,000 (from April 2013)

No family will be able to claim more in benefits than the average household income of a working family. By 2013, this is projected to be £26,000 per year (£500 per week). Disabled people, war widows and families claiming working tax credits will be exempt from the cap, which according to Government research will affect 50,000 households. A new cap on benefits for single people of £18,200 (£350 per week) has also been announced. This cap will operate by reducing the amount of benefit paid to cover housing costs (i.e. it is housing benefit that is reduced once the total gets to £500).

Appendix Five – Localism Act 2011 Housing Provisions

The housing provisions are:

- Abolish the requirement to have a Home Improvement Pack
- Reform the Housing Revenue Account system
- Provide for a new form of flexible tenure for social housing tenants
- Allow local authorities to discharge their duties to homeless people by using private rented accommodation
- Give local authorities the power to limit who can apply for social housing within their areas
- Abolish the Tenant Services Authority and provides for a transfer of functions to the Homes and Communities Agency
- Amend the way in which a social tenant can make a complaint about their landlord
- Improve the ability of social tenants to move to different areas.

Appendix Six - Summary of the Chancellor of the Exchequer's Autumn Statement (Housing/Welfare Benefits)

The measures outlined by government were grouped around key themes. Regarding housing and welfare benefits the measures potentially impacting on the client groups of the Supporting People Programme included the following:

1. Fairness to protect, rebalance and strengthen the economy and ensure that businesses and families continue to benefit from low interest rates

- Support young people in the labour market through providing extra support from Jobcentre Plus for unemployed 18-24 year olds and via a new Youth Contract worth a total of £940 million:
 - provide an offer of work experience or Sector Based Work Academy place for every unemployed 18-24 year old who want one after three months on Jobseeker's Allowance;
 - fund wage incentives for 160,000 young people to make it easier for private sector employers to take them on.
- The Government will also invest a further £380m a year by 2014-15 to extend its new offer of 15 hours free education and care a week for disadvantaged two year olds, to cover an extra 130,000 children. This is in line with the Government's plan to tackle the causes of child poverty.

Protecting the economy through maintaining sound public finances

- Set plans for spending in 2015-16 and 2016-17 in line with the reductions in the current Spending Review period;
- Raise the State Pension age to 67 between April 2026 and 2028, as people live longer, saving an expected £60bn in today's prices between 2026-27 and 2035-36;
- Freeze the couple and lone parent elements of the Working Tax Credit in 2012-13 and not increase the child element of Child Tax Credit by more than inflation.

Building stronger economy for the future

- Providing £6.3 billion, of which £1.3 billion was announced earlier in the autumn, of additional infrastructure spending over the Spending Review 2010 period – funded by savings – including tackling congestion on the road and rail networks, superfast broadband, extra money for schools and housing, increasing the Regional Growth Fund, and more funding for science and innovation;
- Introducing a new build indemnity scheme for builders and lenders to stimulate the construction of new homes, and launching a new £400 million Get Britain Building investment fund.

Appendix Seven - Summary of Laying the Foundations: A Housing Strategy for England

Developing new housing

1. Increase supply of homes and stimulate wider economy through kick starting home building – investment fund, reconsider stalled planning obligations agreed before April 2010, money for infrastructure, Community Right to build

2. Promote homeownership – Government to underwrite 95% mortgages on new-build homes and stimulating right to buy of social rented homes (discounts of up to half of value of property)

Social rented housing

3. Reform of social housing through Localism Act –changing access, way homelessness duty is discharged, - and for new tenants new types of tenancies, councils no longer obligated to have open waiting lists, Local authorities granted to the freedom to allocate stock in the way they see fit, including granting priority to working households

4. Social rented housing as stimulator of social mobility- Housing providers can charge market rents from tenants earning "very high salaries". New measure to prevent people who already have a suitable home from seeking social housing.

5. Increase supply of social rented accommodation through encouraging innovation and competition between landlords – e.g. private entrants into the market, new for-profit housing providers to offer social housing:

6. Widen grounds on which social landlords can evict tenants on grounds of anti-social behaviours - to include where they or members of their household have been convicted of sort of criminality seen in recent riots (wherever this took place)

Private rented sector

7. Boost supply in private rented accommodation - Attract new investors into build to let market, e.g. institutions, review of barriers in the market,

Empty homes

8. More empty homes to be brought back into use - £100m in funding to bring empty homes back into use, and a further £50m to tackle the worst concentrations of empty homes, promotion of green deal to renovate empty homes, consider 'empty homes premium' to be added to council tax, payable if a home is left unattended for more than two years, New Homes Bonus to be awarded to empty homes brought back into use.