

# Homelessness and Finances 7 Minute Briefing

## 1. Background

It was brought to the attention of [Salford Safeguarding Children Partnership](#) that there had been an increase in children on a Child Protection plan who may be affected by homelessness or the threat of homelessness. In November 2022 a multi-agency audit overseen by a QA Panel took place so that multi-agency practice could be scrutinised more closely. Practitioners from all agencies involved with five families came together to discuss practice in detail for each individual case.

## 2. Findings from the audit

The audit found that knowledge of housing and homelessness and the tools, processes, support and resources available to practitioners and families is inconsistent across frontline services. Some of the cases prompted the observation that support and advice at an earlier stage could have prevented rent arrears escalating to crisis point and potential eviction. [Professional curiosity](#) and a general awareness of financial difficulties including the links between domestic abuse, financial abuse and the risks of illegal money lending may have resulted in exploration of household finances and avoidance of homelessness.

## 3. Duty to refer

The Homelessness Reduction Act, 2017, places a duty on certain public bodies, including Children's Services, to refer to homelessness services when they believe that a household is homeless or at risk of homelessness. You can refer to Housing Options - [www.salford.gov.uk/dutytorefer](http://www.salford.gov.uk/dutytorefer). The applicant will be contacted to arrange an assessment.

## 4. Factors influencing homelessness

The three most common causes of homelessness in Salford are loss of private rented accommodation, asked to leave by family or friends and [domestic abuse](#). All of these reasons can have a financial element to them, the first duty is to try and prevent homelessness so the earlier the intervention, the greater the potential to prevent.

## 5. Rent arrears and finances

If families are facing court action or eviction for rent or mortgage arrears, a debt adviser can help negotiate arrears repayments, access the [Debt Respite \(Breathing Space\)](#) scheme to pause proceedings or help with applications to court to suspend action right up to the day of eviction for mortgage or social housing tenants. They will also help with other debts to make sure rent and mortgage payments are prioritized.

## 6. How you can help

Make a referral to WRADAS ([Contact the Welfare Rights and Debt Advice Service • Salford City Council](#)) if you have any concerns about benefit entitlement or deal with families who are struggling to pay their rent. The earlier the referral the better to avoid families slipping further into debt — but it's also worth remembering that help is possible right up to the point a family is due to be evicted. For a child at risk of homelessness a [referral to the Bridge](#) will involve access to the housing options worker.

## 7. Further information and resources

[Discretionary housing payments • Salford City Council](#)

[Salford Assist • Salford City Council](#)

[Household Support Fund • Salford City Council](#)

[Budgeting | MoneyHelper](#)

To look for affordable housing: [Salford Home Search - Home](#)

[Salford Housing Options Point \(SHOP\) • Salford City Council](#) includes help for tenants of private rented property.

[Housing | Salford Safeguarding Adults Board](#)

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### Additional Information

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