



YMCA
OPEN DOOR

Supported Lodgings for
homeless young people



NEWSLETTER

January 2020

From Rachael

Happy New Year Everyone!

I hope you are well and managing to stick to all your New Year's resolutions! Mine went out of the window after 2 days I'm afraid ☹️

It really was lovely to see so many of you at our 10th Anniversary Celebration event. It really felt like a family reunion seeing some of the Hosts who were here when I first joined the project 8 years ago and others who were on the first Host Prep Course that I ran. I was so pleased that Nathan Adams was able to make it all the way from his home in Munich but the highlight of the evening had to be Stan's fantastic dancing. The event just capped an amazing 10 years – Bring on the next 10!

I'm delighted that Diane Bagnall has now joined the team as our new Nightstop Assistant. Diane's post has been funded by Nationwide Building Society for the next 2 years. I know Diane has already spoken to some of you and hopefully you will meet her at one or more of the Host events/training that Jonathan is planning later in the year.

Thank you all again for the incredible work you're doing.

Much Love, Rachael.xx

Meet Diane...



As Rachael mentioned, it is with thanks to Nationwide Building Society that we have been able to recruit a Nightstop Assistant who will be responsible for any referrals for Nightstop. We are grateful to Nationwide who will fund the position for 2 years and we are really glad to welcome Diane into the team. She has already made a great impression with the Nightstop Hosts that she has interacted with and is fitting in really well with the rest of the team. You will get to meet Diane soon as she will making arrangements to pop in and see you to put a face to the name and voice.



Nationwide

Building Society



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Host Event Calendar

It was lovely to see so many faces old and new turn out to our 10th Anniversary Celebration last year. There are a number of Host training events and social occasions that we would like to put on in 2020.

Below are the dates that we have put down in the calendar and there will be more added to this very soon. Please feel free to come to any of these and meet with other Hosts.

February

Wednesday 26th: Host Meeting in The Light Bar, Chubb Building, Fryer St, Wolverhampton WV1 1HT 6.30pm-8.30pm

*YMCA will contribute £2 towards Hosts drinks



March

Tuesday 17th : Attachment training with Ruth (Host), The Bold Room, Merry Hill Shopping Centre, Dudley, Pedmore Road, Brierley Hill DY5 1QX 6.00pm-8.00pm

April

Mental Health and Suicide Prevention training:- This will be delivered by Walsall Council, either as a ½ day training in the daytime or over two evenings. Dates and times to be confirmed.

May

Thursday 21st: Host social event in Dudley TBC

June

Saturday 27th: YMCA Open Door Summer Picnic, Sandwell Valley Country Park, Salters Lane, West Bromwich, B71 4BG, 2pm-5pm. (Weather Permitting!)

(This is a bring and share event)

Please feel free to bring along family and friends to this. Young people on Supported Lodgings and Nightstop are also welcome to come along.





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Looking at Host insurance

YMCA have always advised Hosts on the importance of having home insurance, however as non-specialists, the level of advice for Hosts has always been quite minimal. Recently, DePaul Nightstop have informed us of an insurance company that they are working closely with who provide a 'top up service' for Hosts in addition to their existing Household insurance.

Pikl provide the top up for around £40 per year, which would provide additional cover to ensure that if the Host's property was damaged maliciously or accidentally, because of a person on Nightstop or Supported Lodgings. It also covers public liability (in case of an injury to the young person) and theft.

Very soon, Pikl, will also be providing their own insurance policies for Hosts, so if you are interested in doing so, you could either:

- (i) Use another insurance provider and pay for the top up (available now)
- (ii) Use Pikl for your insurance and the top up.

During our own conversations with Pikl, they have also advised that for people who would be providing Supported Lodgings, that they should have landlord insurance. Not all insurance providers do landlord insurance,

but they suggested that the following companies would be good providers to go with:

Home Protect

Intelligent Insurance

Arthur J Gallagher

Towergate

We realise that few Hosts will probably have landlord insurance and we do not want people to panic about whether this would invalidate their insurance policy. Due to laws which stipulate that the insurance company should be practising in a fair manner, Pikl have also carried out research with 90% of the market who **all** confirmed that if there was a claim that was unrelated to having a guest, this would not affect whether they pay out.

To get advice through Pikl or consider using the top up for Hosts, please take a look at the website, where you will find out more details and let us know how you get on with them.

<https://www.pikl.com/>





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Host Payments

Nightstop placements

Hosts receive **£20** per night for the **first 7 nights**. After that it drops to Nightstop Plus, **£15 per night**. This is paid in arrears in to your account on the **last working day of the month**.

When the referrer has requested Nightstop and Daystop, a Host receives an additional £10 for having them stay with the Host throughout the day.

Supported Lodgings

Hosts receive **£13.57** per day (**£95** per week). This is paid in to your account on the **last working day of the month**.

Host payments are calculated and sent to our Finance team on the 5th day of each month. If the young person was placed with you on Nightstop or Supported Lodgings after this date, then you will not receive payment until the end of the following month.

Self-Rent

Young People in Supported Lodgings are expected to pay their Host a **contribution**.

Option 1: £13 contributes towards Utilities only. YP provides own food.

Option 2: £26 contributes towards Utilities and food. Host supports with shopping and cooking.

Self-rent is normally paid directly to the Host by the Young Person weekly or monthly depending on when they receive benefits payments or payment from employer. If for any reason you have not been given the money you **must** inform your Project

Worker immediately. YMCA will make sure that Hosts are reimbursed for any arrears, providing that the Host has informed the YMCA within **2 weeks** of missed payment. If YMCA are not made aware within the first 2 weeks then payments will only be made to you from the date of which we were informed.

The purpose of self-rent is to help the young person to budget money and understand their responsibility of paying rent as part of maintaining a tenancy. It is a rent contribution and is not intended to cover the full cost of food/utilities used by the young person. Hosts are expected to cover any difference in this through the payments made by YMCA.

Final thoughts

YMCA Open Door places emphasis on the fact that the purpose of the scheme is not there for the financial benefit of people, but it is a service to prevent vulnerable young people becoming homeless. The scheme runs on very tight margins and it is dependent on the good will of people who have a spare room and a caring heart.

There are fostering agencies who offer greater financial incentives for people to have young children staying with them, which normally means the carer, giving up their employment. YMCA Open Door is unable to compete financially with such agencies and neither seeks to.

The scheme appreciates the efforts made by Hosts to provide a homely environment for vulnerable young people, often going above and beyond what is expected.



Frequently Asked Questions

- **The young person on Nightstop is staying with me throughout the day, do I receive payment for daystop?**

Daystop is only provided on request from the referrer. YMCA appreciates if a Host is at home and is able to allow a young person to stay within their house if they are not in education or work, however, without having a request from the referrer, we cannot make payments for Daystop.

- **Why is there a claim form sent out for Nightstop ahead of the payment and what do I need to do with it?**

This is normally sent ahead of the payment statement. You can e-mail or phone to confirm that the young person stopped for the correct number of nights although if you don't, you will still receive Host payment. There is also an option to donate back to the Project, which some Hosts choose to do.

- **The young person is using the washing machine 5 times per week. How can they be allowed to do this?**

YMCA believe it is reasonable for the Host to allow them to use the washing machine a maximum of 3 times per week. However, in cases where the young person has only a couple of changes of clothes, it could be even more frequent than this. Please mention if this is a concern

and YMCA will help to resolve the situation.

- **The young person has gone on holiday for 1 week. Do they need to pay self-rent?**

The Host agreement says that self-rent is for as and when is required. If the young person, has told the YMCA in advance that they are going away, it is unnecessary for them to pay. However, if this is not organised with the YMCA, they will be expected to pay.

- **The person staying on S/L is only giving me an extra £13 per week for food, yet I spend a lot more. Why do they only contribute £13?**

The rental contribution is there to help young people understand the responsibility of making payments to maintain a tenancy. Hosts receive £95pw for having a young person and this payment should assist towards any additional expense for food or utilities.

- **The young person is paying me £13 rent, but then eating my food.**

Please speak to the project worker assigned to support them. The project worker can discuss changing rent options or help to address the situation to ensure that this stops.

- **I don't think the young person should pay anything, can I just get rid of the self-rent charges?**



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Hosts are expected to take the rent from the young person, as per the licence agreement. Budgeting is an important skill for the young person to learn and also helps the referrer to assess their ability to manage a tenancy. YMCA suggests that if you do not need the money, you might consider putting it to one side and giving it to the help the young person when they move on.

- **The young person wants to change from £13 to £26 option, is this ok?**

It is important that the project worker is aware of any changes and that this is reflected in the Placement agreement. Please arrange this through the project worker.

- **The young person says that he has paid me two weeks ago, but it was three weeks ago, what can I do?**

Hosts need to provide a receipt for payments. There is an exchange of money happening and it is important that this is recorded. YMCA also encourages young people to understand the importance of keeping records. YMCA can provide a receipt book for you if necessary. Please ask a member of staff.

In situations where there is confusion, YMCA will help to resolve this, but it is better, through good record keeping that issues like this are avoided.

- **I have lost my single person's discount, when the young person living at mine started working. What should I do?**

Please inform the project worker. The young person will pay an extra £5 towards the self-rent per week, to help minimise the difference.

- **If I don't have a placement soon, I might struggle to pay my mortgage. When will the next placement be?**

Although there are many Hosts who use the host payments towards rent/mortgage, we encourage Hosts to not be too financially dependent on Host payments as there may be periods when they do not have a placement.

- **How does tax work on Host payments?**

Under the government's rent a room scheme, Hosts only need to pay income tax, if they receive above £7,500 in Host payments or other rental income. Unless a Host receives above this amount, there is no need to declare the income. Guidance can be found:

<https://www.gov.uk/government/publications/rent-a-room-for-traders-hs223-self-assessment-helpsheet/hs223-rent-a-room-scheme-2019>

As Hosts are not employees of the YMCA, it is their responsibility to sort this out. Some people who are using two rooms who receive above the threshold, use an accountant for this purpose.



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Volunteers & Bank Staff



Do you have a few hours to spare each week to help the team either as a volunteer or as Bank Staff?

We are incredibly busy at the moment with a high number of referrals coming in plus placing and supporting young people so could really do with an extra pair of hands (or two). We are a very lovely, welcoming and supportive team who like food and lots of it! You would receive full training and the opportunity to shadow other team members so you wouldn't be expected to get straight in at the deep end.

The last thing we want to do is turn any young person away from the project due to resources especially when a Host family is the best option for them. It's even more imperative now with the cold weather and Christmas fast approaching. We would value any time and help that you could spare.

If you would like any more information please call **0121 524 1974** and speak to Stanley, he will talk you through what we are looking for in more detail.

How to get in touch

Contact Details



OUT OF HOURS: 07840 448 087

Rachael:

0121 524 1974 / 07854 928988

Stanley:

0121 524 1974 / 07710 085614

Alex:

0121 524 1957 / 07854 928944

Luci:

0121 524 1979 / 07545 428585

Diane:

0121 524 1961 / 07545 428585

Raj:

01902 371564 / 07736 880198

Jonathan:

0121 524 3255 / 07850 515604

Mandeep:

01384 862502 / 07772 488716

Lorraine:

01384 886017 / 07858 695110

Out of Hours for Local Authority (EDT)

Dudley 0300 555 8574

Sandwell 0121 569 2355

Walsall 0300 555 2836

Wolves 01902 552 999





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10th Anniversary Event

With all of the media attention on the election, you may have missed the write up that #Expressandstar did on YMCA Open Door's 10th Anniversary Celebration. Here it is with a few photos of the night.

