

# The Housing Strategy 2015 - 2020



New affordable rented housing developed by Trent & Dove Housing at Beresford Close, Burton-upon-Trent

# The Housing Strategy 2015-2020

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# 1. Foreword



I am pleased to present East Staffordshire Borough Council's Housing Strategy for the period beginning January 2015 until 2020.

Healthy and thriving communities need good quality housing that is readily obtainable by people in all income brackets and with all social needs. The right housing offer is absolutely crucial to supporting economic and social well-being throughout the borough. The Housing Strategy is therefore central to the Council's role in meeting the needs of the borough.

We are fortunate in having a wide range of housing in the borough. Most housing in East Staffordshire is and will continue to be privately owned, either as owner-occupied or rented housing. The Council's roles in respect of private housing include facilitating supply of the right amount and mix of new housing and enforcement action to ensure the quality of private rented housing. Where resources allow, the Council will be keen to contribute towards housing regeneration, with a focus on Inner Burton.

The Council also facilitates the delivery of Affordable Housing and controls the allocation of social housing in conjunction with social housing providers. Our Housing Options Team plays a vital role in providing housing advice and helping people avoid and overcome homelessness.

East Staffordshire is a diverse and thriving Borough and the Housing Strategy is needed for the benefit of everyone. The Council welcomes any suggestions on how we can improve the content and delivery of this Strategy at every stage of its implementation.

Councillor Sonia Andjelkovic Deputy Leader for Regulatory Services

# 2. Introduction

This Strategy is the basis from which the Council will fulfil its strategic role as the local housing authority for East Staffordshire. It identifies the housing issues that require attention over the next five years.

#### 2.1 Aim

The main aim of the Strategy is to set out what action the Council will take to ensure that the housing available in the Borough meets the needs of residents.

However the Council cannot achieve the necessary outcomes on its own. The Council recognises and welcomes the involvement of other organisations in providing housing and related services in East Staffordshire. This Strategy therefore identifies the housing needs in the Borough to inform and guide ongoing engagement and future investment by other stakeholders.

# 2.2 Contribution to Corporate Priorities

Tackling the cost of living crisis by "delivering with less"

The Council's housing services must be provided efficiently and effectively.

# Supporting economic growth

Providing housing for workers is crucial to attract new businesses and to retain wealth within the Borough.

## Promoting well being

Good housing is essential for people of all ages to remain healthy and thrive.

#### 2.3 Background

The Council adopted its previous Housing Strategy in 2009. Achievements under that strategy are recorded throughout this document.

#### 2.4 Demographic Context

From 2001 to 2011 the population of East Staffordshire increased by 9.6%, an average of 1,000 people per year<sup>1</sup>. From 2011 to 2013 average population growth slowed to around 500 per year<sup>2</sup>. The most recent population estimate for East Staffordshire is 114,922<sup>3</sup>

From 2001 to 2011 the number of households increased by 10.6%<sup>4</sup> and the number of dwellings by 10.7%.

The population of East Staffordshire is made up of a range of ethnic groups. White British residents make up 86% of the population. The next largest identified ethnicity is Pakistani which comprises 4.9%. The White Other

<sup>3</sup> ONS Mid Year Estimate for 2013, published 2014

<sup>&</sup>lt;sup>1</sup> SHMA page 104 from Census 2001 and 2011

<sup>&</sup>lt;sup>2</sup> From ONS Mid Year Estimates

<sup>&</sup>lt;sup>4</sup> SHMA page 112 from Census 2001 and 2011

category which includes people from the rest of Europe makes up 3.7% of the population.

#### 2.5 Financial Context

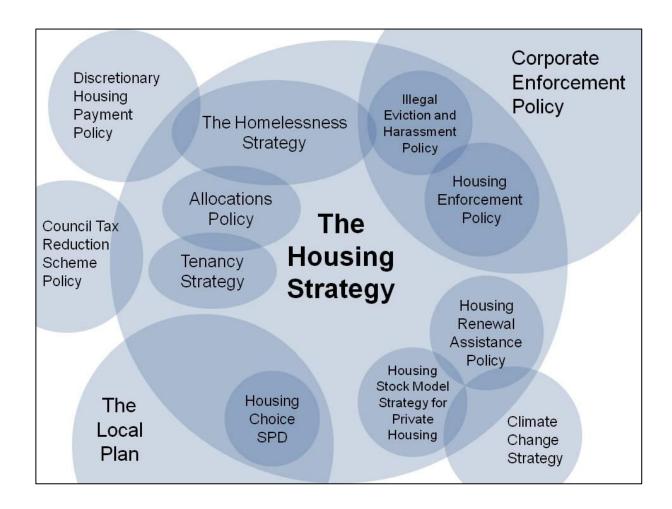
The Council has access to limited resources to deliver its Housing Standards, Housing Options and Strategic functions.

Since April 2011 the only capital funding for housing received by the Council from the Government is funding for Disabled Facilities Grants.

The Council expects to receive some capital funding from housing developers in lieu of on-site Affordable Housing, and this strategy indicates how this might be used.

#### 2.6 Related Documents

This is a high-level strategy which identifies the main housing issues in the Borough and the strategic approaches planned by the Council. The Housing Strategy thereby encompasses and relates to a number of other Council strategies and policies. The following diagram illustrates the main relationships:



 The Local Plan (2006) sets out the Council's spatial development strategy and planning policies for housing and informs planning decisions.

- The Housing Choice Supplementary Planning Document (SPD -December 2010, Revised February 2014) provides detail on applying planning policies for housing within East Staffordshire.
- The Homelessness Strategy (2013-2018) covers the Council's approach to preventing and relieving homelessness in the Borough.
- The Allocations Policy (2013) sets out the criteria for the allocation of social housing.
- The Tenancy Strategy (2013) sets out the Council's strategy for social housing tenancies.
- The Corporate Enforcement Policy (2013) sets out the high level approach to enforcement action across the Council.
- The Housing Enforcement Policy (2010) describes how the Council uses its enforcement powers to address poor housing conditions.
- The Illegal Eviction and Harassment Policy (2014) specifies how the Council will respond to tenants subjected to illegal treatment by their landlords
- The Housing Stock Model Strategy for Private Housing (2014) provides the basis for the Council's approach to improving the quality of private sector housing.
- The Housing Renewal Assistance Policy (2008) defines the Council's policy on assistance to home owners for housing improvements.
- The Climate Change Strategy (2013) describes how the Council seeks to improve energy efficiency and to reduce fuel poverty.
- The Discretionary Housing Payment Policy (2013) governs the providing of additional support to households towards their rent.
- The Council Tax Reduction Scheme Policy (2013) sets out the Council Tax discounts available to households.

The Council submitted a proposed new Local Plan to the Planning Inspectorate during 2014 and this strategy has been devised in parallel with development of that plan on the basis of the shared evidence provided by the Strategic Housing Market Assessment (SHMA)<sup>5</sup>.

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<sup>&</sup>lt;sup>5</sup> Strategic Housing Market Assessment October 2013 Updated April 2014, East Staffordshire Borough Council

# 3. Housing Market Context

### 3.1 Housing Stock

The 2011 Census identified a total of 47,251 dwellings in East Staffordshire across all housing tenures. These consisted of three main housing sectors as follows<sup>6</sup>

	Owner-occupied	Social rented	Private rented & rent free
2001	32,363	5,989	4,365
2011	33,139	6,367	7,745
2001	76%	14%	10%
2011	70%	13%	16%
2011 England	64%	18%	17%
Chango	776	378	3,380
Change	2%	6%	77%
% of change	17%	8%	75%

# **Owner Occupation**

The number of owner occupied dwellings increased over the decade up to 2011 but the proportion of dwellings which were owner-occupied decreased slightly. However at 70% of all dwellings, the owner occupation sector remains by far the largest of the three sectors.

# **Private Rented Housing**

At 16%, the proportion of privately rented homes in 2011 was slightly less than the proportion in England and Wales<sup>7</sup>. The private rented sector in the Borough grew by 77% between 2001 and 2011<sup>8</sup>, by far the highest growth rate of the three sectors.

#### Social Housing

In 2011 the social rented sector was slightly smaller than the average for England and amounted to a smaller proportion of total housing than in 2001.

#### 3.2 Affordability

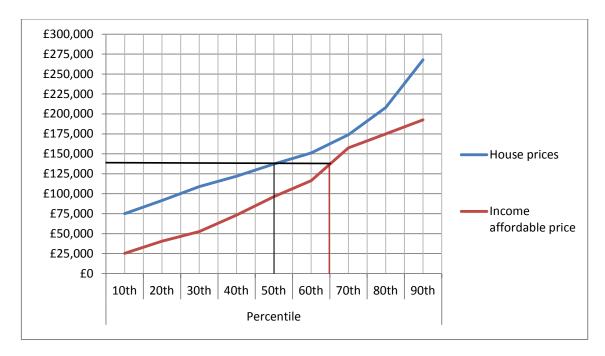
The SHMA<sup>9</sup> refers to the view that in a balanced housing market, the median household income would equate to the median housing price. The graph below shows that this is not the case in East Staffordshire, with the median price being unaffordable to 65% of households, indicating that there is not an appropriate alignment between property prices and the incomes of Borough residents.

<sup>&</sup>lt;sup>6</sup> SHMA p61

ONS Table KS402WE

<sup>8</sup> SHMA p61

<sup>&</sup>lt;sup>9</sup> SHMA page 74



Variations in each of the following factors affect the affordability of housing in the Borough. These apply both in terms of a household's ability to initially secure housing and the ongoing affordability of housing.

# (a) Economic Factors

The following economic factors affect levels of the affordability of housing:-

# Rising Property Prices

In East Staffordshire, the average property price increased by about 90% over the period from 2001 to 2011<sup>10</sup>. The average price of lower-value properties increased by an even greater percentage.

However the average property price of £160,000 has remained at about the same level since the financial crash of 2008, implying a balance between supply and demand. In contrast average prices in the West Midlands region have increased by about 7% between 2012 and 2014<sup>11</sup>, and average prices in London have risen by 32% over the same period.

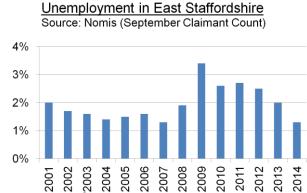
#### Income Levels

In East Staffordshire the median household income is around £27,000 pa. Even at lower property prices, housing is not easy for everyone to afford.

#### **Employment Levels**

Having peaked after the financial crisis, unemployment has fallen year-on-year since 2011.

#### **Interest Rates**



Monthly mortgage repayment amounts are very susceptible to changes in interest rates, especially in the early stages of a mortgage when the majority of the mortgage capital remains outstanding and attracts higher interest costs.

At the time of writing (December 2014) the official Bank base rate has been 0.5% since March 2009<sup>12</sup>. Over that time the economy has been characterised by hesitant progress both nationally and internationally. Interest rate predictions are subject to revision in the light of changing economic conditions, but current expectations are that rates will gradually increase towards the end of 2015 onwards<sup>13</sup>.

Higher interest rates would present some risks to many mortgage holders. Nationally it is currently estimated that a 1% rise in interest rates would add £1,000 to the annual cost of a mortgage<sup>14</sup>. It is not known what proportion of owner occupiers in East Staffordshire are at risk of their existing mortgages becoming unaffordable to them in the event of interest rate rises.

# (b) Housing Market Factors

#### Rent Levels

Since 2009, rent levels in the Borough have not risen substantially except for larger properties with more than 6 bedrooms<sup>15</sup>, which represent a very small section of the housing market. This implies a balance between supply and demand.

# (c) Financial Market Factors

The percentage deposit required by mortgage lenders has changed since the financial crisis of 2007. Previously, mortgages were widely available with no deposit being required. Over the following three to four years, lenders were unwilling to lend loans with greater than a 75%-80% loan to value ratio.

Although a number of 95% loan-to-value mortgages are now available, these generally require higher interest rates and lenders are likely to insist on more stringent criteria for establishing the longer-term security of a mortgagee's job.

Even at 95%, buying a property may still be unrealistic for households that find it impossible to save for the 5% deposit required. Although such deposits have traditionally been expected, house prices are now higher relative to incomes and the recent recession has been a further obstacle to people raising the amounts necessary.

Ensuring sufficient housing supply to meet demand is the main way in which the Council can address the issue of market affordability.

#### 3.3 Housing and Health

The contribution of housing to people's health is substantial and the Housing Strategy therefore has a significant role in promoting good health. The housing

<sup>12</sup> Bank of England
Reuters survey of economists December 2014

<sup>14</sup> citywire money website

<sup>15</sup> SHMA page 73 from Valuation Office Agency Reference Rents

problems that are typically recognised as detrimental to health include overcrowding, damp, excess cold, and risk of accidents and injuries.

These issues can have negative effects on occupiers' illness and even their life expectancy. There are also knock-on effects in terms of people's economic success and the social and financial costs to society.

Ill health becomes more likely with older age and there is a particular need to develop a range of good housing options for an older population.

The clear relationship between housing and health justifies use of health resources to address housing issues, and the Council will make bids to health commissioners to secure such investment (if appropriate funds become available).

#### 3.4 Concealed Households

Concealed households means people who want to leave their current household to form a separate household but who have not done so. The Council has estimated in its SHMA that there are approximately 758 concealed households<sup>16</sup> in the Borough.

A household may be concealed for a number of reasons: because it has not saved enough money to fund initial housing costs eg a rent deposit; because it cannot afford on-going market housing costs eg because it is not working or earning enough – an estimated 341 households; because it does not want the market housing that it can afford eg shared accommodation, perhaps preferring to wait for social rented housing or to save up to buy housing; because it is unaware of its housing options; or because it has not found a landlord prepared to provide it with accommodation.

The main thing the Council can do to enable concealed households to secure suitable accommodation is to ensure sufficient housing supply.

#### 3.5 Inner Burton

The Council has had a long-standing desire to improve housing in the Inner Burton wards of Anglesey, Burton, Eton Park and Shobnall. Inner Burton provides valuable housing for large numbers of households. However the area contains a large amount of housing which is over 100 years old and resulting concentrations of poor housing conditions. It also contains a concentration of private rented housing and consequential lower levels of owner-occupation.

The Council has recognised the need to ensure that demand for housing in Inner Burton is sustained, with the vision that Inner Burton terraced housing will be increasingly occupied by single people and couples who will enjoy living in modernised character housing in a vibrant, prosperous and sustainable community, bringing regeneration and stability to this area, whilst families will increasingly live in housing which is more suitable for children.

The actions the Council can take to secure this outcome are ensuring that new market housing does not undermine demand for the housing in Inner Burton and potentially targeting available resources on Inner Burton.

<sup>&</sup>lt;sup>16</sup> SHMA Figure 8.2 (page 171)

## 3.6 The Housing Needs of Ethnic Minorities

The Council carries out equalities monitoring across all its services. This reveals that a disproportionately large number of BME households seek help from the Council about housing and homelessness. However it does not reveal that BME households need different services or outcomes to other households.

The SHMA reveals the extent to which people of different ethnic groups live in different tenures of housing<sup>17</sup>.

The SHMA also reveals that overcrowding is particularly prevalent in ethnic minority households<sup>18</sup>. BME households are therefore likely to particularly benefit from actions to address overcrowding.

Around 60% of the Borough's ethnic minority households live in Inner Burton and are therefore likely to benefit from measures targeting those wards.

The Council recognises the need to take account of social and cultural differences when implementing actions under this Strategy. It will ensure this by carrying out Equalities and Health Impact Assessment when developing actions.

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<sup>&</sup>lt;sup>17</sup> SHMA Figure 7.12 page 163

<sup>&</sup>lt;sup>18</sup> SHMA Figure 7.11 page 162

# 4. Housing Supply

This chapter is about the need to ensure supply of the right amounts and types of housing.

# 4.1 Market Housing

An adequate supply of the right types of new housing will be essential to ensure that needs can be met and that prices do not rise such as to make housing more unaffordable.

Since the last strategy in 2009 the Council has:

- ✓ prepared its new Local Plan to secure provision of this housing.
- ✓ assessed the scale and mix of housing that the local population is expected to need in the Strategic Housing Market Assessment (SHMA) 2014.

The new Local Plan will facilitate delivery of the new market housing needed in the Borough. It sets the framework by which the Council will seek to create sustainable and inclusive mixed communities.

# The Council will

- > adopt the new East Staffordshire Local Plan
- adopt policies in the new Local Plan and guidance in the new Housing Choice SPD to ensure that developers build the mix of market housing needed

# 4.2 Private Rented Housing

Private rented housing is now the second most common tenure in the Borough. The Council is active in seeking to secure a good quality supply of private rented housing. The Borough has seen significant investment by landlords in properties for rent which provides a valuable supply of housing. Most landlords are responsible and fulfil their responsibilities promptly. However, there are a significant number of landlords who need advice and support.

# Issues and Challenges

- A large proportion of landlords are private individuals who own a small number of properties.
- Many landlords are 'accidental' landlords who have decided to keep property rather than selling it at a loss following a decline in property prices. Sometimes, because they have not made a positive choice to become landlords, there is additional reluctance to understand all their responsibilities in law.
- Short term lets lead to a lack of security for tenants, discourages them from commitment to the local area, and leads to community instability.
- There is particular concentration of rented housing in Inner Burton<sup>19</sup>.

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<sup>&</sup>lt;sup>19</sup> SHMA page 64

- ✓ advised and supported landlords through regular Landlords Forum meetings and newsletters.
- considered introducing an accreditation scheme but decided instead to implement other measures expected to be more effective.
- ✓ appointed a Landlord Relationship Manager to advise and support landlords

The Landlords Forum currently attracts a small proportion of landlords, and to improve its reach and appeal it is now being organised in partnership with the National Landlords Association.

There is little the Council can do to influence private landlords. One area it does control is Council Tax discounts on empty properties, and there may be scope to offer a greater discount on empty properties owned by good landlords, eg when a tenant chooses to leave a good quality property and the landlord invites the Council to put forward Housing Options clients as potential new tenants.

# The Council will:

- continue to develop the Landlords Forum in partnership with the National Landlords Association
- assess whether Council Tax discounts on empty properties could incentivise and reward good practice

#### 4.3 Shared Accommodation

Shared accommodation which provides a bedroom in a dwelling shared with other people is a realistic and appropriate housing option for most single young people.

The SHMA identifies that there is a shortage of affordable shared accommodation in the Borough for people relying on Housing Benefit as follows:

а	b	С	d	е
LHA Rate	Recipients (Need)	Amount of Private Rented Accommodation	Accommodation affordable on LHA	Shortage
Source:	LHA Recipients	SHMA	c x 30%	b-d
Single room	322	381	114	208

Shared accommodation is often classified as Housing in Multiple Occupation (HMO) and a small proportion of this housing requires a licence which is issued by the Council.

#### Since 2009 the Council has:

- ✓ promoted the benefits of shared accommodation to private landlords
- ✓ partnered with Derventio Housing Trust who provide supported shared housing

Changes to Housing Benefit rules have reduced demand for two-bedroom flats owned by housing associations, and this presents a potential opportunity to pilot

sharing of such flats in partnership with a housing association eg Trent & Dove Housing.

#### The Council will:

- consider funding a pilot shared social housing project using homelessness reserves.
- consider measures to incentivise the provision of good quality shared housing in the private rented sector.

# 4.4 Affordable Housing

Affordable housing is provided in the Borough by ten Housing Associations. The Council uses its planning powers to require housing developers to provide affordable housing under Section 106 of the Town and Country Planning Act 1990. It also advises Housing Associations and endorses their applications to the Homes & Communities Agency for Government grant funding.

#### Since 2009 the Council has:

- ✓ adopted a Housing Choice Supplementary Planning Document (SPD) to secure affordable housing from developers.
- √ facilitated delivery of 427 units of new affordable housing

A new Housing Choice SPD will be needed once the new Local Plan has been adopted. The Council has considered use of S106 monies already collected and anticipated in lieu of on-site affordable housing and has prioritised three measures to deliver additional affordable housing.

#### The Council will:

- > adopt a new Housing Choice Supplementary Planning Document
- > use S106 monies to address urgent need for affordable housing
- > make S106 monies available to subsidise new affordable housing where otherwise unviable
- develop a scheme to subsidise the purchase of existing housing as affordable housing using S106 monies

#### 4.5 Supported Housing

Supported housing provides accommodation for vulnerable people who cannot live independently without support to enable them to develop the skills they need to move on to mainstream housing. Staffordshire County Council receives the Government funding for supported housing in East Staffordshire and decides what supported housing to commission.

In 2014 the County Council announced substantial cuts to the supported housing commissioned across the County including East Staffordshire. This has resulted in closure of supported housing for offenders at Hawthorne House in Burton and for people suffering from poor mental health at Ladywell Close in Stretton. At the time of writing (December 2014) it is too soon to see whether other supported housing which has also suffered funding cuts will continue to be available.

#### The Council has:

- ✓ sought to influence the commissioning of supported housing by Staffordshire County Council
- ✓ tried to support providers
- ✓ considered the likely impact of supported housing closures
- ✓ assisted clients affected to obtain suitable accommodation.

It will be important for the Council to identify the impact of housing support cuts and what responses are needed. From April 2016 available county council funding will be allocated\_under the Staffordshire Health and Wellbeing Board's emerging "targeted prevention and early support" arrangements providing an opportunity for improved services.

#### The Council will:

- assess the impact of the supported housing closures and funding cuts
- seek to influence future commissioning of supported housing

# 4.6 Housing for Older People

Household projections show that the largest component of household growth will be older person households<sup>20</sup>. The primary reason for this that people are living longer. As people get older they do not normally lose their existing housing, however their housing needs can change so that their existing housing no longer meets their needs.

The proportion of older person households needing to live in rented accommodation is likely to remain fairly constant at 21%.<sup>21</sup>

#### Since 2009 the Council has:

- ✓ assessed the amount of housing that will be needed for older people in the Strategic Housing Market Assessment (SHMA) 2014.
- ✓ prepared its new Local Plan to secure provision of this housing.

The new housing that will be needed for older people as identified in the SHMA includes mainstream market housing, retirement housing and extra-care housing. The housing market has not delivered the required amount of this housing in the past and the Council therefore intends to use policies in the new Local Plan to improve delivery in the future. There is a particular need for both market and affordable extra-care housing. Affordable extra-care housing requires subsidy and Government funding is currently available but may be less available in future

However it is recognised that most older people will probably not want to move home. For example community organisations report that Pakistani and Muslim community support of their elderly parents and relatives may limit demand for specialised housing from this part of the older population.

#### The Council will:

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<sup>&</sup>lt;sup>20</sup> SHMA page 154

<sup>&</sup>lt;sup>21</sup> SHMA page 157

- adopt policies in the new Local Plan and guidance in the new Housing Choice SPD to secure development of the new housing needed for older people
- consider use of S106 monies to subsidise extra-care affordable housing

# 4.7 Accommodation for Gypsies, Travellers and Travelling Showpeople

There is one recognised Gypsy and Traveller site offering rented pitches in East Staffordshire, with 8 pitches occupied by Gypsies and Travellers<sup>22</sup>. Caravan sites have to be licensed by the Council.

#### Since 2009 the Council has:

- ✓ re-assessed the need for additional accommodation in its Gypsy and Traveller Accommodation Needs Assessment (GTAA) February 2013 Update, finding there to be no need
- ✓ partnered with Derbyshire councils to commission consultants to produce a new GTAA
- ✓ developed planning policies for development of sites for Gypsies, Travellers and Travelling Showpeople in its emerging Local Plan

The current GTAA did not identify any need for additional pitches. However the new GTAA may identify a need, in which case the Council will have to plan to facilitate development of new pitches.

# The Council will:

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set pitch/plot targets to meet identified need and develop a Development Plan Document to identify sites as necessary

<sup>&</sup>lt;sup>22</sup> Gypsy and Traveller Needs Assessment February 2013 Update, East Staffordshire Borough Council

# 5. Housing Options

This chapter is about the fact that some households need the Council's assistance to move into the housing they need.

# 5.1 Housing Advice and Homelessness

The Council's Housing Options service advises households about their housing options, seeks to help households avoid homelessness, and provides statutory advice and assistance when households do become homeless. This is in accordance with the Council's Homelessness Strategy.

#### Since 2009 the Council has:

- ✓ brought the Housing Options service in-house
- ✓ developed its website to provide a wider range of housing advice
- ✓ introduced new homelessness prevention tools
- ✓ adopted a new Illegal Eviction and Harassment Policy

The Council adopted a new 5 year Homelessness Strategy in 2013.

## The Council will:

fully implement its 2013 Homelessness Strategy

# 5.2 Social Housing Allocations

Although the Council no longer owns any social housing itself, it has nomination rights to the rented social housing in the Borough owned by Housing Associations and has a statutory duty to allocate rented social housing in accordance with its Allocation Scheme (Housing Allocations Policy).

The Council is grateful to Trent & Dove Housing for maintaining the East Staffordshire Housing Register and making allocations on its behalf. It also welcomes the fact that most of the Housing Associations in the Borough allocate all their housing vacancies in accordance with the shared Allocations Policy under choice based lettings. This means that households joining the East Staffordshire Housing Register then have access to most of the rented social housing in the Borough.

#### Since 2009 the Council has:

- ✓ Joined Uchoose sub-regional choice based lettings but subsequently left the scheme because it was not proving to be worthwhile
- ✓ Revised its Allocation Scheme in 2011 and 2013
- ✓ Adopted its Tenancy Strategy in January 2013

The Council plans to implement changes to the Allocation Scheme in April 2015 and to review the Scheme at least every two years thereafter to respond to changing circumstances and seek continuous improvement. The Council will consider the need for changes to the way the Scheme is implemented.

# The Council will:

- review and improve its Allocation Scheme every 2 years
   pursue further improvements to allocation practice

# 6. Inadequate Housing

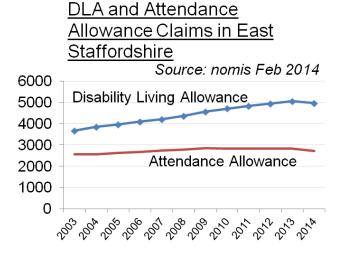
This chapter is about problems which occupiers experience in their existing housing.

# 6.1 Unsuitable Housing

Despite being of adequate quality, some housing is (or becomes) unsuitable for the occupiers because of their particular needs. The main reason for this is disability. Increasing disability may leave a householder unable to move around the dwelling to access bedrooms or washing and bathing facilities etc.

The numbers of residents receiving Disability Living Allowance or Attendance Allowance provides an indication of the number of households with a disability which may make their housing unsuitable for them.

The number of people in East Staffordshire who claim Disability Living Allowance has increased in the last ten years. The graph (right) shows the trend. The rise is not, however, replicated in the numbers of awards for Attendance Allowance.



A move to suitable housing can be the best solution for some households, and the Council's Allocation Scheme gives those applicants priority for rented social housing.

Staffordshire County Council provides and installs equipment to assist disabled householders and older people eg grab rails and stair lifts.

Where more major adaptations are necessary to make housing suitable for a household the Council has a statutory duty to provide Disabled Facilities Grants (DFGs). Over 70% of DFGs are awarded to people over 60 and this section of the population is likely to grow dramatically in the future. There is also an increasing number of children with severe disabilities, including complex health conditions. The Government provides some of the funding needed for DFGs, but the Council provides the remainder.

#### Since 2009 the Council has:

- ✓ Worked with Staffordshire County Council to commission a new Home Improvement Agency Service to assist applicants with DFGs
- ✓ Reviewed the Council's DFG process and implemented an Action Plan of improvements

The new Home Improvement Agency arrangements run until March 2017. Government funding for DFGs is now part of the Better Care Fund and annual negotiations may provide opportunities to secure additional funding.

#### The Council will:

- determine future Home Improvement Agency provision
- engage with partners to secure the best outcomes for East Staffordshire from the Better Care Fund

## 6.2 Overcrowding

According to the 2011 Census the number of overcrowded households in East Staffordshire was 2,425 overcrowded by rooms. This was an increase of 1,675 since 2001. The 2011 Census also measured overcrowding by bedrooms and reported 1,543 households in East Staffordshire on this measure. 44% of these were in the owner-occupied sector and the remainder were evenly split between the private rented sector and social housing.

Overcrowding can be detrimental to people's mental and physical health, and to child development.

A household may be overcrowded for a number of reasons: it cannot afford large enough housing; it cannot make its current housing bigger or does not know how to; it does not want to move to the large enough housing which it can afford; it does not perceive itself to be overcrowded, eg because overcrowding is culturally normal; it is waiting for a concealed household to leave; it needs but has not secured affordable housing.

Overcrowded households receive priority for rented social housing on the housing register. However there are very few large rented social houses in the Borough.

When overcrowding is reported to the Council it investigates whether there is overcrowding amounting to a health and safety hazard and takes appropriate enforcement action eg requiring reduction in the number of people living in a house in multiple occupation.

#### Since 2009 the Council has:

- ✓ raised the profile of overcrowding and the options available to overcrowded households
- ✓ delivered training to enable health visitors and midwives to recognise overcrowding and advise householders about action they could take
- ✓ identified the number of new 4-bedroom rented social houses that are needed.

The actions that the Council can take to address overcrowding reflect the various potential reasons for overcrowding outlined above. As noted in section 3.6 above overcrowding is particularly prevalent in some ethnic minority communities and it has been suggested to the Council that promotion of planning rules about home extensions and other activities would be useful.

S106 monies could in principle be used to fund extensions or house moves subject to the availability of sufficient monies and development of a suitable delivery mechanism.

# The Council will:

- encourage households to recognise overcrowding and to look for solutions
- publicise planning rules about extensions to BME communities
- consider the use of Section 106 moneys to alleviate overcrowding
- set out the requirement for 4-bedroom rented social houses in the new Housing Choice SPD

#### 6.3 Sub-standard Housing

The Housing Stock Model commissioned by the Council predicts how many of the private sector homes in the Borough are sub-standard. It identifies the number of homes with Housing Health and Safety Rating System (HHSRS) Category 1 Hazards, the number suffering from disrepair, and the energy efficiency of homes (SAP rating)<sup>23</sup>.

The following table summarises the modelled estimates and includes national results from 2009 English House Survey for comparison.

Modelled data, private sector stock: authority level summary

Area Dwelling		HHSRS Category 1 Hazards			Disrepair	SimpleSAP Score
		All Hazards	Excess Cold	Fall Hazards		Score
East Staffordshire	41,977	10,422	5,537	4,069	2,930	48
Borough Council		(25%)	(13%)	(10%)	(7%)	
2009 English House Survey (private stock)		22%	9%	13%	6%	51

The overall levels of Category 1 Hazards (25%) and disrepair (7%) in East Staffordshire are slightly higher than the national averages (22% and 6% respectively), and the average energy efficiency is lower (SAP 48 v 51).

The Council's Housing Standards Team receives 400 complaints per year about poor housing. The Team provides advice to householders and landlords about housing standards. This includes standards in mobile homes.

The Housing Standards Team also carries out the Council's statutory duty to investigate complaints about housing standards and take appropriate enforcement action in accordance with its Housing Enforcement Policy. Households who cannot safely occupy their housing because of its poor standard are provided with temporary accommodation by the Council and given priority for rented social housing under the Council's Allocation Scheme.

Sub-standard housing can cause or exacerbate poor health, and investment of health resources in improving housing standards could therefore be a cost-

<sup>&</sup>lt;sup>23</sup> BRE Dwelling Level Stock Models

effective way to improve health and reduce demands on the NHS and care system.

#### Since 2009 the Council has:

- ✓ Taken part in West Midlands Kickstart, a regional scheme that provided loans to help vulnerable and low income homeowners repair and improve their properties. 14 loans were provided to East Staffordshire households. However the scheme ended when Government funding ended.
- ✓ Supported and participated in a number of local projects with various stakeholders to improve energy efficiency for low income households

Complaints to the Housing Standards Team are prioritised according to the severity of the reported hazards. Most complaints are from tenants, and landlords are then responsible for remedying hazards. Some landlords provide sub-standard housing and can be tempted to carry out retaliatory eviction when tenants complain, and fear of eviction can mean tenants don't complain and remain living in hazardous conditions. Targeting additional pro-active enforcement on properties owned by landlords with a poor record of compliance could reduce these problems.

Owner-occupiers are responsible for their own housing conditions but may be unable to afford the necessary works. The Housing Stock Model Strategy and Action Plan identified a number of potential actions subject to the availability of funding. Since households living in housing subject to major disrepair are considered to be in housing need, S106 monies received in lieu of affordable housing can be used to address major disrepair. It is therefore planned to use this funding to enable implementation of some of the Housing Stock Model actions. However other actions will require external funding.

#### The Council will:

- develop a scheme to address disrepair using \$106 monies
- seek investment from other sources including the health sector
- publicise any grants available from other sources within priority areas
- Consider a pilot project of targeted pro-active enforcement funded from homelessness reserves

# 7. Empty Homes

Empty homes can be a nuisance and a blight on the local community. They are also a wasted resource which could be housing people.

There are about 570 homes in the borough which have been empty for more than 6 months. This is about 1.17% of dwellings, compared to 1.02% for England and 1.04% for the West Midlands.

This means that East Staffordshire's proportion of long term empty homes is now slightly higher than England and the West Midlands, whereas in 2009 at the date of the previous Housing Strategy, East Staffordshire's proportion was slightly lower. Nationally, about 31% of local authorities have a higher proportion of empty properties than East Staffordshire.

Homes routinely become empty because they are being refurbished, awaiting sale, awaiting a new tenant, or the occupier has passed away.

A home may stay empty in the longer term because:-

- It is owned as an investment and the owner is waiting for it to increase in value
- The owner chooses not to let it in the meantime
- The owner cannot afford necessary repairs and improvements
- The owner has to live elsewhere eg in hospital
- Complications over inheritance

The Council investigates and responds to complaints about nuisance caused by empty homes. In principle there are a number of measures the Council can use to require empty homes to be brought back into use, but these are very difficult and costly to use in practice. The Council can now decide what Council Tax discount to allow on empty homes and can use this to incentivise owners to bring homes back into occupation. A significant problem is that ownership of an empty home cannot always be determined.

Since the last Strategy the Council has:

- ✓ reduced the Council Tax discount for properties which are empty and unfurnished for less than 6 months
- ✓ sent over 400 letters to owners of empty properties encouraging them to bring them back into use
- ✓ assessed eligibility for Government funding but found that East Staffordshire did not qualify
- ✓ reduced the number of properties showing as empty on the Council Tax register thereby securing additional New Homes Bonus funding

The Council can now decide whether to charge a Council Tax premium on long term empty homes which could provide an additional incentive to owners to bring these homes back into use. The Government currently pays New Homes Bonus monies to the Council when long-term empty homes are brought back

into use, and this could make it financially viable to invest in actions to secure this outcome.

# The Council will:

- consider the introduction of a Council Tax premium on long-term empty homes
- > reconsider Council Tax discounts on other empty properties
- investigate the case for additional actions funded by the New Homes Bonus

# 8. Summary of Actions

This section brings together all the actions (">") which this Strategy says the Council will do.

# Housing Supply:

- 1. Adopt the new East Staffordshire Local Plan
- adopt policies in the new Local Plan and guidance in the new Housing Choice SPD to ensure that developers build the mix of market housing needed
- Continue to develop the Landlords Forum in partnership with the National Landlords Association
- 4. Assess whether Council Tax discounts on empty properties could incentivise and reward good practice
- 5. Consider funding a pilot shared social housing project using homelessness reserves
- 6. Consider measures to incentivise the provision of good quality shared housing in the private rented sector
- 7. Use S106 monies to address urgent need for affordable housing
- 8. Adopt a new Housing Choice Supplementary Planning Document
- 9. Make S106 monies available to subsidise new affordable housing where otherwise unviable
- 10. Develop a scheme to subsidise the purchase of existing housing as affordable housing using \$106 monies
- 11. Assess the impact of the supported housing closures and funding cuts
- 12. Adopt policies in the new Local Plan and guidance in the new Housing Choice SPD to secure development of the new housing needed for older people
- 13. Consider use of S106 monies to subsidise extra-care affordable housing
- 14. Set pitch/plot targets to meet identified need and develop a Development Plan Document to identify sites as necessary

#### **Housing Options**

- 15. Fully implement its 2013 Homelessness Strategy
- 16. Review and improve its Allocation Scheme every 2 years
- 17. Pursue further improvements to allocation practice

#### Inadequate Housing

- 18. Determine future Home Improvement Agency provision
- 19. Engage with partners to secure the best outcomes for East Staffordshire from the Better Care Fund
- 20. Encourage households to recognise overcrowding and to look for solutions
- 21. Publicise planning rules about extensions to BME communities
- 22. Consider the use of Section 106 moneys to alleviate overcrowding
- 23. Set out the requirement for 4-bedroom rented social houses in the new Housing Choice SPD
- 24. Consider a pilot project of targeted pro-active enforcement funded from homelessness reserves

- 25. Develop a scheme to address disrepair using S106 monies
- 26. Seek investment from other sources including the health sector
- 27. Publicise any grants available from other sources within priority areas

# **Empty Homes**

- 28. Consider the introduction of a Council Tax premium on long-term empty homes
- 29. Reconsider Council Tax discounts on other empty properties
- 30. Investigate the case for additional actions funded by the New Homes Bonus

# **Housing Strategy Action Plan 2015-2020**

By When	Strategy Heading	Action
2015 <sup>24</sup>	4.1 Market Housing	Adopt the new East Staffordshire Local Plan
January 2015 and ongoing	4.2 Private Rented Housing	Develop the Landlords Forum in partnership with the National Landlords Association
April 2015	4.3 Shared Accommodation	Consider funding a pilot shared social housing project using homelessness reserves
July 2015	4.4 Affordable Housing	Use S106 monies to address urgent need for affordable housing
2015-16 <sup>24</sup>	4.4 Affordable Housing	Adopt a new Housing Choice Supplementary Planning Document
September 2015	4.4 Affordable Housing	Make S106 monies available to subsidise new affordable housing where otherwise unviable
March 2016	4.5 Supported Housing	Seek to influence future commissioning of supported housing

<sup>&</sup>lt;sup>24</sup> Dependent on the Planning Inspectorate

By When	Strategy Heading	Action
2015 <sup>25</sup>	4.6 Housing for Older People	Adopt policies in the new Local Plan and guidance in the new Housing Choice SPD to secure development of the new housing needed for older people
2015-16 then annually	6.1 Unsuitable Housing	Engage with partners to secure the best outcomes for East Staffordshire from the Better Care Fund
2015 <sup>25</sup>	6.2 Overcrowding	Set out the requirement for 4-bedroom rented social houses in the new Housing Choice SPD
November 2015	6.3 Sub-standard Housing	Develop a scheme to address disrepair using S106 monies
2016-17	4.2 Private Rented Housing	Assess whether Council Tax discounts on empty properties could incentivise and reward good practice
2016-17	4.4 Affordable Housing	Develop a scheme to subsidise the purchase of existing housing as affordable housing using S106 monies
2016-17	4.7 Accommodation for Gypsies and Travellers	Set pitch/plot targets to meet identified need and develop a Development Plan Document to identify sites as necessary
2016-17	6.3 Sub-standard Housing	Consider a pilot project of targeted pro-active enforcement funded from homelessness reserves

<sup>&</sup>lt;sup>25</sup> Dependent on the Planning Inspectorate

By When	Strategy Heading	Action
2016-17	5.2 Social Housing Allocations	Pursue further improvements to allocation practice
2016-17 then every 2 years	5.2 Social Housing Allocations	Review and improve the Council's Allocation Scheme every 2 years
2016-17	6.1 Unsuitable Housing	Determine future Home Improvement Agency provision
2016-17	6.2 Overcrowding	Consider the use of Section 106 moneys to alleviate overcrowding
2016-17	6.2 Overcrowding	Publicise planning rules about extensions to BME communities
2016-17	7. Empty Homes	Consider the introduction of a Council Tax premium on long-term empty homes
2016-17	7. Empty Homes	Reconsider Council Tax discounts on other empty properties
2016-17	7. Empty Homes	Investigate the case for additional actions funded by the New Homes Bonus
2017-18	4.3 Shared Accommodation	Consider measures to incentivise the provision of good quality shared housing in the private rented sector

By When	Strategy Heading	Action
2017-18	4.5 Supported Housing	Assess the impact of the supported housing closures and funding cuts
2017-18	5.1 Housing Options	Fully Implement its 2013 Homelessness Strategy
2018-19	4.1 Market Housing	adopt policies in the new Local Plan and guidance in the new Housing Choice SPD to ensure that developers build the mix of market housing needed
2018-19	4.6 Housing for Older People	Consider use of S106 monies to subsidise extra-care affordable housing
2018-19	6.2 Overcrowding	Encourage households to recognise overcrowding and to look for solutions
2019-20	6.3 Sub-standard Housing	Seek investment from other sources including the health sector
2019-20	6.3 Sub-standard Housing	Publicise any grants available from other sources within priority areas