

Charnwood Borough Council Housing Strategy 2005-2010, Successful, Thriving and Inclusive

summary

Introduction

The Housing Strategy is a document that the Council is required to produce for the Office of the Deputy Prime Minister (ODPM) to set out its plans for housing over the coming years. This is done through the local Government Office (Government Office for the East Midlands [GOEM] in the case of Charnwood.)

In producing the Housing Strategy Charnwood is clearly separating its role as a strategic housing authority from its role as a major landlord of social housing in the area. The Housing Strategy should therefore be read in conjunction with the HRA Business Plan “Your Home, Our Business”, which explains the Council’s business as a landlord.

The Strategy 2005-2010 identifies 9 key aims for Housing over this period. It also highlights three priorities within each of these aims, which were chosen by stakeholders at a major Local Strategic Partnership consultation event in February 2005. These priorities were felt to be those that would have most impact on achieving the aims within current and expected resources.

Government guidance says that we must place these priorities in order of importance. We have done this within each aim but because of the wide range of resources and organisations involved we will be working towards the 9 aims simultaneously.

The Action Plan in the full Housing Strategy document explains how the main aims and priorities will be delivered. Our delivery of the actions and progress with the strategy generally will be monitored internally through the Housing Strategy Steering Group, Performance and Audit Scrutiny Committee and Cabinet at appropriate stages.

This “summary” is intended to give a flavour of the full document which is available on request or from our website www.charnwood.gov.uk. Information on where you can obtain the other documents referred to can be found at the back of this digest

Aim One : Creating Sustainable Communities

In 2003 the Office of the Deputy Prime Minister [ODPM] published the Sustainable Communities Plan.

Sustainable Communities are those in which people want to live and so there is not a problem with abandoned empty properties but also those in which people can live because there is an adequate supply of properties suitable for their needs and which they can afford to live in. There must also be facilities and services which people can easily access in the area.

Some of the key issues facing Charnwood in relation to meeting this aim are:

- ❑ Ensuring housing services meet the needs and requirements of local people regardless of urban/rural location
- ❑ Understanding the needs of BME communities
- ❑ Increased levels of homelessness
- ❑ Large concentrations of student population in areas of Loughborough
- ❑ Protecting the local environment
- ❑ Tackling perceptions of declining neighbourhoods
- ❑ Improving community engagement

The three priorities identified to enable sustainable communities in Charnwood are:

Housing Strategy Priorities:
1 st Research rural Issues: balancing needs, affordable housing, retaining village character, integrate new population within existing
2 nd Provide affordable homes
3 rd Consider student impact on housing market in Loughborough.

Aim Two : Balanced Housing Markets

To understand local housing markets it is important to look at all types of housing within the borough. Looking at all parts of the housing market and how people interact and move between different areas and types of housing may provide opportunities to deal with local housing pressures that might otherwise be missed.

Some of the key issues facing Charnwood in relation to this aim are

- ❑ an increasing elderly population with particular housing needs;
- ❑ certain areas within the Borough suffer from higher levels of deprivation¹;
- ❑ changes in age profiles which could impact on the economic environment. The main economically active age group (30-44) shows a significant decrease up to 2016;
- ❑ changes in housing demand;
- ❑ Urban flight issues from the three cities and beyond;
- ❑ Stock imbalance in supply and demand.

The three priorities identified to ensure balanced housing Markets are:

Housing Strategy Priorities:
1 st Closer consideration of the type and size of housing provided locally;
2 nd Provision for an ageing population;
3 rd Key Worker provision.

¹ 2004 Indices of Deprivation

Aim Three : Delivering Affordable Homes

It is important to ensure that there are an adequate number of affordable homes for those households who cannot afford to access housing in the private sector either by renting or purchase. There are 3 main ways that new affordable housing can be provided in the Borough

1 Schemes funded by the Housing Corporation, (where the Corporation gives money to a Registered Social Landlord [RSL] to build affordable homes)

2 Section 106 planning agreements (where builders have to provide some affordable housing as part of their planning permission on bigger sites)

3 Schemes funded with assistance from Council grant

There are a number of types of affordable housing but the most common are Social Renting where homes are rented from a RSL or Local Authority with rent levels set in line with Government guidance and Shared Ownership where you buy part of the home and pay rent on the other share (this is normally cheaper than buying the home outright in one go).

Some of the key issues facing Charnwood in relation to meeting this aim are:

- ❑ 279 new homes need to be available each year for people who cannot afford to obtain suitable accommodation in the open market;
- ❑ In recent years, residential property prices have risen much more rapidly than local incomes;
- ❑ price rises have been particularly steep for the smaller properties, which usually give access to the market for 'first time buyers';
- ❑ government funding for affordable housing in Charnwood is limited due to regional allocations and priorities;
- ❑ the opportunity to obtain further affordable housing from planning gain agreements is limited because most of the big sites identified for housing in the local plan have either been developed or had their section 106 agreements signed
- ❑ there is a steady loss of existing affordable homes as Council tenants exercise their 'Right to Buy';
- ❑ the large number of students in Loughborough places additional pressure on accommodation in the town.

The three priorities identified to deliver affordable homes are:

Housing Strategy Priorities:

- 1st More flexibility in housing provision;
- 2nd Increase affordable housing targets on new developments to 30%;
- 3rd More specialist housing.

Charnwood Housing Needs Survey Update

In 2003 Charnwood Borough Council hired the consultants David Couttie Associates to undertake a Housing Needs Survey for us. To make sure that our understanding of the Housing Market was as up to date as possible for planning this strategy we asked Coutties to undertake a desktop update of the survey in 2005. Some of the key findings from the survey can be found below

- ❑ There is a backlog shortage of 781 affordable homes in the Borough
- ❑ There is a need for a further 279 affordable homes each year in the borough to meet demand and remove the backlog of need
- ❑ An income of £27 400 is required to purchase an entry level 2 bedroom property in Loughborough, this rises £34 800 in rural areas
- ❑ An income of £18 000 is required to privately rent a two bedroom property in Loughborough rising to £21 600 in rural villages
- ❑ Between 2001 and 2016 Leicestershire County Council predicts the population of Charnwood will increase by 6,300 people or 4.1%
- ❑ Over the same period the number of households in the borough is expected to increase by 6,700 due to changes in household size

Aim Four : Providing Decent Homes

The Decent Homes Standard (DHS) was introduced by the Government in July 2000, to "ensure that all social housing meets set standards by 2010," This standard was extended in the 2002 Spending Review to include parts of the private sector.

The Council has completed a Stock Options Appraisal to ensure it will meet the DHS for its own stock within the timescale. The Council and tenants have concluded that setting up an ALMO will provide the best route for reaching the decent housing standard. By setting up an ALMO the Council maintains ownership of the housing stock whilst day-to-day management of the properties is carried out by a separate company. By setting up an ALMO the Council has an opportunity to access further funding.

Some of the key issues facing Charnwood in relation to meeting this aim are:

- ❑ 37% of Council owned homes are non-decent (date 2004);
- ❑ The investment required to meet and maintain decent homes for all Council homes until 2010 is £32 million with a further £141m over 30 years. The Authority is currently preparing an ALMO bid to ensure that the decent homes standard is met on time.
- ❑ The Borough has 15 RSLs which have provided 2089 homes²;
- ❑ In 2004 21% of RSL owned homes were estimated to be non-decent nationally
- ❑ Identifying non decent homes occupied by vulnerable people;
- ❑ developing strategies to encourage owners to meet decent homes standard;

The three priorities identified to deliver decent homes are:

Housing Strategy Priorities:
1 st Achieving the Decent Homes Standard;
2 nd Improvements which improve lower running costs for tenants;
3 rd A logical approach to the programming of work to tenants' homes.

² Housing Strategy Statistical Appendix 2004

Aim Five : Providing Affordable Warmth

Fuel poverty is the '*inability of a household to afford adequate warmth*'³. It is a combination of low household income, inadequate and expensive forms of heating and poor insulation standards. The Council is committed to the eradication of fuel poverty and the provision of Affordable Warmth for its residents, irrespective of tenure, by 2010

The Council has also recently produced a climate change strategy which emphasises the need to increase the energy efficiency of Council owned homes.

Some of the key issues facing Charnwood in relation to meeting this aim are:

- ❑ An aging housing stock which conformed to lower building regulations and energy efficiency standards;
- ❑ Unwillingness of private housing landlords invest in energy efficient measures with long payback periods;
- ❑ Lack of up to date information on the Private Sector
- ❑ Identifying and interacting with vulnerable households

The three priorities identified to enable sustainable communities in Charnwood are:

Housing Strategy Priorities:
1 st High quality maintenance;
2 nd Upgrading home insulation;
3 rd Installing efficient appliances.

1. UK Fuel Poverty Strategy 2001. para.1.7

Aim Six : Promoting Healthy Housing

Clear links exist between health and housing. Poor housing can lead to a wide range of physical and mental health problems. As a result actions to improve housing can lead to direct benefits to health and generate savings in public and private expenditure on health, housing and other social services.

Some of the Key issues facing Charnwood in relation to meeting this aim are:

- ❑ The growth in the population of the over 65-age group increases by 43.5%, **that's** 10,000 individuals over the forecast period;
- ❑ The 'older' retirement group, those 80 and over, who are much more likely to have care and support needs, grows by 46%, 2,700 more people by 2016;
- ❑ 18% of households within the Borough contain somebody with a disability. Of households with a disability, some 28% (1,703) have outstanding support/care needs;
- ❑ Lack of specialist supported housing;
- ❑ Insufficient rehabilitation services for people with substance/misuse problems.

The three priorities identified to promote Healthy Housing are:

Housing Strategy Priorities:
1 st Improving community health using development control interventions and policies;
2 nd Addressing health inequalities and targeting specific groups (e.g.) older people, teenage parents, the homeless, Gypsies and Travellers;
3 rd Health checks for neighbourhoods using pilot money from the ODPM.

Aim Seven : Protecting the Community

To be happy with where they live, people need to feel safe within their homes, their neighbourhood and their wider community.

Some of the key issues facing Charnwood in relation to meeting this aim are:

- ❑ Many incidents of domestic violence are not reported and therefore its true extent within the Borough is not know;
- ❑ It is acknowledged that only a small proportion of racial harassment and other racial incidents are reported, therefore, the true extent of the problem within Charnwood is unknown.
- ❑ Even though overall crime rates are down public perception of crime rates has risen and continuous work needs to be carried out to reduce the fear of crime.

The three priorities identified to enable sustainable communities in Charnwood are:

Housing Strategy Priorities:
1 st Appropriate intervention to anti-social behaviour;
2 nd Designing out crime in the physical environment;
3 rd Community development and engagement.

Aim Eight – Tackling Homelessness

The Council has a duty to provide assistance to people who are homeless or threatened with homelessness within the Borough. The Council must continually work to reduce and prevent homelessness within the Borough and improve the services available to those who become homeless. In July 2003 the Council produced a Homelessness Review and Strategy which set out the improvements that would be made.

Some of the key issues facing Charnwood in relation to meeting this aim are:

- ❑ Increased levels of homelessness;
- ❑ Need for suitable temporary accommodation for single people and childless couples;
- ❑ The majority of households in priority need continue to be those with children.
- ❑ The main reasons for homelessness are: parents no longer willing or able to accommodate and violent relationship breakdown;
- ❑ Parental, family and friend eviction;
- ❑ Relationship breakdown
- ❑ The supply of social rented housing is under pressure – there is a mismatch between demand and the type of accommodation available

The three priorities identified to tackle homelessness are:

Housing Strategy Priorities:	
1 st	Increased resources for prevention;
2 nd	Direct access emergency accommodation;
3 rd	Improved inter-agency working with common aims and resources.

Aim Nine – Supporting Vulnerable People

For some people accessing appropriate accommodation is not enough. To enable them to continue to live in their home and engage with their community, they need extra assistance. There are a number of supported housing and floating support schemes available for residents within the Borough, many funded by Supporting. It is important that we ensure that these schemes develop and adapt to continue to meet the needs of the Borough and its residents.

Some of the key issues facing Charnwood in relation to this aim are:

- ❑ The number of older people in the Borough is projected to increase, as are the number of frail older people;
- ❑ There is a mismatch in the type of accommodation which is needed, there is a particular shortage of specialist supported accommodation;
- ❑ 1509 incidences of Domestic violence were recorded in Charnwood in 2003/04. The Home Office estimate that only 12% of all incidents are reported, so a reasonable assessment of the number of incidents on an annual basis is in excess of 12,500
- ❑ Tightening of the funding in the Supporting People regime.

The three priorities identified to provide support and sustainment in Charnwood are:

Housing Strategy Priorities:
1 st Individually tailored support;
2 nd Supported accommodation for different needs;
3 rd More effective joint working.

Conclusions

The Strategy has confirmed our priorities for Housing over the next five years as well as outlined the plans and actions we intend to carry out to help realise our vision for Housing within the Borough.

‘Charnwood Housing Strategy: Successful, Thriving and Inclusive’ (2005 – 2010) demonstrates how national, regional and the Council’s wider corporate objectives are met. Charnwood Housing Strategy sits within the broad framework of the Community Strategy. Our action plan has set clear priorities, which will be reviewed and updated annually.

There are many challenges for housing in Charnwood and we face issues such as large concentrations of student population, the mismatch in the type of accommodation needed and new challenges, such as the problem of affordability and the rising numbers of homeless people.

‘Charnwood Housing Strategy: Successful, Thriving and Inclusive’ meets these challenges head on. It also builds upon our achievements to date and shows how we will take forward the opportunities provided by the initiatives outlined within this strategy.

Charnwood Housing Strategy clearly outlines the structures and processes in place in Charnwood to ensure that all our activities will make Charnwood a place where people choose to live.

Further Reading

Details of how to obtain the Full Housing Strategy and copies of other documents referred to in this summary can be found below:

Charnwood Borough Council Produced Documents (including the full Strategy)

By Post:
Charnwood Borough Council
Council Offices
Southfields Road
Loughborough
LE11 2TX

By Telephone: 01509 263151

From the Internet:
CBC Homelessness Review and Strategy
CBC HRA Business Plan
CBC Housing Needs Survey Update 2005
Charnwood Housing Strategy 2005 - 2010
All of the above are available from:
www.charnwood.gov.uk/housing/housingpoliciesandinformation.html

CBC Local Plan
www.charnwood.gov.uk/environment/adoptedlocalplan.html

CBC Climate change Strategy
www.charnwood.gov.uk/democracy/climatechangestrategy.html

Charnwood Community Strategy
www.charnwoodonline.net/uploads/10970536030257.pdf

Sustainable Communities Plan
By Post: By telephone: 0870 1226236
Office of the Deputy Prime Minister Publications
PO Box 236
Wetherby
LS23 7NB

From the Internet
www.odpm.gov.uk/stellent/groups/odpm_communities/documents/page/odpm_comm_022184.hcsp

Please note there may be a charge for copies of some of the documents

Glossary

There are a lot of abbreviations and specialist terms used within the strategy and also within this digest. An explanation for some of them can be found below:

ALMO – Arms Length Management Organisation (a company set up by a local authority to manage their housing stock whilst it remains in ownership of the authority)

BME – Black Minority Ethnic (anyone who considers their racial origin as non-white)

DHS – Decent Homes Standard (a set of minimum standards for social housing and parts of the private sector)

GOEM – Government Office of the East Midlands (the regional government office based in Nottingham and responsible for ensuring local authority housing strategies are fit for purpose)

HNS – Housing Needs Survey (a survey to assess level of housing need in a borough)

Housing Corporation - The Corporation's role is to fund and regulate housing associations in England. It is a Non-Departmental Public Body sponsored by the Office of the Deputy Prime Minister

Key Worker - certain groups of public sector workers identified as a priority for housing assistance due to the impact that housing costs have on recruitment and retention within their fields. Different Key Worker schemes have included different workers although Nurses, Policemen and Teachers are the most commonly named professions.

ODPM – Office of the Deputy Prime Minister (government department responsible for housing)

RSL – Registered Social Landlord (housing provider, normally an association who are registered with the housing corporation)

Supporting People – a new funding system to pay for housing related support separately from the rent. Housing support can be defined as giving advice, counselling and assisting people to manage their own houses and can also include helping people to learn new skills.

To arrange for an explanation of any part of this document in your language or to receive a copy in Braille, on audio tape or large print please call 01509 634603.

Chinese

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Punjabi

“ਇਸ ਦਸਤਾਵੇਜ਼ ਦੇ ਕਿਸੇ ਭਾਗ ਦੀ, ਤੁਹਾਡੀ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਵਿਆਖਿਆ ਦਾ ਪ੍ਰਬੰਧ ਕਰਨ ਲਈ ਜਾਂ ਇਸਦੀ ਕਾਪੀ/ਠਕਲ, ਬ੍ਰੇਲ, ਔਡੀਓ ਟੇਪ ਤੇ ਜਾਂ ਵੱਡੇ ਛਾਪੇ ਵਿਚ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ 01509 634603 ਤੇ ਫ਼ੋਨ ਕਰੋ।”

Hindi

“इस दस्तावेज़ के किसी भी भाग की आपकी भाषा में व्याख्या का प्रबन्ध करने के लिए या इसकी प्रतिलिपी/कापी, ब्रेल, ऑडियो टेप पर या बड़े फ़ॉन्ट में प्राप्त करने के लिए, कृपया 01509 634603 पर फ़ोन कीजिए।”

Gujarati

“આ ડોક્યુમેન્ટ (દસ્તાવેજ) ના કોઈપણ વિભાગને આપની ભાષામાં સમજાવવા માટે અવસ્થા કરવા અથવા કોઈક (ઉપસાવેલા અક્ષરો), ઓડીયો ટેપ અથવા મોટા અક્ષરોમાં કોપી મેળવવા 01509 634603 નંબર ઉપર મહેરબાની કરી ફોન કરશો.”

Bengali

“এই ডকুমেন্টের কোন অংশ নিয়ে আপনার নিজের ভাষায় বিস্তারিত আলোচনা করার জন্য অথবা এর কপি ব্রেইল, অডিও টেপ বা বড় প্রিন্ট পেতে চাইলে অনুগ্রহ করে 01509 634603 এই নম্বরে ফোন করুন।”