

HOUSING STRATEGY 2021-2025

Our priorities

The Housing Strategy describes the Council vision for housing in its area for the period 2021-2025. The strategy is a high level document which sets out objectives and priorities, providing an overarching framework against which other policies on more specific housing issues are formulated.

The Council's Priorities

1. Housing supply is promoted

- Based on the scale and mix of housing that the local population is expected to need
- In line with our Local Plan, delivering both market and affordable housing to rent or own.
- Support the delivery of affordable housing on brownfield land through the utilisation of S106 commuted sums.

2. Capitalise on existing housing resources

- Overview of the mix of housing available in the Borough
- Facilitate a Private Rented Sector which is well managed and provides good quality accommodation.
- Bring empty homes back into use

3. Maximise housing options for households on a low income

- Overview of housing affordability in East Staffordshire across tenures
- Access to Social / Affordable Housing: The Housing Register Service and Allocations
- Discretionary Housing Payments and support for housing costs
- Improving access to home ownership

4. Secure suitable housing for people with vulnerabilities

- Adaptations and Disabled Facilities Grants
- Access to older persons accommodation
- Supported housing and housing-related support
- Administration of Housing Benefit for supported housing

1. Promoting Housing Supply

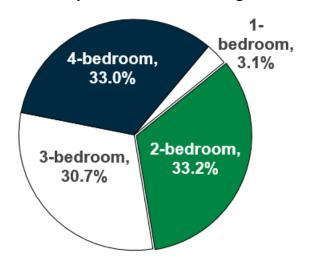
Overview

This priority is about providing enough housing to meet the needs of a growing population, whilst protecting the quality of the environment and local community identity.

How much more housing do we need?

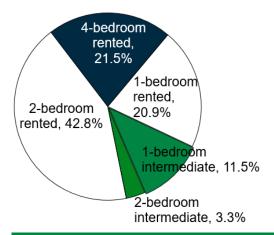
The Strategic Housing Market Assessment (SHMA) assesses the scale and mix of housing that the local population is expected to need. The 2014 SHMA has identified that there is a need for 613 dwellings per annum between 2012 and 2031¹, of which around 18% or 112 units² is required as new affordable housing.

The Required Market Housing Mix³



¹ <u>Strategic Housing Market Assessment</u> (SHMA 2014) p3

The mix of affordable housing needed (general needs)4



How will we achieve this?

The Local Plan

The Local Plan secures the provision of the both new market and affordable housing and sets the framework by which the Council will seek to create sustainable and inclusive mixed communities. The Local Plan has a plan period of 2012 to 2031, and promotes the development of land to deliver future growth thereby providing a framework for investment decisions.

There are 12 strategic objectives; including to develop green infrastructure-led strategic housing growth providing well designed communities and facilitating housing choice across sustainable market, specialist⁵ and affordable homes.

² SHMA (2014) 1.8

³ SHMA (2014) Figure 9.23

⁴ SHMA (2014) Figure 9.13

⁵ Meets the needs of an ageing population

There are also 35 Strategic Policies; including Climate Change, Water Body Management and Flooding.

The Housing Choice Supplementary Planning Document (SPD)

Affordable housing is provided in the Borough by 8 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.

Market housing led residential development that will provide 10 or more dwellings shall provide up to 40% of the dwellings as affordable housing provided the development remains viable.

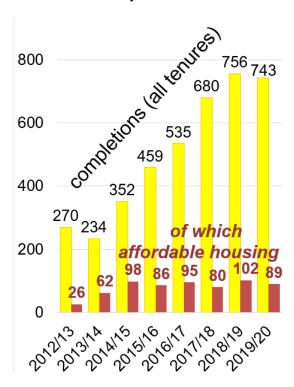
Affordable housing includes social housing, shared ownership and other tenures below market cost. On some sites providers may choose to build up to 100% of new affordable dwellings. The number of completed homes are as follows⁶:

Strategic Policies 1 – 6 are the key policies which relate to the development strategy set out in the Local Plan. Housing completions, which are monitored and published as part of the Councils 5 year land supply, are increasing with the delivery of the Strategic Urban Extensions underway.

The Local Plan includes an annual target of 112 affordable completions

from 2012 to 2031. In addition to the numbers achieved over 1,000 new affordable homes were anticipated to come forward⁷ based on permissions granted as at October 2020.

Number of completions⁸



Further schemes will also come forward within the timescales of the Local Plan to satisfy the full requirement. On this basis over the life of the plan the total annual target will be achieved.

Brownfield Developments

Money for Affordable Housing can be provided to the Council by developers on some sites in place of affordable housing.

Known as commuted sums, such money is required to be paid to the Council by legislation, particularly Section 106 of the Town and Country Planning Act 1990.

⁶ Authority Monitoring Report 2018-2019

⁷ Variable as based on planning permissions

⁸ Authority Monitoring Reports

The calculations of such funds is described in the Council's Housing Choice Supplementary Planning Document which specifies the amount of £40,000 required for each affordable dwelling that has not built on site.

The Council directs these funds into new projects to meet housing need, for example projects to plug the gaps in financial viability for developments on Brownfield sites.

Contributions are made to developers or Registered Social Landlords at a ratio that results in the delivery of a greater number of affordable units than would otherwise have been provided on site.

This helps to unlock brownfield sites for development whilst also providing affordable housing in line with the needs of the Borough.

Examples that have been considered include a project to provide 12 units on an affordable housing site at the High Street, Burton, a project to provide 16 two-bedroom bungalows to meet the needs of an ageing population, and a project to increase the number of affordable units to 7 from the 3 that would have been provided on the site of a former pub building in Burton.

Rural Development

The Local Plan sets out the means by which the Council will protect and enhance the countryside, with limited development to support rural communities.

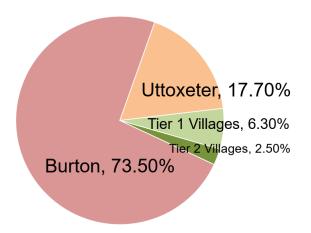
Development is directed towards the most sustainable locations based on a settlement hierarchy as follows:

- The main towns of Burton upon Trent and Uttoxeter.
- Tier 1 Strategic Villages, such

- as Barton under Needwood and Rocester.
- Tier 2 Local Service Villages, such as Abbots Bromley and Denstone.
- Tier 3: Small Villages and other Settlements, such as Newborough and Wootton.

In order to control development and to protect the countryside, it is necessary to define precise limits to development, settlement boundaries, around the main urban areas of Burton upon Trent, Uttoxeter and Tier 1 and Tier 2 villages.

Suggested Split of Development across the Borough



The Local Plan places limits on development set for the main urban areas that will impact on Tier 1 and 2 settlements by settlement boundaries.

This serves to protect the identity and character of rural settlements in close proximity to Burton upon Trent and Uttoxeter, with the designation of 'Strategic Green Gaps' which prevent the coalescence of settlements to maintain the openness of the landscape.

2. Utilising existing Housing Resources

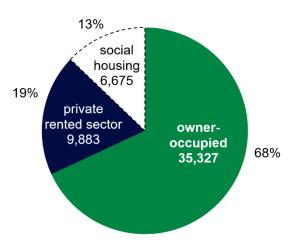
Overview

This priority is about improving existing homes to raise the quality of life of existing and new residents, and have an impact on the sustainability of a local area.

What Housing Resources do we have?

The latest Office for National Statistics estimate available is for 2018 when there was a total of 51,885 dwellings in East Staffordshire⁹.

Housing Tenure



How will we achieve this?

Empty Homes

The Council has contracted a

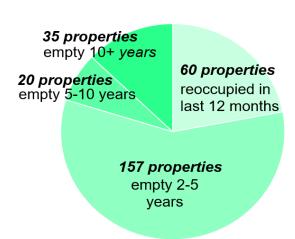
specialist organisation to undertake activity to bring homes back into use, especially long-term empty properties.

The activity is based on an escalating approach, offering tailored advice and assistance alongside a warning of the real prospect of formal action should the property not be reoccupied.

Natural churn in the market means a large number of properties become empty each year, or for an unavoidable reason such as someone leaving their home to receive care or treatment. As at July 2020 there are 272 properties that had been empty for 2 years or longer which required intervention.

The graph below shows the current position with the properties identified as paying the Council Tax Long Term Empty Property Premium since May 2019, when the current empty homes service contract began.

Long Term Empty Premium



⁹ ONS dwelling stock by tenure estimates

The Private Rented Sector

As the second largest housing sector, private landlords are crucial to this priority. The Council supports the sector through its Landlords Forum and Environmental Health *Team*. The sector houses many low income families. In April 2019 there were 4988 Housing Benefit claims from private rented sector tenants.

The Landlords Forum

The Council aims to hold three Landlords Forums per year to disseminate information to landlords about national and local regulation of the private rented sector and the rules that have to be observed.

Environmental Health

The Council's Environmental Health Team provides advice to householders and landlords about housing standards, undertaking enforcement activity where necessary.

Average number of inspections per year following a complaint about disrepair

290

8

Enforcement notices served in 2019/20 including 1 Emergency Prohibition Notice

In response to an ongoing concentration of complaints, a Selective Licensing scheme was introduced in the eastern area of Anglesey during September 2017.

This applies to all rented dwellings, and has improved housing conditions and management of privately rented accommodation. An evaluation following the second year of operation

showed ongoing compliance with the licensing requirements of the scheme, with:



of the 327 applications being granted a licence during Year 2

properties having received a schedule of work requiring remedial action

162

Whilst selective licensing has significantly reduced the number of housing complaints in the designated area, the number of complaints about properties located in Anglesey, Burton, Eton Park and Shobnall wards had remained high by the autumn of 2019, accounting for over 50% of all complaints within the borough.

These areas have been identified as suitable for the expansion of the selective licensing scheme, a full and detailed consultation will be undertaken prior to the schemes being considered for approval.

Fuel Poverty

The Council is collaborating with E.ON and Staffordshire County Council to deliver first time central heating systems to eligible households in fuel poverty. The 'Staffordshire Warmer Homes Initiative' targets households not currently connected to gas, who could get a brand new fully funded central heating system in their home.

The national Green Homes Grant offers eligible homeowners the opportunity to obtain a voucher for up to £5,000 that covers up to two-thirds of the cost of energy efficiency and low carbon heat improvements to their home (up to £10,000 covering 100% of costs where in receipt of a qualifying benefit).

Maximising Housing Options for Households on a Low Income

Overview

This priority is about improving access to decent, affordable housing for those who need it.

How affordable is housing in East Staffordshire?

The average price paid for a property in East Staffordshire in 2019 was £187,000¹⁰, compared to the Staffordshire average of £193,000¹¹. This average masks variation, with rural areas in particular frequently attracting a higher price point for market housing.

Property prices within East Staffordshire mean that on an average salary, there is an affordability ratio (income to property price) of 7.00¹².

This makes housing unaffordable for many, in-particular first time buyers. Tightened lending criteria mean that first time buyers are excluded from the market if they cannot provide a significant financial buffer against risk in the form of a larger deposit.

Housing need not met through home ownership creates demand in the private rented and social housing sector.

Private rents are also high, the average rent is £450pcm¹³ across all

property sizes; less than 10% of rents are within the Local Housing Allowance cap (the level covered by Housing Benefit). This affordability 'gap' has resulted in many of the homes that are currently available being out of reach of lower paid workers, vulnerable people, young people and first time buyers.

How will we achieve this?

Access to Social Rented Housing

The Council does not directly provide social housing itself.

However, the Council 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 (the Housing Allocations Policy).

The Council's Housing Register is operated under contract to the Council by Trent and Dove Housing, several housing associations receive nominations of applicants from it.

Trent & Dove Housing maintain the East Staffordshire Housing Register

¹⁰ Office of National Statistics <u>median house</u> price by local authority district (5a)

¹¹ ONS median house price by LA (3a)

¹² ONS income to price ratio (5c)

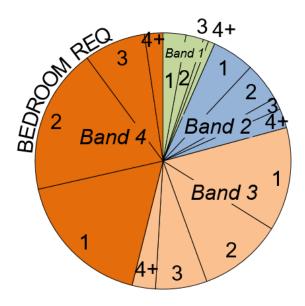
¹³ ONS/VOA LA Analysis (Heading 4)

and make allocations on its behalf

1838 households on the waiting list

The chart below shows how these households are distributed under the Allocations Policy by Priority Band and Bedroom Requirement. Band 1 is the highest priority and Band 4 is the lowest priority¹⁴.

Breakdown of Households on the Housing Register

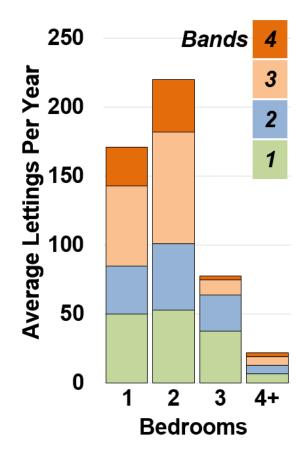


In addition to the households in Bands 1 to 4, a further 40 households were awaiting banding or awaiting an offer.

Lettings

The next chart shows that over 2017-2020 the highest number of allocations was for 2-bedroom dwellings. 1- and 2-bedroom lettings may be houses or flats, 3- and 4-bedroom are all houses.

under contract to the Council.



Financial Assistance

Discretionary Housing Payments

Discretionary Housing Payments (DHPs) are paid on top of a claimant's Housing Benefit award where there is a shortfall between their benefit and their rent liability, or they are in rent arrears. The DHP fund is usually used to provide a short term reprieve from debt whilst a long term solution to the shortfall is sought.



¹⁴ See Allocations Policy for full band definitions

Council Tax Reduction Scheme





There is a range of government schemes designed to make home-buying more affordable, and the Council will support and encourage all appropriate measure to assist buyers in its area. There are some measures which are yet to be introduced locally, such as the HOLD scheme, and the Council will explore opportunities to facilitate introduction where suitable market conditions exist.

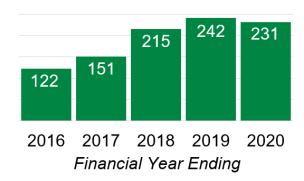
Shared ownership

This scheme involves a buyer purchasing a percentage of the property, therefore requiring a lower total mortgage and deposit, paying rent on the remainder to a registered provider.

This scheme is also available based on 'resale', meaning the share owned by the current owner is available for purchase on the same terms. In 2019/20, planning permission was granted for 10 shared ownership properties in East Staffordshire.

Help to Buy

Help to Buy is a low-interest equity loan operated by Homes England which enables qualifying buyers to borrow up to 20% of the cost of a newbuild home from the government, on homes up to £600,000 in value.



The extra help from the government means that recipients can buy a new-build home with a 5% deposit, and 75% mortgage. The 20% loan will be interest free for the first 5 years.

From April 2021 the scheme will be restricted to first-time buyers, and will include regional property price caps.

Right to Acquire & Right to Buy

Tenants of housing associations can apply to buy their home under the Right to Acquire if they have had a public sector landlord for 3 years, with discounts ranging from between £9,000 and £16,000.

The Right to Buy is a separate scheme which applies to Council Tenants. After the Council transferred all its housing stock to Trent and Dove in 2002, people who were previously Council tenants retained the legacy rights to buy their homes under the terms of Right to Buy Policy.

Since 2009 sales by Trent and Dove, the largest social housing provider in the Borough, under both schemes have been as follows:



4. Securing Suitable Housing for People with Vulnerabilities

Overview

This priority focuses on housing for people with additional needs to enable them to live independent and healthy lives.

Who is considered vulnerable?

In the context of this document, we are referring to people whose personal characteristics mean they require something other than regular market housing in order to live independently.

Disabled Facilities Grants

Adaptations to housing play an important role in helping disabled people to live independently and prevent admission to hospital or residential care.

This grant is provided by the Council to qualifying households where someone living in the property has a disability and their home needs adapting to enable them to continue living there. The amount payable depends on the cost and the average weekly income of the person with the disability, up to a maximum of £30,000.

Disabled Facilities
Grants are made on average per year

The grant is tenure neutral and adaptations can be to a person's existing home or the grant can help people to move to alternative housing that is, or can be adapted. The proposed works must be necessary and appropriate to meet the needs of the person with a disability, based on an assessment by an Occupational Therapist, and also be reasonable and practicable.

Older People

As people are living longer it is expected that we will see an increase in older person households, with the numbers needing specialist housing growing over the life of this strategy. ¹⁵ As people age they do not normally lose their existing housing, but it may need adaptation or new housing may become necessary to meet their needs.

2 Number of completed schemes relating to specialist needs for the aging population 2019/20

67 Number of extra care units in East Staffordshire in 2019

3 Major applications completed in 2019/20 where a proportion of the total number of dwellings was expected to be accessible and adaptable to changing needs over time

¹⁵ SHMA (2014) p. 154

The new housing needed for older people as identified in the SHMA includes mainstream market housing, retirement and extra-care housing.

Homelessness

The Council's Housing Options Team has the responsibility for performing the duties owed to homeless people in the borough. There is a separate homelessness strategy document which sets out the following themes: Avoidance, Prevention and Accommodation.

- Enquiries made to Housing Options in 2019/20
- Formal homelessness applications taken.
- Successful resolutions at the Prevention or Relief Stage.

Supported Housing

Supported Housing is housing where residents receive support as a condition of occupying the property. Either Housing Associations or voluntary sector non-profit providers make specialist housing available where support is given to help residents to manage their housing.

Supported Housing by Type

The term 'Specialist' is used to denote schemes with access restrictions such as an age requirement or a rehabilitation requirement. The primary source of Specialist expenditure is on older persons' provision, such as warden controlled schemes.

By contrast 'General' provision serves a range of users, most frequently homeless people with additional needs such as mental health or substance misuse problems. The support available in this category involves developing residents' independent living skills and assisting them to maintain their accommodation. This accommodation is frequently short term in nature, and will involve planning a move to other independent occupation when the resident has acquired the necessary skills.

Sum of Housing Benefit paid for Supported Housing in 2017-18



The number of general needs beds has grown significantly in recent years, and this has had a beneficial impact on rates of rough sleeping. For quality assurance and budgetary reasons the Council intends to increase the percentage of supported beds provided by Housing Associations.

248

Estimated number of beds in General Needs Supported Accommodation, September 2020

Achieving our Targets: how will we deliver the Housing Strategy?

Working with Partners

The Housing Strategy cannot be delivered by the Council alone. There are key partnerships that are critical to the delivery of the Housing Strategy, and these partners will have an important role in supporting the delivery of the Housing Strategy.

Statutory Services

engagement with the widest set of statutory services is crucial to delivering places where people want to live

Third Sector Organisations

to ensure that East Staffordshire residents are supported to live independently in suitable housing

Private Sector Landlords

to ensure that high quality housing is provided viat the private rented sector

Registered Housing Providers

to build and manage affordable housing and to create sustainable communities

Landowners and House Builders

to maximise the number of high quality housing units being developed across all sectors

Action Plan

We will produce a Housing Strategy Action Plan through which we will monitor progress in delivering targets of each of the 4 streams within the Housing Strategy. The Housing Strategy will be reviewed annually during its life to ensure that it remains current.

Further Reading

- The Allocations Policy 2018
- Council Tax Reduction Scheme
- The Homelessness Strategy 2018 -2023
- The Local Plan 2012 2031
- Selective Licensing Policy
- Strategic Housing Market Assessment