

East Suffolk Housing Strategy 2017- 23

Foreword

Welcome to the first joint Housing Strategy for East Suffolk - Suffolk Coastal and Waveney Councils working in partnership. We have been working together for a number of years and our councils are now firmly on track to achieve a new Council in East Suffolk in 2019. We therefore feel the time is right to set out our joint ambitions for housing across East Suffolk.

East Suffolk is a great place to live, work and visit but we have some significant local challenges and the need for new homes that are affordable and local to our communities is a critical one. In recent years the supply of homes has not kept pace with demand and increasing housing costs mean that housing of all types is less affordable.

Our main challenge is to increase the supply of homes and particularly affordable homes across our area. To do that we will use our resources effectively, and work with our partners to do all that we can to increase the pace of new housebuilding.

Our area is diverse - including rural villages, market towns, coastal resorts and commercial ports - so one size does not fit all and we need a strategy that meets the different needs of different places. This ranges from small infill developments to help sustain the population of rural communities to large new developments to support economic growth or assist the regeneration of older urban areas like Lowestoft.

The needs of the people we work with are also diverse so we need different kinds of housing. This includes everything from accessible homes for our growing older population, to affordable homes of all kinds for young families and households working in our growing local economy.

It is essential that we make the best use we can of the homes we already have - preventing homelessness and allocating social housing effectively to meet need. We need to ensure our homes are warm, safe and meet the needs of our changing population.

Our homes are embedded in neighbourhoods and communities so it is essential we work with our residents and our partners so that our work supports the housing needs identified within our communities and creates great places to live.

Signatures and Photos

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1.Introduction

1.1 Vision

The East Suffolk councils (Suffolk Coastal and Waveney District Councils) have a key leadership role in supporting the provision of good quality housing that meets the needs of local people and underpins successful, resilient communities and economic growth. This strategy sets out East Suffolk's ambitions and priorities for housing services from 2017 to 2023 to achieve its vision to:

Maintain and sustainably improve the quality of life for everyone growing up in, living in, working in and visiting East Suffolk.

East Suffolk Business Plan 2015-2023 (1)

The Business Plan recognises the *challenge of providing new homes which are affordable and local to our communities* and sets as one of the 10 critical success factors to support the delivery of its shared vision:

Improved access to appropriate housing to meet existing and future needs, including more affordable homes for local people.

1.2 Partnership across East Suffolk

Suffolk Coastal and Waveney councils have been working closely together since 2008, with a successful shared services partnership focused on maintaining high quality frontline services while reducing costs. The two councils have now agreed to take that partnership forward, aiming to create a new Council in East Suffolk in 2019. In 2016 the councils developed their first joint Business Plan setting a vision for alignment and integration across the local public sector.

The new Housing Strategy for East Suffolk has been developed in this context. It is one of a series of interrelated plans for the delivery of the partner councils' services, including the developing Local Plans for the two authorities, and specific East Suffolk-wide plans for Enabling Communities and Economic Growth.

East Suffolk's housing strategy takes account of the likely impact of wider national and regional policies and is set in the context of local conditions affecting housing.

2. Background

2.1 National Policy Context:

In addition to major reductions in Local Authority funding since 2010, there has also been significant change to national policy specifically affecting housing. Such change is likely to continue with the publication of the Housing White Paper in 2017, focusing on the need to build more homes, and a new Homelessness Prevention Act.

Welfare Reform

There has been radical reform of the system of welfare benefits since 2012. The **Welfare Reform Act 2012** introduced significant changes affecting tenants, including:

- The removal of the spare room subsidy (bedroom tax)
- A cap on benefits
- The introduction of universal credit.
- Local Housing Allowance(LHA) rates applied to Social Housing Rents from April 2018 and Supported Housing from April 2019
- Removal of automatic entitlement to the housing element for Universal Credit applicants aged between 18 and 21 from April 2017.

Subsequently the **Welfare Reform and Work Act 2016** introduced a minus 1% rent per annum rent policy for all Local Authority and Housing Association tenancies for a four year period from 2016. The loss of rental income as a result of this has adversely affected the long-term business plans of all social landlords and created uncertainty about constraints on future rental income, which has had an impact on the ability of social landlords to invest in new homes.

Housing Policy

Nationally the focus in housing policy has been on home ownership and since 2010 Governments have re-directed funding to support this policy.

Funding for homes built in the social rented sector has been significantly reduced. The introduction of the 'Affordable Rent' model, with rents set at up to 80% of market rent, was one of the ways in which the Government expected housing organisations to compensate for this reduction in public funding.

The Housing and Planning Act 2016 reinforced this national drive towards home ownership, introducing a requirement for Starter Homes to be included as a key element of section 106 planning agreements for affordable housing. The Act also introduced a range of measures that will have an impact on the social rented sector including:

- 'Pay to stay' (higher rents for tenants on higher incomes)
- The extension of Right to Buy to Housing Associations (on a voluntary basis)
- A duty on local authorities regarding the sale of high value vacant council houses
- The replacement of secure tenancies for council housing with fixed term tenancies (guidance expected Autumn 2017)

The 2017 Housing White Paper: Fixing Our Broken Housing Market identifies the low levels of new house building as the root cause of housing shortage and unaffordable housing nationally. It proposes a series of measures to support increased housing development nationally including:

- ensuring local authorities produce realistic plans to meet the projected housing needs in their areas
- enhancing the powers of local authorities to enforce the implementation of planning permissions
- encouraging housing associations and local authorities to build more, though with little extra funding promised.

The Homelessness Reduction Act 2016 focuses on homelessness prevention. Against a background of many single households living in insecure private rented housing and rising levels of rough sleeping nationally, it extends the responsibilities of Local Authorities to provide advice and assistance at an earlier stage, including help to secure housing, for anyone in their area threatened with homelessness. It also creates a duty to develop individual Housing Plans, in line with a nationally determined template.

2.2 Regional Policy Context

The New Anglia Local Enterprise Partnership (LEP) was established in 2011 to promote economic growth in Norfolk and Suffolk. The Strategic Economic Plan (SEP) (2) published in 2014 provides a framework for investment by central government and local partners. It sets out ambitious targets for growth in jobs, new businesses and housing with ambitions to build up to 117,000 homes across the two counties by 2026. The SEP sees housing as a key aspect of the infrastructure for growth as well as a direct contributor to the local economy. Its focus in terms of housing growth is on private development for sale. But it also emphasises the role of local authorities as developers and enablers of development: working with housing associations and the private sector to develop new models of both private and affordable rented housing to support and attract a younger, highly skilled, more mobile workforce. The ambition of the SEP to build 117,000 homes by 2026 exceeds the current objective assessment of needs across all the Local Plans for the Norfolk and Suffolk authorities.

Suffolk Health and Housing Charter 2015

The Suffolk Health and Wellbeing Board adopted the Health and Housing Charter (3) in 2015 as a tool to promote a more efficient and effective whole system approach to housing, health and care. The Charter identifies the important contribution of housing services to the Health and Wellbeing Partnership Board's ambitions around prevention and early intervention. It set out a vision to enable:

'Suffolk people to live in suitable affordable homes that are in good condition where they feel safe and supported by the local community'.

The Charter further describes how the Suffolk local authorities will work in partnership, under the auspices of the Suffolk Health & Wellbeing Board, with local health organisations, private developers, other public bodies, housing associations, homelessness organisations and the voluntary and community sector to achieve its vision.

Since the Charter was produced, Sustainability and Transformation Plans (STPs) have been produced for Suffolk and North East Essex (covering Suffolk Coastal) and Norfolk and

Waveney. These STPs set out the challenges facing the health and care sectors over the next five years, including the financial challenge of meeting the needs of a growing, ageing population with complex health issues. Housing is clearly identified as one of the key wider determinants of health (along with planning, housing, open spaces and leisure), and the ambition to keep people safely at home where possible and appropriate sits at the heart of both documents, which obviously requires the right type of housing in the right places. The NHS Forward View identifies a national mismatch between available resources and patient needs of nearly £30 billion a year nationally by 2020/21.

2.3 Characteristics of the Housing Market in East Suffolk:

East Suffolk is a diverse place with a mixture of rural and urban areas, and a long coastline stretching from Lowestoft in the north to Felixstowe in the south. It is a comparatively prosperous place with ambitious plans for economic growth, but one that also includes pockets of deprivation and poor quality private sector housing.

- The housing stock in East Suffolk is mainly in the coastal urban areas and market towns. It consists predominantly of houses rather than flats, and is more likely to be owner occupied than the rest of the country, but there are variations between the two districts. Lowestoft in Waveney has the largest urban population and the most significant concentration of private rented sector housing.
- Households are of average size, but the population and number of households is growing. Homes tend to be under-occupied rather than over-occupied and the population is ageing, with an above average number of older households, particularly in Suffolk Coastal.
- Many households in East Suffolk have good quality housing that meets their needs but in recent years housing has become less affordable for an increasing number of people.
- The number of homes being built is not keeping pace with demand and an increasing number of households across all tenures face difficulty in finding an affordable home that meets their needs.
- House prices mean that home ownership is out of reach for many people in the area, including young families and newly forming households. This in turn increases the demand for privately rented homes, which is reflected in rising private rental costs and the high number of people who have applied for social housing.
- In some of the desirable coastal villages, such as Southwold and Aldeburgh, the high cost of housing and high numbers of second homes further reduce the available supply.
- The existing housing stock (across all tenures) does not meet the needs and expectations of groups within local communities, including the increasing number of older people and those who need specialist or supported housing.
- The demand for affordable rented housing (i.e. owned and managed by housing

associations and Waveney Council) significantly exceeds the supply. An average of approximately 4,000 people have had active applications for social housing in East Suffolk over recent years. By comparison total lettings of social rented homes have averaged just under 1,000 a year. In March 2016 there were 1,703 applicants in Suffolk Coastal with 475 lettings in the previous year and 2,111 in Waveney compared to 519 lettings in the previous year.

2.4 Economy and Population of East Suffolk:

Population: East Suffolk is home to 241,000 people and this figure is predicted to increase by 18,700 by 2036. Although there has been population growth in both districts, and further growth is predicted, this has been slowing in recent years compared to the rest of the East of England. The districts show different patterns of change with Suffolk Coastal's population growing more quickly than Waveney; their respective populations increased by 8.5% and 3% between 2001 and 2015. In both districts the number of homes needed has grown faster than the total population, continuing the trend to smaller household sizes. This trend is set to continue, with the total population expected to increase by 7.7% and the number of households by 12% by 2036. Each year the number of households in Waveney is predicted to grow on average by 375 and in Suffolk Coastal by 460. (4)

Economy: Although the two districts in East Suffolk are diverse, the common theme in the years since the economic crisis of 2008 has been the slow recovery from the impact of the global downturn and ensuing recession. While the local economy has performed better than the national average it has still reflected national conditions of prolonged economic difficulty followed by a period of fragile growth. Recent forecasts for economic growth suggest that the trend of a growing economy will gather momentum in the short and medium term, though these forecasts have not taken account of any potential impact of Brexit.

Employment: Despite the uncertain economic climate a very high proportion of the working age population of East Suffolk is in work. There is variation across the area with higher levels of unemployment in Waveney, particularly focused in Lowestoft. In the medium-term both employment and population levels are set to increase though employment growth is expected to be modest, particularly in the Waveney area. The East Suffolk Growth Plan (5) aims to generate a step change in economic performance which would boost these employment forecasts.

Home ownership: Despite high employment many households have experienced difficulties because of the high cost of housing compared to wages. Wages in Suffolk have remained persistently lower than regional and national averages. The affordability of housing is calculated by comparing lower quartile house prices to lower quartile incomes. Higher price: income ratios mean housing is less affordable to buy. Nationally this figure has increased significantly to the point where it is regarded as a very significant barrier to home ownership. East Suffolk reflects the national picture and while house prices in Waveney are lower so too are wages. In Waveney this ratio is close to the national average of 7. In Suffolk Coastal the ratio is higher with lower quartile homes costing 9 times lower quartile incomes (6).

The contraction in the mortgage market and increase in the size of deposits required has made home ownership even less accessible for most non home-owning residents. Mortgages for shared ownership homes have become even more limited.

Development of new homes: In these conditions developers, often struggling to borrow themselves, have delivered fewer new homes. An average of 153 a year were completed in the 5 years between 2011 and 2016 in Waveney and 360 a year in Suffolk Coastal (7). Housing Associations too, affected both by wider economic conditions and changes in Government policy, have been cautious about borrowing to develop new schemes.

Completions of Affordable Homes in East Suffolk 2010 - 2016							Average
	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2010-16
Waveney	100	38	61	97	39	13	58
Suffolk Coastal	35	4	78	59	85	79	57

Source: East Suffolk Housing Performance Data

2.5 East Suffolk – Recent Policies and Plans

Local Planning Policy and Increased Housing Supply

Increasing the overall supply of housing is fundamental to achieving the vision for East Suffolk. Strategic Housing Market Assessments (SHMAs), which inform the Local Plans for Suffolk Coastal and Waveney have recently been updated. The evidence from these continues to support the need for significant numbers of additional homes of all types. Local Plans in both Waveney and Suffolk Coastal make the development of new housing a priority to meet existing housing needs and to support economic growth. This growth is largely focused on the most sustainable towns and villages in terms of the provision of services and facilities, and their potential to grow. While the Local Plans in both Suffolk Coastal and Waveney have identified a need for more homes, new housing development of all types has not kept pace with these planning targets and the numbers of new homes built have reduced since 2010.

Local plans seek approximately 30% affordable homes on all larger developments. But the slow implementation of private sector housing planning permissions, on which affordable housing development is frequently dependent, and reductions in the funding of affordable housing have both had an impact, reducing affordable housing delivery.

Affordable housing provision includes a range of homes of different tenures: social rented homes, intermediate market rented homes, shared-ownership and starter-homes – as well as an increase in the supply of lower-market homes for rent and sale. The Housing and Planning Act now includes starter homes in the definition of affordable housing for planning requirements. However, priced at 80% of the new build market price, it is currently unclear whether such homes will be cheaper than lower quartile homes within the existing stock.

The local plans also seek to protect existing Gypsy and Traveller pitches and make a

commitment to identifying suitable land to meet additional needs. These needs are being reviewed and updated as part of the review of overall housing requirements.

East Suffolk Economic Growth Plan 2014- 25

The Plan aims for sustainable economic and housing growth, whilst maintaining and enhancing the high quality built and natural environment. It acknowledges that East Suffolk has significant planned housing growth over the next fifteen years, linked into the provision of jobs, but identifies the likely need for additional housing above the planned targets if its ambitions for economic growth are to be achieved.

It focuses on the continued need to locate housing in the areas where the jobs are required and identifies key enabling actions as:

- Engaging with utility providers through the Suffolk Utility Liaison Group to ensure the timely delivery of infrastructure e.g.to support planned housing growth
- Engaging with developers to understand their development timelines for planned housing and any barriers to delivery
- Working with developers to unlock constraints e.g. to planned housing delivery
- Working with adjacent local authorities to consider future housing requirements and the spatial distribution

2.6 The Challenges for Housing in East Suffolk

Need and Demand for Housing

The main challenges for housing are **supply, affordability, homelessness** and meeting the **changing needs** of the population. This reflects the analysis made in the Strategic Housing Market Assessment (SHMA), which identifies undersupply of new housing as the key element in meeting the needs of a growing population and contributing to the lack of affordability.

Section 2.3 highlights the fact that the numbers of households on housing waiting lists for affordable housing in the two districts are currently about 4 times the number of homes which become available each year. Homes are often too large for the recent demand, which has predominantly been from smaller households needing 1 or 2 bedroom homes.

The development of effective homelessness prevention strategies in last 15 years has meant that statutory homelessness acceptances have declined significantly since early 2000's. Many more households have been helped to find accommodation in the private rented sector. But rising rents and changes to welfare benefits, including the introduction of Universal Credit, are increasingly making this an unaffordable option for more households. There is recent evidence of homelessness pressures increasing, particularly for single vulnerable households. In the third quarter of 2016/17 there were 41 homelessness applications to Waveney District Council compared to 23 in the same quarter of the previous year.

Affordable Housing Supply

There are too few affordable rented homes in East Suffolk. In total there are just under 14,000 (8) affordable rented homes across the two districts (owned and managed by housing associations and Waveney Council. In recent years, despite Waveney initiating a small council new build programme, and continuing housing association development, the stock of social housing in both districts has increased slowly, with sales of homes under the Right to Buy offsetting the growth through new development.

Smaller Rural Settlements

Most housing demand is in the main urban settlements and market towns, but there remains a small acute demand for affordable housing in the smaller rural settlements. This can provide critical support to the sustainability of those places, by enabling younger working families to remain and older residents to move to more suitable housing while continuing to live within their community.

Need for Specialist Housing

Within the overall need for affordable housing there are specific groups of people who need housing specifically designed for their needs or require support to sustain accommodation. Further work is currently being undertaken, led by Suffolk County Council, to assess the future need for specialist accommodation across Suffolk.

Older People: Those aged 75 and over form 10% (27,000 people) of the East Suffolk population, with a larger older population in Suffolk Coastal. The number of people in this age group is expected to double by 2039. Currently relatively few people live in housing designed for older people (1,317 in Waveney and 1,552 in Suffolk Coastal).

The strong link between age and worsening health has a significant impact on the suitability of people's housing. Only 35% of those aged 75 and over have no significant health needs. There are an increasing number of older people in homes that are too large or not suited to their mobility needs and these figures are likely to increase. There is a need for more accessible accommodation and for more specialist housing for older people, providing a range of levels of support, including higher level support for people with severe mobility problems, chronic physical health conditions and dementia.

Learning disabilities: Currently there are 2,000 people in Suffolk formally registered with the Council or primary health care as having a learning disability. Suffolk County Council's analysis of a range of data indicates that there are between 1,600 and 1,800 people with a moderate or severe learning disability, who need significant levels of support to live independently and could benefit from the dedicated support that is available in a supported housing environment.

By comparison there are currently 695 supported housing bed-spaces for people with learning disability in the County, indicating a significant undersupply of specialist housing for people with learning disability.

Physical disabilities, sensory impairment (combined with learning disability) and acquired brain injuries: The numbers of people in these groups is very small but providing suitable housing with support is critical to their well-being. Such supply may need to be tailor made for small groups of individuals because of the severity or complexity of their needs.

Mental health: There is a need for specialist short to medium-term housing to support people to recover from mental illness. Suffolk County Council is working with the Norfolk and Suffolk Foundation Trust to assess future needs. Currently across Suffolk there are just under 250 supported housing bed-spaces for people with mental health problems.

Young people: Suffolk County Council has a duty to secure accommodation for 16 and 17 year olds who become homeless, in addition to provision for young people who have been in Local Authority care since childhood. There are currently approximately 220 children in care aged over 16 across the county and many of them have increasingly complex needs. For these young people, stable supported housing is critical when they move on from care services. Children's and housing services have identified the need to work together to provide supported housing options.

Vulnerable Single Homeless People: There are approximately 100 supported housing places in East Suffolk for marginalised adults who would otherwise be in danger of homelessness. In addition to this, a floating support service provides support to people who would otherwise struggle to maintain their tenancies in non-specialist housing. The effect of the Homelessness Prevention legislation is likely to lead to added demand for these services.

Gypsies and Travellers' Sites

The most recent Suffolk-wide gypsy, traveller and travelling showpeople accommodation assessment, completed in October 2013, showed 185 authorised pitches in Suffolk on a mixture of private sites and privately managed sites. It identified an immediate need for an additional 25 pitches and a future need (2012 -2027) for a further 76 pitches. Waveney and Suffolk Coastal's estimated requirements (as part of the above total) were for a further 10 pitches in Waveney and 31 pitches in Suffolk Coastal to cover immediate and future need. This assessment is currently being updated as part of the SHMA.

Housing Condition

The social housing stock in East Suffolk is generally in good condition, with both local authority and housing association homes meeting decent homes standards and long term asset management plans in place. The suitability of some of the social housing stock is emerging as an issue, with greater demand for smaller 1 and 2 bed homes and some of the older persons stock no longer being fit for purpose for an older, frailer population with higher support needs and accessibility requirements.

The private sector housing stock is also generally in good condition. Despite this there are significant issues with the condition and maintenance of the stock in some areas of East Suffolk and the worst housing conditions are in private rented housing. In some areas, there are particular concentrations of poor quality housing, private rented homes and households living on low incomes.

These problems are most serious in Waveney where it is estimated that over 7,500 homes have significant hazards to health and problems of disrepair. 6,000 homes do not have a central heating system. This is particularly concentrated in the Kirkley and Harbour wards in Lowestoft, which are amongst the most deprived in the Country and where the condition of the housing stock contributes to this.

Houses in Multiple Occupation (HMOs) are a specific issue within the wider private rented sector. Historically they have had a reputation for poor standards, bad management and creating neighbour nuisance problems.

Currently there is a growing need for affordable single person accommodation and HMO's generally provide the cheapest form of private sector housing. Welfare Reform has led to single people under 35 being restricted to claiming benefit for a single room. At the same time there is growth in demand from young professionals priced out of the self-contained private rented sector because of rising rents. In response to the growth of the use of smaller family homes as HMO's the Government is planning to increase the scope of HMO licensing during 2017.

There are also problems with hidden rural poverty and isolated homes in very poor condition. (9)

Energy efficiency/ Sustainability/ Fuel Poverty

Heating and powering homes in East Suffolk currently accounts for around 35.8% of total energy consumption and 34.8% of CO2 emissions (2014 figures). Buildings, specifically homes, provide some the best opportunities for local authorities and their partners to improve energy efficiency. For example, preventing heat from escaping from buildings by improving the building fabric's energy efficiency is often the cheapest and easiest way of reducing emissions and one which is most likely to support those in fuel poverty.

There has been a small increase in the number of households estimated to be in fuel poverty in Suffolk Coastal and Waveney; 5,176 households, 9.4% of the population, 5,270 10.1% of the population respectively compared to a national average of 10.6%.(10) However, these figures mask areas where the figure may be much higher, for example, in the wards of Kirkley and Harbour where up to 19.2% of households are estimated to be in living in fuel poverty. Fuel poverty and cold homes are a major contributor to ill-health and avoidable winter deaths.

Adapting Homes to Meet Needs

In both the private and the social housing sectors the suitability of the stock is an increasing issue, with growing demand for adaptations to homes. Enabling people to remain safely in their own homes both provides the outcome they want and can be the most cost effective solution.

However Disabled Facilities Grants (the way in which adaptations are funded) are under significant pressure, with a limited budget each year. The increase in older people needing assistance adds to that pressure and it has become essential to prioritise adaptations for

those who would most benefit from an adaptation to their home.

Our Priorities

3. Increasing the Supply of New Housing to meet a Range of Needs – a more proactive role for East Suffolk supporting the development of affordable homes

Priorities:

- Develop comprehensive 5 year new affordable housing investment programme
- Agree council-led new HRA housing supply programme
- Agree policy for investment of commuted sums in additional affordable homes
- Develop current partnership arrangements with key HA partners to support them in increasing the delivery of new housing supply
- Deliver a specific programme of housing development tailored to the needs of rural communities
- Identify opportunities to increase new supply with additional partners including for-profit organisations

3.1 Our Approach

Our overarching priority is to contribute to a significant increase in new homes. Within this total, the housing strategy focuses on the need to develop significantly more affordable new homes. The greatest need is for affordable homes to rent but we will also support the provision of intermediate rented housing and low cost home ownership. We are committed to ensuring that these affordable homes meet local need and demand and contribute to creating balanced and sustainable communities.

3.2 Planning

The planning framework is key to the delivery of housing, which meets the needs of a growing local population. East Suffolk is currently undertaking revised Strategic Housing Market Assessments which include assessments of the need for affordable housing; these underpin any changes to planned housing targets.

Local plans also identify the key locations for significant housing development, promoting the development of growth areas and town centres and other locations well served by public transport. A significant number of additional homes will come from large privately-owned sites in key locations identified for housing growth. For example, 2,000 homes are planned at Adastral Park and approximately 1,300 homes south of Lake Lothing, Lowestoft.

Current planning policies in both Suffolk Coastal and Waveney require approximately a third of homes on sites of over 10 units to be affordable, subject to viability.

We will continue to work closely with the planning service to achieve on site affordable homes which provide the right mix of sizes and tenures to meet local need.

We will also contribute to updated S106 policies for investment of commuted sums (the money payable to the council by private developers when affordable housing cannot be provided on site) into alternative council and housing association developments.

3.3 Sites / Location

To scale up the delivery of affordable housing, East Suffolk will develop a pipe-line of potential sites to underpin its housing investment programme, delivering a range of opportunities and projects. East Suffolk will use the value of Council-owned land and other resources and consolidate land usage to invest in existing assets and release sites for much-needed extra housing.

The range of opportunities which will be developed to contribute to the programme include:

- S106 developer led projects to deliver policy compliant affordable housing schemes (i.e. approximately a third of the homes, subject to viability)
- Rural Exception Sites, supported by reduced land values in comparison to other residential development sites. We will enable the delivery of additional affordable homes in rural areas through prioritisation of commuted sums; a proactive approach to identifying land and partners and dedicated support to parishes
- Use of public sector land (primarily housing land in Waveney) by reviewing the councils' land holdings and, in partnership with other public sector bodies, their surplus sites, to identify and ensure the best use of under-utilised public assets
- Work in partnership with Flagship Housing Association on the review of their estates to identify opportunities for new supply and estate renewal
- Regeneration sites acquired on the open market in areas where values and demand from the private sector are depressed
- Work with Housing Associations to explore opportunities for mixed schemes of private sale and affordable housing to generate profits to replace grant funding, in partnership with the private sector

3.4 Council-led Delivery:

Following rent restructuring Waveney itself is now in a position where it has a robust HRA and has funded its own new build programme, using Orwell Housing Association as its development partner. To date it has identified funding for a small programme of up to 15 homes a year. It is now able to scale up this development as part of the wider investment programme. The council will develop its new homes programme with a target of delivering

100 additional homes a year for next 5 years across East Suffolk. To maximise the range of options within this programme Waveney will:

- Develop remaining small and medium sites in its ownership as part of a wider approach, contributing to the improvement of the local environment
- Undertake a specific project to review sites and land holdings with hidden homes potential, recognising some smaller sites more sensitive sites will need more time for consultation
- Review opportunities for upgrading and replacing existing stock at greater density e.g. some sheltered housing schemes which are no longer fit for purpose
- Identify s106 options which it may be more appropriate for the council to take forward itself, as an alternative to development by housing association partners
- Consider one-off purchases of existing homes for refurbishment
- Identify suitable sites for outright purchase/ partnership
- Consider more complex regeneration sites as part of council-wide approach to regeneration and economic development e.g. Lowestoft Area Action Plan (AAP)

3.5 Enabling Programme with HA partners

East Suffolk has worked effectively with developers and housing associations in its enabling role, ensuring that it has achieved S.106 targets for affordable housing on most sites being developed. This has been the main source of new affordable homes in recent years. It has provided sites and funding directly to housing associations to provide affordable homes to rent. But, the primarily small and medium size associations we work with, have become more cautious about new development because of the current economic conditions and reduced public funding. Developers have also been cautious about building for sale so many sites with planning permission, which would have provided homes for private sale and affordable homes to rent have not been developed.

To scale up delivery the councils will build on our partnerships with housing associations and other development partners, help to remove blockages to development and make East Suffolk an area of choice for them to invest. This will require working in partnership with housing associations to develop new models of delivery and develop a supply chain of opportunities. East Suffolk will:

- Develop a strong model of partnership with active local housing associations
- Identify additional HA partners with capacity and commitment to undertaking development in East Suffolk
- Identify specific HA partners able and willing to work with communities on a programme of rural exception sites
- Identify potential opportunities for working with for-profit partners
- Work with the HCA to support new housing development and infrastructure.

3.6 New Models of Delivery

A number of councils have developed separate housing development companies, primarily to develop market and intermediate housing to rent. These add to the available local housing options, and can be an effective way to develop land assets and provide a long-term income stream to the councils. As part of its medium-term strategy to increase the range of housing for local people the council will explore these potential options, either on its own or in partnership with other Suffolk local authorities.

3.7 Work with Private Sector Developers

Increasingly private sector developers are both looking to fulfil s106 requirements themselves, including starter home provision, and to bring forward developments for private rented housing. The councils' engagement with these forms of new provision has primarily been via the planning service to ensure that the new development meets planning requirements. We will take a more proactive role, working in partnership with the private sector on delivery of these schemes where they contribute to identified housing need.

4. Getting the Most out of Existing Homes and Improving Access to Housing

Priorities:

- Develop new homelessness prevention strategy
- Ensure that letting policies and procedures remain fit for purpose
- Develop comprehensive policy to assist under-occupying council tenants to downsize
- Coordinate the delivery of an effective service to support grant aided disabled adaptations
- Develop East Suffolk policy on grant assistance to improve poor housing
- Use the council HRA Asset Strategy to ensure the housing stock meets the changing needs of tenants

4.1 Providing Housing Advice and Preventing Homelessness

In the context of high house prices and rents, pressures on the supply of new affordable housing, and welfare reform many people need advice and assistance because they are experiencing problems with their housing – currently around 1,300 people approach Suffolk Coastal and 1,800 Waveney council each year. We will work with people to prevent homelessness and find realistic solutions, but we cannot provide social housing for everyone in need so other tenures, particularly the private rented sector, will have a critical part to play. Within this we will focus on those in greatest need.

A key aspect of this is advice and assistance to private sector tenants affected by the range of welfare changes. We will work with the Benefits Service, so that negotiations with landlords are co-ordinated to help households that include children or vulnerable people.

With the passage of the Homeless Prevention Act we will review our current strategies to ensure that they meet the needs of everyone needing advice and assistance to prevent homelessness. This will mean working with other statutory and voluntary providers to provide tailored and sustainable housing solutions for applicants who either cannot support themselves or are unable to access either social or private rented sector housing through more conventional routes.

4.2 Allocating Social Housing Effectively

East Suffolk is part of the Gateway to Homechoice choice-based lettings system, and access to all social housing in the two districts, whether provided by housing associations or Waveney Council, is via a shared common allocations policy.

A task and finish group has been established to review the Gateway to Homechoice and to review its policies and procedures to ensure the allocations policy complies with Government policy and continues to meet local needs effectively.

4.3 Adapting Homes and Enabling people to move to suitable homes

With a limited supply of affordable homes it is important that we make the best use of the stock of housing we have and that people are able to move home or have adaptations made to a home that no longer meets their needs.

Supporting under-occupiers to move to suitable accommodation

We are keen to secure a better match between the size of social tenant households and the homes they occupy, and cannot rely on our Allocations Scheme alone to achieve this. We will develop the range of initiatives to support downsizing tenants including:

- Continuing to identify under-occupiers and talk to them about the benefits of downsizing
- As well as responding to under-occupying Council tenants who apply to move, we will identify and talk to others who may consider doing so
- Working to join up Council services to share information and create opportunities to best meet people's needs
- Reviewing the financial and practical support for older under-occupiers considering down-sizing
- Continuing to work with under-occupying Council tenants of working age who are affected by the restrictions to housing related benefits and who may wish to consider moving to smaller homes to ensure they can pay their rent
- Encouraging Housing Associations to do the same

Adapting housing for disabled and older residents

East Suffolk is committed to enabling disabled and older residents to be supported to live independently in their own homes, whether in their existing property or a more suitable one. Living independently may mean that adaptations need to be made to peoples' homes. These can range from small adaptations such as grab rails, door widening and ramps to

larger adaptations such as stair lifts, level access showers and extensions. The councils give financial support for adaptations via Disabled Facilities Grants, following an assessment of need by an Occupational Therapist and a financial assessment.

Table: Budget Allocations for Disabled Facilities Grants

Council	15/16	16/17	%Change YoY
Suffolk Coastal	£443,518	£776,333	75.0%
Waveney	£662,965	£1,113,306	67.9%

Orbit HIA administers DFG’s across all seven Suffolk Council’s and aims to deliver a holistic service around supporting residents to remain at home. The service which is funded through the Better Care Fund supports households to move to more appropriate housing, carries out minor adaptations, provides equipment and administers DFG’s. The service works with owner occupiers, private tenants and housing association tenants.

Waveney Council undertakes adaptations to its tenants’ homes and to make the most effective use of funding ensures that, whenever possible, vacant adapted homes are re-let to people who need them.

East Suffolk will work closely with the Gt Yarmouth and Waveney (Healtheast) and Ipswich and East Suffolk Clinical Commissioning Groups, Suffolk County Council, the Home Improvement Agency (HIA), housing associations and other agencies to ensure a joined-up approach is taken to the consideration of older and disabled people’s housing needs. We will:

- Work with partners to keep the current HIA contract under review, ensuring improvements are delivered along with value for money for council tax payers
- Work with registered provider partners to make sure the best use is made of adapted stock
- Review and develop the multi-agency approach to the delivery of DFGs, including joint-working with the Clinical Commissioning Groups and Adult Social Care, Children and Young People’s services (Suffolk County Council) and other Suffolk districts

4.4 Maximising the contribution of the private rented sector:

Bringing empty homes back into use

Empty homes are a wasted resource at a time of housing crisis and can cause a blight on neighbourhoods: attracting anti-social behaviour, vandalism and fly-tipping. Not all empty properties are a problem. The housing market will have some empty properties in transition, for example, where properties are being renovated, placed on the market for sale or waiting for a new tenant to move in. These properties are not the concern of the local authority; the ones that need attention are the long term empty properties where there is no indication of when and how they may be re-occupied.

Each year the councils review all those properties that are identified by Council Tax data as

having been empty for more than 6 months. We will continue to prioritise within the list of long term empty properties so that the service focuses on those where re-occupation would bring most benefit in housing and community terms. We will also consider tools such as compulsory purchase in those cases where all other action has failed.

Using the private rented sector for households threatened with homelessness and those moving on from supported accommodation

Over the last five years, the number of households for whom the Councils have accepted a duty to provide temporary accommodation has increased in line with national trends. A snapshot from December 2012 in Waveney showed 7 households in temporary accommodation; by December 2016 this figure had trebled to 22 households. In Suffolk Coastal the numbers have not increased significantly, increasing from 6 people in 2012 to 7 people in temporary accommodation in December 2016. Prior to this both councils had both met national targets to halve the number of households in temporary accommodation. The most significant increase has been in the number of single vulnerable households with complex needs.

Solutions using private sector housing have been used extensively and the sector can offer a positive sustainable choice, but accommodation is becoming more difficult to source. Our responses include:

- Continuing to support vulnerable people in their tenancies by using a model of wrap around support ‘the triangle tenancy model’ (11)
- Continuing to work with landlords, housing charities and agents to secure an ongoing supply of affordable, good quality private rented homes
- Coordinating Housing Options work with that of the Private Sector Housing team
- Focusing private sector housing work on the worst private rented sector conditions, reviewing the approach to enforcement and grant support to landlords to ensure these achieve the most effective outcomes in improving the quality of the private sector housing stock and access to private sector tenancies
- Continuing to work closely with the DWP and our housing partners to address the impact of Welfare Reform on vulnerable tenants, managing rent arrears and sourcing emergency and temporary accommodation

4.5 Detecting Fraud

Social housing fraud (i.e. fraudulently accessing social housing, or sub-letting a social housing property) prevents the councils from fairly and efficiently allocating suitable homes to the individuals and families who need them most. East Suffolk is raising awareness of social housing fraud to prevent it, identifying cases where it has occurred, and where appropriate prosecuting offenders.

4.6 Ensuring the council housing stock provides suitable homes to meet current needs

As part of the council’s asset strategy we will identify existing stock that is no longer fit for purpose and undertake option appraisals to consider the full range of options: conversion,

refurbishment, demolition and new build or disposal to fund other housing capital programme priorities.

5. Specialist support and accommodation for groups with special needs

Priorities:

- Work in partnership with other Suffolk Councils on the Review of Specialist Housing
- Work in partnership to commission advice, support and tenancy sustainment services to help people stay in their homes
- Ensure that specialist housing responds to changing needs and makes best use of resources
- Develop an East Suffolk-wide Strategy for Older People's Housing

5.1 Strategic Review of Specialist Housing

East Suffolk is working in partnership with Suffolk County Council and the other Suffolk authorities on a strategic review, led by the County Council, of the demand for specialist housing across the county. This work is identifying need and supply by client group and will support the review of existing provision and commissioning of additional housing to meet specialist needs.

5.2 Housing for Older People

The strategic review indicates that there is overall demand for additional specialist accommodation for Older People in East Suffolk. With an over 75s population of 70,000 across the County and an estimated 47,000 over 75s suffering from significantly limiting health conditions, there are many older people in need of ongoing care and support, whose housing does not suit their needs.

The current offer of sheltered housing does not always meet the needs of the current generation of older people, many of whom remain more active into older age and will only consider the move to older persons' housing when they have significant mobility and other needs. Some older schemes no longer provide the space standards, accessibility and on-site facilities to meet these changing needs. We will review the directly provided sheltered schemes in Waveney and work with partner housing associations across East Suffolk to identify opportunities to provide housing with support that more effectively meets changing needs.

5.3 Housing for Other Specialist Needs

The initial findings of the Strategic Review indicate a need for more supported housing for almost all the specialist needs groups and that a range of models of provision work. The development of new provision will aim to give greater choice and flexibility. East Suffolk will

work with Suffolk County Council, other district authorities and housing associations to take forward the findings of the review and plan housing for some of the most vulnerable people in the community.

5.4 Support for Single People and Rough Sleepers

While the numbers of people sleeping rough at the last count remain relatively low at 25 (20 in Waveney, 5 in Suffolk Coastal) they have increased very significantly compared to recent years, as have the numbers of vulnerable and insecurely housed single people approaching the councils for assistance. We will continue to work with Suffolk County Council to commission schemes with housing related support and floating support services for a variety of people, who do not have eligible social care support needs, but still struggle to find or maintain a tenancy without support. This includes schemes for single homeless people, homeless families, young people leaving care and homeless young people.

East Suffolk will review these services as part of its response to the Homelessness Prevention Act, working with statutory and voluntary sector partners.

5.5 Gypsies and Travellers

Suffolk continues to review options for short term stopping sites for travellers and we will continue to work county wide as part of this process.

As part of the Strategic Housing Market Assessments currently underway across Suffolk, the assessment of the need for authorised permanent pitches to meet the needs of this group is also being updated. We will continue to plan with partners across Suffolk to provide for the specialist provision identified to meet the needs of this group of the population.

6. Working in Partnership-Supporting Successful Communities, Regeneration and Economic Development

Priorities:

- Pilot area-based Private Sector Neighbourhood Renewal Strategy to tackle concentrations of poor condition housing
- Deliver the Lowestoft Lake Lothing and Outer Harbour Area Action Plan
- Work in partnership with other Suffolk Housing Authorities on the housing and infrastructure growth agenda
- Work in partnership with local people, East Suffolk Communities Team and other partners on a range of improvements to neighbourhoods

6.1 Private Sector Housing-led Area Approach to Neighbourhoods

Some wards in Lowestoft are amongst the most deprived in the country and the condition of the housing stock has an impact on this deprivation. Tackling areas of poor housing needs

a strategic approach to achieve sustainable solutions. We therefore plan to deliver a focussed improvement programme combining enforcement action and grant aid on a street by street basis, commencing in Harbour ward. This initiative will rely on securing funding, through S106 monies for affordable housing initiatives.

We will work with the Planning team to review opportunities for joint funding bids such as creating a Heritage Action Zone around the High Street and Scores. We will also work in partnership with the Active Communities Team to link with existing initiatives such as: Lowestoft Rising, Warm Homes Healthy People and the Solutions social prescribing pilot (12). The development and mobilisation of the community and voluntary sectors to help deliver improvements in an area with significant problems of deprivation is likely to have a critical influence on its success.

6.2 Lowestoft Lake Lothing and Outer Harbour Area Action Plan (AAP)

The Area Action Plan provides a special planning policy framework for the regeneration of Lake Lothing and the Outer Harbour, including the delivery of circa 1,300 new homes. It was adopted in January 2012 but progress in delivery has been slow. We will work with the AAP to identify alternative housing led approaches and a delivery plan which could unlock the development opportunities and bring forward new homes within the Area Action Plan area. This will involve close working with the Homes and Communities Agency and the active engagement of key partner housing associations.

6.3 New affordable development in Key Growth Areas

Local Plans require a mix of homes on large sites including a significant proportion of affordable homes. In the context of the Norfolk and Suffolk Strategic Economic Plan, Suffolk-wide work is currently being undertaken to develop a Strategic Planning and Infrastructure Framework. This could provide the framework for a significant increase in new housing development to support economic growth and infrastructure delivery. The focus of this potential growth affecting East Suffolk would be in the wider Ipswich area, including parts of the Suffolk Coastal District Council area. We will work with other Suffolk local authorities to respond to this agenda.

6.4 Enabling Communities /Creating Great Places to Live

In the case of both new homes and existing affordable homes and estates, we will ensure that we contribute to the local environment, working with local people, the East Suffolk Communities Team and other services to identify improvements, including environmental improvements that contribute to people's sense of wellbeing. Enabling improvements such as greening local spaces, creating attractive spaces for play, designing out crime and creating accessible, dementia friendly environments are some of the aspects we will focus on with partners to create great places to live.

7. Well-managed and maintained homes – promoting professional standards and value for money

Priorities:

- Develop an East Suffolk-wide Private Sector Housing Strategy
- Tackle fuel poverty and reduce carbon emissions through energy efficiency measures in homes of all tenures
- Deliver council HRA Business Plan targets
- Develop Partnership Agreements with Key HA Partners
- Continue to develop focused response to impact of Welfare Reform on council tenants and budgets

7.1 Introduction

East Suffolk seeks to ensure the professional management and maintenance of housing across all tenures, including the directly managed housing stock. This section of the strategy sets out our approach.

7.2 Improving housing standards in the private sector

We recognise the important role this growing sector has in providing accommodation for a diverse range of households, but acknowledge that management standards and housing quality can vary considerably, with the private rented sector having some of the poorest housing conditions.

The Private Sector Housing Service provides advice, enforcement and support services to residents, primarily those living in privately rented and owner occupied properties, to improve housing standards and reduce associated risks to health. The priorities for the service are a focus on houses in multiple occupation (HMO's); poor private rented housing conditions more generally, including disrepair, overcrowding and poor heating; assisting vulnerable owner occupiers in poor housing, helping reduce the number of cold homes and fuel poverty and isolated, poor quality rural homes.

Priorities are:

- Delivering improvements in the private rented sector, and specifically focussing on HMO's, developing a strategic approach to tackling these problems, including a pilot area-based programme in Harbour and North Lowestoft
- Working with the Planning Service to ensure that there is a common approach to development of HMO's in suitable areas, where the issues sometimes associated with HMO's can be avoided or minimised
- The purchase and upgrading of a small number of HMO's by Waveney to be managed by Housing Services to provide much needed single person accommodation and operate as exemplars
- Licensing new and existing HMO's and identifying non-licensable HMO's where

standards may be lower. Responding to the Government proposals to extend the licensing of HMO's to any HMO with five or more people, regardless of the number of storeys in the property

- Developing an East Suffolk Renovation Grant programme to support the HMO programme and address single household accommodation in poor condition

7.2 Improving Energy Efficiency and Addressing Fuel Poverty

Suffolk Coastal leads on fuel poverty issues for the whole of Suffolk via the Suffolk Energy Action consortium agreement under the brand: "Warm Homes Healthy People". Since its launch it has provided advice, signposting and funded direct energy efficiency measures for 3,200 households across the county.

Funded by contributions from all the Suffolk Councils and Suffolk Public Health, the service identifies and supports residents who are struggling to heat their homes. The service also promotes the project to health and voluntary sector organisations to build the understanding of the link between cold homes and ill health. Suffolk is working to implement systems that fully adopt the National Institute for Clinical Excellence (NICE) guidance on Preventing Excess Winter Deaths and Illness Associated with Cold Homes.

National support for fuel poverty is currently limited to the Energy Company Obligation (ECO). Energy companies must invest in domestic energy efficiency by discounting measures such as insulation. The latest ECO scheme enables local authorities to be part of the process and help households living in fuel poverty, or living on a low income and vulnerable to the effects of living in a cold home, by matching them with energy suppliers' funding using the new 'flexible eligibility' mechanism.

7.3 Investment in Council Homes

Waveney's plan for investment and maintenance of its housing stock is set out in its Housing Revenue Account (HRA) Business Plan 2015-44 (13), which has the strategic aim of ensuring that council provides high quality, energy efficient housing. The council is building on a successful track record of investment and continuing to maintain the existing stock and invest in new supply.

Priorities of the Plan are:

- Continuing to deliver high value services
- Investing in capital improvements to reduce maintenance liabilities
- Improving choice and quality in the improvement programme
- Undertaking energy efficiency measures to reduce carbon emissions and help tenants to manage energy costs
- Identifying existing stock that is no longer fit for purpose and undertaking option appraisals to consider the full range of options for future use
- Providing adaptations to homes
- Investing in crime reduction initiatives
- Undertaking improvements to the external environment of estates

7.4 Housing Associations Investment and Regeneration

Housing associations provide 2,970 homes in Waveney and 6,400 (14) homes in Suffolk Coastal, where Flagship Housing owns and manages the housing stock originally transferred from Suffolk Coastal. In general, housing association homes are newer than the average housing stock and maintained in good condition.

East Suffolk is developing its partnership approach with local housing associations. The agreement with Flagship Housing Group is the first to be developed, focussing on the redevelopment of existing estates and development of additional homes for sale to support a programme of improvements to the existing stock and new affordable homes.

East Suffolk will aim to develop similar partnership agreements with other key housing association partners.

7.5 Focusing on Core Management Services:

Waveney will continue to focus on its core service delivery role as a landlord. In addition to detailing the investment priorities for the housing stock, the HRA Business Plan also sets out priorities for the management of tenancies. General housing management is an integral part of the overall housing service offered: collecting rent and service charges; keeping housing estates clean; tackling nuisance, anti- social behaviour and domestic violence; and ensuring tenants and leaseholders have an opportunity to have a say in the management of their homes. This includes ensuring that tenants who need support with finances, training and employment, or disputes with neighbours can access relevant help, by working with partner agencies and by sign-posting tenants in need to them.

A priority for the service is responding to the adverse financial impact of the range of Welfare Reform changes, which have been introduced over the past 5 years, including most recently, the introduction of Universal Credit. The service is responding by increasing the resources and focus on assistance to tenants and rent collection.

The Service will continue to work the Housing Benefits and Tenant Services Consultation Group (HoBTS), which is composed of tenants, members, and organisations from the voluntary sector. This body provides independent scrutiny of housing policy and procedure to ensure new policies are fair, equally accessible to the community and tenants, and reflect the views of the hard to reach groups such as people with disabilities.

Housing Associations

Through its enabling and partnership role East Suffolk will work with partner housing associations who take a similar approach to the delivery of high quality housing services.

8: Delivering the Vision

Priority Actions for the whole of East Suffolk

Develop a comprehensive 5 year new affordable housing investment programme

Develop current partnership arrangements with key HA partners to support them in increasing the delivery of new housing supply

Deliver rural housing programme in partnership

Identify opportunities to increase new supply with additional partners including for-profit organisations

Develop new Homelessness Prevention Strategy

Work in partnership with other Suffolk Councils on the Review of Specialist Housing

Work in partnership to commission advice, support and tenancy sustainment services to help people stay in their homes

Ensure that specialist housing responds to changing needs and makes best use of resources

Develop East Suffolk Strategy for Older People's Housing

Work in partnership with other Suffolk Housing Authorities on the housing and infrastructure inclusive growth agenda

Work in partnership with the East Suffolk Communities Team and local people on improving Neighbourhoods

Develop an East Suffolk-wide Private Sector Housing Strategy

Develop East Suffolk Renovation Grant Policy and Programme

Tackle fuel poverty and reduce carbon emissions through energy efficiency measures in homes of all tenures

Develop Partnership Agreements with Key HA Partners

Specific Actions for Suffolk Coastal

Agree S106 policy for investment of commuted sums in additional affordable homes

Work in partnership with Flagship Housing to review /regenerate existing estates to invest in existing homes and provide additional homes

Focus on developing affordable homes in potential housing growth area in South of district (Greater Ipswich)

Specific Actions for Waveney

Agree council HRA new housing supply programme

Agree S106 policy for investment of commuted sums in additional affordable homes

Develop a comprehensive policy to assist council under-occupiers to downsize

Pilot area-based Private Sector Neighbourhood Renewal Strategy in specific wards in Lowestoft

Deliver the Lowestoft Lake Lothing and Outer Harbour Area Action Plan

Deliver Waveney HRA Business Plan Targets

Continue to develop focused response to impact of Welfare Reform on council tenants and budgets

Appendices

Appendix 1

Key Documents/References

1. East Suffolk Means Business: East Suffolk Business Plan (2015-2023)
2. New Anglia Strategic Economic Plan 2014: New Anglia LEP Partnership
3. Suffolk Health and Housing Charter, Suffolk health and Wellbeing Board 2015
4. Strategic Housing Market Assessment (SHMA) 2017: Summary assessment
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8. Suffolk Data Observatory Housing Data
9. Hidden Needs: A Report to Suffolk Community Foundation 2011 and Update 2016
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10. Low Income High Cost (LIHC) Information from Office of National Statistics 2014.
11. Coastal Housing Action Group (CHAG), Triangle Tenancy Service,
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12. Lowestoft Solutions: social prescribing model, Kirkley Mill Health Facility
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13. Waveney DC Housing Revenue Account Business Plan: 2015-2044
14. Suffolk Data Observatory: 2015 figures

Appendix 2

Glossary of Terms

Affordable Housing

Affordable housing includes Social Rent, Affordable Rent and Intermediate housing including Low Cost Home Ownership options, and from 2016 Starter Homes, provided to eligible households whose needs are not met by the market.

Care leaver

A person aged 25 or under, who has been looked after by a local authority for at least 13 weeks since the age of 14; and who was looked after by the local authority at school-leaving age or after that date.

Choice Based Letting Scheme

Choice based lettings allow people to bid for available Affordable Rent and Social Rent properties which are then allocated to the bidder with the highest priority for housing.

Community Infrastructure Levy - CIL

CIL is a levy that local authorities can choose to charge on new developments in their area. The money should be used to support development by funding infrastructure that the council, local community and neighbourhoods want.

Disabled Facilities Grant (DFG)

A means-tested grant that enables the home of disabled homeowners and private tenants to be adapted to meet their needs, with for example, a walk-in shower or stair lift.

Home Improvement Agency (HIA)

An organisation that provides services to vulnerable people who are private homeowners or tenants of private landlords in order to help them stay in their own homes.

Homes and Communities Agency (HCA)

The national housing and regeneration delivery agency for England, with the role to contribute to economic growth by enabling and helping communities to deliver high- quality housing that people can afford.

House in Multiple Occupation (HMO)

A House of Multiple Occupation is a dwelling that is occupied by more than one household who share basic amenities such as WC, washing, cooking and food preparation facilities.

Homelessness

Where a household has no right to occupy accommodation and has to source alternative accommodation.

Housing Allocation

Where a household is housed through Choice Based Lettings into a property.

Housing Associations

Non-profit making organisations that provide low-cost "social housing" for people in need of a home. Any trading surplus is used to maintain existing housing and to help finance new homes.

Housing Benefit & Local Housing Allowance (LHA)

Financial assistance offered by the Government to eligible people on low incomes, whether they are working or not, to help to pay all or part of their rent. Currently being incorporated within a single benefit - Universal Credit.

Housing Need

Defined as the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their needs in the market.

Housing Register

A list of the people who are 16 and over, who are interested in being considered for council or housing association properties and are eligible to join the list.

Intermediate Housing

Housing at prices and rents above those of social rent but below market price or rents.

Local Economic Partnerships (LEP)

Partnerships between local authorities and businesses set up to help determine local economic priorities and lead economic growth and job creation within the local area

Long term empty properties

Residential properties that have remained unoccupied for at least six months (and are not categorised as exempt).

National Planning Policy Framework (NPPF)

The national framework introduced in March 2012 is the government's overarching planning policy document. It sets out the government's planning priorities for England and outlines an expectation for how the associated policies should be applied, including the development of Affordable Housing.

Owner occupation

Properties owned outright by the occupier or being bought by the occupier with a mortgage.

Private Rented Sector

All rented property other than that rented from local authorities and housing associations.

Registered Provider (RP)

All providers of social housing who are registered with the HCA. A Registered Provider can be either a non-profit organisation or a profit-making organisation and include housing associations.

Registered Social Landlord (RSL)

Housing Association

Rough Sleeping

Defined by the government as ‘people sleeping, or bedded down, in the open air (such as on the streets, or in doorways, parks or bus shelters); people in buildings or other places not designed for habitation (such as barns, sheds, car parks, cars, derelict boats, station).’

Rural Exception Site

Rural exception sites should be small, solely for affordable housing and on land within or adjoining existing small rural communities which would not otherwise be released for general market housing.

Section 106 agreements

Through negotiation, a planning obligation can be imposed whereby a proportion of new homes must be made available for affordable housing (e.g. for rent or low cost home ownership).

Shared Ownership

A way of buying a share of a property, and paying rent for the remainder, usually to a Housing association.

Sheltered Housing

Accommodation for sale or rent exclusively to elderly older people, often with estate management services, emergency alarm system and warden service.

Stakeholders

Individuals, groups or organisations with an interest or concern in something.

Starter Homes

A new form of affordable Housing for first time buyers between the ages of 23 and 40. These homes will be sold at no more than 80% of open market value, capped at £450,000 in greater London and £250,000 across the rest of England.

Strategic Housing Market Assessment (SHMA)

A study into the local housing market that assesses housing need and demand to inform the development of the Housing Strategy and Local Plan.

Supported or Specialist Housing

The term describing housing for a particular client group e.g. older people, people with a disability or suffering from mental illness.

Sustainable Communities/Development

Based on the idea that the quality of people’s lives and communities, are affected by a combination of economic, social and environmental factors. Sustainability is achieved by understanding the links between these factors.

Temporary Accommodation

Accommodation provided by the Local authority to homeless households pending enquiries into their homeless application and to homeless households accepted as being homeless.

Universal Credit

A new type of benefit designed to support people who are on a low income or out of work. It will replace six existing benefits and is currently being rolled out across the UK. The new system is based on a single monthly payment, transferred directly into a bank account.