

# Housing Strategy

Planning and Strategic Housing Service September 2012



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### Foreword

There has been a significant change in our local housing market since the production of the last Housing Strategy. The impact of the economic downturn has been felt in Huntingdonshire like other districts we have seen a slight drop in house prices; a significant drop in the number of homes selling; and an increase in the amount of time it takes to sell a property. Whilst the development of new housing has continued we have noticed that the large strategic sites have not progressed as quickly as we would like. Therefore we will continue to support initiatives to keep the momentum in the house building industry going. We will respond positively to the significant challenges set out in the National Planning Policy Framework through the development of our new Local Plan.

The Government has outlined a renewed direction for housing and planning and we are in an era where public services and finances are under extreme pressure. We are concerned about the impact of the Government's Welfare Reforms on housing and the potential increase in homelessness. We have made a commitment to offer 'support for the disadvantaged' and will honour our commitment through our work to support people at risk of homelessness; by enabling new supported housing where funding allows; and responding positively to the challenges presented by our ageing population including the high demand for Disabled Facilities Grants.

As ever, affordable housing remains in very high demand and at the end of March 2012 there were over 2,700 households on our housing register. We remain under pressure to enable as many new affordable homes to be built as possible. On a positive note we saw an uplift in our affordable housing programme in recent years to approximately 300 new homes per year. However for the next two years at least, this is due to drop down, reflecting (at least in part) the completions of the major affordable housing sites at Loves Farm St Neots but also the lack of progress on other large strategic sites.

Looking to the future the availability of affordable housing will continue to be a critical issue. There will be delivery complexities if we recover from recession but there will be greater challenges if the recovery stalls. There are delivery pressures arising from the absence of HCA grant and we need to encourage communities to embrace their new powers in the Localism Act. Our challenge is to continue to find innovative ways to deliver new homes and we will continue to work in partnership to achieve our objectives.

This updated Strategy sets out our proposed direction for the next few years during which time, with the involvement of partners, we will develop a longer term strategic vision for the use of existing housing stock and the delivery of new housing. The Council is committed to enabling housing which meets local needs. I am proud of what we have done so far and I look forward to more successes over coming years.

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**Councillor Nick Guyatt** Deputy Executive Leader and Executive Councillor for Strategic Planning and Housing

## Key Messages

#### Huntingdonshire needs housing growth

We need new housing to meet the needs of our growing population and to support the growth of our local economy. We know that Huntingdonshire has seen significant growth in recent years. The future scale of growth is yet to be determined but forecasting models suggest a need for between 16,375 to 20,250 new homes for the period 2011-2036. We will review our Local Plan, taking it up to 2036, including our response to the challenges set out in the National Planning Policy Framework. Along with housing growth comes the challenges of infrastructure and through our new CIL charging regime we will raise funds to help support the essential infrastructure provisions.

# Huntingdonshire needs more affordable housing

The disparity between average house prices and average incomes has increased the pressure on the scant affordable housing resource. There were over 2,700 households on the housing register in March 2012. According to the Strategic Housing Market Assessment<sup>1</sup>, there is a need to build 1,002 new affordable homes every year for the next five years in order to meet need (source: 2011 SHMA update). On a strategic level, the Council must maximise all opportunities to deliver new affordable homes. In addition to seeking a target of 40% affordable housing on eligible development sites, we want to increase the supply on rural exceptions sites. We will actively explore innovative ways to fund the delivery of new affordable housing including new powers in the Localism Act applicable to rural exception sites.



Loves Farm, St Neots (2009)

# We will prevent and tackle homelessness in Huntingdonshire

We continue to see significant numbers of people who are either homeless or at risk of homelessness (over 2,100 homelessness interviews conducted in 2011/12). We accepted a housing duty towards 173 homeless households in 2011/12. We will prevent homelessness wherever possible, through a range of interventions including court advocacy; landlord liaison, and help with accessing the private rented sector. We are concerned that homelessness levels will rise further as a result of the Welfare Reform Act which reduces the amount of housing benefit that certain groups of people are entitled to claim.

We need to ensure that we make the best use of the existing housing stock, working with providers to facilitate people who are under occupying social housing to move to accommodation that is better suited to their needs. We also support the use flexible tenancies, especially on larger homes and we will, review our Lettings Policy in 2012 in light of the changes in the Localism Act 2011.

<sup>&</sup>lt;sup>1</sup> http://www.cambridgeshirehorizons.co.uk/our\_challenge/housing/shma.aspx

#### We will work in partnership to help meet the needs of our ageing population

The 65+ age group is projected to increase from 13% in 2001 to 27% in 2031. People are living for longer and are getting frailer. Rates of dementia are on the increase. Half of people aged over 65 live alone and this increases in later age groups. The ratio of people aged 65+ to those aged 0-64 is due to increase presenting challenges for future workforce planning. Housing related services to help people remain independent in their own homes continue to be important. We intend to increase the provision of extra care housing for frail older people and to continue our support for Disabled Facilities Grants and other services that support people in their own homes, thereby preventing the need for more expensive institutional forms of care.



Golf Course, St Ives (Sept 2012)



Loves Farm, St Neots (2009)



## Introduction

This document is written at a time of enormous change in the housing sector. The Government's plans as set out in Laying the Foundations – the National Housing Strategy; the National Planning Policy Framework (NPPF); the Welfare Reform Act and the Localism Act all contribute to our work plan over the next few years. This document provides a short analysis of the key housing and related issues facing our district and sets out the Council's plans for working in partnership over the next few years to meet identified needs.

Feedback on achievements since production of the previous Strategy 2006-11 are at Annex 1.





# Corporate Context

#### The Council's Vision is:

Huntingdonshire District Council will continue to improve the quality of life in Huntingdonshire by working with our communities and partners to achieve sustainable economic growth whilst providing excellent value for money services that meet local needs within a balanced budget. We have four themes and a number of corporate aims. This Housing Strategy enables delivery of a number of corporate aims. To achieve the 'golden thread' through our performance management framework, we have adopted these aims in this Housing Strategy and they will be used to inform Service Plans and individual staff Key Performance Areas (KPAs).

Enabling sustainable growth	Working with our communities
<ul> <li>Corporate Aim Direct Impact:</li> <li>Enable an adequate supply and mix of new housing to meet future needs.</li> <li>Maximise benefits to the community from new developments</li> <li>Enable the provision of affordable housing</li> <li>Protect and improve our environment</li> <li>Indirect Impact:</li> <li>Promote sustainable development opportunities in and around the market towns</li> <li>Enable and encourage Community energy projects</li> </ul>	<ul> <li>Direct Impact:</li> <li>Develop a Localist approach (develop the Localism agenda)</li> <li>Indirect Impact:</li> <li>Build constructive relationships with other public sector organisations, Parishes &amp; Towns, business community and 'not for profit' sector</li> <li>Adopt multi agency problem solving approaches</li> <li>Being open, transparent and accessible (value of consultation)</li> </ul>
Improve the quality of life in Huntingdonshire	Strong local economy
<ul> <li>Direct Impact:</li> <li>Support opportunities for the vulnerable to live independently</li> <li>Achieve a low level of homelessness</li> <li>Ensure benefits reform is implemented as smoothly and as effectively as possible</li> <li>Protect the health of individuals and reduce health inequalities</li> <li>Indirect Impact:</li> <li>Process Housing and Council Tax benefit claims in a timely and efficient way</li> <li>Make our services accessible to all</li> <li>Work with partners to minimise</li> </ul>	<ul> <li>Indirect Impact:</li> <li>Successful delivery of the Alconbury Enterprise zone</li> <li>Support partners to improve strategic infrastructure, including broadband</li> <li>Support the development of town centres and key settlements to become economically viable and vibrant</li> <li>Support enterprise</li> <li>Encourage the provision of a wide range of jobs appropriate for existing and future residents</li> <li>Support the skills levels that aid economic prosperity</li> </ul>

# **Our Local Context**

#### Geography

Huntingdonshire lies within the designated London/ Stansted/ Cambridge/ Peterborough Growth Area. Huntingdonshire is still predominantly rural in character with an area of approximately 350 square miles.

#### **Population Growth**

The Census figures<sup>2</sup> state that the population grew from 156,954 in 2001 to 169,500 in 2011 representing growth of 8%. The Cambridgeshire County Council Research Group (CCCRG) mid-2010 population estimate for Huntingdonshire<sup>3</sup> was 165,300. This is low given the Census figure that has since been released but based on their 2010-estimate, the CCRG forecast our population will increase by a further 9% by 2031 (CCCRG November 2011 forecasts). Given the actual figures released from the 2011 Census in July 2012, this forecast is likely to increase further.

The Census figures show that the number of households has increased from 63,062 in 2001 to 69,600 in 2011 representing an increase of 10.4%. CCCRG estimated the number of households in 2009 as 69,300 and forecasts further growth in households of 18% by 2031. This forecast will also increase slightly now that actual Census figures have been released.

Population growth presents a challenge for the Council in ensuring public services are able to cope with increased demand. This also reflects the significant levels of house building expected in our district.

#### **Population Structure**<sup>4</sup>

The structure of the district's population is changing. In the near future there are expected to fewer younger people and more older people. In 2001 54% of the population was younger than 40, but this is expected to drop to 42% by 2031. The biggest proportional decline will occur in the 25-39 age group, dropping from 23% in 2001 to approximately 17% in 2021. Similarly, the proportion of under-20s is expected to decline from 26% of the population in 2001 to 21% in 2031. However, recent experience has demonstrated that new housing developments attract younger residents and as a result, over time, we expect an increase in children on new housing developments with the associated requirement for educational, nursery and other family facilities.



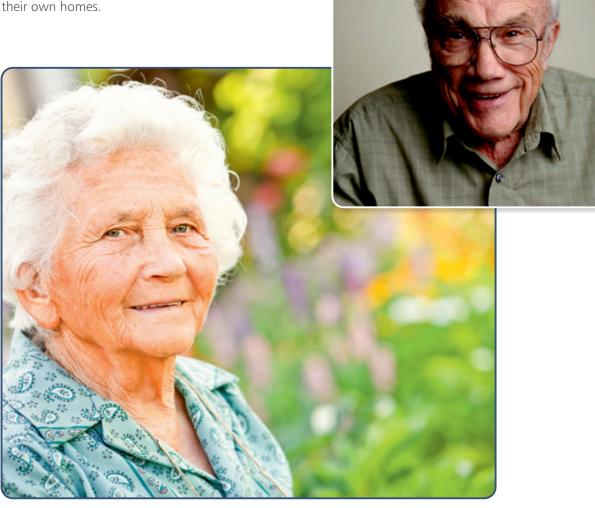
<sup>&</sup>lt;sup>2</sup> http://www.ons.gov.uk/ons/guide-method/census/2011/index.html

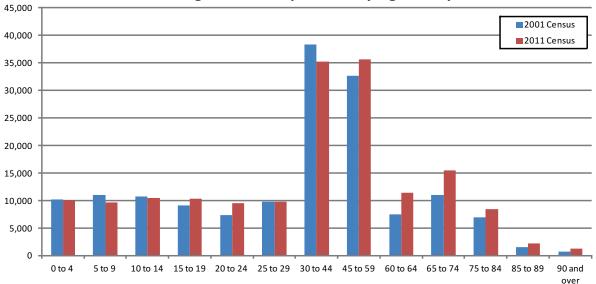
<sup>&</sup>lt;sup>3</sup> http://www.cambridgeshire.gov.uk/NR/rdonlyres/B939D1D7-7804-4F22-8FE5-4A3BDF29B47E/0/Report10.pdf

<sup>&</sup>lt;sup>4</sup> http://www.cambridgeshire.gov.uk/NR/rdonlyres/D0E67CC5-F3AF-4DB0-8D6C-7FE336C5A7ED/0/HuntingdonshireDistrictReport 2011.pdf

#### Ageing population

Proportional increases will occur in the 65+ age group, from 13% in 2001 to 27% in 2031. People are living for longer and are getting frailer. Rates of dementia are on the increase. Half of people aged over 65 live alone and this increases in later age groups. The ratio of people aged 65+ to those aged 0-64 is due to increase. This presents challenges for future workforce planning and for housing related services to help people remain independent in their own homes.





Huntingdonshire Population by Age Group

#### Ethnicity

2.85% of the district's residents described themselves as non-white in the 2001 Census with relatively high levels in Alconbury and The Stukeleys and the towns of St Ives and Huntingdon. This is low when compared to 9.08% nationally and 4.88% in the East of England. The Cambridge Area Travellers Needs Assessment 2005 estimated that in Cambridgeshire and Peterborough there were 6,080 Gypsy/Travellers, making them one of the largest minority ethnic groups in the area.

#### Housing Stock<sup>5</sup>

There are an estimated 71,035 dwellings in Huntingdonshire (April 2010). The dominant tenure type is owner occupation (76%), followed by social renting (13%), then renting privately (11%). The stock is generally in good condition, more modern than the position for England as a whole. To help the Council understand the condition of stock in the private sector and inform its investment plans, a comprehensive stock condition survey was completed in 2010. This survey found that although there are properties which are unfit or in substantial disrepair, these are few in number and the survey has confirmed the Council's belief that an area renewal strategy for the private sector is not necessary as there is no spatial concentration of properties in poor repair. Overall, 12,860 private sector dwellings failed the Decent Homes Standard in Huntingdonshire. A total of 13.8% (7,910 dwellings) failed due to the presence of a category 1 hazard and 10.8% (6,210 dwellings) due to thermal comfort failure. The Council's interventions in these areas remain important.

<sup>&</sup>lt;sup>5</sup> http://www.huntingdonshire.gov.uk/Housing/Private%20rented%20property/Private%20Sector%20Housing%20Enforcement/Pages/ default.aspx

#### House prices and Affordability

The average price (March 2012 sales and valuations) was  $£211,786^6$  (source: Hometrack). Affordability remains a serious problem with average house prices 5 times average incomes (Hometrack, March 2012). When looking at the poorest households, affordability is even more of a problem as lower quartile house prices were 6.3 times lower quartile incomes in March 2012. The development of new affordable housing to meet a range of income groups therefore remains a priority.



#### Impact of economic downturn

The local housing market has undoubtedly been affected by the economic downturn. The percentage of turnover of homes has dropped significantly from a high of 6.1% in 2007 to 3.9% in 2011. The number of property sales has dropped with 898 sales in the six months Sept 2011-March 2012 compared to 1,400 in the preceding six months (source: Hometrack<sup>7</sup>). In terms of new house building, to date, housebuilders have continued to deliver. We remain on course to achieve the Core Strategy requirement by 2026 but welcome development of the large strategic sites to boost housing supply.

#### Demand for affordable housing

The provision of affordable housing is insufficient to meet the local need. There are particular challenges for people dependent upon welfare benefits in accessing the private rented sector. There were over 2,700 households on the housing register in March 2012. Homelessness levels have increased and according to the Strategic Housing Market Assessment<sup>8</sup>, there is a need to build 1,002 new affordable homes every year for the next five years in order to meet need (source: 2011 SHMA update). This number exceeds total house building across the district across all tenures and is therefore unachievable. On a strategic level, it means that the Council must maximise all opportunities to deliver new affordable homes.

London Road, St Ives (Sept 2012)

<sup>&</sup>lt;sup>6</sup> http://www.cambridge.gov.uk/public/docs/housing-market-bulletin-july-2012.pdf

<sup>&</sup>lt;sup>7</sup> http://www.cambridge.gov.uk/public/docs/housing-market-bulletin-july-2012.pdf

<sup>\*</sup> http://www.cambridgeshirehorizons.co.uk/our\_challenge/housing/shma.aspx

#### Cambridge sub-region

The Council works in partnership with other Councils in the Cambridge sub-region to coordinate work and share learning. The outcomes of this are set out in the sub-regional Housing Statement 2012<sup>9</sup>, with the two most significant achievements being the Strategic Housing Market Assessment (SHMA) and the Homelink choice based lettings system for the allocation of social housing across the subregion.

#### Health and well-being Board Cambridgeshire<sup>10</sup>

The Health and Wellbeing board (HWB) started Shadow meetings in October 2011. The purpose of the HWB is to promote the health and wellbeing of Cambridgeshire's communities, focusing on securing the best possible outcomes for all residents. The Board is responsible for the Joint Strategic Needs Assessments (JSNAs); a Health and Well Being Strategy which is being produced during 2012; and for approving the Clinical Commissioning Plans for health services in the County. Housing has a key role to play in providing and supporting preventative services and contributing to good health outcomes.

The Huntingdonshire Health and Well Being Group is part of the Cambridgeshire Network for Health & Wellbeing. This group includes public health professionals, GP's, social-care professionals, representatives from the voluntary sector, etc.. The group meets to consider the health and well-being priorities for Huntingdonshire and seek specialist input from health researchers and statisticians in reviewing the evidence of need. The latest review (June 2012) has indicated that the priorities for Huntingdonshire from the upcoming national local authority health profiles will be:

- Reducing health inequalities within the district
- Supporting individuals to choose healthy lifestyles - addressing smoking, obesity, sexual health and mental health
- Increased opportunities for vulnerable people to live independently - promoting independence of older people and increasing provision for the homeless and for vulnerable young people.

These priorities are consistent with the existing priorities of the Huntingdonshire Health and Well Being Group and housing services and policies play an important role in affecting both health inequalities and the potential for independent living in accommodation suitable for the needs of the individual.

<sup>&</sup>lt;sup>9</sup> http://www.cambridge.gov.uk/ccm/content/housing/housing-strategy-and-research/cambridge-sub-regional-housing-board/crhbpublications-and-documents.en

<sup>&</sup>lt;sup>10</sup> http://www.cambridgeshire.gov.uk/council/partnerships/Health+and+Wellbeing+Board.htm

# **Current and Emerging National Influences**

#### Laying the Foundations - A National Housing Strategy<sup>11</sup> (November 2011)

In broad terms, the strategy aims to tackle housing shortage, get the market moving , support choice and quality for tenants, boost the economy, improve environmental standards and design quality, bring empty homes back to use and provide support for vulnerable people.

#### National Planning Policy Guidance (NPPF)<sup>12</sup> (March 2012)

Aims to make the planning system less complicated, more accessible and to encourage sustainable development. It removes vast amounts of national planning policy, leaving responsibility for new planning policies at the local level.

#### Localism Act (Enacted Nov 2011)<sup>13</sup>

This sets out Government's radical shift in the balance of power away from the centre to the lowest practicable level, including neighbourhoods, professionals and communities as well as local councils and other local institutions. Housing is one of the five key measures that underpin the Government's approach to decentralisation, giving Councils the power to decide how best to help homeless people; how to manage their housing waiting lists; and the length of tenancy that best fits a household's needs. Neighbourhood planning is another of the five key measures. This increases the influence that neighbourhoods have over decisions that make a big difference to their lives, for example where new homes and

businesses should go and what they should look like. With the support of the Council, neighbourhoods can have the power to create 'neighbourhood plans' which, once independently examined, could be put to a referendum of local people for approval.

# The Homes and Communities Agency (HCA) investment policy<sup>14</sup>

The HCA is the Government's delivery agency for housing. It sets out the policy parameters for Government investment in housing. At the current time, the HCA's budget has been slashed nationally and for the 2011-15 funding period they have £6.8bn. £4.5bn is to pay for new affordable housing (compared to £8.4bn on new affordable housing in 2008-11) but £2.3bn was already committed before 2011. Therefore only £2.2bn is available nationally. HCA is now working with a smaller number of Registered Providers (RPs - formerly known as housing associations) on a programme management approach. The HCA has confirmed that it does not generally intend to invest in section 106 sites because it considers that these should be delivered entirely from planning gain. The majority of the Council's new sites for affordable housing are on s106 land. Whilst we will work closely with the HCA and RPs to maximise investment in affordable housing in the district, it is likely to be a modest HCA-funded programme.

<sup>&</sup>lt;sup>11</sup> http://www.communities.gov.uk/publications/housing/housingstrategy2011

<sup>&</sup>lt;sup>12</sup> http://www.communities.gov.uk/planningandbuilding/planningsystem/planningpolicy/planningpolicy/ramework/

<sup>&</sup>lt;sup>13</sup> http://www.legislation.gov.uk/ukpga/2011/20/contents/enacted

<sup>&</sup>lt;sup>14</sup> http://www.homesandcommunities.co.uk/

#### Welfare Reform Act<sup>15</sup>

The Government consider that the current welfare benefit system needs reform because at present, they consider that work incentives are poor and the system is too complicated. The Act aims to create the right incentives to get more people into work by ensuring work always pays; protect the most vulnerable in our society and deliver fairness to those claiming benefit and to the tax payer. The introduction of Universal credit, bringing a number of former benefits and credits into one system and the changes to Local Housing Allowance together have a significant impact on the lowest income households in the district, (see chapter on 'Improving the quality of life in Huntingdonshire' for more information).

<sup>&</sup>lt;sup>15</sup> http://www.legislation.gov.uk/ukpga/2012/5/contents/enacted

# Housing Growth and Affordable Housing

**Corporate Theme:** Enabling Sustainable Growth

Corporate Aims:To enable an appropriate supply and mix of new housing to meet future needs<br/>To enable the provision of affordable housing<br/>Maximise benefits to the community from new developments

Housing Strategy objectives	Over the next three years we intend to
Facilitate new housing development to meet the growth needs of the district.	Prepare a new Local Plan for the period up to 2036 including our response to the National Planning Policy Framework (released March 2012) and to meeting the need for Gypsies and Travellers following the PPS (released March 2012). Update our affordable housing policies in the Local Plan.
	Encourage development of the large strategic sites by pro-active advice, policy guidance and site specific requirements.
Facilitate the delivery of infrastructure to support housing growth.	Implement CIL Charging Schedule on new developments and target the income from CIL on infrastructure priorities. Where opportunities exist, support RP bids for external resources to
<u></u>	support housing and related infrastructure.
	Encourage community development on all new strategic sites.
	Where opportunities exist, support RP bids for external resources to support housing and related infrastructure.
Regenerate less popular areas or those in need of physical, social or economic regeneration.	Implement the action plans for regeneration West of Huntingdon and Oxmoor.
Increase the provision of affordable housing.	Negotiate new s106 with applicable target and mix for affordable housing.
	Develop a Guidance Note to advise developers on the Council's approach to the negotiation of affordable housing contributions and viability assessments.
Encourage owner occupation where appropriate and support existing owners.	Increase the provision of shared ownership housing and review the Local Authority Mortgage Scheme as a way to help first time buyers access the housing market.
Meet the identified needs of Gypsies and Travellers.	To be included within the Council's Local Plan.
Work in partnership to meet the housing needs of the Cambridge Sub-Region.	Together with other authorities in the Cambridge sub-region, implement the sub-regional Housing Statement action Plan.
Understand our local housing market(s).	Annual refresh of SHMA statistical data and context to be completed.

#### Huntingdonshire's Housing Growth Requirements

Our adopted Local Development Framework covers the period up to 2026. It now needs to be updated and rolled forward revised in light of the designation of the Enterprise Zone at Alconbury and the requirements of the NPPF. The SHMA and other local evidence bases will need to be reviewed and new housing related policies prepared.

The target for future housing development in Huntingdonshire up to 2036 will be determined through the Local Plan process. The East of England Forecasting Model (June 2012) assessed various growth scenarios reflecting differing rates of economic growth and migration resulting in potential housing development targets of between 16,375 and 20,250 for the period 2011-2036. The results of the 2011 Census have yet to be reflected in the modelling so the target numbers are subject to further refinement. As the Local Plan is prepared the most sustainable housing growth target will be explored and agreed through a public examination by an independent Planning Inspector.

#### Facilitating new development

Of the large strategic development sites in our district, only Loves Farm has developed at any pace and is now practically complete. This site has made a significant contribution to our annual affordable housing completions over recent years and completion levels are predicted to dip in 2012/13 onwards because other large strategic sites have not yet come forward. There are a number of other large strategic sites to be brought forward through the planning process. The Council encourages development activity to commence as these will make a significant contribution to future year's affordable housing provision. These are:

- St Neots East
- St Ives West
- RAF Brampton
- Godmanchester (Bearscroft Farm)
- Huntingdon West Area
- Northbridge Huntingdon
- Alconbury –The site has secured 'Enterprise Zone' status. It is estimated that 8000 new jobs will be created. The site is not currently an allocated site but it will be considered in respect of the new Local Plan and it is considered that it has the potential to provide approximately 5,000 new homes.

#### Facilitating infrastructure

The Council introduced the Community Infrastructure Levy (CIL) with effect from May 2012. The CIL will be used to support the delivery of new housing and infrastructure and the priorities for the expenditure of CIL monies will be decided by Cabinet in consultation with other partners.

#### Regeneration

Proposals for sustainable regeneration will be supported within all of our market towns.

#### Increasing affordable housing

We currently have over 2,700 households on the housing register (March 2012) and the SHMA indicates a need to build over 1,000 new affordable homes per year (over the next 5 years) to meet the need<sup>16</sup>. Completions levels fall well below this level and therefore affordable housing will continue to be in short supply in the near future. Maximising resources to deliver new affordable housing is critical. This includes the land we can secure through developer

contributions, a pro active approach to rural exception sites and other land sources in addition to considering ways in which affordable housing can be financed/delivered.

Delivery of new affordable housing has become more complex. The Council's Community Infrastructure Levy (CIL) leaves affordable housing as one of the few developer contributions to be negotiated and secured by section 106. These are predicted to become subject of increasing scrutiny. In preparation for the CIL, the Council' consultants, Drivers Jonas Deloitte (DJD) assessed the development viability of housing sites across the district. For affordable housing, it was assumed that a target of 40% on eligible sites would apply; that no social housing grant would be available; and that the tenure balance would be 70% social rent and 30% shared ownership. The adopted CIL charging schedule rates were set at levels which DJD consider are viable to deliver affordable housing at this tenure split.

The relative viability of development will differ from site to site and the Council may have to be flexible in amending the tenure or dwelling mix of the affordable homes to enable otherwise unviable development to proceed. The development of Affordable Rent will be considered if it is proved through a site specific viability assessment that the provision of social rented housing is not viable. We are developing a Guidance Note to support the Developer Contributions DPD. This will be produced in Autumn 2012.

# Accommodation for Gypsies and Travellers

The Council started a Development Plan Document (DPD) which has been on hold pending the national policy stance in NPPF. In the meantime a number of permissions have been given through the Development Management process. Appropriate policy will now emerge through the new Local Plan process.

#### Supporting Owner Occupation

In pursuit of a balanced housing market with a range of products to meet the needs of a range of incomes, the Council enables owner occupation through the development of shared ownership on new Section 106 sites; and supporting the HCA's Homebuy product range on new sites where the developer applies. The Local Authority Mortgage Scheme (LAMS)<sup>17</sup> which provides mortgage indemnity for first time buyers has now been operational for one year. We want to review the scheme and consider the possible benefits to joining and helping first time buyers in our district.



London Road, St Ives (Sept 2012)

<sup>16</sup> 2011 SHMA based on 2009/10 data sets. http://www.cambridgeshirehorizons.co.uk/our\_challenge/housing/shma.aspx

<sup>17</sup> http://www.sector-group.com/our-services-local-authority-mortgage-scheme.htm

#### Cambridge sub-region<sup>18</sup>

We remain committed to working in partnership to meet the needs of the Cambridge sub-region. The sub-regional Housing Statement and action plan sets out this work plan for the next year.

# Strategic Housing Market Assessment (SHMA)

The SHMA is a body of research into the housing and related needs of an area. Covering the whole Cambridge housing sub-region, the assessment was created through a project team including district housing and planning colleagues, English Partnerships, the Homes and Communities Agency, developers and land owners representatives. This is the evidence base that is used to inform this Housing Strategy and the supporting policies. The SHMA is part of the evidence base for the Local Plan review and is an on-going project.

#### **Energy Efficiency**

We work in partnership with the energy companies and installers to enable people to improve the thermal efficiency of their homes. This helps to save the householder money on their fuel costs and reduces CO2 emissions thereby reducing housing's impact on the environment. Over the next two years we will:

- Promote the District Council's CO2Y Homes scheme which offers free cavity wall and loft insulation to vulnerable homeowners or those living in privately rented properties
- Work with Aran Services to promote a free or reduced cost (depending of fuel type) external wall insulation scheme to vulnerable households off the gas network

 Promote existing CERT schemes offering free cavity wall and loft insulation to 'Priority Groups' and 'Able to Pay' in the owner occupied and private rented sector. When appropriate, we will take advantage and promote other insulation schemes as they become available



Use the Green House (sustainable refurbishment demonstration property) in St lves to encourage householders to make improvement to their homes, focussing on energy efficiency, renewables, water efficiency and biodiversity. Provide advice and information on the technology and grants that are available such as the 'Feed In Tariff' and Renewable Heat Incentive, by guided tours, demonstrations and 'Ask the Expert' days. Encourage local businesses to see how they can deliver low carbon services to householders and businesses

<sup>&</sup>lt;sup>18</sup> http://www.cambridge.gov.uk/ccm/navigation/housing/housing-strategy-and-research/cambridge-sub-regional-housing-board/

 Work with regional partners to deliver the Green Deal and Energy Company Obligation (ECO) when introduced in late 2012/early 2013. Green Deal is a national framework providing a funding mechanism to enable and encourage consumers to improve the energy efficiency of homes with no upfront costs and repaid through energy bills. ECO, which replaces CERT will run alongside Green Deal to support higher cost measures and households in fuel poverty

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## **Rural Housing**

**Corporate Theme:** Working with our communities

**Corporate Aims:** 

Develop a local approach (develop the localism agenda through rural housing opportunities)

Housing Strategy objectives	Over the next three years we intend to
Support vibrant rural communities	Develop a policy to encourage rural exceptions sites following the provisions set out in NPPF.
	Engage with communities in order to enable rural exceptions homes to be built.
	Increase the number of rural exception sites in the programme.

#### **Rural Housing**

The provision of rural housing is essential to support the vitality and sustainability of our rural communities. We have a rural housing programme and we support ACRE's Rural Housing Enabler. We recently signed up to the National Housing Federation's Save Our Villages campaign<sup>19</sup>. We would like to increase the number of affordable homes built in smaller but sustainable villages on rural exceptions sites. The NPPF enables a small percentage of homes to be delivered as private housing if this helps deliver the affordable homes and provides a sufficient incentive for the landowner to release the land. We will review our Rural Exceptions Policy in our forthcoming new Local Plan in order to encourage communities to facilitate development that meets their needs.



<sup>&</sup>lt;sup>19</sup> http://www.housing.org.uk/campaigns/save\_our\_villages.aspx

# Improving the Environment

Corporate Theme:	Enabling Sustainable Growth
corporate meme.	

Corporate Aims:

To protect and improve our environment

Housing Strategy objectives	Over the next three years we intend to
Reduce the impact of housing on the environment through initiatives to improve energy efficiency.	Promotion and publicity of energy efficiency, renewables, water efficiency and biodiversity through the Green House project
	Promote the district council's own insulation scheme (CO2Y Homes), along with CERT funded schemes with external partners.
	Measures include free cavity wall and loft insulation to vulnerable householders and free/low cost insulation measures to the 'able to pay' sector. Also includes 'external wall insulation' scheme, free or low cost to vulnerable households off the gas network in solid wall properties.
	Agree an implementation plan for delivery of the Green Deal and Energy Company Obligation (ECO) enabling the energy efficiency of homes to be improved with no up front costs from the occupier (repaid through energy bills).
Bring empty homes back into use.	Support Cross Keys Homes' project to bring empty homes back into use.

#### **Energy Efficiency**

We work in partnership with the energy companies and installers to enable people to improve the thermal efficiency of their homes. This helps to save the householder money on their fuel costs and reduces CO2 emissions thereby reducing housing's impact on the environment. Over the next two years we will:

- Promote the District Council's CO2Y Homes scheme which offers free cavity wall and loft insulation to vulnerable homeowners or those living in privately rented properties
- Work with Aran Services to promote a free or reduced cost (depending of fuel type) external wall insulation scheme to vulnerable households off the gas network
- Promote existing CERT schemes offering free cavity wall and loft insulation to 'Priority Groups' and 'Able to Pay' in the owner occupied and private rented sector. When

appropriate, we will take advantage and promote other insulation schemes as they become available

- Use the Green House (sustainable refurbishment demonstration property) in St Ives to encourage householders to make improvement to their homes, focussing on energy efficiency, renewables, water efficiency and biodiversity. Provide advice and information on the technology and grants that are available such as the 'Feed In Tariff' and Renewable Heat Incentive, by guided tours, demonstrations and 'Ask the Expert' days. Encourage local businesses to see how they can deliver low carbon services to householders and businesses
- Work with regional partners to deliver the Green Deal and Energy Company Obligation (ECO) when introduced in late 2012/early 2013. Green Deal is a national framework providing a funding mechanism to enable

and encourage consumers to improve the energy efficiency of homes with no upfront costs and repaid through energy bills. ECO, which replaces CERT will run alongside Green Deal to support higher cost measures and households in fuel poverty.

 Work with Health Authority partners to support health improvement programmes which promote warm, healthy homes.

#### Tackling empty homes

Empty homes is not our highest priority because it is not a significant problem locally but nonetheless any empty home represents a wasted resource, especially in a district with high housing need like Huntingdonshire. We supported a bid from Cross Keys Homes to bring 20 empty homes back into use and we will support Cross Keys in targeting their activity appropriately, learning lessons along the way that we can use to encourage further occupation of empty property.

23/24 Great Northern Street, (Before)



23/24 Great Northern Street, (After)

# Housing Options and Welfare Reform

Corporate Theme:	Improve the quality of life in Huntingdonshire
Corporate Aims:	To achieve a low level of homelessness Ensure benefits reform is implemented as smoothly and as effectively as

possible

Housing Strategy objectives	Over the next three years we intend to
Prevent homelessness including those new households at risk of homelessness as a result of Welfare Reforms.	Prevent homelessness through a range of interventions including advice and assistance / landlord liaison / court advocacy / rent deposit schemes etc. Quantify and target action on the households worst affected by the changes to LHA.
Make best use of existing housing stock and reduce under occupation of social housing.	Implement under occupation partnership agreement (success dependent upon providers). Increase the provision of smaller homes to facilitate people moving from larger family sized homes who are under occupying. Work with Luminus to increase provision of 4bed+ sized homes for large families.
Ensure the types of tenancies offered by RPs and the corresponding rent levels are appropriate for local people.	Produce a Tenancy Strategy for providers to 'have regard to' when drafting their Tenancy Policies. Present information on affordability to enable rents to be set at levels appropriate for local people's incomes (presented in Tenancy Strategy).
Increase housing options in a variety of tenures including access to the private rented sector for homeless households.	Investigate the feasibility of a social lettings agency. Expand the Private sector lease scheme.
Revise and implement our Homelessness Strategy.	Review the Lettings Policy. Review and implement the Homelessness Strategy.
Encourage well maintained stock and enable people to repair or improve their home to meet their needs.	Enable people on low incomes to repair or improve their home per year through Repairs Assistance. Review the Council's Housing Renewal Assistance Policy annually.
Seek to maintain the quality and accessibility if existing housing stock, educate the private rented sector to improve the general quality of the private rented housing stock and take enforcement action where necessary.	Investigate and report on housing conditions within the private rented sector. Facilitate improvements to the private rented housing stock, tackling category 1 and 2 hazards in the home; advising landlords of HMOs and licensing those where applicable. Licence and maintain standards within mobile home parks. Investigate illegal eviction and promote good standards within the private rented housing stock through the private landlords forum.

#### **Homeless** prevention

We are facing rising demand for housing advice / homelessness services. The number of housing options / advice interviews conducted by our staff increased from 1777 in 2010/11 to 2182 in 2011/12. Additional staff resources have been brought in to help manage the demand. The Council's approach is to prevent homelessness from arising wherever possible and to help people access the private rented sector. Homelessness cannot be prevented in every case and in 2011/12 we accepted a duty towards 173 households.

#### Impact of Welfare Reform Act

We are concerned that homelessness levels will rise further as a result of the Welfare Reform Act. Among other issues, this Act implements significant changes to Local Housing Allowance (LHA) including:

- increasing the age for the single room rent from 25 to 35 years;
- reducing local housing allowance from the 50th percentile of private sector rents down to the 30th percentile (leaving people with a potential shortfall in their LHA);
- scrapping the 5 bedroom rate meaning that people in larger houses only receive LHA at 4 bedroom rate regardless of whether they occupy a larger home; and
- reducing the HB of under occupying social rented tenants of working age.

We need to undertake an impact analysis of these proposals and to take targeted action to help people who will be most affected. An internal action group has been established to quantify the numbers of people affected by these changes and co-ordinate and target our response, including monitoring overcrowding in HMOs and taking action against illegal eviction where necessary.

#### Making best use of stock

We have two initiatives underway to help make the best use of the existing housing stock:

1. A project with Luminus to secure a number of larger properties to accommodate large households from the housing register (either acquisition or extensions to existing homes).

2. The under occupation project – facilitating moves of existing tenants within the social sector who are under occupying accommodation to move to housing that suits their household size. This is a partnership with all RPs in the district and has been used as a model in recent CIH publicity and good practice material. This strategic approach will help make best use of housing stock as well as forming part of a response to Welfare Reforms.

#### Rent Levels and Tenancy Types

The HCA has launched a new product called 'Affordable Rent'. This is similar to social rent but more expensive as rents are pegged at up to 80% of market level rents whereas social rents in our district generally equate to about 60% of market rents. The new tenure has been developed as a revenue subsidy for new affordable housing in light of the national budget cuts to the HCA's capital programme. The impact of Affordable Rents within our district needs to be kept under review as it will have a negative impact on affordability for individual households as well as potentially changing the tenure (and affordability) profile of the district's housing stock over time. Through section 106 negotiations the Council's policy continues to be to seek a target of 40% affordable on eligible sites to a tenure distribution of 70% social rent and 30% shared ownership. Where sites are not viable to proceed in this manner then the tenure will be reviewed. Our response to Affordable Rents

will be included in our forthcoming Tenancy Strategy alongside our advice to Registered Providers about the use of flexible tenancies. This will be produced during 2012 as a response to the Localism Act 2011.

#### **Support Services**

The majority of services available to help support households who are homeless or at risk of homelessness are funded by Supporting People. We are concerned at the impact of cuts in the Supporting People budget and will continue to work in partnership with other commissioning agencies to protect services for vulnerable people in Huntingdonshire. We have identified a need for additional supported housing for chaotic young homeless people and would like to work in partnership with housing / social care / probation partners to investigate ways to address this need. In the current funding climate we are concerned that the capital and revenue costs involved in establishing new services may prove prohibitive at the current time but we will ensure that the need is considered in the appropriate partnership fora.

#### **Housing Options**

We generally have 2,500-3,000 households on the register at any one time (over 2,700 at March 2012). The high levels of need and demand for social housing mean that the provision of new affordable housing is critical. Our ability to discharge statutory homelessness duties is reliant on a healthy supply of affordable homes which in turn is generated from two sources: 1. re-lets from existing stock and 2. new build opportunities. We are concerned that our new build programme is likely to reduce from about 300 new affordable homes per year to 64 in 2012/13 (projections estimated in May 2012). The programme in subsequent years is far less certain but is due to pick up. The decline in the new build programme reflects the lack of development in the district including on large strategic sites and this will impact on the Council's ability to meet statutory homelessness duties. We are therefore keen to prevent homelessness and to assist homeless households in to the private rented sector as an alternative to social housing. Over the next two years we will:

- Investigate the feasibility of establishing a social lettings agency which will improve access to the private rented sector for the Council's Housing Advice Service customers;
- Continue to offer the Rent Deposit Scheme as a tool to help those households threatened with homelessness into private rented tenancies; and
- Expand our Private Sector Leasing partnership with Kings Street Housing Society.

Our Lettings Policy sets out which categories of people are prioritised for affordable housing. This needs to be reviewed in light of the changes in the Localism Act 2011 and the anticipated changes in the Government's Code of Guidance. We now have greater discretion about who should be eligible for housing in the area including the relative priority that should be given to people in employment, local people, and people leaving the armed forces. The Lettings Policy review commenced in 2012 and the new Policy will be implemented in April 2013.

# Well maintained housing stock and the private rented sector

We want to support people to keep their homes in good, safe, and healthy condition. The provision of well maintained housing is important to people's health and well being, as well as to the vitality of neighbourhoods. We assist people to keep their homes in good repair in a number of ways:

- Our Repairs Assistance policy enables home owners on low incomes to repair or maintain their homes by providing interest free loans for which a charge is placed on their property;
- Through property inspections we work with home owners and landlords to tackle any hazards in the home. Advice is freely available and for vulnerable people, small grants are available to help eliminate hazards;
- We review, licence, maintain standards and prevent overcrowding in HMOs and provide advice and guidance to landlords of HMOs that do not require a licence; and
- We operate a Private Landlords Forum which meets at least twice a year and has regular newsletters. The Forum is important to inform landlords of new legislation, highlight and promote good management practice and raise awareness of issues affecting the sector e.g. welfare reform.

# Services for Vulnerable People

Corporate Theme:	Improve the quality of life in Huntingdonshire
Corporate Aims:	To support opportunities for the vulnerable to live independently
	Protect the health of individuals and reduce health inequalities

Housing Strategy objectives	Over the next three years we intend to
Identify and meet supported housing needs.	Investigate the feasibility of a new supported housing scheme for vulnerable single homeless people (possible supported lodgings).
Meet the housing and support needs of our ageing population.	Enable a new extra care scheme in St Ives (and North Hunts as a second priority area and longer term priority).
Enable people to live independently through the provision of adaptations, accessible housing, or support.	Ensure smooth transition to the new HIA shared service. Maintain support for the DFG programme, reviewing the budget, and monitoring OT waiting times to ensure the timely provision of adaptations. Work in partnership across housing / health / social care and with AgeUK to develop a sustainable long term Business Plan for the Handyperson scheme.
Highlight the priorities of housing and related services in Huntingdonshire to new commissioning fora and GPs.	Demonstrate the impact of the Handyperson scheme to GPs and the Health and Well Being Commissioning Fora to influence future commissioning plans.

#### Implications of the ageing population

Our population is ageing. The proportion of people aged 65+ is projected to increase from 13% in 2001 to 27% in 2031 (source: Cambs County Research Group 2011). This brings challenges for housing and related services. We need additional extra care schemes in St Ives (as a priority) and also in the Northern part of the district. This is a shared priority across the housing / health / social care partners and is reflected in their plans also.

# Adaptations, accessible housing, and support

The Council has demonstrated a strong commitment to enabling vulnerable people to live independently. Over the last two years we have worked with NHS Cambridgeshire to reduce the waiting list for Occupational Therapist assessments (this is the statutory responsibility of NHS Cambridgeshire rather than this Council). In response to this, we have significantly increased the budget to enable DFG applications to be processed as quickly as possible. The DFG budget is £1.2m in 2012/13 and is expected to provide disabled facilities for over 200 households.

We have worked in partnership with Cambridge City and South Cambridgeshire District Council to form a new shared service for Home Improvement Agencies (HIAs). The new HIA shared service went live in April 2012. In the short term the new service is expected to increase the capacity of staff to cover for staff absences (e.g. staff would work across boundaries to cover for holiday / sickness and even-out case loads). It should generate some cost savings arising from a reduction in management and associated costs and in the longer term it should generate some economies of scale with increased purchasing power of adaptations and equipment like statirlifts. The priority for 2012/13 is for the new Manager to be inducted into post and for the service to bed down. A shared management board will be established of which we will be a member.

Other initiatives to help people remain independent in their own homes for as long as possible and therefore reduce the cost of other more expensive institutional forms of care are important. We offer to visit vulnerable households in their home to rectify issues in the home that may result in harm and hospitalisation of the occupant.

Over the last few years we have worked in partnership to commission a Handyperson service providing small repairs to people's homes to make them safer to live in, tackling issues that may cause slips trips and falls. The scheme is provided by Age UK Cambridgeshire and we want to work in partnership to secure the long term funding for the scheme seeking contributions from other partners.

#### Health and Well-being Commissioning

The health / social care commissioning environment is changing with the future abolition of NHS Cambridgeshire as commissioning transfers to Local Commissioning Groups (groups of GP's), the Cambridgeshire Health & Well-being Board, Cambridgeshire and Peterborough Central Commissioning Group, Cambridgeshire County Council and PH England. Our task is to ensure that the needs of Huntingdonshire are understood within the county-wide Health and Well-being Network and particularly by the Board; and that the role and importance of housing and related preventative services (e.g. community alarms, DFG, HIA, Handyperson, extra care, prevention of overcrowding, maintenance of good quality accommodation, etc) are recognised within our Local Commissioning Groups and by other commissioners.



## Annex 1. Achievements: Housing Strategy 2006-2011

#### Aims 1 and 2

Enable housing which meets local needs and maximise the provision of good quality affordable housing for local people:

- Completed a sub-regional Strategic Housing Market Assessment in partnership with the other local authorities in the Cambridge subregion
- Increased the resources available to the Cambridge-sub-region by creating a dedicated sub-regional Housing Strategy Coordinator post.
- Prepared a Housing Strategy for the Cambridge sub-region 2008-11.
- Commenced work on a Development Plan Document for Gypsy and Traveller sites in the district with site options being considered through the Strategic Housing Land Availability Assessment
- Adopted the Core Strategy for the Local Development Framework following an Examination in Public increasing the target for affordable housing to 40% and reducing the site threshold upon which affordable housing is sought
- Developed Development Management Policies
- Substantial development on a large extension to St Neots at Loves Farm where the Council has jointly funded with BPHA, a new community development worker to help establish this community.
- Commissioned consultants to assess the infrastructure requirements of the planned housing and population growth
- Considered the viability of the proposed LDF targets for affordable housing

- Completed 1,205 new affordable homes (between 1/4/06 – 31/3/11) using £33m grant from the Homes and Communities Agency, £4.7m of HDC's capital grant funding and £4.3m from other sources.
- Worked in partnership to fund the Rural Housing Enabler, completing 83 affordable homes in rural areas (between 1/4/06 – 31/3/11)
- Given Council owned land for affordable housing on Mayfield Road Huntingdon
- A total of £1.35m has been secured from the Housing Growth Fund to pay for an ecohome development in Mayfield Road Huntingdon reaching Code for Sustainable Homes level 5; and a further £3m for the Huntingdon Link Road to open up the development and regeneration of Huntingdon West Area;
- Secured funding from the Local Public Service Agreement (LPSA) pot of £517k to provide move-on accommodation linked to the Paines Mill Foyer in St Neots.

#### Aim 3

Improve housing conditions in the private sector:

- Updated the stock condition survey in 2010 using physical inspection and the BRE desktop method
- Undertaken publicity to promote the Repairs Assistance Policy through the Council's magazine and Landlords Forum
- Completed remedial work to de-contaminate the land on which the Council's mobile homes site is located

- Introduced a process for improving nondecent homes in the private housing sector occupied by vulnerable people. This process commences with energy efficiency grants and concludes with inspection by Environmental Health Officers to ensure that the property has been made decent
- Removed HHSRS Category 1 and Category 2 hazards from 137 properties through enforcement and other interventions
- Brought 50 empty homes back into use through advice; grants; and advertising on the Council's web site (between 1/4/06/-/31/3/10)
- Helped 97 people (between 1/4/06/-/31/3/10) on low incomes to repair or maintain their homes through Repairs Assistance loans
- Over 4000 households have been referred to Warm Front for energy efficiency improvements to their homes since April 05. A large proportion of the Households assisted were pensioner households
- Purchased and renovated two properties on the private market and undertaken retrofit to improve the thermal efficiency and act as a demonstration project for the rest of the district

#### Aim 4

Maximise the benefits of multi-agency working and meet the housing needs of vulnerable people:

ülmplemented the Housing Health and Social Care Strategy for Older People in Huntingdonshire and refreshed the document in 2009

 Completed a desk top assessment of supported housing need across 21 client groups for the whole of Cambridgeshire to inform future service planning (led by Supporting People Cambridgeshire)

- Supported Luminus and NHS Cambridgeshire to develop a 34 bed extra care scheme in Huntingdon which opened in 2011
- Jointly commissioned (in sub-region) a Sanctuary Scheme for victims of domestic violence, helping 18 people since 2006 (Luminus contractor)
- In partnership with Muir and Granta developed a new scheme for 14 adults with mental health problems in Huntingdon
- In partnership with BPHA opened a schemes for adults with learning disabilities in St Neots
- Completed the LPSA aiming to improve the quality of life for older people and increased the range of preventative services available to older people including 88 new community alarms and 13 people supported by the Ramsey warden scheme
- Led on a countywide Supporting People review of HIA services in Huntingdonshire including assessing the value for money of the service and associated works. The HIA shared service went line from April 2012
- Helped 1,162 vulnerable people to remain in their own homes through provision of Disabled Facilities Grants between 2006/7 and 2010/11 by providing vital adaptations for example stairlifts and level access showers. These cost in excess of £5m and have been funded mostly by the Council with a contribution from the Government
- Removed HHSRS Category 1 and Category 2 Hazards from 13 properties occupied by vulnerable persons, through the provision of 'decent homes grants,' over the period April 2010 to December 2011.

#### Aim 5

Prevent homelessness and reduce its detrimental effects:

- Agreed a protocol with the Children and Young People's Service to ensure that young people and families are appropriately supported when they become at risk of homelessness
- Successfully bid for government funding to implement a choice based lettings scheme across the sub region. Developed and implemented this scheme (Home-Link) in partnership with the other councils and housing associations in the sub region enabling greater choice and mobility
- Developed the Home-link system to facilitate mutual exchanges across the Cambridge subregion and shared nominations on large strategic sites
- Completed a Joint Strategic Needs Assessment (JSNA) on homelessness in Cambridgeshire (led by NHS Cambridgeshire)
- Introduced a more proactive homelessness prevention service including providing a range of options to help households find alternative housing
- Introduced a homelessness prevention budget to allow small grant or loan payments to prevent a homelessness situation arising
- Increased the number of households helped into privately rented tenancies via the Rent Deposit Scheme from 65 in 2005/06 to a peak of 211 in 2008/09
- Reduced the number of households in temporary housing from 124 in June 2006 to 76 in March 2011

- Worked in partnership with Granta Housing Society to extend Coneygear Court and provide 6 self contained temporary flats as an alternative to units with shared facilities
- Introduced a Court Desk service for mortgage repossession and rent arrears cases in light of the increase in number of possession claims due to mortgage and rent arrears
- Increased the grant funding available to support Citizens Advice Bureau in Huntingdon to provide more help with debt advice and mortgage rescue casework
- Successfully bid for LAA funding to purchase a house to facilitate move-on from Axiom's Foyer in St Neots, freeing up room in the Foyer for crash beds for emergency use for vulnerable young people
- Retendered the contract for floating support and services for people fleeing domestic violence (led by Supporting People)