

Maldon District Council Homelessness and Housing Strategy 2018 - 2023

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Forward

Executive Summary

This strategy seeks to help explain the need for housing in the District, incorporating a review of homelessness and the Council's Homelessness Strategy which is a statutory requirement with a broader Housing Strategy that then considers a number of ways we can improve the supply of housing to meet local need.

This new strategy takes into account recent changes in legislation, in particular the Homelessness Reduction Act (2017) which places a new duty on local housing authorities to prevent homelessness wherever possible. This is something the Council has been doing for a number of years but the new Act extends the duty to provide assistance to a much broader group than those covered by the previous 'main' duty, anyone who is eligible and at risk of becoming homeless within 56 days can now expect help developing their own Personal Housing Plan, with help and advice to help prevent them from losing their accommodation. In cases where this is not possible, all councils now also have a duty to try and 'relieve' homelessness by providing temporary accommodation along with help and advice to move on to more settled housing. In practice this may not be too dissimilar to what the Council was doing in the past but in a more structured way, and possibly across a greater range of people including those who may not have a connection with the area. In seeking to meet the need for housing, the Council therefore welcomes the recognition that priority must first be given to prevention and there is now a stronger emphasis on this as part of the Homelessness Strategy. This includes:

- Implementing new systems and ways of working so that everyone who is at risk of homelessness will have help developing their own Personal Housing Plan as the first stage of helping them;
- Working with partners, such as local housing associations, social care and others, to see how we can work more closely on developing and commissioning services such as housing related supported and the new 'duty to refer' to help others identify and respond sooner to the possible threat of homelessness; and
- Continuing to develop pathways and options for particular groups who we know will be at risk of becoming homeless, such as those at risk of eviction, domestic abuse, and street homelessness to help improve opportunities for prevention and relief.

Consultation from previous strategies on homelessness tells us that whilst many people appreciate the need for prevention, we should also be looking at ways of improving supply and this is why we have brought both our strategies for homelessness and housing together into a single document, making it easier to understand the whole process from assessing need to managing supply. The largest source of supply will always come from homes that have already been built so we should never overlook this. Getting best use from the existing stock has to be the starting point and the final outcome of this strategy. This means tackling homes that are under-used such as empty properties and encouraging greater supply or ‘churn’ from the existing stock by helping those who want to move to do so, creating a better supply from what already exists and a sustainable way to help meet local housing need. Through this strategy we propose a number of actions including the following to improve the use of existing housing stock:

- Monitoring and taking action against those empty homes that have been empty, especially those that are falling into disrepair;
- Seeking closer working with local housing associations (Registered Providers) to see how much more we can do to help them make better use of their existing homes and sites; and
- Continue to work with private landlords to help reduce the risk of homelessness and see how we can help local people access this sector.
- Review of the Council’s Strategic Tenancy Strategy and Affordable Housing Allocations policy.

With the approval of a new Local Development Plan, the Council is now in a position to give greater certainty to the local community on the development of new homes. The Local Plan includes a number of policies that seek to provide a better supply of new homes, in particular to this strategy, homes that are affordable and can be allocated to local people in housing need. We know that developing enough new homes of the right type will always be a challenge and one of the purposes of this strategy is to make sure that we have actions agreed that will ensure an adequate supply of the right type of homes, including the potential to increase this if needed. We see this as being in line with the government’s Housing White Paper “Fixing Our Broken Housing Market” (2017). The strategy has a section dedicated to this, complementing the section on managing supply and includes proposals such as:

- Introducing more transparency and rigor into the assessment of financial viability for new developments to ensure the optimum level of affordable homes are provided;
- Developing a framework for delivering Community Led Housing developments throughout the District;
- Working with other public bodies who have land that could be developed to meet local housing need through the One Public Estate project; and
- Working with partners to explore options for the Council to invest in new housing development, especially for homes that may not otherwise be delivered through other developments even though they are needed.

Finally, this strategy also includes an update and replacement of the Council's previous Older People's Housing Strategy. This was innovative at the time and we now believe that it should also be incorporated within a broader strategic approach to housing, making sure it is not marginalized and is given the attention it deserves. A growing number of groups and public bodies can now see the opportunities that exist if local housing authorities can work more closely with health, social care and local voluntary organisations to bridge the gaps that exist between them. The District has a higher than average proportion of older people and previous studies have highlighted the need to begin to plan for the growing need for housing related support that will help older people retain their independence and risk the risks associated from poor or inadequate housing. Included in the proposed action plan are proposals to:

- Enable the development of 150 units of Independent Living (extra care) housing;
- Enable the development of a similar number of homes with low-levels of care;
- Review and update the Council's policies for Disabled Facilities Grants (DFGs) including ways we can be more flexible, and
- Provide a 'home from hospital' scheme.

As the Council has no housing stock of its own it is very reliant on the help and support it receives from a number of partners such as local housing associations and other agencies who commission and provide housing related support, such as floating support. There are some things the Council would like to see but recognizes that these are beyond our immediate control so we have also included a list of our 'wider aims' at the end of this strategy as an addition to the proposed action plan. Our intention is that other partners may recognize some of these possible actions as tasks that they would either like to initiate or discuss with us ways of possibly implementing, through joint-working.

Statutory and Strategic Framework

The Council has a number of clearly defined legal duties that are dependent on an adequate supply of housing. Failing to discharge these duties can be costly for both those affected, including other agencies and the Council:

Homelessness Acts (1996 and 2002) – place duties on all local housing authorities to secure temporary and settled accommodation for those who are homeless, in priority need (especially vulnerable) and have a local connection to the area.

Homelessness Reduction Act (2017) – creates new duties to assess the housing needs of anyone who may be at risk of becoming homeless, providing them with advice and assistance to help prevent them from becoming homeless or where possible relieve them from being homeless, in addition to the duties of the Homelessness Acts.

Housing Act (Part VI) (1996) – places a duty on local housing authorities to have in place policies for the allocation of housing through a housing register (waiting list) giving ‘reasonable preference’ to particular groups such as those who are homeless.

Localism Act (2011) – gives local housing authorities greater discretion in setting policies for the allocation of housing, powers for local authorities and local communities to make better use of resources such as buildings to meet local needs, and a duty to produce a Strategic Tenancy Strategy that sets out its expectations and policies for the allocation and management of social housing in its district.

Housing Grants, Construction and Regeneration Act (1996) – requires local housing authorities to administer Disabled Facilities Grants, providing adaptations to the homes of those who are disabled.

Care Act (2014) – requires an assessment of the suitability of housing for people needing help and support in their home, joint working and planning between health, housing and social care and the sharing of information to help patients and agencies make informed decisions about housing options.

Homelessness Code of Guidance (2018) – although not legislation, local housing authorities are expected to deviate from this only where there are good reasons for doing so, requires joint working and commissioning of housing related support between district and county councils to prevent homelessness, specialist options for particular groups such as those at risk of domestic abuse, those leaving the armed services, young people.

The combined effect of these and other legislation is to create a framework to ensure that help and ultimately housing is provided, in a regulated way, to those in housing need. In some cases, local housing authorities can discharge some of these duties by helping people access homes that are rented through private landlords but the most stable source of supply has always been social housing, i.e. homes that are owned and managed by district councils or housing associations. Maldon District Council transferred its housing stock to Moat Homes Limited (previously Plume Housing Association) in 1995 and has, since then, been almost entirely reliant on housing associations to meet the need for affordable and supported housing.

To meet both these statutory duties and the wider demand for affordable and supported housing, the Council is largely reliant on policy rather than legislation to provide an adequate supply. Policies can not be enforced to the same degree as laws and have to allow for discretion and at times deviation, consequently the powers that the Council has to ensure an adequate supply of homes are not as strong, nor as binding on others, as the duties we have to meet housing need. Goodwill, understanding and cooperation with partners is therefore an essential element of our strategic approach to meeting our housing need.

Most of the existing supply of affordable homes and those planned for the future will be delivered through the policies in the Council's Local Development Plan. These are based upon evidence on the local need and supply of homes provided by the Council's Strategic Housing Market Assessment (SHMA) and its research into Objectively Assessed Need (OAN). The policies of the local plan reflect that National Planning Policy Framework and the approach taken to develop these is in accordance with National Planning Policy Guidance.

Maldon District Council Corporate Plan

The Council's Corporate Plan sets out the vision and strategic direction for the Council with some 'flagship' activities under the main goals. These are delivered as Key Corporate Activities with corporate support, progress can be followed through the Council's website and some are specifically relevant to the purpose of this strategy:

- Strengthening communities to be safe, active and healthy – by implementing the Homelessness Reduction Act to prevent and relieve homelessness;
- Protecting and shaping the district – by implementing the Housing Strategy to meet housing need, especially for older people, those in need of affordable housing, and meeting the need for supported and temporary accommodation.

Indicators which are used to track progress of these activities include:

- The number of households whose living conditions have been improved through Council intervention;
- The number of households who have been helped to avoid becoming homeless;
- The number of new affordable homes provided; and
- The number of empty homes brought back into use.

This strategy therefore supports these aims and measures, with other actions being set as part of the Council's Strategic Housing Service's Service Plan.

The Council's decision-making process is through its Finance, Planning and Community Services Committees, to ensure consistent understanding of strategic housing issues and changes to national policy and legislation, the Council has created a Strategic Housing Board which is a Member and Officer group, meeting regularly, to consider progress with this strategy, changes and the need when it arises to review or change housing policy and priorities.

Maldon District Council's Local Development Plan

The Council's Local Development Plan sets out all the main policies for the development of new homes. The Plan identifies that a minimum of 4650 dwellings or 310 dwellings per annum is planned for in the District over the plan period (2014-2024). This includes market housing, affordable housing, housing for older people and those with other specialist needs.

The majority of this housing is directed to the Garden Suburbs and strategic sites in Maldon, Heybridge and Burnham on Crouch.

Section 5 is dedicated to housing and includes:

- Affordable housing: sets out the requirements from market housing schemes for different parts of the District, and how the Council will secure affordable housing provision. Rural exception schemes, which allow for affordable housing in appropriate locations outside settlement boundaries are also discussed.

- Housing mix: identifies that all developments should provide a suitable mix and range of housing in terms of size, type and tenure to reflect housing need and demand for market and affordable housing, including the needs of an ageing population
- Specialist needs accommodation: the criteria against which schemes for specialist housing (housing for older people and those with disabilities) will be considered
- Gypsy and travellers: the criteria against which schemes for gypsies, travellers and travelling showpeople will be assessed

The Council also has two Supplementary Planning Documents which are at an advanced stage. These provide additional guidance to developers, providers and the community on Affordable Housing and Viability, including the Council's approach to considering the viability of affordable housing within a market housing scheme; and on Specialist Needs Housing, primarily locational and design guidance relating to housing for older people and those with disabilities.

Background to Housing in the Maldon District

There are currently 25,800 households in the District according to the last census. There are lower than average levels of self-containment when looking at people moving, which means that when homes are sold or rented through the open market there is a greater chance that they will be bought or rented by people moving into the district rather than from within compared with most other districts including others in Essex, and only about half the working population both live and work in the district which is also lower than average.

Part of the reason for this may be the difference between local incomes (many of which will inevitably be from working outside of the area) and local wages (how much those working in the district can expect to earn). Studies and surveys show that the difference between the two is about £150 per week, roughly about the average rent or until recently mortgage payment. Despite being very open and attractive to people moving into the area, the district has been accepted as being a distinctive district-based Housing Market Area because the area from which people move into the district from is so wide, ranging from nearby districts such as Basildon and Chelmsford to London and beyond. Many local people, especially those who work in the district, may find that they will struggle to afford to buy or rent a home compared to those who work elsewhere or are moving into the district from elsewhere.

While the district is seen as a desirable location to move to, especially by older households, younger adults especially from late teens to early twenties are more likely to want to move out of the area, partly due to affordability and partly to be nearer to employment, education and other services.

There is a predicted increase of about 3,000 additional households between the last census in 2011 and the next in 2021. This is the basis for the growth of new homes in the Council's Local Development Plan. The most significant proportion of growth is predicted to be in the older population, including some who are planning to move into the area from elsewhere to be closer to family. For this reason, our housing strategy gives particular attention to the housing need of older people, continuing on from our Older People's Housing strategy, anticipating that for our district and the country as a whole, this is a housing issue that will become more and more important for housing authorities in the future.

The district has a lower than average proportion of social or affordable housing and 50% more of the open market housing stock is larger detached or semi-detached homes compared to national and regional averages. There are about the same number of four-bedroom homes as two-bedroom homes, roughly 25% of each. Nearly half of all homes are under-occupied (larger than the household requires) and less than 2% of households are over-crowded (in homes too small for their need). Of those who feel their home is no longer suitable to their need, the largest proportion are home-owners with no mortgage, possibly indicating the issues of an ageing population and the profile of the local housing stock. The imbalance between the type of homes available to buy or rent and the difference between local incomes and wages also shows how important a better mix of market homes and an adequate supply of affordable homes is for local people.

The levels of market activity have varied considerably over the last ten years, reflecting the wider economic trends but levels of sales are now just below where they were in 2007 just before the financial crisis. The majority of transactions are sales of existing homes, with new homes accounting for between 5% to 10% of overall annual sales.

During the last decade there has been a significant increase in the number of homes that are owned and managed by private landlords and this sector is now the second largest, after homes for sale, relegating social / affordable housing to the smallest proportion in line with many other parts of the country. This is not due to a significant reduction in the number of affordable homes but a shift in the balance between homes for sale and homes to rent in the open market, driven by cheaper borrowing for those with existing equity and higher levels of income, replacing potential first-time buyers unable to afford deposits or monthly repayments.

The government sees the problems faced by younger households struggling to afford home-ownership as a sign of a 'broken housing market' although in some ways the change in tenure could be seen as a market response to the ability to purchase as an investment by some and the need for housing that they can afford by others. Amongst the aims of this strategy will be ways of helping people achieve home-ownership in ways that they can afford and also to promote good standards within the private rented sector as well as ensuring an adequate supply of affordable homes to meet local need.

The Council's Strategic Housing Market Assessment considered the need for households planning to move within both the market and affordable housing sectors, broken down between those who are existing households looking to move to somewhere that meets their needs, and those who are 'concealed households', i.e. those who need to move to a home of their own but unable to, usually because of cost. Of those looking to move within the open market, the main demand from existing households was for three-bedroom houses, for concealed households it was one-bedroom apartments. For those wanting or needing to move from affordable housing, the main need for existing households was for a one- or two-bedroom bungalow, for concealed households the need was for two-bedroom houses. In all cases, the most popular location was Maldon or Heybridge and this is reflected in the allocation of new development.

Managing Need and Demand

Understanding the difference between housing need and housing demand is a vital element to understanding the issues that a housing strategy needs to deal with.

Housing demand can be seen through the level of demand for homes that are available, usually within the open housing market to rent or to buy but can also include affordable homes that are offered through a choice-based lettings scheme such as that operated by the Council. For market housing, the obvious determinate is whether those who want to live somewhere can afford to do so, for most in the past this meant being able to buy through a mortgage but increasingly now this also means being able to afford to rent. Where there is competition, the offer is normally accepted by the person able to pay the highest price. We know that for the Maldon district this will often mean homes being bought or rented by a significant proportion of people from outside of the area which means a wider and more profitable market for those selling or renting but a more expensive market for some local residents, especially those who also work in the district who are likely to be on comparatively lower wages. In the same way that those living and working in the district may be displaced by demand from others, we have to recognise that some of this inward migration will be due to people from elsewhere who are also unable to afford to buy or rent in other areas that are even more expensive, and so movement from one area can trigger the same effect. The 'housing market' is unique in that it is the consumer rather than the product that is portable and for this reason, housing markets can be a greater determinate of the social and demographic profile of an area in the longer term than the existing profile of the local population. The ability of the local housing stock to meet local demand will therefore depend also on demand from other areas.

Housing need is most evident where demand is driven by the need to be housed but without an adequate or affordable supply. The most obvious examples are concealed households (those having to live with others) who are unable to afford somewhere else, those who already have a home but cannot remain there because it is unsuitable and they can't afford or manage a move elsewhere, and those who have to move (for example because their home is no longer available) but can't find anything suitable or affordable.

If demand was lower, housing costs and possibly supply would be better suited to local need. Conversely, if demand rises (often driven by demand and costs elsewhere) there is a growing risk that local demand will not be met by local supply and unless this also moves elsewhere, some of this demand will turn into local housing need including homelessness.

By keeping a constant eye on demand, as indicated by supply through sales and new development, and costs in rents and house values, we can understand and plan to manage current and future levels of demand.

Each year the Council's Housing Service reviews the calculation of the planned need for affordable housing. This is calculated by taking into account:

- i. The number of newly forming households;

- ii. The proportion that are unable to afford to buy or rent on the open market (based on local incomes compared against lower levels of housing costs);
- iii. The numbers falling into housing need due to homelessness, no longer being able to remain in their current home or having to leave (based upon levels of homelessness and the use of emergency accommodation);
- iv. Supply from the existing housing stock – lettings and allocation of homes;
- v. Planned new homes; and
- vi. Long-term empty homes and properties that are approved for demolition.

By comparing this against the planned supply of new homes we can see if need is in line with what will be provided, if there is a shortfall is this due to supply falling below planned levels or need increasing to levels higher than expected.

The Council now has its Local Development Plan in place and the majority of planned development is coming forward as planned, so although there is currently a shortfall we can see that this will be reducing as supply improves. If all other factors remain constant then it is reasonable to expect that during the period covered by this strategy the level of housing need will reduce but we know that wider demand can also have an impact on this, as can other local and individual circumstances, so just as important as managing the supply of homes is the Council's ability to anticipate and manage need, whether this be through the prevention of homelessness, or meeting the requirements of an ageing population to manage living independently.

The majority of housing supply will always come from the turnover or 'churn' from the existing stock so this strategy will also look at ways of making the best use of this supply to help manage the demand and need for new homes.

Homelessness

The Homelessness Act 2002 requires all local housing authorities to produce a new homelessness strategy no less than every five years, based upon a review of homelessness in their area. In developing this, we have taken account of the new Homelessness Reduction Act 2017 which extends the Council's duties to prevent homelessness and the new Code of Guidance which provides guidance on carrying out the review and developing a new strategy.

The new version of the Code of Guidance says that homelessness strategies should take account of other local strategies and plans, both of the Council and our partners. This includes, in particular, strategies for health and wellbeing (required by the Health and Social Care Act 2012) and the Joint Strategic Needs Assessment. Housing authorities can combine housing and homelessness strategies into a single document, as we are doing, in accordance with the Code of Guidance and feedback from consultation.

Local Housing Authorities must undertake both a review of homelessness in their area and then provide a strategy that sets out how they plan to prevent and manage their duties to those who are at risk of, or become homeless. We have therefore combined both the review and our proposals within this section of the Housing Strategy.

The Homelessness Reduction Act introduced a number of additional duties which now apply to all district councils, these include:

- Extending the period when someone can be seen as being at risk of becoming homeless for 28 to 56 days, giving more time to help prevent homelessness;
- Creating new duties to prevent homelessness (such as negotiating with landlords or families for them to continue offering accommodation) or to relieve homelessness (by helping people find alternative accommodation even if just for a short period)
- Introducing Personal Housing Plans, so everyone has their own agreed plan to help them look at options for preventing and relieving homelessness, and
- A duty for others such as hospitals, prisons and social care to refer people to the Council if they think that they may be at risk of becoming homeless within the next 56 days.

For those cases where homelessness cannot be prevented, the previous legislation still applies and is now referred to as 'the main duty'. This still means that after the 56 day period, people who are still without settled accommodation will need to be assessed to see if they are not only eligible (subject to immigration control with recourse to public funds) and homeless but also in priority need, not intentionally homeless and with a local connection. If so, then the Council would still have a duty to secure them settled accommodation and this is clearly where the link

between need and supply (the homelessness review and strategy and the broader housing strategy) link together.

There are many reasons why people need to move from their accommodation, in most cases this doesn't mean that they will become homeless. For those who are at risk of becoming homeless, in most cases this is also due to the lack of suitable alternative accommodation, making a strong case we think to integrate our approach to responding to our duties to wider strategic housing issues. For this reason, many of the issues outlined in the Code of Guidance about increasing the supply of new housing, working with the private rented sector, the allocation of affordable housing, adaptations and supported housing are covered in other parts of this strategy.

Review of Homelessness

Having seen a fall in the number of households accepted as being homeless over the last 10 years, the lowest level being in 2012/13, we are now seeing a gradual rise each year since that time. Comparing with other areas using just numbers is of little help as each district has a different population, for this reason a number of indicators are recorded as per thousand households.

In 2016/17 the average proportion of households accepted as homeless per district in Essex was 2.33 per 1,000, with some districts above 4 per 1,000. The Maldon District had the second lowest level of homelessness at 0.93 per 1,000 which is also below the regional and national average.

Table 1: Homelessness Indicators 2008 - 2017

Year:	08/09	09/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17
Accepted as homeless (main duty)	40	37	28	19	18	19	24	31	25
Placed into Temp Accom (under s188)*	24	15	13	13	8	11	13	15	15
Prevention – helped to remain at current home.	Nd	239	510	407	381	557	263	120	87
Relief – unable to prevent but helped	Nd	50	108	40	28	63	32	17	6

to find alternative housing									
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* Households who would have been homeless and reasonably thought to be in priority need so entitled to emergency accommodation.

We can see from Table 1 that the number of cases of prevention and relief (prior to the Reduction Act, that were carried out as a discretion, have reduced over the last five years, the main reason being the increase in the cost of privately-rented accommodation and the reduction in welfare benefits for some households. The number of those accepted as homeless increased during this period but at a much lower rate. It is important to recognize that this was prior to the Homelessness Reduction Act so in most cases, although homelessness may not have been prevented or relieved to the same extent, it still did not justify a duty to accommodate. The new Act is likely to mean a higher number may need some form of relief from homelessness, especially if, despite the intention of the Act, the number of cases where homelessness can be prevented continues to reduce.

Homelessness Indicators 2017/18 and county-wide comparisons

By comparing our performance with the average number of cases of prevention, acceptances and placements into temporary accommodation we can get a better understanding of the prevalence of homelessness in this District and how well it is being managed over the last year. The number of households per 1,000 is often used as this takes into account the varying levels of overall population from one district to another, making it easier to compare.

- Housing Enquiries for Maldon District: 502 (not including repeat visits from same applicant)
- Homeless Preventions 82 achieved from the 502 above by Maldon District Council
- Per 1,000 household 3.46 (Essex average = 4.5 per 1,000 hh)
- Homeless approaches as homeless to Maldon District Council = 34 of 502 above
- Homeless acceptances by Maldon District Council = 30 (0.93 per 1,000 hh, Essex average = 2.42)
- Number placed into temporary accommodation by Maldon District Council = 32
- Essex average 164
- Number placed into B&B by Maldon District Council = 14

The number of households in temporary accommodation has followed the same trend, peaking in 2008, falling to its lowest level in 2012/13 and rising gradually since then but still below the peak ten years ago. The proportion of households in temporary accommodation in 2016/17 was also one of the lowest in Essex, just 0.56 per 1,000 households compared to an average of 2.69 for the whole of Essex and levels above 4 in 1,000 for some neighbouring areas. There is still some capacity within the existing supply of temporary accommodation which has not

increased in the district during this period but time spent in this type of accommodation is increasing as households are having to wait longer for suitable alternative settled housing to move on to.

Temporary accommodation covers a number of different types of accommodation, from bed and breakfast, to conventional properties allocated for this purpose, to purpose built or adapted units. In most cases the cost is greater than general needs affordable housing. As a comparison, a two-bedroom home let as social rent in the district may cost about £120 per week but the cost of temporary accommodation provided as B&B, or in privately provided housing, can cost up to £500 per week, of which only a proportion can be recovered through Local Housing Allowance, the remainder having to be met from local authorities' General Funds. Ideally there will be just enough temporary accommodation to reduce the use (and cost) of B&B to make best use of funds but without risking a shortfall that increases costs and the length of time families may have to spend in B&B and / or accommodation away from their local community. Obviously, the better the supply of affordable housing in an area, the sooner families can move on from temporary accommodation and the sooner it becomes available to re-let to another family in need.

Looking at recent trends for the District and across Essex as a whole, there is a growing concern that there are signs that the pressure that many London housing authorities have faced for the last decade are beginning to move to Essex. The Council has worked with other Local Housing Authorities in Essex and the East of England Local Government Association to improve the sharing of data. There has also been the development of agreements such as the use of a standardized way of reporting placements made by one authority (whether from London or elsewhere in the east of England) to another area and a promise not to distort local housing markets by offering incentives to landlords that are disproportionately higher than the host local authority would consider offering. In some districts in Essex some local authorities are now seeing families staying in temporary accommodation in a year than they have accepted as homeless; a sign that supply is no longer keeping up with demand as a backlog begins to build up and families are spending more than a year waiting to be moved on.

As already mentioned, the prevention of homelessness is a key aspect of the Homelessness Reduction Act 2017 and is something that the Council's Housing Service has worked hard to achieve over the last 10 years, accounting for the reduction in homelessness and the use of temporary accommodation over this period. There are two elements to this: prevention which is work carried out to prevent a household from losing their accommodation or helping them find somewhere else before this happens, for example helping them to negotiate with a landlord or family member not to make them leave, and relief which occurs once the accommodation has been lost but before the Council has established a duty to secure them settled accommodation.

Previously the Council had a very good record of preventing homelessness but this level of performance peaked in 2013/14 and has reduced each year since then as shown in Table 1 above. In 2016/17 the proportion of prevention was 3.23 households per 1,000, higher than levels of homelessness and use of temporary accommodation but just below the county-wide average of 4.16 households per 1,000, illustrating the growing challenge of prevention of homelessness at a time when options such as private rent are become less affordable, especially to those on low incomes.

Comparing with other districts in Essex, some of the highest levels of prevention are occurring in the same areas where there are also much higher levels of homelessness and temporary accommodation. One of the reasons for this may be that these areas are also allocating proportionately more resources to tackle what is a much greater problem in their own areas.

Whilst the Council is still performing well, the direction of these trends is a concern, with rising homelessness, lengthening period in temporary accommodation reducing levels of prevention, we need to watch even more carefully in the future so we can spot when there is a need to allocate more resources to reduce the overall cost of homelessness, both to the Council in financial terms and more importantly the impact that this will have on local families.

Two of the reasons why there has been a reduction in the prevention and relief of homelessness locally is due to:

- Increasingly more difficult for those on low incomes to access the private rented sector, and
- Changes to the way that supported housing is allocated

We will look at ways that we can improve options with both of these through this strategy.

Causes and Prevention of Homelessness

The main causes of homelessness according to the Council's records from cases dealt with, in decreasing order in 2016/17 were:

- Eviction by landlord
- Eviction by friend or relative
- Relationship breakdown
- NFA
- Parental eviction

This is very similar to the causes of homelessness across Essex as a whole. Parental eviction is slightly less prevalent in this district and may reflect a number of factors, including the ageing population and the higher than average number of larger homes that may make it easier to accommodate family.

Termination or Eviction by Landlord

In most cases this was by a private landlord (nearly 30% of all cases compared with 4% evictions by housing associations). About half of all cases had some rent arrears, although this was not always the reason given for ending the tenancy. Almost half involved tenancies which could otherwise have been extended or renewed if the tenant had been able to afford it. In some cases Discretionary Housing Payments (DHPs) were used to reduce the gap between rent and level of benefit that can be claimed to meet this cost. DHPs are an important option for many households who would struggle to bridge the gap between rent and the amount of money they receive either as earnings or welfare payments. Funding for DHPs is paid as a supplement to Housing Benefit or Local Housing Allowance and is a limited annual amount. For this reason, we need to try and ensure that it is used to bridge a gap as a temporary measure and not seen as something that could be available indefinitely.

There is some flexibility as to what DHPs can be used for, for example helping to reduce or clear rent arrears and use as a way of paying rent in advance as well as meeting a shortfall in weekly or monthly rent costs. This is something that we can look at in more detail as a way of directing more resources towards the prevention and relief of homelessness.

From discussions with landlords, we know that as well as financial certainty many see advice and support as something that can also help them manage a tenancy and reduce the risk of failure. The Trailblazer scheme, provided in partnership with Essex County Council, One Support and funding from government is an example of how this can be delivered, providing both landlords and tenants with a short but intensive period of support to help resolve any problems when they arise. A lower level of advice and support, either following on from this, or when

first helping new tenants settle in to a tenancy, could also help reduce the risk of problems and extend the period of the tenancy.

The Homelessness Reduction Act requires all applicants threatened with homelessness within 56 days (extended from 28 days before) to be offered help through a Personal Housing Plan. This means that this can start at the same time as someone receives a mandatory two-month notice for a short-hold tenancy. This will help reduce delays in providing help including notifying landlords when they have not served proper notice.

Over the lifetime of this strategy we aim to build stronger links with private landlords, helping them manage tenancies and reduce the risk of homelessness, whether through reducing the risk of tenancy failure or helping those who need to move find suitable alternate accommodation as quickly as possible.

Eviction by Friend or Relative

It seems that as more and more people struggle to find affordable housing, a growing number become reliant on family or friends to provide them with what may only be intended to be short-term accommodation until they are able to find something. Often these arrangements go on for longer than expected until, for a number of reasons, they are asked to leave. In some ways, people in this situation have been at risk of becoming homeless since first moving in as few have a tenancy and are only accommodated under informal arrangements and it may have helped if advice and support was given much sooner to help them make a planned move.

Sometimes the trigger for homeless is the relative or friend having to move and both being unaware, until it's too late, of how difficult it can be to find affordable housing. Looking at some of these cases it is difficult to see straight away what can be done to prevent people in these situations from becoming homeless, especially if their 'host' also has to move.

Providing easily accessible information about local housing options and promoting this as widely as possible would help people make informed plans sooner rather than later, managing expectations.

Relationship Breakdown

This also covers a wide range of scenarios, with differing options suiting different cases. There may be legal issues, sometimes quite complex, relating to the ending of a joint tenancy or the rights to occupy the matrimonial home. In some cases, there may be concerns about abuse by one partner to the other which may not always be disclosed or immediately noticed.

If one party remains in the current home, this obviously reduces the number who are homeless but we have to be aware that this may not always be fair or reasonable; sometimes a partner may appear to be willing to leave, unaware of their rights or fearful of the consequences of challenging their ex-partner.

Training and reviewing staff so that they are able to give appropriate advice, recognize when appropriate to sign post and refer people to more specialist services, and have access to a range of suitable services helps manage these cases to the best of our abilities.

Incidence of domestic abuse as a cause of homelessness has remained fairly constant over the last 5 to 10 years. Although awareness of this problem is generally well promoted, it can be very difficult for those involved to seek help and support, in some cases where there are very high levels of control and coercion, offers of help may even be refused or the evidence of problems denied. This is an area where we believe there will always be a need for regular training to ensure staff are competent and able to engage appropriately.

The Council currently contributes to a housing liaison post for MARAC (Multi Agency Risk Assessment Conference) and also supports through government funding an outreach service provided by Colchester and Tendring Women's Refuge to those at risk, including women from hard to reach groups. Tackling domestic abuse requires joint working between statutory and voluntary agencies and we will continue to support and be part of this partnership approach at both strategic and operational levels.

No Fixed Abode

As mentioned above, a number of people rely on informal arrangements with family and friends, which sometimes breaks down resulting in homelessness. We have seen a growing number over the last few years of cases where people have moved on to an itinerant lifestyle, especially single people. This will often involve 'sofa surfing', moving frequently between friends and family, sometimes with occasional periods of sleeping rough, in cars, empty buildings or on the streets.

Some people in this situation only make contact when their health (physical or mental) makes it necessary or when being discharged from hospital, care or other institutions. Often the reason

given for not previously engaging is an awareness of the limited options available and therefore thinking that there is nothing that can be offered to help. This may be due to a lack of knowledge of what the Council can do to help, or a perception that there is no point in asking, based upon some anecdotal feedback from those who have engaged. The new duty to refer will make options clearer for applicants and their supporting agencies.

Since 2016 the Council has supported a local homelessness charity called CHESS to provide an outreach service to anyone reported to be sleeping rough. Annual counts of rough sleeping show that it is not as acute as it is in some other neighbouring districts but it has risen since 2014 when there were no reported incidents to last year (2017) when there were four confirmed cases and possibly some others that were either not confirmed or not noticed.

Often extended periods of homelessness and in particular rough sleeping are symptoms rather than causes of other problems, such as mental health, substance abuse or fleeing abuse. Identifying and meeting these support needs is just as important in these cases as providing accommodation and we welcome the introduction of Personal Housing Plans as a way of formalizing this assessment.

To relieve homelessness in these cases will often mean providing both support and housing. There is a lack of supported housing in the District, especially for those with lower level mental illness and we shall work with partners to try and meet this need through this strategy. There is also a shortfall in smaller affordable homes, especially bedsits for younger people under 35 (due to benefit restrictions). We will encourage both private landlords and Registered Providers to help improve the supply of smaller, more affordable housing as part of our broader Housing Strategy, ensuring that understanding of local housing need is up to date and that partners understand that this is a priority, whether through remodeling of existing housing or through new development.. We will also continue to identify and work with those who can provide support that helps single people secure and retain accommodation, especially for the following:

- Young people under 21
- People suffering with mental health
- People with a history of substance abuse
- Ex-Offenders
- Ex-services

Parental Eviction

This was the most common cause of homelessness but has greatly reduced over the last 10 years. One of the reasons may be a better understanding of the implications of evicting adult children during a housing crisis. Children under the age of 18 who become homeless should be assessed by social care and may be given help with accommodation and support under the Children Act.

For those over 18, the duty to assess and assist will be with the Council as the local housing authority. Prevention in these cases usually involves working with families, understanding the reasons for asking their child to leave, seeing if situations can be resolved. This frequently leads on to explaining options, managing expectations and seeing if unplanned evictions can be turned into planned moves.

For those cases which can't be prevented, there is an inevitable concern about how well a young person without help or support from their family can be helped to manage a tenancy. If this fails, further homelessness with a history of rent arrears, can be even harder to resolve.

There is very little housing with support for young people in the District, especially for those who have not been supported by social care as a child in need. We will work with landlords and especially Registered Providers to see if it is possible to provide more supported housing for young people and other services such as floating support that can help them move on to greater independence. Making links with organisations that provide assistance with training and employment will help with this process and further improve their housing options in the medium to longer term.

Formulating Our Approach to Preventing Homelessness

Advice and Information

Advice and information is helpful for anyone seeking help to avoid becoming homeless. The Council's Housing Options Team provides advice and information to help prevent homelessness. The new duty for other public bodies to identify and refer anyone at risk of homelessness and the introduction of Personal Housing Plans makes it appropriate to review how we share this information and make sure that partner agencies have a better level of knowledge about local housing options and ways of preventing homelessness.

During the consultation of this strategy we will review all existing information and consult with all of our partners so that they are aware of the advice that the Council provides, engaged with the review of information and the ways that this is made available to individuals and agencies, as required by the Housing Act 1996 (s.179(1)).

This will include details for different groups and those supporting them who may need more specialized information, in particular:

- people released from prison or youth detention accommodation,
- care leavers,
- former members of the regular armed forces,
- victims of domestic abuse, e. people leaving hospital,
- people suffering from a mental illness or impairment,
- older people,
- people with physical disabilities, and
- people at risk of harassment or discrimination due to their faith or sexuality

The last three categories have been added to those recommended by the Code of Guidance, having been recognized as other groups for whom we believe there is also an additional risk of homelessness and following an equalities impact assessment.

The range of information provided will cover:

- tenants' rights and rights of occupation – reviewing and updating our Tenants' and Landlords' information packs;
- what to do about harassment and threats of illegal eviction – also included in our Tenants' and Landlords' information packs, also as part of our wider activities to

promote awareness of homelessness and prevention through interviews, staff training, and work with partners;

- rights to benefits including assistance with making claims as required – working in collaboration with the Council’s Benefits Team and Customer Services;
- how to protect and retrieve rent deposits - Tenants’ and Landlords’ information packs;
- rent and mortgage arrears – through signposting to local services that help with budgeting and debt advice such as CAB, and working in partnership to secure funding and agreements for earlier identification and repayment;
- how to manage debt – by indicating local and national services and agencies;
- help available to people at risk of violence and abuse – working with agencies such as MARAC, MAPPA and local refuges to jointly promote and coordinate services to help those at risk;
- grants available for housing repair and/or adaptation – working with stakeholders and voluntary organisations, we shall review and consult on our current policies and plan to expand these to cover a wider range of need;
- how to obtain accommodation in the private rented sector – e.g. details of landlords and letting agents within the district, any accreditation schemes, and information on rent guarantee and deposit schemes, by establishing a local landlords’ forum and working more closely with this sector;
- how to apply for social housing – by consulting with agencies and local groups to make sure that they are aware of the local choice-based lettings scheme, how to access it and information about supply and demand.
- how to access shared-ownership or other low-cost home ownership schemes – as part of our renewed information on local housing options, renewing our booklet Housing Facts, Myths and Legends.

Early Identification

We want to make sure that as many people and agencies as possible are able to identify the risks of homelessness and make referrals to the Council, whether under the duty to refer for individual cases or for working at a strategic level.

We shall continue to highlight the risks of specific groups who we know are more likely to become homeless so that other agencies understand and recognize these risks. This includes:

- Families in rented accommodation with rent arrears,
- Single people living with relatives or friends
- Those on low incomes renting from private landlords
- People at risk of domestic abuse or other forms of harassment

The process and system for referring to the Council will be clearly shown on the Council's website and circulated, with updates, to local and strategic contacts. Wherever possible we want to make the arrangements for referral as consistent as possible with other local housing authorities in Essex, especially for those organisations which operate across district boundaries, such as prisons, hospitals and social care. We will therefore support attempts to develop a county-wide strategic response to homelessness for some groups.

From experience, we know that too often people fall into a risk of homelessness partly due to not being aware of how difficult it can be to find housing that is suitable and affordable. Sometimes people aren't aware that they are at risk of becoming homeless until they start looking for somewhere to move to – by which time it can be too late. To help people gain a better understanding and manage expectations, we will update and relaunch our booklet "Housing Fact, Figures and Myths" about local housing options.

Pre-crisis Intervention

There are a number of risks that we know will in some cases lead to homelessness and we therefore want to make sure we have the resources and agreements in place with others to intervene proactively in these situations.

We will work with other districts to review existing protocols and agreements such as that for homeless families, care leavers and young people. We will also support further joint working between districts for new protocols with health and criminal justice.

To reduce the risk of eviction or repossession, we shall also look to have better liaison with local landlords and housing associations to identify and respond sooner to those cases where there is a risk of debt.

The Council has supported the work of the local CAB and we shall continue to work together to reduce delays and levels of debt, seeking to speed up the processes for referring and advising those at risk. This will include agreeing who should do what, avoiding duplication and sharing information and feedback as 'one team'.

We also need to make sure that we work closely and effectively between the different services within the Council, especially Customer Services, Environmental Health, Revenue and Benefits and Planning Enforcement. The Council's Corporate Leadership Team has made the prevention and relief of homelessness a corporate priority and regular reports on issues and progress with this strategy will be provided for review. This will also become a standing agenda item for the Council's Strategic Housing Board (a Member and Officer standing working group).

Preventing recurring homelessness

Analysis of past trends and cases shows the following groups to be at particular risk of recurrent homelessness:

Single people with complex needs – often there has been prolonged periods of homelessness, sleeping rough and failing to maintain links with agencies offering or providing support. Floating support can help but some will need more intensive help, especially at the start of a tenancy, or in some cases in order for potential landlords to consider housing them. We have identified a need for more supported housing for those suffering with mental health, which could be a step down from existing provision and a step up for those who need more than floating support. We shall work with housing associations and other agencies to try and enable the provision of 4 to 8 independent units that provide support as well as accommodation. We shall also continue to develop links with CHESS, helping single homeless people move on from emergency accommodation into more settled housing with accompanying support to help them also access training and employment.

Families with rent arrears – not only can arrears lead to eviction and homelessness, they can also make it less likely that other landlords or housing associations will consider offering another tenancy, even in cases where the Council is satisfied that there is no case of intentional homelessness. We shall therefore look into how we can identify and reduce the risk of rent arrears leading to eviction and also, where this has not been possible, seek to establish agreements with partners that allow families to be considered for re-housing subject to a repayment agreement being put in place.

Young people – one of the most common examples of recurring homelessness is young people, especially where they have little previous experience of managing a tenancy and live independently without support. We will therefore seek to expand the access to local supported housing schemes to include local young people who are homeless but do not have the help and support of social care as a care leaver. We will also seek to re-establish links with local schools to see if it is possible to provide more information about preparing for a tenancy.

Partnership arrangements

There are a number of organisations involved with preventing homelessness and supporting those the Council's Housing Options Team works with. In some cases there are already formal agreements or protocols in place, in which case we shall review them during the period covered by this strategy. In other cases, there may only be a joint understanding but nevertheless by working together we have achieved some excellent outcomes. As part of the development and implementation of this strategy we shall review and seek to improve our work with all of these organisations and look to see if there are others we should be working with as well.

The new Act introduces a duty for some public bodies to identify and refer people they believe may be at risk of homelessness. This duty applies to prisons and other similar institutions, schools, hospitals, and social care. We shall work with these organisations to help them understand the circumstances under which people may be at risk of homelessness, for example if renting privately and on a low income, and how to make referrals. We will also share this with others who don't have the same duty but may also be able to help prevent homelessness.

In both cases, we will also seek to work with partners so that we can refer people to them as part of their Personal Housing Plans. This will mean that we will have to do more than just signpost to these other organisations, there will be a need to share information about the need for support as well as housing and for this sharing of information to be a two-way process, so we can monitor people's plans and see how effective they are at preventing homelessness throughout the 56-day process.

Temporary accommodation

There are some homes allocated for this purpose by partner housing associations which we need to help retain as a valued part of our working partnerships. We have managed without the need to increase this supply since the last homelessness strategy but trends show this may not be enough for the next few years, until our supply of new affordable homes starts to increase. We will therefore look to see if we can increase the number of homes that can be used as temporary accommodation without the need to use existing affordable home as this only creates a shortfall in the existing supply, to avoid the need to rely on B&B. The number of additional units needed at the moment is only small (possibly and extra one or two each year) and ideally these would have the potential to be converted into affordable homes for use in the future if need subsidies. This could be through helping partners to acquire additional properties and / or working with owners of privately owned properties such as empty homes or existing ones that could be adapted to make better use, through schemes such as our Empty to Decent Homes scheme.

Housing Allocations

With no housing stock of its own, the Council is wholly reliant on the support and cooperation of our partnering housing associations who play a vital role in ensuring we can meet our legal duties to those applying for housing including those who must be given preference because of the risk of becoming homeless.

Table 3: Supply of Affordable Housing (2017/18)

Provider	Homes Allocated (2017/18)
CHP	13
Colne	11
English Rural	5
London & Quadrant	1
Moat *	46
Salvation Army Housing Association*	1
Sanctuary	3
South Anglia	1
Total	81

*Does not include properties provided as temporary accommodation.

Of these homes provided:

- Offered to prevent homelessness = 2
- Offered to as accepted as homeless = 17
- Eligible for sheltered (55+) = 25

The very small number (2) of homes that were provided through Choice Based Lettings to prevent homelessness highlights the problem of finding the right type of home when needed by a particular household, bearing in mind that the average rate of supply is only one or two a week, including homes that are restricted for older people (sheltered).

A much higher proportion were offered to those who had already become homeless and in many cases would have needed to spend some time in temporary accommodation, waiting for the right type of property to become available.

Only 37 general needs affordable homes (81 less 44) could be offered to households in housing need who were not at risk of becoming homeless. This does illustrate how the Council's policies for the allocation of housing is giving reasonable preference to those in greatest need but does also highlight the risk that for others, there could be a risk that they may have to face the prospect of being considered as being at risk of homelessness before having a reasonable prospect of being housed. This should be alleviated if plans for a better supply of new affordable homes is delivered.

Previous Tenure of Those Nominated:

Living in social housing in District = 8	Private renting = 19
Living in social housing out of district = 4	Living with friends / family = 28
Temporary accommodation = 14	Supported housing = 3
Lodger = 1	No Fixed Abode = 1
Owner-occupier = 1	Other = 1
Tied accommodation = 1	

Banding (Priority) of Those Allocated (2017/18):

The Council's policy for allocating homes from its Housing Register places people into one of six bands from A to F. Band A is the highest priority and reserved for those who would like to downsize, reflecting the fact that this would make their existing home, which is a larger property, become available adding to the supply. Most households who are at risk of becoming homeless will be in Band B or Band C if they have a reduced need.

Band A = 2 Band B = 39 Band C = 26 Band D = 1 Band E = 10 Band F = 3

Effective Date (length of time within band):

Of those housed through the Housing Register last year, more than half had only been registered since 2017, showing once again how effective the Council's allocation policy is in meeting housing need from those who are in urgent situations.

2017 = 47 2016 = 24 2015 = 7 2014 = 3

Note: this does not necessarily mean total time registered only time within relevant band prior to being housed. Some may have been on the Register for much longer, assessed as being in a lower band to start with and then being awarded a higher priority as and when their needs become more urgent.

Providing more homes

There is a need for more homes, which is why we have merged our duty to review homelessness and produce a strategy with a broader housing strategy that helps to achieve a better supply. It isn't just a matter of more homes, or even more homes that are affordable, our future supply has to be of the right type of homes, especially at a time when costs are so high and funding is so difficult.

The new Code of Guidance for homelessness summarises these other strategic housing issues under the following headings:

- Increasing the supply of new homes – linked to the National Planning Policy Framework and including the need for local housing authorities to have a clear understanding of the housing need for their area.
- Accessing the private rented sector – including bringing empty homes back into use, working with local private landlords and schemes such as bonds and rent-in-advance.
- Access to social housing – reviewing policies for allocating homes through the housing register, ensuring that this supports the prevention and relief of homelessness, working with housing associations making best use of the flexibility provided in law, linked to monitoring of lettings, to ensure priorities are met as best as possible, including the use of temporary accommodation.
- Temporary accommodation – increasing the supply of good quality temporary accommodation and where possible seeking to reduce or eliminate the use of B&B and avoidable higher costs to the public purse.
- Supported housing and refuges – understanding the need for housing with support for some people, enabling the commissioning of services which meet these needs and where necessary working across local authority boundaries.
- Empty homes – making use of the incentive of New Homes Bonus and powers to increase Council Tax as well as local schemes to incentivise owners to bring properties back into use, ideally to help meet the need for affordable and temporary accommodation.
- Disabled Facilities Grants – to help people live independently, reducing the risk of homelessness or the need to move by administering grants as swiftly as possible and seeking the most cost-effective and sustainable solutions.

This is a helpful checklist for all local housing authorities, ensuring that there is a balance between managing need and improving supply. We have sought to make sure that each of these issues have been taken into account as part of our wider strategic approach elsewhere in this strategy.

Housing for an Ageing Population

The Council began developing its first housing strategy for older people 10 years ago and since then there has been a growing recognition by government and others of the need to understand and respond to the implications that an ageing population has for housing issues.

From our experience with previous strategies we can see that there are three broad themes associated with this area:

- The need for support and assistance to help people retain their independence in their own home, ensuring that they can stay safe and healthy;
- The need for a better supply of new homes, giving more choice to those who want to move and for those who will need to move because their existing home is no longer suitable; and
- The need for better help and advice so more people are aware of their options and the help and support available to help them make informed decisions and put them into practice.

Background and Policy

The District currently has a higher than average proportion of older people and also attracts a greater proportion through inward migration as well. The age-group with the largest predicted growth is those aged above 65, with the greatest proportionate increase predicted to be those aged 90+.

One of the most common problems associated with housing for older people is the range of housing types, differing descriptions, eligibility criteria and costs, making it hard for people to understand what is actually available – and what may be needed. Table 4 below gives a helpful outline of this and demonstrates the areas covered by this strategy. Most people will be in ‘mainstream housing’ including properties that can be adapted to make them more suitable to their needs; ‘specialised housing’ includes a range of housing that all provide additional support on site with homes designed to be more accessible for older people. Both types can combine affordable homes to rent, intermediate types of affordable housing and homes for sale or rent through the open market. In order to be sure of meeting locally identified need it is necessary that those homes that are affordable can be allocated to those most in need through the Council’s housing policies.

Those under the heading of ‘care homes’ differ in that most will not be classified as conventional housing (Planning Class C2 rather than C3), there will not be any provision of affordable housing, and the main purpose is to provide care rather than housing. For these reasons, this category of accommodation is excluded from this strategy.

Policies S4 and S6 of the Local Development Plan refer to the need for housing growth in the Maldon, Heybridge and Burnham areas to include “a significant proportion” of homes suitable to meet the need of older people including mainstream homes built to Lifetime Homes

standards (or similar current equivalent) and bungalows, together with specialised housing such as private retirement homes, sheltered and extra-care housing.

Policy H2 also requires a mix of homes on new developments that reflect the need identified in the current SHMA “particularly the need for an ageing population”. The requirement is not detailed in the Plan but since 2015, the Council has sought to achieve 20% of new affordable homes to be suitable for older people. Where there are larger developments proposed, this type of housing can be provided as part of the contribution to the affordable mainstream housing but there is a much lower level provision of similar new homes being provided for sale in the open market.

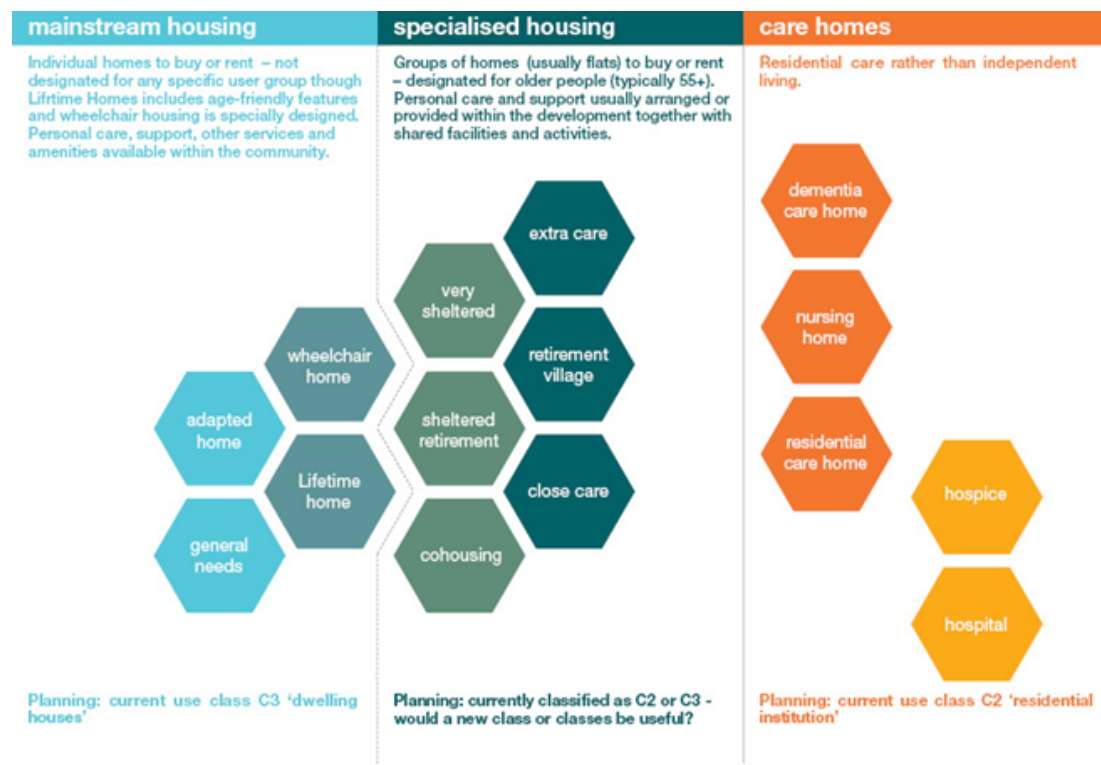
Policy H3 applies to Specialist Needs Housing and supports proposals for new developments of a type which is required where there is support from other relevant stakeholders such as health and social care. Although the requirements for this type of housing have been identified, no allocation has been made in the Local Development Plan and the Council is therefore reliant on the cooperation of developers and landowners to bring forward development opportunities. These are unlikely to be on allocated strategic sites because of financial viability so the Council is currently considering the possibility of additional sites being developed as an exception to planning policy but in support of policy H3.

We have considered whether to also include a requirement to provide a proportion of new mainstream homes to be built to higher standards so that they can meet future need but have decided against this; many people in need of this type of home may not be able to afford or want to move to the locations where the new homes are being built. The Council also helps fund and manage the adaptation of about 60 homes a year through its Disabled Facilities Grants (DFG) programme, this seems a more effective way of meeting need.

Types of Housing For Older People

The range and variation in types of housing for older people can be confusing to many people and we have found it helpful to begin by setting out the three distinct main categories as 'mainstream housing', 'specialised housing' and 'care homes' as shown below:

Table 4: Types of Housing for Older People



Mainstream Housing

1. General Needs: conventional housing to buy or rent, open market or affordable (managed by local housing authority or Housing Association)
2. Adapted Homes: general needs homes that have been adapted, either by the occupant or by local authority. Maldon District Council adapts about 70 homes a year through its Disabled Facilities Grants (DFG) programme.
3. Wheelchair Homes: general needs homes built to accommodate wheelchair use.
4. Lifetime Homes: general needs homes designed to be easily adapted from conventional use to wheelchair use as and when necessary.

All of the above are classified as C3 Planning use and may be either open market homes for sale or rent, or affordable homes which the Council can nominate people to. As C3, there will be a requirement to provide or make contribution to affordable housing. Usual housing costs.

Specialised Housing

5. Sheltered / Retirement Homes: same as 1-4 above but with an age restriction, often over 55. May provide a very basic level of support, e.g. a warden or someone to call if there are any problems.
6. Very Sheltered: as above but with a higher level of support, often because homes are intended to have a higher proportion of older, more frail people needing more help with general day-to-day activities
7. Co-housing: homes specially designed for older people or other groups, similar to general needs but includes some community areas with the intention of encouraging residents to provide support to each other, a form of community housing. Almshouses can be an example of cohousing.
8. Extra-care (Independent Living): similar design to Sheltered Housing, often on a larger scale, with on-site facilities and support for some people with higher support needs, 24 hour on-site support and may include treatment / re-ablement facilities.
9. Retirement village: can be several hundred homes, with a range from retirement to extra-care. Often include retail and leisure facilities.
10. Close-care: similar to extra-care but often provides more short-stay units, step-down from hospital. Common design feature is a central hub that provides high level care and support, with general needs / sheltered housing for those with lower needs close by.

These types of housing (5 to 10) can be classified as either C2 (residents must have a need for care provided by the landlord or another organisation) or C3 (care and support can be provided but not a requirement for everyone). Homes in this group can often provide a strategic role in preventing the need for people to move directly from general needs housing to care homes or hospital. If C3, contribution for affordable housing would be required. Homes can be bought, sometimes at a premium compared to general needs, or rented from £120 to >£400 per week.

Care Homes

11. Care Home: usually room with communal facilities, for older people who require care, support and treatment, focus is on nursing rather than day-to-day support
12. Residential Home: similar to care home, may not require continuous treatment but likely to be needed. Most facilities are communal with own room rather than their own self-contained home.

These would be classified as C2, weekly cost between £650 to >£1,000.

Our Requirements

These are driven by:

The demand from existing older residents wanting to move into homes better suited to their needs and aspirations -these are likely to be smaller than their existing homes and often closer to or within the main settlement areas of Maldon, Burnham and Heybridge. Their current homes are mainly 'family housing', i.e. two-, three- or four-bedroom housing, either home-owners or living in social housing and in both cases their main choice preference is for a bungalow. Although most are not in urgent need, meeting this demand would help increase the overall supply of homes as their existing properties become available for others to buy or rent.

The need from a smaller number (about 1,000) who are living in homes that are already unsuitable to their needs - this may be due to location (risk of isolation and inability to access services without help), poor condition or problems maintaining their home. A larger proportion of this group will require some support, many will be home-owners but can be described as 'asset rich and cash poor' – most of their wealth is tied up in their current home so they need to sell this in order to be able to move. The requirements from this group are a mix of mainstream housing (apartments or bungalows) and specialised housing. Meeting this need would also increase supply from the existing stock and could also reduce current and future demand on other services, especially health and social care. Many are likely to be aware of their options, some may even be unaware of current risks within their own home, and most would be likely to need practical help planning and making a move.

Need and demand from older people wanting to move into the district to be closer to family – many on this group will be living in homes that are in good condition but are away from family and at risk of isolation, in need of regular visits, due to old age. Most will be older than those in the other two groups above. Help is likely to be available from friends and family and it is these people who will want to know about local options. A higher proportion of this group will want or need specialised housing because of their frailty, either in private retirement homes or sheltered or extra-care housing. Some may need to move into a care home.

The table below is based upon the findings of the Council's SHMA and further analysis of the need and demand of specialised housing, including work that was started as part of the development of the previous Older People's Housing Strategy.

Type of housing	Current requirement	Comment
Mainstream housing for older people – at or below average house values to enable move, with lower running costs to be sustainable option, in or	20% of new planned development should be suitable to meet need and demand from older people, built to at least Category 2 Building Regulation Standard, reflecting current	This is difficult to quantify as supply and demand is largely hidden within current market activity.

Type of housing	Current requirement	Comment
close to main settlement areas.	requirements already in place for affordable housing.	<p>As new homes are provided, continuous monitoring will be required to identify demand and accompany this with further surveys of existing older households to update existing evidence.</p> <p>Building to Cat2 Building Regulations will enable adaptation of homes as required in the future.</p>
Sheltered and retirement housing without support	To be assessed – for both market and affordable need.	Surveys and analysis show a large proportion of existing home-owners in the district require bungalows but not flats or apartments. For affordable homes there is very low demand for flats outside of the main settlement areas, need to consider whether some existing stock remains viable but possible under-supply of both within the main settlement areas.
Sheltered housing with low-level support, e.g. one or two hours per day on-site	Demand for private sheltered housing with support is low within existing local households but a preferred choice of those moving into the District. Identified levels of demand suggest that this is in line with existing levels of supply.	It would make sense to include the provision of both new market and affordable supported sheltered housing where possible, improving the viability of the affordable and reducing the service and support costs for the market units.

Type of housing	Current requirement	Comment
	Demand and need for affordable sheltered housing has increased due to a reduction in supply and there is an estimated need for an additional 150 to 200 homes.	In order to meet need, additional affordable sheltered homes will need to be delivered through other ways as well, e.g. as exception to policy, Community Led Housing.
Sheltered housing with high level of support, e.g. 24 hour on site support	Between 130 to 170 homes, combining affordable, intermediate and market homes.	This requirement may increase if some of the market and intermediate affordable homes meet the demand from those moving into the district, possible that 150 to 200 homes may be necessary to meet the affordable need.

As mentioned above, the need for care-home provision is not considered as part of the Council's strategic approach to housing. The Council's Specialist Housing SPD provides more guidance on the locational requirements for specialist needs housing (Class C3) and also for those considering care homes (Class C2).

If an additional 300 to 350 affordable supported homes can be provided to meet the need of older people currently under-occupying social housing, the overall supply would be at least doubled as their current homes become available for re-allocation, boosting the overall supply of affordable homes and helping to meet the identified shortfall.

Promoting Independence at Home

We know that most older people intend to remain in their current home and helping them to achieve this is an important way of managing future housing need by avoiding problems that could lead to them having to move.

The Council currently helps provide financial assistance and support to about 50 households a year through its DFG programme. Funding for this has been increased to meet growing demand and improve capacity so we would like to be able to set ourselves the aim of increasing the number of cases and reducing the waiting time as part of this strategy. Recent increases in the

level of funding for DFGs have been accompanied by greater flexibility for local housing authorities over how some of this money can be used.

The links between poor housing and the risks of even minor hazards for older people creating risks of trips and falls are well known but despite this, formal joint working between health, housing and social care on housing issues remains something that rarely happens in the area. We support the recommendation of the House of Commons Communities and Local Government Committee report into Housing for Older People that tackling housing issues for older people should be better integrated at a local level, with local housing authorities having equal status with health and social care in implementing joint working, involvement with Sustainability and Transformation Partnerships (STPs) and Accountable Care Systems (ACSs). This would make better use of resources, provide better outcomes and increase the ability to prevent more costly intervention.

Examples of projects which could be part of this closer, more integrated approach are:

Home from Hospital – providing help to make sure homes are safe and suitable for people returning from hospital, including providing adaptations, home-safety checks, and links to other services. In some cases this could include providing ‘step-down’ accommodation, for example in local sheltered schemes, where there is on-site support and purpose designed accommodation to help people recover outside of hospital, closer to home, giving time for improvements to be made to their home.

Home Improvement Agencies (HIA) – there is no longer a local HIA to provide services such as help and advice on housing options, assistance with small repairs and support with more major improvements such as heating repairs and replacement. In the past, the local HIA provided an essential link between many older people and other agencies, they also played a role in delivering a number of projects such as home security and safety checks. Some of their roles duplicated services provided by the Council and other local agencies but the need to provide help and advice with minor repairs, maintaining the home and garden, and assessing and rectifying risks in the home remains a gap in local services and something that we would want to explore the possibility of providing either directly through the Council or jointly commission with other partners.

Older People’s Housing Officer – there is a need to also integrate the range of housing options and housing related support into a single point of contact, for the benefit of residents and the agencies supporting them. Although there are some national websites available, inclusion of local options is patchy with no support to help explain how schemes can be accessed, no one to advocate on behalf of people, nor to help with liaison between agencies such as local housing associations, voluntary organisations and statutory bodies. This approach would in some ways reflect our local approach to the prevention of homelessness which is now reflected nationally through the Homelessness Reduction Act.

Planning and Providing Homes for Older People

Although national and local planning policy recognises the issue of housing for older people, there is still a lack of understanding between need, demand, existing supply and aspirations

which is an issue more relevant to this group than others. A further complication is the large proportion who are home-owners, with equity but need to release this through the sale of their home or in other ways to fund the cost of other options, possibly including their care as well as their future housing need.

Intermediate housing options may be more attractive to this group as it would help them have the benefit of knowing they have a stake in their new home but without the responsibility of being a home owner. Shared-ownership could be a solution but there would still be a need to release some equity to meet the cost of the partial share of ownership. Possibly a more attractive option could be conventional renting, if allocation policies allow this and people are not concerned by the possibility of not being able to meet this cost in the longer term, or a rent-to-buy model whereby people can move in immediately, meet the cost of the rent through savings or income in the short-term and use the receipt from the sale of their house to purchase in the medium to longer term. One of the actions of the strategy will be to explore and identify the most flexible and appropriate types of tenure which can be provided as an effective and viable option by partners.

While it may be possible to assess the number of older people who may need alternate housing or housing related support, the detail as to what they may actually want or need can quickly break down into such a wide range of choice that matching future supply with identified need can quickly fall into speculation rather than objective assessment, deterring partners from bringing forward anything other than either the most essential provision or the most profitable. Identifying preferred types of tenure as outlined above would be an important step towards simplifying and streamlining future supply in line with identified need.

We have been able to get an indication of the type and number for some groups of older people, despite this now being seen as an issue which is becoming a key aspect of housing, the process for assessing need and demand in an objective way is less developed than for more generic housing. To improve our knowledge and understanding during the lifetime of this strategy we will begin to monitor the following to help us build a better picture of need and demand:

- Supply and demand for social housing for older people – based upon information from the Council's housing register
- Supply and demand for private retirement schemes – based upon marketing information
- Need and interest from people currently receiving help in their home – based upon surveys from those being supported by our Council and Essex County Council as provider of social care.
- Demographic and housing analysis – based upon updates to the SHMA and use of recognized toolkits.

We are already progressing with plans to meet a range of housing for older people, from low-level support provided through smaller housing associations and alms house charities to larger schemes which provide extra-care supported housing helping to reduce the need for people to access hospital and care homes. By carrying out more monitoring we will be able to assess

whether the need for these type of homes is continuing to rise, if so is to what extent is this due to inward migration as well as existing local need, and what is the actual need and demand locally for open-market homes? This information will then help inform future policies including updates to the local plan.

Fixing Our Broken Housing Market

In February 2017 the government published its white paper on housing which highlighted the problems of supply and affordability in the open market. In many cases, increasing supply means a reduction in cost to the consumer but this is not necessarily the case with housing as the 'market' is distinctly different to any other type. Firstly, the consumer is the portable item rather than the product so the market (or demand) moves to where they can afford to live rather than where they may want to be. Secondly, not everyone who buys a property does so to live in, many are bought to let as an investment, especially over the last decade when borrowing has been cheap especially for those who already have capital.

The increase in private renting is not always a preferred option but may be the only option for some who want to remain in an area but are unable to match the purchase-power of some buy-to-let landlords. Thirdly, as land is finite, especially land with planning consent, there is no incentive in landowners or developers bringing forward products which, if cheaper, may attract even greater demand but cannot be reproduced ad infinitum. If the laws of supply and demand applied to housing as much as any other product, housing construction would be accelerating to match demand but we can see that this is not the case; supply may influence demand but demand does not influence supply to the same extent.

There may be many reasons why higher housing costs are a concern to many people but there is no financial reason why someone should reduce values unless they are forced to – either by changes to the market or policy, hence the need for the Council to understand all aspects of the housing market in order to manage through its policies housing need.

Sudden changes to the housing market are infrequent, for those buying or selling existing homes, this may create delays and maybe some loss but generally house price movement affects all homes to some extent so any change to a house being sold is proportional to the price of one being bought. The risk is much greater for those developing homes though, the cost of the build can only be recovered through the sale so if the value of the homes fall, the financial consequences for developers and housebuilders could be irrecoverable. This explains why rates of private housebuilding have remained fairly constant through the last two to three

decades, in order to help manage this risk, irrespective of current levels of demand. It also gives some explanation as to why the number of larger housebuilders has decreased especially since the beginning of this century. No government can give assurance that there will not be another financial crisis to rectify this, diversifying the range of homes built and the way that they are delivered would help increase supply and choice without exposing larger developers to unacceptable levels of risk.

It has been five years since the Council last undertook a detailed survey of local market-housing costs as part of the Strategic Housing Market Assessment. A recent comparison shows how costs have risen during a period of fairly stable income levels and for some reliant on welfare, actual reductions in income.

Table 5 below shows how the cost of buying a home in the District has increased over the last five years. Average house prices are an indicator and inevitably some properties will be cheaper but the cheapest of these are often priced to reflect the cost of essential repair and would not be suitable for some families. Even in these cases, as with the average cost of smaller homes, the cost of lower quartile homes has risen at a greater rate than some larger homes. There has also been an increase in the number of smaller homes for sale at what can be described as a 'premium price'. Sometimes this is because of location, e.g. by a waterfront but it does reflect a combination of findings from the SHMA, the District is attractive to people choosing to migrate in from elsewhere with higher income levels than local wages and a number of these are smaller households, possibly older couples, competing against younger, resident local households. Entry level prices are of course the cheapest but will also inevitably be in much smaller supply than most homes of the same size so it can be misleading to see this as a realistic price for most homes.

Table 5: District Wide Average House Prices – Five Year Comparison

Property Size	Entry (May 2013)	Entry (May 2018)	Change in Cost (%)
1-bed flat	£95,000	£130,000	+37
2-bed flat	£130,000	£190,000	+45
2-bed terrace	£157,000	£220,000	+40
3-bed terrace	£179,000	£225,000	+26
2-bed semi	£167,500	£232,000	+38
3-bed semi	£185,000	£255,000	+38

Source: DCA / Hometrack

Privately renting has been an alternate for many households unable to meet the rising cost of buying a home but a review of the cost of private rents in the District shows that these have broadly followed the same trends as house prices. The entry level is obviously more affordable

but is in much shorter supply than those in the average price bracket. In the case of what may be seen as typical family accommodation (2- and 3-bed) the difference between entry level and average rent levels has shortened indicating demand is exceeding supply. There is a clear distinction though between the rents for 2-bed flats and the average cost of buying a similar size property, partly due to the difference in homes being let and sold but this may also indicate a very different market as well, i.e. more locally based and linked to local wages for the former and wider based on higher income levels elsewhere for the latter – or possibly local households downsizing?

Table 6: District Wide Market Rents – Five Year Comparison

Rent (pcm)	May 2013		May 2018		Change in cost (%) Entry / Average
	Entry	Average	Entry	Average	
1-bed flat	£445	£491	£600	£648	+ 34 / 32
2-bed flat	£590	£670	£670	£804	+ 14 / 20
2-bed terrace	£650	£698	£850	£898	+ 31 / 29
3-bed terrace	£750	£856	£995	£997	+ 33 / 18
2-bed semi	£725	£789	£945	£955	+ 30 / 20
3-bed semi	£750	£783	£1000	£1205	+ 33 / 55

Source: DCA / Hometrack

For families needing a two-bedroom or larger home on an annual income of below £30,000, their most affordable option would now be renting from a local housing association where rents have been reduced by 1% per annum over this period but this places additional pressure on the Council and its duties to give priority to others who are at risk of becoming homeless or vulnerable for other reasons. This highlights the importance of addressing the supply of affordable homes as well as managing and preventing existing housing need.

Our Response to the Government's Proposals

The white paper has four main proposals, some dealing specifically with the planning processes, others relating to more fundamental housing issues which are outlined below which we will be supporting through our plans and actions.

Planning for the Right Homes in the Right Place

Getting plans in place:

The Council's Local Development Plan was approved by the Secretary of State in 2017 and has set an ambitious target of nearly three times more homes over a 15-year period compared with the previous target from the Regional Spatial Strategy, an increase from 120 homes a year to more than 300.

Assessing housing requirements:

The assessment of housing need was tested at two Examinations in Public and has been accepted as being 310 homes a year with a requirement that between 25% - 40% should be affordable (depending on location) where financially viable. This is an increase on the basic demographic-based assessment and meets both existing guidance and proposals for revised housing assessments. Shortly after the publication of this strategy we plan to begin updating the evidence we have on housing need in preparation for the five-year review of the plan. Current and possibly future guidance have concentrated on identifying the right number of homes needed but the methodology often falls short when it comes to being able to robustly assess more detailed aspects of local housing need, in particular requirements of size, tenure and need from different groups such as older people, local workers and those who can (and cannot) benefit from various intermediate types of affordable housing. We therefore support the government in recognizing the need in some cases to deviate from national guidance if this is necessary to provide information on local housing need that is required for future policies and strategies.

Bringing brownfield land back into use:

Brownfield sites are often in areas of commercial and business use and the Council needs to make sure it strikes the right balance between the need and demand from these sectors as well as housing, especially at a time when residential values are so much higher than commercial levels. We shall therefore ensure work is joined up between our plans for meeting housing need and economic development as both should be supporting and complementing each other. Where appropriate, mixed use development can help maximise the use of land, improve viability and in turn create opportunities for investment in the area to meet the need for infrastructure. The government recognizes that there are some restraints such as the risk of flooding and this is an issue for the Central Area Masterplan which includes the Causeway and Heybridge. We shall continue to work with partners such as the Environment Agency and

Homes England to see where it is possible to secure funding for infrastructure that can help unlock brownfield sites which could then come forward for development.

More homes on public sector land:

The Council does not have many sites in its ownership that are suitable for residential development, having transferred its housing stock in 1995. We are working with other agencies such as Essex County Council, the NHS and police and fire services to identify and explore the potential for development on public sector land through the One Public Estate programme.

Support small and medium sized sites, and thriving rural communities:

Until the adoption of the local plan, a large proportion of new development was on sites such as these, often brought forward and developed by smaller, local builders and developers. We have a good track record of supporting and enabling smaller sites, especially as an exception to policy where this helps meet our need for affordable housing and this has now been supported by our programme of Community Led Housing. As sites which are an exception to policy, they inevitably cannot be allocated through the local plan beforehand but where there is a clear need and it can be shown that the homes will meet this and be restricted or give priority to local people we shall work with local communities, landowners and other partners to support this type of development and monitor plans alongside the identified shortfall in affordable housing throughout the District. We shall also review national planning policy which sets a limit on sites below a certain size needing to make a contribution towards affordable housing, we know that it is financially viable in the district to have a lower level and that there is an unmet need. Allowing small-scale development in rural areas that consistently fails to make any contribution towards local housing need only perpetuates the current problem many local people face trying to remain living in these communities.

Building Homes Faster

Ensuring infrastructure is provided in the right place at the right time

Through the development of the local plan we have identified the need for infrastructure to support planned growth and ways in which contributions can be secured so the two are delivered hand-in-hand wherever possible. Ideally we would want to avoid having to compromise one policy requirement, such as the need for affordable housing, against the need for essential infrastructure. Where the opportunities arise we shall work with other agencies such as Homes England as well as developers to secure investment to help improve the financial viability of planned development so that the planned benefits of growth can be realized and benefit all of our community. In return, we will expect partners to also cooperate, for example in cases where some elements of housing such as the proportion or type of affordable have to be reduced, we would expect there to be a transparent and objective mechanism for future review should additional investment become available, reflected in an increase in homes actually being provided on the site.

Addressing skills shortages

There is a real problem with resourcing the need for people to work in the construction industry to the level needed to meet the government's target for house-building and it has conventionally been very reliant on workers sub-contracted on short terms to meet seasonal variations. Recent economic and political changes have created even more uncertainty about capacity in this sector and prompted thought as to how to manage this problem. Modern methods of construction can help reduce on-site build time and address some of the problems caused by a skills shortage but it requires the knowledge that there will be a steady future demand for the off-site construction from factories. Trades and skills will still be needed on-site as well, ideally supporting local businesses such as smaller builders and construction workers. There have been a series of national initiatives over the last twenty years or so to support these aims to varying degrees of success but it does feel that now, as local authorities are having to become more involved with development to meet the widening gaps in housing supply, that there are opportunities to work in new ways. Initiatives such as Community Led Housing and enabling smaller developments with partner housing associations and organisations such as SELEP (South East Local Enterprise Partnership) and local training centres and universities create the potential for new frameworks. It is too early yet to be prescriptive about these and maybe it would be better to take each case as it comes but a general aim for this strategy is to encourage greater engagement with smaller, local business and create more opportunities for people to benefit from opportunities to work and train in the construction sector.

Diversifying the Market

Attracting institutional investment: building more homes for private rent

The government sees the growth in private rent and rising rent levels as evidence of demand for this type of housing, although in many cases it is likely to be from people who would actually want to own their own home but can no longer afford to do so. This makes assessing actual demand more complex and it may be an option that is more aligned to investment as an alternate to conventional development for sale, especially in areas of very high values, than meeting local housing need. There is certainly a need for a more stable option for those seeking to rent privately, we have seen from our review of homelessness in the area that the main cause is the ending of tenancies, longer-term agreements such as the government's proposal for a minimum of three years for homes built for private rent would help those who want to rent with greater certainty about their medium-term plans. Councils can only hope to meet identified need if there is also some control, through the allocation of homes, to local people in need. We would not want to see our ability to secure homes that are affordable through policies to allocate to local people replaced by homes that are set at open market levels and open to anyone, irrespective of their need or local connection. We therefore see this as a helpful supplement to the supply of homes.

Housing associations

As a local housing authority without any housing stock of its own, the Council is completely reliant on partnership working with housing associations. In the white paper the government sets out its vision of expecting them all, regardless of size, to explore every possible opportunity to develop to meet local need. This is a challenge for many smaller ones who are still having to work with annual rent reductions until 2020 and others such as alms house charities, both of which have not found it so easy over the last decade to access funding and support for development compared to larger housing associations. Often smaller organisations lack capacity and experience of development as well as financial resources, supporting them to build partnerships, whether with other housing associations, local builders or others who can help links very well to our Community Led Housing approach. We will also continue to maintain liaison with larger housing associations with a track record of development, looking to see if there are new opportunities for working in partnership to bring forward additional homes that meet our needs.

Backing local authorities to build

Like many other councils, we have not been involved with building homes as a council for nearly 50 years and with no housing stock, options for funding are more restrictive and there is no existing capacity for the management of homes. About one-third of the districts in Essex including our Council have no housing stock of their own and we will therefore consult with these to see if there are ways that we can work together to build capacity and expertise. We know that our local plan falls short in meeting all of the identified need for affordable housing and some other types of specialist housing so we shall have to look at ways of delivering some of these homes outside of existing plans and policies. We have begun to look at new ways of working in partnership with housing associations, landowners, investors and others and will continue to do so to find out what the options are and the resources that are needed.

Homes England

Previously known as the Homes and Communities Agency, Homes England oversees the work of housing associations, assists in providing government funding to enable development and can give support to local housing authorities. The Council has built up a good working relationship with Homes England and as we begin to look at new ways of working, it makes sense to see how we can work together in the future to meet both the national and our local agenda for housing. We shall also build on links with SELEP to strengthen our strategic approach in linking housing development with economic development, creating opportunities for investment and business growth throughout the district.

Helping People Now

Starter Homes

We are still awaiting some more detail about the government's proposals for Starter Homes but already understand that these are intended to be new homes, restricted for sale to first-time buyers, with a 20% reduction in the value. From our existing knowledge, we know that this would help a small number of existing concealed households, i.e. those that are unable to move into a home of their own. The number is reducing as house prices continue to rise, leading to a diminishing group for whom this discount would actually mean that they could afford to buy rather than rent, assuming that is that they can also save for a deposit. Some may also find that the discount is to some extent offset by the additional premium of a new home and that it is cheaper to purchase an older property elsewhere. We do however support the government's attempts to help people who have reasonable aspirations for owning their own home and would support other options if it appears these could be more effective for local people as part of the proposal to require 10% of future developments to provide homes that meet this demand. One possible alternative may be rent-to-buy, as with some models such as Rentplus, there is financial assistance to meet the cost of the deposit and an open-ended agreement as to when the tenant can exercise their right to buy, avoiding the risk that some may not be in a position to do so at the end of a pre-set fixed term period. Some of these alternatives also allow the Council to exercise influence and control over the allocation of the homes, helping to make sure that they are contributing to identified need and not just providing a cheaper option for others.

A fair deal for renters and leaseholders

There have been a number of changes made to the duties of landlords and letting agencies, with additional powers for enforcement by local authorities. From our experience working with tenants and leaseholders and engagement with landlords through our Private Landlords Forum, we know that many are unaware of some of their rights and obligations. This is now the second most common form of tenure and we want to work with others to ensure standards are understood and maintained and the need for enforcement is kept to a minimum. To achieve this we plan to improve the way that we provide information to landlords and their customers, reviewing and updating our information packs, and publicizing them through our website in the future.

Empty homes

Over the last 10 years we have considerably reduced the number and proportion of long-term empty homes in the district. Through previous strategies and actions we have reduced this number by half, to a level that compares well with other local housing authorities. As a result we now monitor this as a proportion as well as a number making it easier to benchmark this against other areas. We have found that although the number does not vary much, this is because there are always homes that are empty for good reasons, e.g. undergoing renovation or going through probate; the number continues to remain at about 200 a year but in most

cases the properties are changing all the time. There does remain a small number of about 40 to 50 properties that have been empty for a very long time and in some cases have fallen into disrepair. We have therefore decided that we should now move our resources from attempting to deal initially with all homes that have been empty for more than six months (knowing that most will be brought back into use within 12 to 18 months) and begin to focus on those that are in very poor condition and at risk of becoming a nuisance, even a risk, to local residents.

Homes for older people and preventing homelessness

These have been dealt with as key elements of this strategy, anticipating the government's intention to require local housing and planning authorities to be more proactive in understanding and responding to the housing needs of an ageing population. We have also worked successfully with Essex County Council and others in securing funding for the homelessness Trailblazer scheme from government and will be exploring the potential to develop or work with Social Lettings Agencies.

Managing Supply

The government's white paper on housing makes clear its commitment to ensuring that local authorities make plans, based upon sound evidence of local need and that these are then delivered so that the outcome is an improved supply of homes that relate to what people need. Producing the right number of homes does not mean that there will automatically be the right type of homes, it could even mean that existing need is compounded if the local housing market becomes more influenced by demand from elsewhere and this is especially so in areas such as this where the ratio between local wages and housing costs is so high.

The National Housing Federation have summed up below the level of need, the importance of tenure and the challenge that local housing authorities face:

"To both meet this backlog and provide for future demand, the country needs to build 340,000 homes per year until 2031. This is significantly higher than current estimates (including the Government's target of 300,000 homes annually), which have never before taken into account the true scale of housing need created by both homelessness and high house prices.

However, simply building a total of 340,000 homes each year will not meet this need – they will need to be the right type of homes. 145,000 of these new homes must be affordable homes, compared to previous estimates of the annual affordable housing need of around 78,000. This means that around two-fifths of all new homes built every year must be affordable homes – in 2016/17, only around 23% of the total built were affordable homes.”

www.housing.org.uk/press/press-releases/england-short-of-four-million-homes/

The Council has produced Supplementary Planning Documents (SPDs) to give further clarity and guidance on its policies for the development of new homes, including the preferred mix of affordable housing by size and tenure. Although the SHMA suggests that 80% of affordable homes should be either social rent or Affordable Rent, this has been reduced slightly to 70% to help improve financial viability and to take into account the existing small number of intermediate affordable homes in the area. This has been effective as most developments to date have been shown to be financially viable in meeting these requirements without the need for any public subsidy.

In previous years the supply of homes has been lower than now planned for and the number of new affordable homes as a proportion of this has also been lower. Frequently the Council was more reliant on delivering or enabling affordable homes through strategic initiatives such as rural exception schemes to help boost supply. The approval of the Council’s Local Development Plan has helped address this and there is now an increase in planned supply of new affordable homes being delivered.

Table 7: Affordable Housing (New development) in District 2015-2019

Tenure	Year			
	2015/16	2016/17	2017/18	2018/19*
Affordable Rent	27	8	40	143
Intermediate	12	4	18	80
Total	39	12	58	223

*Currently under construction May 2018

As national housing policy introduces new requirements and options for affordable housing, it can become harder for developers to understand if there is difference or consistency between what the government is proposing and what the Council requires. The recent consultation on revising the National Planning Policy Framework (NPPF) proposed that local authorities should consider “including sites dedicated for first time buyers, build to rent homes with family friendly tenancies, guaranteed affordable homes for key workers and adapted homes for older

people”. It is clearly impractical to consider covering all these options as well as meeting pre-existing need on each and every site. We will therefore seek to develop and maintain information on a range of housing need in the future and seek to meet this as and when suitable sites become available. The baseline has to be the principle of affordable housing as defined in the current NPPF:

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government’s rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household’s eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

The definition of eligibility in this case ensures there is a link between the cost of affordable housing, the earnings of local people and their inability to access homes on the open market, whether they are for sale, lease or rent. We would also like to add to this as an inherent requirement to make sure that this works in practice, is the need that the allocation of homes is through the Council, whether directly in nominating people on the housing register, or

indirectly through agreements with those that may be providing specialised housing for particular groups of people, for example supported housing.

Other types of intermediate affordable housing may be helpful in meeting some need that is a lesser priority or helps improve the financial viability of a development that may not otherwise be possible, but it should not compromise the Council's need to ensure that as a minimum there is an adequate supply of the right type of homes to meet its statutory duties. Compared with the national average of 23% of new homes being affordable, we are currently managing to exceed this with schemes that are currently under construction.

Table 8: Current Planned Supply of Affordable Homes

Site	Market Homes	Affordable Homes	% Affordable
Mathew Homes – Burnham-on-Crouch	75	23	30
Persimmon – Burnham-on-Crouch	180	72	40
Persimmon - Heybridge	145	58	40
Bellway - Heybridge	84	25	30
Linden - Maldon	108	32	30
SJ Warrant - Latchingdon	44	13	30
Overall Total	636	223	35

Addressing the Gap

Despite achieving above the national average on existing sites currently under development, there remains a gap between the need for affordable homes and current and planned supply so we can not be complacent, nor rely solely on planned growth to meet our housing needs.

The current local plan takes the evidence of local housing need as a starting point but then has to consider whether the policies that seek to achieve this for new developments will be financially viable. In carrying out this test, a number of sites and areas had the requirement for 40% affordable as the starting point reduced, either because house values at the time would not have made this possible in some parts of the District, or because some sites had other requirements such as design or infrastructure.

This meant that there is a shortfall of about 650 between the identified need for affordable housing and planned supply, which has to be limited due to the impact too great a number would have on infrastructure. We believe that it is possible to manage this in a strategic way.

i). Financial Viability

We have to make sure that we are achieving the optimum level of contributions from new housing developments. In 2014 we set up a framework of independent consultants to assist and if necessary help arbitrate between the Council and developers. As a result of this our overall supply of affordable homes, across all planned sites, is currently above 30% (May 2018). This does not mean that there is no longer a shortfall in the planned supply but we are working well to prevent this becoming any greater. To improve understanding and transparency, we intend to follow the lead set by some other local authorities and publish viability reports in the future. The basis for calculating viability is quite straightforward, deducting the costs from the value of a scheme but assessing and agreeing all the different elements, including the possible variations to costs and values in the future can make this quite complex. To make it easier to understand the key elements and compare one scheme against another, we shall also look to identify and select a system that can be used by all of our partners so that reports will be presented in a clear and consistent way.

The assessment of viability in principle is a straightforward process, deducting the cost of construction from the overall value to show (hopefully) a positive surplus which means a scheme is viable. This includes agreed profit margins for developers and contractors, sometime adjusted to reflect the level of risk, and a reasonable return for the land owner. Whilst some costs can be accurately assessed and agreed, there often remains uncertainty and therefore debate around the extent to which developers need to manage risk by having higher than expected margins for profit, and the reasonable level of uplift that an owner can expect from land that may not otherwise have been granted permission to develop. Whilst it may always be difficult to plan with any certainty what the housing market may do from one year to the next, it is always possible to review afterwards what has happened and the Council should therefore continue to look at ways of fairly accounting for risk, especially where the uplift in value is marginal, together with ways of sharing this fairly when risks have been avoided but the outputs of new development have therefore been unnecessarily compromised.

ii). Additional supply

To meet the gap in affordable housing there will be a need to enable the development of an additional number of homes but we can reduce the cost and impact by developing homes that not only meet need but also encourage better use from the existing housing stock, or reduce longer term need. For example, providing homes that meet the need of people who are currently living in affordable housing means that for each new home provided another one also becomes available. Examples of the type of homes that can generate this additional supply include intermediate affordable housing for existing tenants who would like to have an opportunity to buy but can't afford the full cost or the deposit and homes, according to the last SHMA this accounts for about a quarter of all current residents in social housing who are planning to move but rising house prices are making this difficult to afford, even as shared-ownership.

We estimate that there may be both need and demand from about 100 intermediate affordable homes, prioritized for existing tenants of social housing, ideally as a rent-to-buy option that includes the 'gift' of a deposit. There is also a need for supported housing for older people who would like to move from their existing housing association homes, and a number who will need to move eventually because their homes will no longer be suitable. The estimated requirement for this group is about 150 supported homes. These two initiatives together could generate a net additional supply of 500 affordable homes – half as new-build and half as homes that would not otherwise become available. This still leaves a shortfall of about 100 to 150 affordable homes.

Over the last 10 years we have enabled the development of about 100 affordable homes as an exception to policy and outside of the local plan. In most case these were either 'rural exception schemes' or developments led by local housing associations. By continuing to work with partners, linked to our programme of Community Led Development, we believe that we can meet this outstanding shortfall of 100 to 150 homes over the lifetime of the current plan.

Table 9: Shortfall in Affordable Housing Supply

Meeting the shortfall in affordable housing	
New Extra-care / Independent Living homes	150
Existing homes released by extra-care / Independent Living	150
New intermediate homes for existing tenants	100
Homes released by intermediate housing for existing tenants	100
Community Led Housing programme for affordable homes	150
Total	650

iii). Existing stock

The majority of housing supply will always come from the turnover of existing housing stock. There is very little any local authority can do to directly influence the level of transactions in the open market but there may be opportunities to improve the way social and private rented housing responds to local need. The private rented sector has grown significantly over the last decade, mainly in response to meeting the need from a growing number who are unable to

afford to buy. Working more closely with local landlords, through our Landlords' Forum, and understanding ways that we may be able to help them grow their businesses and manage tenancies, could help us gain more influence to work with them to provide homes for local people. Reductions in benefits for single people under the age of 35 means that they can now only afford a bedsit rather than a one-bedroom apartment. There is very limited supply of this type of accommodation in the District, and there is also a much higher proportion of larger homes; helping landlords, including owners of commercial properties, convert some buildings into smaller ones, may help them improve their business and balance the supply of homes.

We can also work with local housing associations to see where it is possible to make better use of existing housing stock; recent examples include making better use of sites where the cost of maintain older homes is no longer viable and there is potential to rebuild to a higher density, or replace some larger homes with a greater number of smaller ones. We will also work with Moat Homes Limited to see if it is possible to re-launch their Community Development Initiative which sought to bring forward a number of small sites which may not have been viable on their own but could be feasible if delivered as a package of planned development.

iv). Allocations Policy and Strategic Tenancy Strategy

The Localism Act (s. 150) requires all local housing authorities to produce a tenancy strategy that explains what it requires from housing associations in terms of the type of tenancies it expects and how these relate to its policies. These strategies are also required to review and amend it "from time to time". The Council's current strategy has been in place since it was first produced in 2012 and is therefore due to be reviewed. It makes sense to combine this with a review of the Council's policy for allocating social housing.

As a result of the same Act, local authorities can now also set their own requirements for a local connection, potentially reducing the number of people who are entitled to apply by virtue of them needing to be able to show that they have lived in the area for a minimum period of time. The Act also allows councils to introduce additional groups who could be considered as having additional priority for housing, such as key workers. These may be options that we can consider, along with how well the existing policy, which is shared with six other districts in Essex and Suffolk, is working to meet local need and make best use of the homes that become available for letting.

We shall carry out a review of both the Tenancy Strategy and our allocations policy as soon as this strategy is adopted.

Community Led Housing

The Council was granted funding in late 2016 by the government to develop a programme of Community Led Housing. This is an exciting opportunity to help local community groups play a greater role in meeting the need for homes that are affordable, including homes for older people.

The criteria for a Community Led Housing scheme are:

- It must be led by a local community group – this can either be a group associated with a particular location, such as a parish council or residents association, or it may be a group of people with similar needs such as a Local Action Group for disabilities, ex-armed services charities, or alms house associations;
- The proposed development must be supported by the evidence of housing need – the group must be able to show that some or all of its members or beneficiaries are in need of affordable housing;
- The proposed development should be for homes that are not already planned to be delivered - although they could be provided on a site as additional homes; and
- There must be arrangements to make sure that the homes will remain affordable into the future so they can continue to meet the needs planned for.

There are a number of different ways that a scheme could be brought forward, including as a Community Land Trust, a rural exception scheme or self-build. Local groups can also decide what level of influence and control they may want over the development process – whether working directly with builders, landowners and other technical trades or working through a housing association that has experience and knowledge of the development process.

In consultation with some local groups who are interested in the possibility of Community Led Housing we have seen that the following topics are quite common and may be issues that we can consider given more support to in the future:

- Help assessing housing need
- Help understanding and accessing finance for development
- Help understanding and accessing technical expertise to help with development
- Help understanding and planning for the management and allocation of the homes

We have already begun to look at the possibility of building up a more formal network of locally based organisations who share an interest in supporting local community groups and providing affordable housing, including:

- The Rural Community Council for Essex (RCCE)
- Anglia Ruskin University
- Local housing associations

- Essex County Council
- Legacy East Almshouse Partnership (LEAP)
- Local Almshouse charities
- Local landowners
- Parish Councils

As part of our strategy we shall continue to build upon these links and also seek to get the support and guidance from Homes England and SELEP. We shall also continue to provide grants to groups who have identified both a potential site and potential need to help them developing their plans and will also look into the possibility of providing grants to help meet the capital cost of development where necessary.

We shall also continue to promote the concept of Community Led Housing through local seminars and other events with our partners.

Action Plan

Action	Outcome	Timescale	Resources
Homelessness			
Maintain constant monitoring of the use of temporary accommodation	Ability to identify trends and the need to take action to increase or reduce provision as required	Ongoing	Staff resource
Explore potential for increasing supply of temporary accommodation that is sustainable, flexible and affordable	Agreed plans to expand or replace supply as and when needed.	2018/19	Staff resource Cooperation from landlords and housing associations.
Identify options and cost for securing accommodation from private landlords for those at risk of becoming homeless	Ensuring resources are identified to secure additional accommodation when required and if necessary the need to consider placements outside of the District	Ongoing	Flexible Homelessness Grant DHP
Review existing use of Discretionary Housing Payments to prevent homelessness	Achieve best value by considering use to prevent rather than relieve homelessness, including the possibility of avoiding additional costs for temporary accommodation and other subsidy payments	2018	Staff resource DHP
Provide a dedicated contact point in the Housing Options team for private landlords.	Consistent communication to build understanding and cooperation between private landlords and the Council, helping to develop potential for joint working to reduce the risk of homelessness /	2019	Staff resource Homelessness Grant DHP

Action	Outcome	Timescale	Resources
	tenancy failure and associated costs for both		
Provide through the website clear summary of local housing options and the Council's duties and processes.	Management of expectations for customers, encouraging them to be more independent and have greater control and responsibility in managing their housing problems	2018	Staff resource
Develop and maintain links with those working with domestic abuse at both operational and strategic levels including specialized training.	Better understanding throughout the service of options and procedures for those at risk of homelessness due to domestic abuse	Ongoing	Staff resource Cooperation from other agencies Training budget
Enable the development of 6 to 8 homes with access to support for low level mental health, for single homeless and young people	Meeting the need to discharge duty and prevent homelessness for those who may be at risk of being unable to maintain a tenancy without adequate support.	By 2021/22	Possible need for capital investment. Clarification as to level of revenue required Cooperation from developing housing associations and supporting agencies.
Develop working links with providers of training to help those at risk of homelessness access opportunities for employment	Reduction in the risk of homelessness and the potential to relieve this through restrictions to welfare payments	2019/20	
Seek to adopt a standard system for referring people to be used by other agencies in conjunction with other local housing authorities in Essex.	Consistency in sharing information and referring clients at risk of homelessness to support effective working between partner agencies	October 2018	
Continue to work with CHESS on options for street homeless and	Adequate options and support for those at greatest risk of exclusion or	Ongoing	Staff resource Council funding Other opportunities for grants

Action	Outcome	Timescale	Resources
those difficult to engage with	engagement with existing housing options		
Introduce an arrears repayment loan	Helps overcome barriers to housing for those with rent arrears, encourages responsibility and helps to discharge legal duty to secure accommodation.	2018	Homelessness Grant (most should be recovered through repayments) Staff resource
Work with local schools to provide information on housing options and managing a tenancy	Increasing awareness and understanding of Council's duties, managing expectations and promoting understanding of rights and responsibilities.	2019/20	Staff resource
Providing adequate pathways for housing and support for the following groups			
Young people – 18-21, 21 – 25 and 25-35.	Range of options for seeking additional support to help prevent homelessness and ways of accessing accommodation to relieve homelessness	2018	
Mental health	As above		
Criminal justice	As above		
Domestic abuse	As above		
Ex-armed services	As above		
Housing for an Ageing Population			
Enable the development of 150 units of Independent Living (extra care) housing.	Addressing identified shortfall in local provision for older people – currently no existing provision	Delivery of schemes by 2021/22	Capital investment from partners. Cooperation from landowners and housing associations
Enable the provision of 150+ units of low-level support / sheltered housing	Addressing identified shortfall in local provision for older people in response to growing demand	By 2025	Capital investment from partners. Cooperation from landowners and housing associations
Identify the requirements for market housing in response to local need and demand	Better understanding to inform future policies for housing and planning, including	2019/20	Staff resource

Action	Outcome	Timescale	Resources
	information on feasibility and viability		
To re-provide a handyman / home maintenance service	Help improve options and reduce the risk for older people remaining in their homes.	2019/20	Staff resource Better Care Funding Cooperation and funding from other agencies
To provide a home from hospital scheme	Reduce delayed discharge from hospital / reduce need for hospital admission	2019/20	Capital investment in adaptation / new build Revenue funding for housing related support costs Cooperation from other agencies
Consult on creation of Older People's Housing Officer	Clarification on costs, benefits, savings and investment opportunities for business case	2018/19	Staff resource
Review and update DFG policy	Best use of resources including housing options as well as funding	April 2019	Staff resource
Fixing Our Broken Housing Market			
Update Strategic Housing Market Assessment	Up to date evidence and understanding of housing need and demand	By Dec 2019	TBC
Maintain work with partners to identify infrastructure requirements	Consistent information for partners on requirements and costs to inform viability and future opportunities for funding	Ongoing	Staff resource
Engage with One Public Estate project	Identify opportunities for development of public owned land that can help meet strategic requirements	Review biannually – from 2019	Staff resource
Review feasibility of reducing threshold to gain financial contributions	Potential to realise additional contributions to meet outstanding need for affordable housing.	2019/20	Staff resource

Action	Outcome	Timescale	Resources
Work with SELEP, Homes England and other partners to identify opportunities for training and use of local SMEs in future construction projects	Improve opportunities for local people and businesses to benefit from future development of new homes	Ongoing	Staff resource
Survey local employers to identify the extent to which housing is affecting their ability to recruit and retain staff	Better understanding of the links between Housing and Economic Development	2019/20	Staff resource
Retain twice yearly review meetings with housing associations developing homes in the district.	Maximise opportunities for joint working and investment in the supply of housing	Ongoing	Staff resource
Consult with other LSVT LAs in Essex to find out more about options for investing in housing development	Improved understanding of options for non-stock holding Councils and possibility of pooling skills, capacity and other resources	Ongoing	Staff resource
Continue to work with Private Landlords through the local forum	Improve understanding between the Council and private landlords to encourage best practice	Ongoing	Staff resource
Direct focus on empty homes to those at greatest risk of nuisance, abandonment and complaints	Best use of resources to meet statutory responsibilities.	Ongoing	Capital grants from regional government Staff resource
Managing Supply			
Adopt a standard proprietary system for use by applicants when assessing financial viability of new developments	Consistency in assessing viability and presenting summaries to others	2019/20	License fee (recoverable through charges)
Enable development of 100 intermediate	Better supply and choice of homes that	By 2025	Cooperation of partners

Action	Outcome	Timescale	Resources
homes to meet need and demand from existing tenants in social housing	meet local need, financially effective way of increasing supply of rented homes.		
Explore potential to encourage a better supply of smaller homes for private rent	More sustainable and settled housing supply to meet local need	2020/21	Staff resource
Explore potential of relaunching Moat Homes Community Development Initiative	Increased supply of homes to meet need and better use of existing land and property	2018/19	Staff resource Cooperation of partners
Review the Council's Tenancy Strategy and Allocations Policy	Best use through policy of existing supply of social housing	2019/20	Staff resource Cooperation of partners
Work with partners to provide a framework for delivering Community Led Housing projects	Reduction in delay and increase in resources to enable development of homes to meet need from local community groups	Ongoing	Staff resource Cooperation of partners CLH / MHCLG grant
Annual seminar / event for Community Led Housing	Maintain awareness and development of CLH for local community and partners	Ongoing	Staff resource Cooperation of partners CLH / MHCLG grant

Our wider aims

Homelessness

Encourage people to help themselves: the Homelessness Reduction Act encourages people to work with local housing authorities to prevent homelessness, we would be interested ways that can help people take more control over their circumstances, giving them more choice, for example help finding work, finding alternative accommodation or managing their finances.

Support for vulnerable groups: some people face additional challenges which need to be taken into account when trying to solve their housing problems, often help as floating support or referring to other agencies can make the difference between success or failure in preventing homelessness or managing to live independently. Particular groups who may be in need of

more support than we can offer as a local housing authority include domestic abuse, mental health, young people, and ex-forces.

Housing for single people: there is a lack of smaller, affordable accommodation in the district, especially for those on lower incomes who may not have had a tenancy before. Lodgings, shared-housing and house-shares can be a helpful option but is not something that either the Council or its current partners provide.

Older People

Practical help: we know that some people are interested in moving but delay or even postpone plans because they have no one to help them with the practical problems of moving. Services which could help may also be able to work with partners to provide other assistance as well, such as routine maintenance and general help and advice.

Options for home owners: a number of older people who own their home may want to move, have the capital that would meet the cost of another home, but need to be able to sell and complete transaction for their home in order to move on to the next. This seems to be an area where rent-to-buy could work well, allowing people to move first and pay later. This would sit outside of the conventional scope of affordable housing but it would provide a number of benefits.

Stronger strategic links between health, housing and social care: there are plenty of overlaps between these services and examples of good practice in joint working in some other parts of the country. This is more complicated in two-tier authority areas such as Essex but we would like to improve the planning and delivery of services where we share common issues to improve the outcomes for customers and make better use of resources.

Fixing Our Broken Housing Market

Home-ownership for local people: we welcome the government's commitment to help people own their own homes but we would like to understand ways in which we can achieve this in ways that give priority for local people.

Modern Methods of Construction: we understand that this could be a way of helping to reduce delays in delivering new homes and diversify ways in which new homes could be provided. It could also help local people acquire new skills, suited to the possible longer-term future of construction and would want to help build links between this new approach to construction and the changing role of SMEs who could be involved.

Social Lettings Agencies: this exist in some parts of the country, providing an alternative option for landlords and possibly an option for other property owner such as smaller housing associations, to help with the management of their homes. Social Lettings Agencies often operate on a not-for-profit basis and can therefore consider helping to provide tenancies for people on lower incomes who may not otherwise be able to access the private rented sector.

Release brownfield sites: this may not be a large area bit some sites are in prominent locations and require infrastructure or other investment to make them viable. If these sites could be 'unlocked' for redevelopment they may be able repay the cost of remediation whereas it is not viable to meet this cost up front. We would therefore like to consider with other partners ways of funding and investing in the longer-term potential of sites which currently may be blighted.

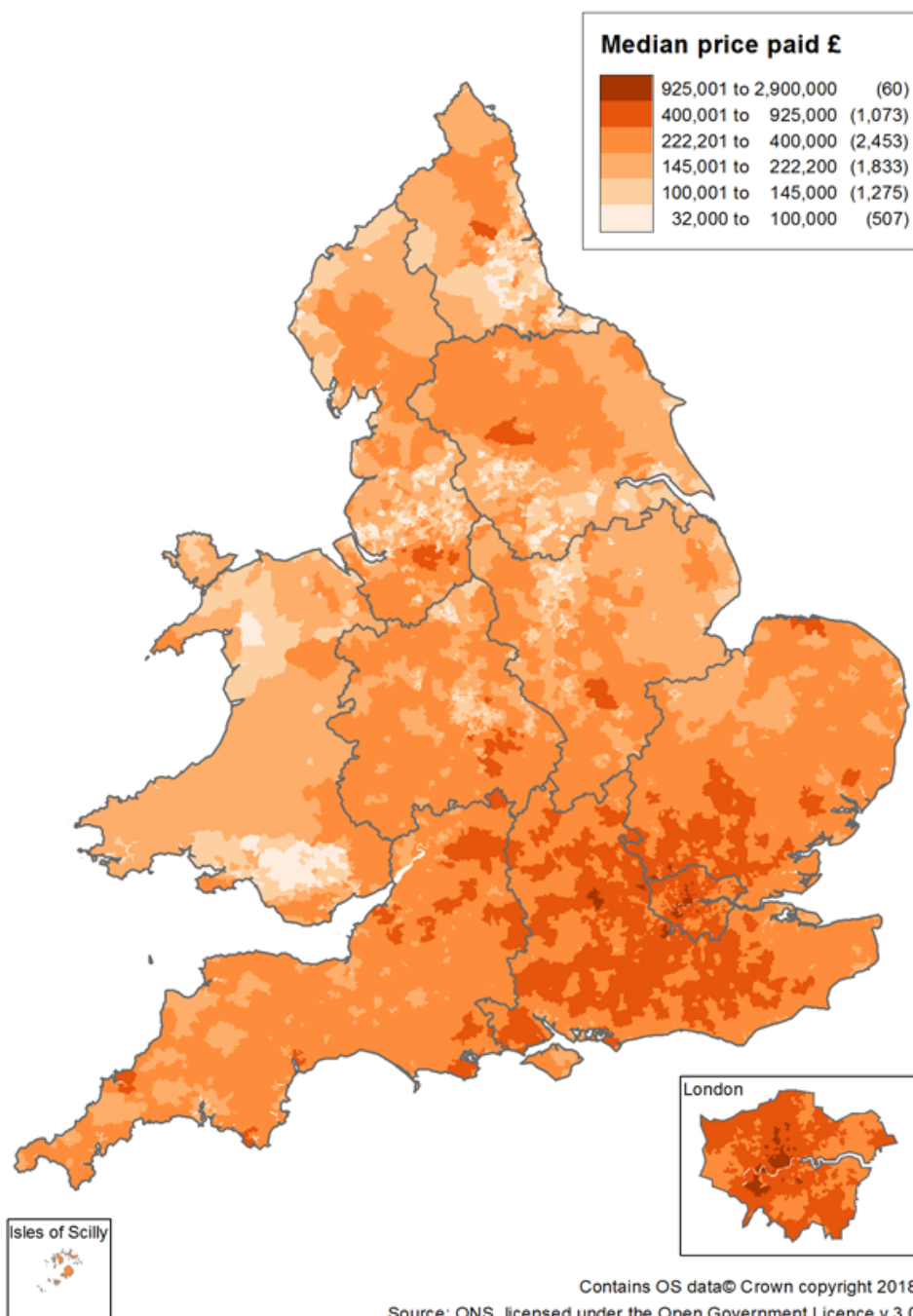
Housing Associations: this sector has wide experience of innovation in the development of homes and supporting local communities, we would like to understand the potential from those interested in developing in the District ways that we could support them to work with us and our partners to diversify the supply of housing and choice in the future.

Managing Supply

Investment in housing: the Council has to become more commercial and follow the lead of others investing in services such as housing. There are a number of options and different levels of risk which we need to understand, and different partners we may need to involve.

Appendix – Housing Data

House Values (England and Wales) 2017



Office for National Statistics

<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/housepricestatisticsforsmallareas/yearendingseptember2017>

Entry / Average Private Rent Costs pcm (district-wide)

Rent	May 2013		May 2018		% Change in cost entry/average
	Entry	Average	Entry	Average	
1 bed flat	445	491	600	648	34 / 32
2 bed flat	590	670	670	804	14 / 20
2 bed terrace	650	698	850	898	31 / 29
3 bed terrace	750	856	995	997	33 / 18
2 bed semi	725	789	945	955	30 / 20
3 bed semi	750	783	1000	1205	33 / 55

Source: DCA / Rightmove

Entry House Prices (district-wide)

Sale	Entry (May 2013)	Entry (May 2018)	Change in value
1 bed flat	95,000	130,000	37%
2 bed flat	130,000	190,000	45%
2 bed terrace	157,000	220,000	40%
3 bed terrace	179,000	225,000	26%
2 bed semi	167,500	232,000	38%
3 bed semi	185,000	255,000	38%

Source: DCA / Rightmove

Homelessness (2017/18)

Housing Enquiries:	502 (not including repeat visits from same applicant)
Homeless Preventions	82 achieved from the 502 above
Per 1,000 household	3.46 (Essex average = 4.5 per 1,000 hh)
Homeless approaches	34 of 502 above
Homeless acceptances	30 (0.93 per 1,000 hh, Essex average = 2.42)
Number placed into temp. acc.	32
Essex average	164
Number placed into B&B	14

Trends in homelessness 2008-17

Year:	08-09	09-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17
Accepted as homeless	40	37	28	19	18	19	24	31	25
Placed into Temp Accom	24	15	13	13	8	11	13	15	15
Prevention	Nd	239	510	407	381	557	263	120	87
Relief	Nd	50	108	40	28	63	32	17	6

Housing Allocations

Housing Associations Allocating Housing in the District (2017/18)

Housing Association	Number of Homes Allocated
CHP	13
Colne	11
English Rural	5
London & Quadrant	1
Moat	46
Salvation Army	1
Sanctuary	3
South Anglia	1
Total	81

Offered to prevent homelessness = 2

Offered to as accepted as homeless = 17

Eligible for sheltered (55+) = 25

Previous Tenure For Those Housed

Social Housing (in area)	8
Social Housing (out of area)	4
Temporary accommodation	14
Friends / Family	28
Lodger	1
No Fixed Abode	1
Owner Occupier	1
Other	1
Private Rent	19
Supported Housing	3
Tied Accommodation	1
Total	81

Band (Priority)

Band A = 2

Band B = 39

Band C = 26

Band D = 1

Band E = 10

Band F = 3

Effective Date (length of time within band)

2017 = 47

2016 = 24

2015 = 7

2014 = 3

Note: this does not necessarily mean time registered

Development of new homes

New-build: Affordable Housing Start on Site

Tenure	Year			
	2015/16	2016/17	2017/18	2018/19*
Rented	27	8	40	143
Intermediate	12	4	18	80
Total	39	12	58	223

*Currently under construction (May 2018)

Current Sites Under Construction Open market / Affordable / % Affordable			
Mathew Homes - Burnham	75	23	
Persimmon - Burnham	180	72	
Persimmon - Heybridge	145	58	
Bellway - Heybridge	84	25	
Linden - Maldon	108	32	
SJ Warren - Latchingdon	44	13	
Total			