HOUSING & HOMELESSNESS STRATEGY
DRAFT EVIDENCE BASE

CHELTENHAM

The evidence base for Cheltenham’s Housing & Homelessness Strategy 2018—2023
# CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>3</td>
</tr>
<tr>
<td>Overview</td>
<td>4</td>
</tr>
<tr>
<td>Demographic, Economic and Social context</td>
<td>4</td>
</tr>
<tr>
<td>Housing Supply</td>
<td>8</td>
</tr>
<tr>
<td>Empty Homes</td>
<td>10</td>
</tr>
<tr>
<td>Housing costs and affordability</td>
<td>11</td>
</tr>
<tr>
<td>Housing Need</td>
<td>17</td>
</tr>
<tr>
<td>Homelessness</td>
<td>23</td>
</tr>
</tbody>
</table>
Introduction

This document is the evidence base for the 2018–2023 Housing & Homelessness Strategy, looking at the key patterns and trends across a wide range of areas relating to Housing & Homelessness within Cheltenham.

This evidence base consists of 7 different sections:

1. Overview
2. Demographic, Economic and Social Context
3. Housing Supply
4. Empty homes
5. Housing Costs and Affordability
6. Housing Need
7. Homelessness
1. Overview

Cheltenham is an a regency spa town located on the edge of the Cotswolds in the South West of England. Cheltenham is easily accessible from the M5 and lies just over an hour away from Bristol & Birmingham and under 3 hours from London.* Whilst Cheltenham generally is an area of affluence it also has significant areas of high deprivation and there are 3 wards in Cheltenham that are in the most 10% deprived areas of the UK.**

2. Demographic, Economic and social context

In 2016 the population of Cheltenham was estimated to be 117,500 of which 75,200 people are aged between 16-64 which accounts for 64% of the total population within Cheltenham* The average life expectancy in Cheltenham is 80.5 years for men which is above the average life expectancy of 79.4 years in England and in Cheltenham the average life expectancy for women is 83.9 years which is just above the average life expectancy of 83 years for a woman in England.

The chart below shows the breakdown between men and women which make up the of the population of Cheltenham.

** Source: National Index of deprivation 2015 NPSS
* Source Office for National Statistics 2016
* Housing Source: Housing Implementation Strategy: June 2017 Strategy: June 2017
* Table 1: Total population (2016) Source: ONS Population Estimates
Gloucestershire's Strategic Housing Market Assessment (SHMA)* estimates Cheltenham's need for new housing taking into account the projected household growth, affordability and housing need. Through this it estimates that over the next 20 years the number of people in Cheltenham aged over 65 is expected to grow significantly and estimates that the number of people aged over 85 is expected to increase by over 75% by 2031.

The graph below* shows the anticipated % change in age group from 2013 to 2031. This shows that there will be reductions in people living in Cheltenham aged between 25-34 and 45—54 however the majority of age cohorts are expected to grow this is particularly the case for people aged over 65 and the number of people aged 85 or over which is expected to increase by over 75% by 2031.

* Source: Joint Core Strategy– Gloucester, Cheltenham and Tewkesbury SHMA, Further Update Affordable Housing September 2015 Neil McDonald
The Joint Core Strategy Housing Implementation Strategy 2017 estimates that Cheltenham’s population is expected to rise to 119,480 by 2033 which is an average of 546 households a year.

Based on population and household changes for Cheltenham, projections suggest that by 2031 the largest increase in households will be for one person households and couples without dependent children.** This is illustrated further in the graphs below.

**Source: Neil McDonald with Christine Whitehead: The Objectively Assessed Housing Needs—Gloucestershire SHMA Update impact of OAN—December 2014

*Source: ONS: What Homes Where 2013
Ethnicity

The following charts show the mix of ethnicity in Cheltenham in comparison both with the South West and also nationally.

**Ethnicity of population within Cheltenham**

- 90% White British
- 10% BME Categories

**Ethnicity of population within South West**

- 93% White British
- 7% BME Categories

**Ethnicity of population within England**

- 82% White British
- 18% BME Categories

Source: NPSS: ONS Data 2011 www.ONS.gov.uk
3. Housing Supply

The SHMA identifies housing requirements in Cheltenham up to 2031 and is used to inform the council's planning policies. For further information on supply requirements and affordable housing need projections for the period up to 2031, please refer to the latest SHMA update September 2015 at www.cheltenham.gov.uk.

The Joint Core Strategy has identified an annual housing requirement for Cheltenham of 546 homes per year. At the time of writing, 2,723 dwellings have planning permission from 2011 to 2016, however the table below shows the disparity between permissions granted and the residential completions. (The values shown for permissions granted in previous years in the table change each year the AMR is published. This is because permissions granted in previous years are reviewed during the monitoring period to assess which have lapsed or been superseded.) Ongoing viability issues are reflected in the low numbers of affordable housing completions.

<table>
<thead>
<tr>
<th>Year</th>
<th>Net dwellings granted permission</th>
<th>Gross Completions</th>
<th>JCS housing requirement</th>
<th>Affordable Housing Completions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012/13</td>
<td>307</td>
<td>282</td>
<td>546</td>
<td>101</td>
</tr>
<tr>
<td>2013/14</td>
<td>662</td>
<td>430</td>
<td>546</td>
<td>152</td>
</tr>
<tr>
<td>2014/15</td>
<td>876</td>
<td>335</td>
<td>546</td>
<td>24</td>
</tr>
<tr>
<td>2015/16</td>
<td>411</td>
<td>422</td>
<td>546</td>
<td>34</td>
</tr>
</tbody>
</table>

Source: CBC 2016 Local development framework annual monitoring report

Self Build Register

Local authorities in England are required to research demand for self build plots in their area and from 1st April 2016 the Self-build and Custom Housebuilding Act 2015 made it compulsory for each local authority to maintain a list of people and groups interested in building their own homes.

There are currently 30 entries on the Self Build register in Cheltenham (as of October 2017).
Right to Buy

Since 2011/12 there have been 117 properties sold in Cheltenham under the Right to Buy Scheme. Please see the table and chart below for the breakdown of the number of social housing properties sold under the Right to Buy Policy in Cheltenham per financial year. As of 2016 there were 6890 affordable homes in Cheltenham.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2005/06</td>
<td>23</td>
<td>10</td>
<td>7</td>
<td>2</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>22</td>
<td>24</td>
<td>18</td>
<td>24</td>
<td>28</td>
</tr>
<tr>
<td>2006/07</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2007/08</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2008/09</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2009/10</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2010/11</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Private Rented Accommodation

According to the English Housing Survey 2015-16 the number of people renting privately in England has more than doubled since 2002 and more than 4.5 million people now live in the private rented sector in England.

A survey of 2,195 people conducted by Ipsos MORI for CIH found that people who were privately renting were significantly more concerned about their housing costs with 52% saying they fear they will not be able to afford the cost of their housing compared to 27% across the wider public. Meanwhile 56% of private renters reported a great deal or fair amount of stress being caused by housing costs compared to 33% of people across all types of housing and 44% of people privately renting think they might have to move from their area in the future because the cost of housing is too high, compared to just 23% across the wider public. Source: www.CIH.org

The proportion of households living in the private rented sector who have dependent children has increased from 30% in 2005/06 to 36% in 2015/16 equating to about 1 million more households with dependent children in the private rented sector.

This increase is particular apparent for lone parents with dependent children which increased from 9% in 2005/06 to 11% in 2015/16 and during this time there was a corresponding decrease in such households in the social rented sector.
4. Empty Homes

In 2016 there were 395 vacant dwellings in Cheltenham which have been unoccupied for over 6 months. The council continues to identify vacant homes and to consider and implement activities that will encourage members of the public and other relevant sources to report any properties that are believed to be unoccupied and in 2016/17, 130 empty homes were brought back into use.

In 2012, Cabinet approved the use of CPOs to bring empty homes back into use and in 2016 / 17 1 house has been compulsorily purchased and 3 more were identified as requiring CPO action.

The graph below shows the number of vacant dwellings by local authority district between 2011–2016 (long term empty homes are those dwellings which have been unoccupied and substantially unfurnished for over 6 months). Source: DCLG

Source: Number of vacant dwellings by local authority district 2011–2016 DCLG
5. Housing Costs and Affordability

The average house price in Cheltenham has risen from £125,000 in 2002 to £232,500 in 2016 (the national average house price in England is currently £226,185 (July 2017) whilst the average gross annual earnings in Cheltenham has risen from £22,571 in 2002 to £28,138 in 2016 (the national average salary is £27,600—tax year 2016/17).

These figures show that property prices within the borough have far outstripped income levels resulting in many people being priced out of owner occupation within the borough. This trend does not seem to show any signs of stopping as house prices in Cheltenham rose by almost 5 times the national average during 2017 which was the steepest rise of any major town or city in England.

Median House Price by local authority district, England and Wales, year ending q3-2002 to year ending q3-2016.

<table>
<thead>
<tr>
<th></th>
<th>Q3 - 2002</th>
<th>Q3 - 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>England</td>
<td>£106,000</td>
<td>£220,000</td>
</tr>
<tr>
<td>Cheltenham</td>
<td>£125,000</td>
<td>£232,500</td>
</tr>
<tr>
<td>Cotswold</td>
<td>£163,000</td>
<td>£325,000</td>
</tr>
<tr>
<td>Forest of Dean</td>
<td>£98,000</td>
<td>£190,000</td>
</tr>
<tr>
<td>Gloucester</td>
<td>£85,500</td>
<td>£175,000</td>
</tr>
<tr>
<td>Stroud</td>
<td>£120,000</td>
<td>£230,000</td>
</tr>
<tr>
<td>Tewkesbury</td>
<td>£117,000</td>
<td>£230,995</td>
</tr>
</tbody>
</table>

Median Gross Annual (where available) residence—based earning by county and region (2002-2016)

<table>
<thead>
<tr>
<th></th>
<th>2002</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>England</td>
<td>£20,739</td>
<td>£28,503</td>
</tr>
<tr>
<td>Gloucestershire</td>
<td>£20,335</td>
<td>£27,818</td>
</tr>
<tr>
<td>Cheltenham</td>
<td>£22,571</td>
<td>£28,138</td>
</tr>
<tr>
<td>Cotswold</td>
<td>£20,373</td>
<td>£28,671</td>
</tr>
<tr>
<td>Forest of Dean</td>
<td>£18,487</td>
<td>£28,375</td>
</tr>
<tr>
<td>Gloucester</td>
<td>£18,870</td>
<td>£26,555</td>
</tr>
<tr>
<td>Stroud</td>
<td>£19,944</td>
<td>£26,345</td>
</tr>
<tr>
<td>Tewkesbury</td>
<td>£22,271</td>
<td>£29,450 *</td>
</tr>
</tbody>
</table>

**** Source: ONS Data for annual earnings not available. Annualised weekly earnings are used but these are not produced on an identical basis to annual earnings and are therefore not directly comparable.

Earnings are based on full-time residence based earnings Annual estimation of earnings is based on the tax year that ended on 5th April in the reference year and relate to employees on adult rates of pay who have been in the same job for more than a year.
Mortgagee & Landlord Possessions

Nationally landlord possession claims, warrants and orders of possessions along with repossessions by the county court bailiffs have decreased continuing the long-term downward trend since 2008 which co-incides with lower interest rates, a proactive approach from lenders, and managing consumers in financial difficulties along with other interventions. The highest rates of landlord possessions actions are concentrated in London*

The table below shows the amount of annual mortgage and landlord claims and orders from 2014—2016**

*Source: www.gov.uk / government / statistics (crown copyright—produced by ministry of justice)
**source: Mortgage and landlord possession statistics NPSS: ONS: Data 2011 www.ons.gov.uk
The table below shows the annual household income required for Affordable Rented Tenancies within the Cheltenham area without Housing Benefit.

<table>
<thead>
<tr>
<th></th>
<th>1 Bedroom Accommodation</th>
<th>2 Bedroom Accommodation</th>
<th>3 Bedroom Accommodation</th>
<th>4 Bed Accommodation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly Rent</td>
<td>£92.05</td>
<td>£122.36</td>
<td>£147.10</td>
<td>£187.14</td>
</tr>
<tr>
<td>Monthly Rent</td>
<td>£398.88</td>
<td>£530.23</td>
<td>£637.56</td>
<td>£810.94</td>
</tr>
<tr>
<td>Annual Household Income required with no Housing Benefit</td>
<td>£13,675</td>
<td>£18,179</td>
<td>£21,859</td>
<td>£27,804</td>
</tr>
</tbody>
</table>

Source: ONS Annual Survey of Hours and Earnings (personal) - Gross for all employees 2016 projected

The table below shows the range of household incomes required for Affordable Rented Tenancies within the Cheltenham area, without Housing Benefit (assuming 35% of gross income is affordable.). This is assessed as of May 2017 on a quartile basis of 80% market rents and gives an indication of the average income that you need even when rents are 80 % of the average rent based on spending 35 % of your household income on rent.

<table>
<thead>
<tr>
<th>Annual Household Income Range</th>
<th>1 Bed Flat</th>
<th>2 Bed Flat</th>
<th>2 Bed House</th>
<th>3 Bed House</th>
<th>4 Bed House</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower Quartile</td>
<td>£12,343—£15,086</td>
<td>£13,029—£19,063</td>
<td>£18,514—£21,257</td>
<td>£20,571—£25,371</td>
<td>£27,429—£31,543</td>
</tr>
<tr>
<td>Third Quartile</td>
<td>£15,086—£17,143</td>
<td>£19,063—£21,806</td>
<td>£21,257—£23,314</td>
<td>£25,371—£30,034</td>
<td>£31,543—£38,400</td>
</tr>
</tbody>
</table>

The following table shows the Average RP General Needs Rents as a Proportion of Market Rents for Cheltenham:

<table>
<thead>
<tr>
<th></th>
<th>1 Bed Flat</th>
<th>2 Bed Flat</th>
<th>2 Bed House</th>
<th>3 Bed House</th>
<th>4 Bed House</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean Registered Provider (General Needs) rent</td>
<td>£90.28</td>
<td>£106.36</td>
<td>£106.36</td>
<td>£119.61</td>
<td>£138.53</td>
</tr>
<tr>
<td>Mean Social Rent as a % of Lowest Market rent</td>
<td>87%</td>
<td>68%</td>
<td>69%</td>
<td>69%</td>
<td>60%</td>
</tr>
<tr>
<td>Mean social rent as a % of the average market rent</td>
<td>60%</td>
<td>54%</td>
<td>49%</td>
<td>69%</td>
<td>54%</td>
</tr>
</tbody>
</table>

Source: ONS Annual Survey of Hours and Earnings (personal) - Gross for all employees 2016 (projected)
Welfare Reform Changes

62,000 people are economically active in Cheltenham (aged 16-64) which equates to 83.7% of the economically active population. The graph below shows the rate of Employment and unemployment from April 2016—March 2017 *Source: ONS annual population survey—numbers are for those aged 16 and over, % are for those aged 16-64.

Universal Credit

Universal Credit (UC) is a means-tested benefit (for people of working age) that combines the six benefits listed below into a single monthly payment:

- Job Seekers Allowance - Income based JSA
- Employment and Support Allowance - Income-related Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

Universal Credit for new claims was fully rolled out in Cheltenham from the 17th January 2018. Registered providers, housing associations and Cheltenham Borough Homes have prepared fully for this roll out to support tenants who will be affected and any potential impact will be carefully monitored and ongoing support will be offered.
There are 1403 working age and 402 pension age customers claiming HB under the LHA rules in Cheltenham and there are 990 cases with rents higher than the local housing allowance figures.

**The Benefit Cap**

The Benefit Cap was introduced in 2013 and limits the total amount of benefit that most people aged 16 to 64 can receive. In Cheltenham the cap is as follows:

- £384.62 per week (£20,000 a year) if you’re in a couple, whether your children live with you or not, or if you’re single and your children live with you
- £257.69 per week (£13,400 a year) if you’re single and you don’t have children, or your children don’t live with you

As of March 2018 there are currently 52 tenants subject to the benefit cap in Cheltenham. This includes 15 council tenants, 16 housing association tenants and 21 tenants with private landlords.

**Under Occupation Charge (Bedroom Tax)**

The Under Occupation Charge (Bedroom Tax) was introduced in April 2013 and is a reduction in Housing Benefit for people who live in a council or housing association home and have more bedrooms that the rules allow and are of working age*. The reduction rates are:

- 1 bedroom – reduction in housing benefit by 14% of the rent charge
- 2 or more bedrooms – reduction in housing benefit by 25% of the rent charge

As of February 2018 there were 407 tenants in Cheltenham subject to the bedroom tax and the Discretionary Housing Payment has been paid to 47 of these tenants.

**Shared Room Rate**

The Shared room rate applies to single people under the age of 35 years old who are renting a property from a private landlord where the maximum Housing Benefit entitlement is the shared room rate*. Source: www.shelter.org.uk. Exemptions do apply and this only applies to people living in private rented accommodation.

As of February 2018 there were 98 single people on Housing Benefit in Cheltenham who live in private rented self-contained flats that have had their rent restricted to the shared room rate and there are 3 rent restrictions for 18-21 year olds.
6. Housing Need

Data from the housing register through Homeseeker Plus shows the snapshot of need at a given point in time and is useful for an understanding of future needs based on projected supply and growth in household formation and determining need and demand for specific areas for new development. For further information please refer to the SHMA.

The graph below shows the number of people waiting for accommodation in Cheltenham by bedroom need (March 2018) and shows that the majority of people on Homeseeker Plus are waiting for one bedroom accommodation (54%).

There are 143 households who have been awarded additional priority through banding for medical needs and of these, 130 households are in a silver band and 13 are in a gold band please see the Homeseeker Plus policy for further information regarding banding criteria.

![Graph showing bedroom need distribution](image)

Source: Homeseeker Plus: Households registered by bedroom need and banding as a percentage of all applicants

**Physical Disabilities**

There are 300 households who have been assessed as needing ground floor accommodation due to a medical need and 24 households have stated that they are wheelchair users. We will regularly monitor the number of households requiring ground floor or wheelchair accessible accommodation when informing future lettings plans on new development and consider the housing needs of wheelchair users.
**Mobility & Decent Homes**

A countywide accreditation scheme (Fit to Rent) has been developed for private landlords in Cheltenham and in 2016/17 the safety of 906 households were improved in the private rented sector as a direct result of enforcement action undertaken by the council’s housing enforcement team.

Inspections of Houses of Multiple Occupancy are undertaken periodically prior to the expiry of their current licence. In 2016/17 74 HMOs were inspected and licences renewed. In 2016/17 130 empty homes were bought back into use.

**Disabled Facilities Grants**

DFGs provide households with a variety of aids and adaptations. In 2016/17 77 DFG applications were approved by CBC with minor adaptations continuing to be delivered by CBH within CBC’s housing stock and Gloucestershire Care Services NHS trust delivering all other minor (under £1,000) adaptations to residents within the borough.

A relocation grant is used as an alternative to the use of DFGs where appropriate and each application is considered on a case by case basis. Applicants are awarded grants to facilitate a move to more suitable accommodation, rather than carrying out a DFG on their existing property.

**Community Based Support**

Gloucestershire County Council commissions community-based support services which is provided throughout the county and P3 currently deliver this service within Cheltenham. This service supports people in their own homes throughout Gloucestershire providing support and guidance on a wide range of issues this may include budgeting, improving daily living skills, accessing specialist services, dealing with debt, mental health problems, education and employment, tackling addiction issues etc. – this support is also available to people who may be homeless and need this extra support.

**Lifelines**

In 2016/17 there were 238 new lifeline alarm installations plus a further 74 key safe installations were carried out by the lifeline alarm service team.

The lifeline service now offers additional peripherals which can be added to the existing lifeline unit. These include smoke detectors, carbon monoxide detectors, flood detectors, bogus caller buttons and the Vibbys fall detector which automatically calls for help if someone falls. In addition CBC can also offer a key safe installation service supporting an increase in vulnerable people living alone with no close family support. The lifeline team also work in conjunction with the Gloucestershire Telecare service, delivered by the Gloucestershire Care Services NHS Trust and clients are referred onto this more specialist service where appropriate.
Veterans

The graph below shows the number of households that are on Homeseeker plus who have stated that they have served in the armed forces and what bedroom need they require. We will regularly monitor the needs of veterans to inform future lettings plans.

![Pie chart showing bedroom needs of veterans]

Source: Homeseeker Plus: March 2018

Domestic Abuse

Gloucestershire County Council commission a range of options to support people experiencing domestic abuse. In the last 12 months Gloucestershire Domestic Abuse Support Service (GDASS) have supported 223 high risk victims from Cheltenham and 178 victims have received floating support.

Along with district colleagues Cheltenham Borough Council also commission a target hardening and sanctuary service which provides enhanced security measures to someone’s home with the aim to reducing homelessness by enabling (where safe & appropriate) victims to stay in their homes. Measures can include replacing locks, installing window locks, alarms, providing fire safety equipment etc. The table below shows the numbers of people in Cheltenham who have had target hardening and Sanctuary works on their properties.

<table>
<thead>
<tr>
<th>Year</th>
<th>Target Hardening</th>
<th>Sanctuary</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>23</td>
<td>2</td>
</tr>
<tr>
<td>2016</td>
<td>38</td>
<td>3</td>
</tr>
<tr>
<td>2017</td>
<td>24</td>
<td>1</td>
</tr>
</tbody>
</table>
Care Leavers

The following graph shows the age of the number of care leavers and children in care in Cheltenham from 2014—2017.

![Graph showing age distribution of care leavers and children in care](chart1.png)

The graph below shows the breakdown by accommodation type for children in care and care leavers in Cheltenham from 2014—2017.

![Graph showing accommodation type](chart2.png)

Source: ATM Wraparound Team 11+ Children In Care & Care Leavers: Gloucestershire County Council: February 2018
Help to Buy South

Help to Buy South are a Help to Buy agent for the South West of England offering affordable options to purchase / rent a home. At the time of writing there were 781 applicants registered with Help to Buy South for properties in Cheltenham. The chart below shows the breakdown of the age distribution of the applicants (Source: Help to Buy South: Application & Completion Statistics: Oct 2017)

Help to Buy Shared Ownership

The Help to Buy Shared Ownership scheme allows someone to buy a share in a property between 25–75% of the purchase property and then pay a low cost rent on the remaining share. This can often be an affordable alternative to renting or buying on the open market (Source: Help to Buy South: Application & Completion Statistics: Oct 2017)

- The average household income of someone registered with Help to buy south in Cheltenham is £28,048,
- The average household savings are £17,381 and the average age of applicant is 36
- 5% of applicants are registered as having a disability
- 43% of applicants currently privately rent.
The below chart shows the current accommodation of applicants with Help to Buy South: Source: Help to Buy South: Application & Completion Statistics: Oct 2017

**Help to Buy Equity Loan Completions**

The Help to Buy Equity Loan Scheme is available to both first time buyers and also those who have bought a property before. In order to qualify someone needs to buy a new build home and have a minimum of a 5% deposit. The buyer then takes out a mortgage for 75% of the value and the remaining 20% is funded by a repayable loan from the government* – for more information please visit www.helptobuysouth.co.uk

- The median purchase price is £216,995
- The median loan amount is £43,000
- 81% of applicants are first time buyers
- 23% of applicants had an income of between £30,001—£40,000
- 134,558 properties were completed with the Equity Loan

7. Homelessness

Part 7 of the 1996 Housing Act (as amended 2002) & the 2017 Homelessness Reduction Act outlines the statutory requirements regarding homelessness and places a duty on all housing authorities in England to assist individuals and families who are homeless or threatened with homelessness and to also ensure that advice and information about homelessness and preventing homelessness is available to everyone. (www.gov.uk).

The graphs below shows the most common reasons in England why someone approaches a local authority as Homeless. The most common reason for someone approaching as homeless in England is due to the end of an assured shorthold tenancy which has increased steadily since 2011.

Source: DCLG: Households accepted by local authorities as owed a main homelessness duty by reason for loss of last settled home. England 2004 (Q1) TO 2017 (Q1)
Homelessness acceptances—the national picture

The graph below shows the percentages of households accepted by local authorities in England by priority need category. This shows that throughout England the most common reason that people are accepted as being in priority need is due to having dependent children. In 2016/17 the second highest reason for someone being accepted as having a priority need was due to a mental health illness which has slightly increased from 2011/12, followed by a physical disability which has remained the same.

Source: Households accepted by local authorities as owed a main homelessness duty by priority need category England 2011 Q1—2017 Q1—Department for communities and local government.
The graph below shows the number of homeless acceptances broken down by the age of the main applicant. This shows that over half of all homeless acceptances in England are people aged between 25-44, followed by people aged 16-24. Those people aged 60 or above are the least likely household group to be accepted by homeless.

Source: DCLG: Households accepted by local authority as owed a main homelessness duty by age of applicant—England 2011 Q2 to 2017 Q1.
The graphs below show the age ranges of applicants found to be eligible, unintentionally homeless and in priority need for Cheltenham as compared to the South West Region and also nationally. This data provides a snapshot of information as of Q4 2016. Source: DCLG P1E data—Breakdown of homelessness decision.

The graphs below details the breakdown of decisions made for decisions made on homeless applications by Cheltenham Borough Council during Q4 2016 which provides a snapshot of information to reflect this time period. Source: DCLG P1E data—Breakdown of Homelessness Decisions.
The graph below shows the reasons why someone was accepted as homeless in Cheltenham. This shows the main increase and reasons for someone being accepted as homeless being due to the end of an assured shorthold tenancy.

Source: DCLG: Households accepted by CBC: Reasons for loss of last settled accommodation
The graph below shows the increase in the number of homeless acceptances in Cheltenham since 2011/12 up to 2016/17. The rise in homelessness acceptances reflects the steep rise in the increase of people approaching as homeless following the end of an assured shorthold tenancy and reflects the national trend of an increase in homeless acceptances.

The number of homeless acceptances in Cheltenham 2011/12 and 2016/17

![Graph showing the increase in homeless acceptances](image)

Source: Total number of acceptances in Cheltenham 2011/12–2016/17
Department for communities and local government

The table and graph below shows the homeless acceptances in Cheltenham broken down by Ethnic Origin as compared to the South West and also nationally. This shows a snapshot in time as of Q4 2016

![Bar chart showing homeless acceptances by Ethnic Origin](image)
Homeless Preventions

The graph below shows the total number and breakdown of prevention cases in Cheltenham from 2011/12 to 2016/17.
The table below shows the total number of prevention cases in Cheltenham from 2011/12 to 2016/17 and the breakdown of this.

<table>
<thead>
<tr>
<th>Year</th>
<th>Cases Prevented to Remain in Existing Home</th>
<th>Cases Prevented by Assisting to Obtain Alternative Accommodation</th>
<th>Cases Successful in Relieving Homelessness</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011/12</td>
<td>100</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2012/13</td>
<td>150</td>
<td>50</td>
<td>10</td>
</tr>
<tr>
<td>2013/14</td>
<td>200</td>
<td>100</td>
<td>15</td>
</tr>
<tr>
<td>2014/15</td>
<td>250</td>
<td>150</td>
<td>20</td>
</tr>
<tr>
<td>2015/16</td>
<td>300</td>
<td>200</td>
<td>25</td>
</tr>
<tr>
<td>2016/17</td>
<td>350</td>
<td>250</td>
<td>30</td>
</tr>
</tbody>
</table>

Source: Total Prevention Cases—Cheltenham Department of communities and Local Government
Temporary Accommodation

Cheltenham Borough Council have not placed any families with children in Bed and Breakfast accommodation for more than 6 weeks and where possible try and place homeless families in temporary furnished accommodation.

The following graph shows the outcomes of people leaving temporary accommodation in England from 2011/12 to 2016/17

Rough Sleeping

National rough sleeping statistics provide information on the single night snapshot of rough sleeping that is taken annually in England using street counts and intelligence driven estimates. *

For the purposes of rough sleeping counts and estimates a rough sleeper is defined as:

- people sleeping, about to bed down (sitting on/in or standing next to their bedding) or actually bedded down in the open air (such as on the streets, in tents, doorways, parks, bus shelters or encampments)
- people in buildings or other places not designed for habitation (such as stairwells, barns, sheds, car parks, cars, derelict boats, stations, or ‘bashes’).

The definition does not include people in hostels or shelters, people in campsites or other sites used for recreational purposes or organised protest, squatters or travellers.*

Many people who sleep rough will have a number of complex support issues, Gloucestershire County Council commission Accommodation Based Support Services of which a number of units are based in Cheltenham. This provides support for people who have complex needs and require a high level of support.

Since 2010 the numbers of people rough sleeping in England has increased by 132% rising from 1,768 to 4,134

In Cheltenham this number has risen from 1 rough sleeper identified in 2010 to 11 people rough sleeping identified in 2016.

Assertive Outreach Service

Cheltenham Borough Council along with the other 5 districts in Gloucestershire, Gloucestershire County Council, The Police and Crime Commissioner and the Clinical Commissioning Group commission an assertive outreach service which is currently provided by p3.

This service carries out the Severe Weather Emergency Protocol and works with some of the county’s most vulnerable individuals, and will respond to Streetlink alerts and also actively search for people who are new to sleeping on the streets or who are longer term rough sleepers with complex needs. Aiming to support people to access appropriate accommodation, support, and healthcare, and to begin their journey into longer term sustained housing.

*Source: Street Counts and Estimates of rough sleeping in England, Autumn 2010-2016Department for communities and Local Government
The graph and table below shows the number of people rough sleeping in Gloucestershire.

Source: Street Counts and Estimates of rough sleeping in England, Autumn 2010-2016 Department for communities and Local Government

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>England</td>
<td>1,768</td>
<td>2,181</td>
<td>2,309</td>
<td>2,414</td>
<td>2,744</td>
<td>3,569</td>
<td>4,134</td>
<td>4,751</td>
</tr>
<tr>
<td>London</td>
<td>415</td>
<td>446</td>
<td>557</td>
<td>543</td>
<td>742</td>
<td>940</td>
<td>964</td>
<td>1,137</td>
</tr>
<tr>
<td>Bristol</td>
<td>8</td>
<td>8</td>
<td>9</td>
<td>41</td>
<td>41</td>
<td>97</td>
<td>74</td>
<td>86</td>
</tr>
<tr>
<td>Cheltenham</td>
<td>1</td>
<td>3</td>
<td>6</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Gloucester</td>
<td>14</td>
<td>8</td>
<td>11</td>
<td>11</td>
<td>17</td>
<td>13</td>
<td>23</td>
<td>15</td>
</tr>
<tr>
<td>Forest Of Dean</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Cotswold</td>
<td>7</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Stroud</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Tewkesbury</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
</tbody>
</table>