

# Part One – Housing in Context

## Chapter One – Setting the Scene

### 1. The Impact of Housing

The provision of suitable housing, both in the social housing sector and in the private sector, is at the heart of achieving social, economic and environmental well-being. It shapes a community and creates a sense of place. It is so much more than simply the provision of 'bricks and mortar.'

Its impact can be felt on:

#### 1.1 Individuals

Poor quality housing can affect an individual's health, their ability to live independently, and to cope financially. When individuals live in unsuitable locations, it can lead to a breakdown in their social and support networks and create social isolation. Inadequate housing can place severe strains on family relationships, jeopardising the life chances for young people, leading to poorer educational attainment and in the worst cases, homelessness.

#### 1.2 Communities

Community impacts can also be far reaching. Inadequate housing can break down community resilience and its sense of community cohesion, creating an environment that is more susceptible to anti-social behaviour, crime and the fear of crime.

#### 1.3 The Economy

Unaffordable housing leads to reduced spending power, which affects the local economy; whilst the provision of new housing can boost the economy by creating jobs and developing the skills of local people.

#### 1.4 The Environment

Poor quality housing uses fuel inefficiently, resulting in costs to the environment in terms of higher carbon emissions.

### 2. Community Needs Analysis

The Cheltenham Community Needs Analysis 2011, provides details of our local needs. These are summarised below, with full details available at [\[website\]](#).

#### 2.1 Levels of Deprivation

The indices of deprivation 2010 identified parts of St Pauls, St Marks and Hesters Way as falling within the 10% most deprived areas nationally; with income deprivation affecting children in some parts of St Pauls falling within 1% of the most deprived areas in the country.

Some of the priorities identified for our most deprived communities include the need to:

- Build stronger communities to improve perceptions of people getting on well together
- Improve community safety, particularly in response to relatively high levels of acquisition crime
- Reduce levels of child poverty
- Help people into employment to increase household income

## **2.2 Housing and Housing Support Needs**

Fordhams Housing Needs Assessment 2009 (revised in 2010) identified 2686 (5.3%) households in the Borough living in unsuitable housing; of which 1,915 would need to move home due to the unsuitability of their existing home.

The report also identified that we have an ageing population, and that a range of groups have poor health, where additional housing support is needed. The groups identified were: the frail elderly, those with medical conditions, individuals with physical, learning or sensory disabilities, and those with mental ill-health.

These housing support needs are also considered within Gloucestershire's Supporting People Strategy 2011-15, which sets out Supporting People's priorities for providing housing-related support, against a diminishing budget.

## **2.3 Other Identified Needs**

The Cheltenham Community Needs Analysis also recognises the need to improve the life chances of children and young people, and to tackle issues affecting some older people, such as social isolation, perceptions of safety and fuel poverty.

## **2.4 The Role of Housing Services**

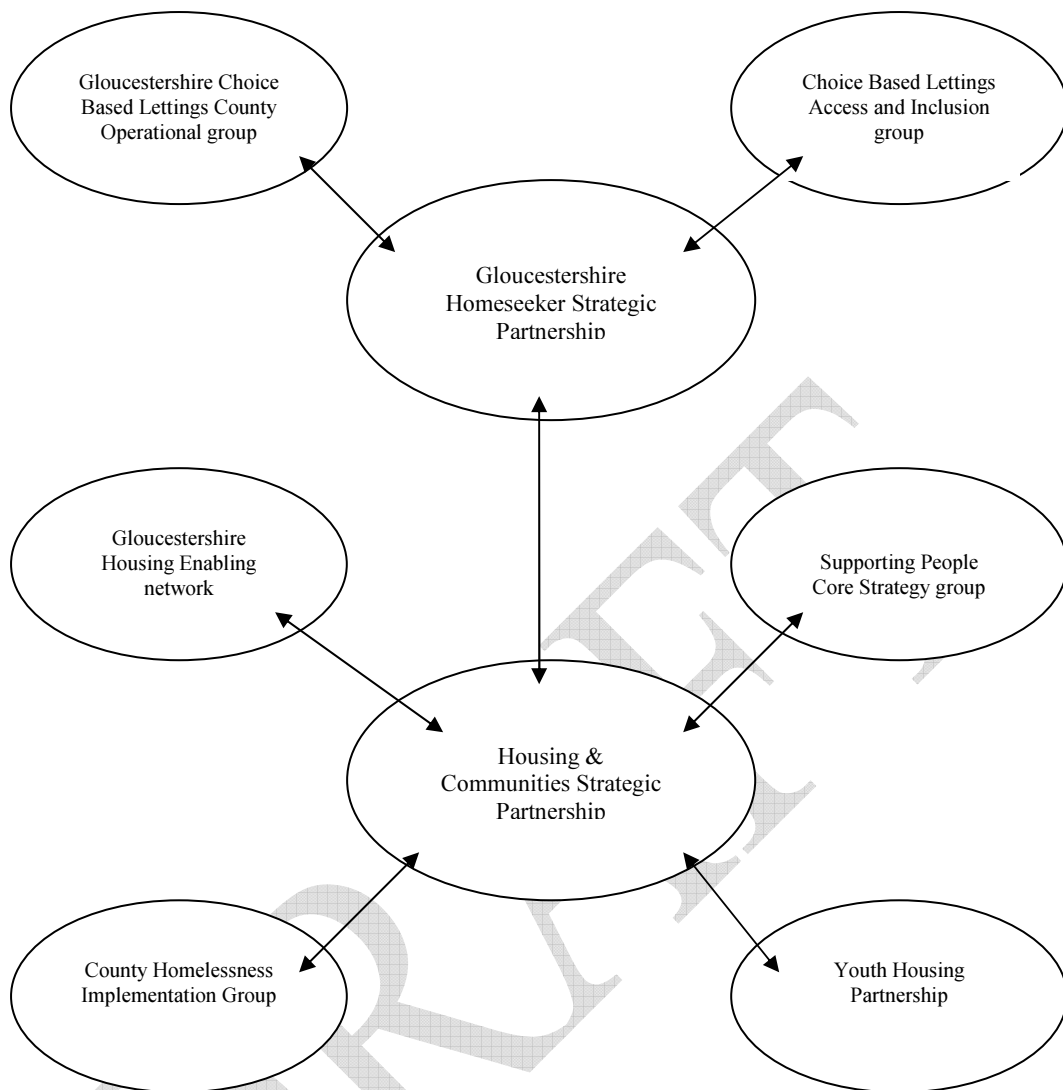
In view of the interdependency between housing and individuals, communities, the economy and the environment; housing services will, in partnership with others, play a vital role in supporting Cheltenham's Priorities, as identified from the Needs Analysis, and in meeting our corporate outcomes, as highlighted in Section 5 of this Chapter.

# **3. The Partnerships**

## **3.1 Housing Partnerships**

Within Cheltenham, our main housing partnership is the Housing and Support Forum. This partnership of voluntary and statutory sector organisations is comprised of housing related support services, advice organisations and housing providers. It considers the needs and issues arising for Cheltenham; and in this way helps to inform future strategic direction and potential commissioning opportunities. In addition, it provides an opportunity for related agencies to share best practice and information about new and emerging housing-related services.

We also have a number of housing partnerships within Gloucestershire. A summary of some of these partnerships are provided in the diagram below, with more detailed information available in Appendix x.



These partnerships enable related issues, which are experienced across the county, to be considered within a wider context; with a view to exploring joint working and commissioning opportunities.

### 3.2 Cheltenham Partnerships

The Cheltenham Partnerships have recently undergone a review, with more emphasis now placed on achieving outcomes, using the Cheltenham Needs Analysis as the critical starting point.

There are 4 partnerships, each with a specific role to play in ensuring that identified needs and gaps are translated into strategic priorities: the Cheltenham Priorities.

In summary, the partnerships are: the Positive Participation Partnership, the Positive Lives Partnership and the Positive Development Partnership; with the Strategic

Leadership Group being the overarching partnership to ensure effective coordination in the delivery of Cheltenham’s Priorities and the overall vision.

Cheltenham Borough Council’s strategic housing responsibilities, alongside the delivery arm of Cheltenham Borough Homes, means that we will play an important part in supporting these Partnerships.

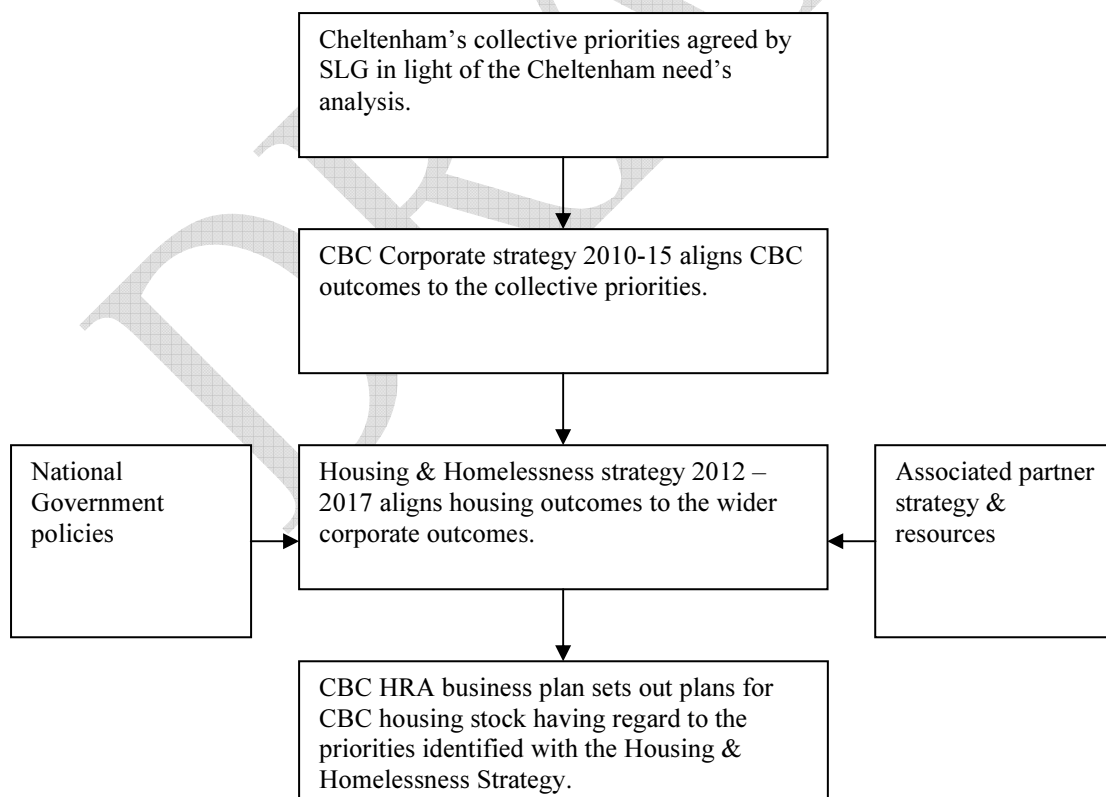
### 3.3 Gloucestershire Partnerships

There are a number of Gloucestershire Partnerships, specifically: Leadership Gloucestershire, the Health & Wellbeing Board, the Local Enterprise Partnership, the Safer Stronger Justice Commission and the Children’s Partnership.

Strategic housing professionals across the county will continue to review the circumstances when housing services can support the wider aims of these partnerships and to seek to ensure that appropriate channels of communication to these partnerships remain open.

## 4. Factors Influencing the development of the Housing and Homelessness Strategy

The way in which housing services are influenced by local, regional, national needs and priorities are summarised below:



## 5. Cheltenham's Strategic Outcomes and Objectives

The Council's strategic outcomes and objectives are identified within our Corporate Strategy 2010-15. It is clear from the table below that housing services have the potential to support many of our corporate outcomes and objectives.

Corporate Objectives	Corporate Outcomes	Do Housing Services have a role in supporting these outcomes?
Enhancing and protecting our environment	<p>Cheltenham has a clean and well-maintained environment etc, etc.</p> <p>Cheltenham's natural and built environment is enhanced and protected</p> <p>Carbon emissions are reduced and Cheltenham is able to adapt to the impacts of climate change</p>	<p>✓</p> <p>✓</p> <p>✓</p>
Strengthening our economy	<p>Cheltenham is able to recover quickly and strongly from the recession</p> <p>We attract more visitors and investors to Cheltenham</p>	<p>✓</p>
Strengthening our communities	<p>Communities feel safe and are safe</p> <p>People have access to decent and affordable housing</p> <p>Our residents enjoy a strong sense of community and are involved in resolving local issues</p>	<p>✓</p> <p>✓</p> <p>✓</p>
Enhancing the provision of arts and culture	<p>Arts and culture are used as a means to strengthen communities, strengthen the economy and enhance and protect our environment</p>	

## 6. Our Vision, Outcomes and Priorities for Delivering Housing Services for Cheltenham

### 6.1 Our Vision

Our vision is for residents to be able to access and maintain suitable, affordable accommodation within communities that are safer, stronger and healthier.

### 6.2 Outcomes

By implementing this Strategy, we will:

- Enable people to live independently for longer and to lead more healthy lives
- Maximise housing opportunities for those in housing need, whilst maintaining balanced communities
- Reduce homelessness
- Reduce carbon emissions within housing stock
- Reduce fuel poverty
- Improve the quality and safety of our homes
- Reduce the number of empty homes
- Strengthen neighbourhoods and make them safer

### 6.3 Priorities

These outcomes are underpinned by 5 Priorities identified below, and which are detailed within Part 2 of this Strategy: 'Meeting our Outcomes'

- **Priority 1:** To increase the provision of Affordable Housing (Chapter 4)
- **Priority 2:** To make best use of existing housing stock (Chapter 5)
- **Priority 3:** To improve access into suitable, affordable accommodation and helping households to stay in their homes for longer (Chapter 6)
- **Priority 4:** To tackle the causes of homelessness (Chapter 7)
- **Priority 5:** To revitalise our neighbourhoods (Chapter 8)

For a summary of the outcomes identified for individuals and communities alike, along with the underpinning principles which support them, please refer to our Outcomes Framework at Appendix x.

# Chapter Two

## National Priorities - Local Impact

### 1. The Localism Act

#### 1.1 Background

For the government, the Localism Act goes beyond just reforming the way councils work. It lays out its philosophy about the relationship between the state and the citizen.

The intention of the Act is to see a radical shift in the balance of power and to decentralize power to the lowest possible level, including individuals, neighbourhoods, professionals and communities as well as local councils and other local institutions.

A summary of most relevant housing-related provisions are detailed below, coupled with the potential challenges and opportunities that come about as a result of these changes.

#### 1.2 Reform of the Planning System

##### 1.2.1 Abolition of Regional Spatial Strategies

The Localism Act has abolished regional housing targets identified by the previous administration, in favour of locally determined targets. Local Planning Authorities will still be required to produce a plan for their administrative area, but beneath this, there may be a series of Neighbourhood Plans – in effect, a new planning tier led by the community – but which would still need to be in general conformity with the Authority's plan and local area vision. These changes will be underpinned by a National Planning Policy Framework.

##### 1.2.2. Reform of the Community Infrastructure Levy

The Act requires Local Authorities to allocate a proportion of Community Infrastructure Levy revenues back to the neighbourhood from which it was raised. This will allow those most directly affected by development to benefit from it.

These changes will require co-ordinated planning; both at the county and district levels, in order to ensure the necessary infrastructure requirements are identified and implemented for the benefit of those communities; thereby ensuring there continues to be sustainable development.

##### 1.2.3 Reform of the Local Plan

The intention is to give Local Authorities and communities greater choice and control of their areas by removing the ability of the Planning Inspectorate to re-write local plans, as well as removing procedures on timetabling and monitoring. Again, these changes will be underpinned by a National Planning Policy Framework.

It is intended that by increasing community involvement and ownership of local development plans, this will bring about more positive engagement with communities of new developments.

Alongside this, however, is a risk that communities will fail to support development at all, which in turn might limit opportunities for growth as well as economic development.

There will also be challenges in ensuring that the required infrastructure is developed to support this reform, and whether sufficient capacity is there to further develop community engagement.

## **1.3 Social Housing Reform**

### **1.3.1 Reform of Housing Allocations Schemes**

- **Open/Closed Waiting Lists**

The Act gives Local Authorities the freedom to decide who should qualify to go on their housing waiting list. Rules around the housing rights of people from abroad will continue to be set centrally.

It may be that removing from the housing list those households with little or no perceived housing need could reduce the administrative burden on housing services. However, this needs to be balanced against the likely consequences of removing households from these lists, which may lead to appeals and challenges against such decisions; potentially increasing the administrative burden on the Housing Services.

Furthermore, if households believe that the only mechanism by which to apply for social housing is by worsening their housing circumstances, this may create a perverse incentive for them to do just this.

Many households who are considered to be 'adequately housed' apply for social housing because they are struggling to meet the financial costs of where they are currently living, and are often occupying relatively insecure housing in the private rented sector. Closing the lists to these households could lead Local Authorities to lose sight of the full scale of need for affordable housing.

- **Transferring Tenants**

The Act also intends to make it easier for existing social tenants to move, by giving Local Authorities the option of removing transferring tenants from the scope of the allocation rules. This would mean that they would no longer have to compete with those on the waiting list in housing need; thereby enabling existing tenants to move more easily, freeing up their homes for other households in housing need.

The Local Authority, when considering these options, will need to ensure there continues to be a balanced approach to prioritising the housing needs of both existing tenants and other households on the housing list, for the purposes of allocating and making best use of housing stock.

- **National Homeswap Scheme**

The Act includes a measure for creating a single National Homeswap Scheme. This will ensure that a number of currently competing National Homeswap providers are



linked, so that tenants can access information more easily about the potential availability of a wider range of properties within the areas in which they wish to live.

### **1.3.2 Ending the Statutory Homelessness Duty**

The Act gives Local Authorities the flexibility to end their full homelessness duties to homeless households by offering suitable accommodation in the private rented sector, provided these tenancies run for a minimum of 12 months. The duty would be likely to recur if, within 2 years, the applicant, having accepted the tenancy, becomes homeless again through no fault of his or her own.

Whilst this option is likely to have a benefit to Local Authorities in that this may help to alleviate pressures on social housing and reduce use of temporary accommodation for those becoming homeless, the ability to use the private rented sector is likely to become increasingly difficult when set against the backdrop of welfare reform, and in particular the Local Housing Allowance changes. These changes are resulting in the private rented sector becoming less affordable for households on a low income, and some landlords may perceive such households to be a greater financial risk as tenants.

The availability of private rented accommodation for homeless households to access and maintain is likely to be reduced in light of these changes. More details of the impact of the welfare reform on housing is considered at Section 3 below.

### **1.2.3 Social Housing Tenure reform**

Generally, Registered Providers (RPs) are currently only able to grant lifetime tenancies; although usually RPs do offer new tenants a Introductory Tenancy in the first instance. The provisions within the Act will enable RPs to grant tenancies for a fixed term if they wish (with the minimum length being five years, or two years where an RP can show exceptional circumstances). RPs will still retain the power to grant lifetimes tenancies where they consider it is appropriate to do so.

The Localism Act places a duty on Local Authorities to produce a Tenancy Strategy for RPs to have regard to when formulating their own policies on whether to grant a fixed term or not.

Our Tenancy Strategy is provided within Appendix x of this Strategy.

## **2. The Affordable Rents Programme 2011-2015**

The Homes and Communities Agency's (HCA) Affordable Homes Programme requires RPs to set an 'affordable rent' on almost all new build and will be able to convert a percentage of their existing stock from social rent to affordable rent. The affordable rent can be set at up to 80% of the market rent and RPs will be able to determine themselves the proportion of their existing stock that is to be converted to affordable rent tenure, based on their future development aspirations as defined within their business plans. In order to maximise grant funding from the HCA, RPs will need to show that they are maximising their revenues – where it is viable to do so - through the setting of Affordable Rents. Local Housing Authorities should support the implementation of Affordable Rents – where it is considered to be affordable for our residents, given that this will maximize the opportunities for the development of new affordable housing in the area.

However, regard will need to be had to the proposed 'welfare benefit cap' which would limit the amount of benefits a household can receive to the 'median household income'. If implemented, this is likely to impact on larger households more. As a result, careful consideration will need to be had when RPs are considering setting Affordable Rents on some of their larger properties, particularly on 4 bedroom (or more) properties.

RPs will also need to give consideration to local areas: i.e. the degree of private rented accommodation against social housing, voids levels in social housing in the neighbourhoods and so on, when they are reviewing their conversion rates on their existing social rented stock. We, as a Local Authority, can play a role in informing RPs of these local issues. Our position statement on Affordable Rents, which RPs should have regard to, is at Appendix x, 'Tenancy Strategy and Affordable Rents Statement.'

### **3. Welfare Reform**

#### **3.1 Background**

The Welfare Reform Bill will legislate for the biggest change to the welfare system for over 60 years. The purpose of the Bill is to make the benefits and tax credits systems fairer and simpler by:

- creating the right incentives to get more people into work by ensuring work always pays
- protecting the most vulnerable in our society
- delivering fairness to those claiming benefit and to the taxpayer.

In summary, the main elements of the Bill are:

- The introduction of Universal Credit to provide a single streamlined benefit that will ensure work always pays
- A stronger approach to reducing fraud and error with tougher penalties for the most serious offences
- A new claimant commitment showing clearly what is expected of claimants while giving protection to those with the greatest needs
- Reforms to Disability Living Allowance, through the introduction of the Personal Independence Payment to meet the needs of disabled people
- Creating a fairer approach to Housing Benefit to bring stability to the market and improve incentives to work
- Driving out abuse of the Social Fund system by giving greater power to local authorities
- Reforming Employment and Support Allowance to make the benefit fairer and to ensure that help goes to those with the greatest need
- Changes to support a new system of child support which puts the interest of the child first.

In addition, the government are making significant changes to the Local Housing Allowance (LHA) scheme, which began to take effect from 1<sup>st</sup> April 2011, with a view

to reducing the overall cost of welfare benefits leading up to the introduction of Universal Credit in October 2013.

The scale of the impacts of the benefit changes in relation to private rented accommodation and social housing in Cheltenham are detailed in Appendix x.

### **3.2 Impact in the private rented sector**

Some of the most significant challenges for tenants in the private rented sector are in relation to changes in the way LHA is calculated against market rents, and the extension of the single room rent to include single people aged between 25 and 35 years:

#### **3.2.1 LHA calculated at 30<sup>th</sup> percentile of market rents**

LHA is now calculated based on the 30<sup>th</sup> percentile of market rents – a reduction from 50<sup>th</sup> percentile of market rent, as was calculated previously. This change has been effective from April 2011 for new tenants, and raises challenges regarding the affordability of the private rented sector and the council's ability to access the private rented sector for the purposes of both preventing homelessness and for ending our full homelessness duties.

Those most affected by these changes are families with a 4 and 5 bedroom need, where the new shortfall between rent subsidy entitlement and the market rents is particularly significant. The result is that larger households will be forced into smaller properties in the private rented sector and that there will be an increase in the demand from these families for larger social housing.

#### **3.2.1 Single room rent**

Single room rents have now been extended to include most single people who are under 35 years of age. This means that many more single people are likely to be forced into living together in houses of multiple occupation. This does create a risk in terms of the potential stability of these individual properties and the knock-on effect this can have on the wider community, where this leads to more transitory residents and where risks of anti-social behaviour is potentially increased.

There is also a risk that some under 25s will be squeezed out of the private rented sector, should some private landlords perceive that the over 25s will pose less of a risk to their properties/rental income.

### **3.3 Impact in the social housing sector**

The rules relating to how Housing Benefit (HB) is calculated for tenants of working age, who are under-occupying social housing, is also likely to change. From 2013, social housing tenants of working age will only be entitled to HB for the rooms they are entitled to under the HB regulations. This means that for those tenants who do not meet the HB criteria, in terms of the number of rooms they occupy, they could be deemed to be under-occupying their accommodation. As a result, their HB entitlement could be restricted. This will raise challenges for rent payments and/or debt for tenants and increase movement and pressures within social housing. It is estimated that 15-20% of CBC's 4 bedroom properties are occupied by tenants of working age, who are under-occupying by 2 bedrooms. This equates to

approximately 20-25 households, with more households in 3 bedroom properties also under-occupying.

### **3.4 Cross tenure impact**

The way in which non-dependent deductions are calculated is also changing, meaning that non-dependents lodging with a tenant claiming HB/LHA, will have to pay more to that tenant in order to meet their reduction in HB/LHA entitlement. This will place pressure on households to collect more from their non-dependants to cover household keeping, which in turn can increase family tensions and heighten risks of homelessness.

## **4. Self Financing Housing Revenue Account**

### **4.1 Background**

The previous system for council housing finance was criticised by Local Authorities, tenants and housing professionals for some years. It was based on an impenetrable and volatile subsidy system that was under-funded and redistributive and did not give a stable basis for long term business planning.

The previous Labour Government acknowledged these issues and commissioned a comprehensive review, which culminated in a consultation document entitled, 'A prospectus for the future of council housing.' This proposed the dismantling of the subsidy system and replaced it with a self financing debt settlement. Local Authorities would be required to pay interest to the government on the debt, but there would be an opportunity to borrow against rent revenues to secure additional funding up to a certain limit, known as a 'debt cap.'

Self-financing has now become a reality for Local Authorities, and this creates some real opportunities.

### **4.2 Impact of these changes**

It is estimated that as a result of these changes, Cheltenham Borough Homes will be able to raise an additional £xx million over xx years, which can then be invested into our housing stock and in services which support local communities.

How this extra finance will be used has been influenced by the priorities identified within this Strategy, as well as from consultation with a range of third sector partners and Cheltenham Borough Council tenants. These, in turn, have been used to inform the CBC HRA Business Plan 2012-42.

## **5. Supporting People**

### **5.1 Background**

Supporting People funding pays for much of the housing support that is provided to vulnerable people, in order to help them live as independently as possible. This includes supported housing, sheltered housing and floating support services. (The latter is where support is provided to those individuals who live in their own homes).

The role of Supporting People is therefore to ensure that vulnerable people are able to learn or maintain basic skills, which will enable them to remain in their own homes,

while achieving any aspirations they have to become more active members of their local communities.

Support provision is important, as failure to sustain accommodation due to a lack of basic life skills has considerable social costs, not only in terms of the individual affected, but to the community at large. Accommodation failure can also carry significant costs to the public purse, with a potential requirement for interventions from the Local Authority in terms of housing services provision, and so on.

Despite its importance, the Supporting People Programme is seeing a reduction in funding from Central Government from £20 million to £13 million over a 4 year period to 2015. Clearly, such cuts in funding cannot be met through traditional 'salami slicing'. Instead there will have to be a transformational change in the way services are delivered.

The County Council is the Administering Authority for the programme and leads the Supporting People Partnership Board, which will make recommendations on which services should be commissioned and decommissioned, before these are put to the County Council's Cabinet Members.

The Supporting People (SP) Strategy 2011-15, which has been consulted upon and endorsed by the County Council, specifies the general direction of travel that is to be undertaken.

## **5.2 Opportunities and Challenges**

Whilst this reduction in funding can present opportunities to fundamentally review services and bring about a transformational change in the way some of these services are delivered, there will clearly be some challenges in implementing the SP Strategy.

Our role will be to ensure that this transition takes place as smoothly as possible, through our representation at Partnership Board and other relevant SP partnerships. Critical to all of this will be our need to ensure that the needs of vulnerable people are safeguarded during this transition.

# Chapter Three

## Understanding Our Housing and Support Needs

An understanding of the housing needs within Cheltenham is essential in order for us to inform our decision-making on the provision of new affordable housing within the Cheltenham area.

### 1. Affordable Housing

Affordable housing is given a specific definition within government guidance contained in Planning Policy Statement 3: Housing (PPS3).

Essentially, it is made up of social rented, intermediate and affordable rented accommodation, provided by Registered Providers (traditionally known as Housing Associations and Local Authority owned stock).

It is likely that in the future most new affordable housing will be in form of affordable rents, which will generally be set at around 80% of local market rents. More detailed information about affordable rents is contained in Chapter 2 of this Strategy.

### 2. Current levels of affordable housing

There are around 6,800 existing affordable homes in Cheltenham. This has fallen from approximately 7,000 since 2007 as a result of Right to Buy, demolition, etc. Approximately 4,500 of the affordable homes in Cheltenham belong to Cheltenham Borough Council. These are managed by Cheltenham Borough Homes, an Arms Length Management Organisation. The remaining homes are managed by Registered Providers, the details of which are at Appendix x.

### 3. How many new affordable homes are needed?

The evidence-base for establishing levels of housing need in Cheltenham is contained within our Strategic Housing Market Assessment.

#### 3.1 Strategic Housing Market Assessment (SHMA)

The SHMA considers many factors, including projected population growth, single occupancy of households, workforce profile, the cost of market houses for sale and the cost of market rents. It estimates the future requirement for housing and the need for affordable housing across Gloucestershire.

In considering this range of factors, the SHMA concludes that:

- The structure of the population will change over the next 2 decades due to falling birth rates, longer life expectancy and the impact of migration, leading to an ageing population.
- One person households are predicted to rise, and as a result there will be an increase in demand for smaller housing units.
- The supply of social housing in Gloucestershire had declined steadily since 1980 due to factors such as social housing tenants exercising their Right to

Buy and the relatively low levels of new build homes being delivered generally.

### 3.2 Affordable housing need

An important part of the SHMA's evidence base is the Housing Needs Assessment (HNA) The most recent one undertaken was the 2009 Assessment by Fordham Research (published 2010). This document takes precedence over previous needs assessments within the SHMA.

Housing need is defined in the HNA as the number of households who lack their own housing or who live in unsuitable housing and who cannot afford to meet their housing needs in the market.

A key part of the HNA was to look at affordable housing requirements. This was carried out following Communities and Local Government (CLG) guidance which sets out the methods for looking at the backlog of need and future need. In broad terms, the assessment of need can be split into the following categories:

- ▶ **Current affordable housing need (i.e. backlog):** It is estimated that 1,213 households are in current housing need with households in the social rented sector most likely to be in housing need.
  - ▶ **Current available affordable housing stock to offset need:** With only 665 units of affordable housing stock available to meet this need there is a current shortfall of around 548 units
  - ▶ **Future affordable housing need (future need):** The total gross future need for affordable housing is estimated to be 1,473 units per annum
  - ▶ **Future supply of affordable units:** To reduce the current backlog over five years and meet newly arising need for each year, it is estimated that there will be a need for approximately 929 units to be provided per annum.
- **Types of household in need of affordable housing**

About 26% of total gross housing need comes from lone parent families, despite making up just 5.5% of households in Cheltenham. Households with children are overall more likely to generate need than average.

Pensioner households do not generate much of the Borough's gross housing need (5.1%), despite making up more than one quarter (26.5%) of households. This is mostly because they are unlikely to voluntarily move property.

#### 3.2.1 Addressing need

The report considered that balancing the future housing market in the Cheltenham area would be best advanced by a 60%/40% mixture of market and affordable housing with social rented housing making up the bulk of affordable housing. Within the affordable sector (i.e. 40% of the whole), this could be broken down into 30% intermediate rented and 70% social rented making social rented housing 28% of the total construction.

Within the affordable housing requirement, two and three bedroom properties are required almost equally (39% and 36% respectively) with a lesser requirement for one and four bedroom properties (16% and 10% respectively).

### **3.2.2 The needs of particular groups**

In addition to the main analysis of housing need, the study addressed particular client groups that may have specific housing requirements. While such groups do not necessarily represent “households in need” as defined by the CLG guidance for assessing affordable housing need, information about these groups is important to inform policy and service provision. This analysis found that:

- Around 13% of households in Cheltenham include one or more members in an identified support needs group (most common were those with a medical condition or had a physical disability, or were and frail and elderly). The most requested types of housing improvements were for lower level shower units or alterations to bathroom/toilet.
- Around 36% of households in Cheltenham contain only older people (defined as people aged 55 and over) and are slightly more likely than average to live in social housing.
- Levels of housing need were much higher than average among BME groups making up 21% of all housing need despite accounting for only 8% of Cheltenham households overall.

Information on the needs of particular groups has been instrumental in informing Gloucestershire’s Supporting People Strategy 2011-2015.

### **3.2.3 Key Messages**

The messages from the housing needs assessment are quite stark, Cheltenham needs to build more affordable housing to meet the inherent needs within our communities. This is a challenge being taken up by the Councils of Gloucester, Cheltenham and Tewkesbury in the preparation of the Joint Core Strategy (JCS), further details of which are covered within Chapter 4 of this Strategy.

## **3.3 The Gloucestershire Affordability Model**

The Gloucestershire Affordability Model (GAM) was commissioned by the six Gloucestershire district authorities and the County Council as a means of further informing the decision making process, in terms of the levels of housing which may be required within Gloucestershire for each of the authorities’ development plans.

The Model uses demographic and economic projections to help make forecasts as to how the housing market may look over the plan period. By doing this, it helps to identify issues such as affordability and housing need.

Demographic and economic projections are just part of the suite of evidence which will be used to inform decisions on the level of development required: capacity to deliver new homes has also been assessed via Council monitoring of residential land and analysis via Strategic Housing Land Availability Assessments.

Having considered this evidence, a likely estimation of new homes required in the JCS area over the next 20 years is considered to be approximately 36,800, meaning that 1,840 new homes would need to be provided every year until 2031. For the Cheltenham area, this would equate to approximately 11,550 new homes over this period, or around 580 a year. This demographic assessment is just one scenario



tested via the Joint Core Strategy. In total, 4 scenarios for future levels of housing development have been tested, and are covered in more detail within Chapter 4.

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# Part Two – Meeting our Outcomes

## Chapter Four

### Priority 1 - Increasing the Provision of new Affordable Housing

#### 1. Introduction

The development of new market and affordable housing is important to Cheltenham Borough's social and economic sustainability. Without both, there would be an imbalance in the housing market generally.

By enabling the provision of a range of property types, sizes and tenures, Cheltenham Borough Council will seek to ensure that more of its residents are better able to find and maintain suitable, affordable housing within and potentially around the Borough.

#### 2. Background

Under the previous Government, targets for the provision of new housing were set by the government for different regional areas. The housing targets for Cheltenham, and indeed for Gloucestershire as a whole, were set within the Gloucestershire Regional Spatial Strategy. These targets were nevertheless supported by an evidence base of housing need contained within the SHMA, as referred to within Chapter 3 of this Strategy.

The present Government has now abolished these Regional Spatial Strategies, with a view to ensuring that local communities have a much greater say in setting any future housing targets for the area. This is currently being carried out via the Joint Core Strategy Consultation process.

#### 3. The Joint Core Strategy (JCS)

Each local authority has a statutory duty to prepare a development plan and, in doing so, needs to arrive at the 'right' level of supply and location of housing that best meets the long term needs of communities.

The JCS is currently being developed in partnership with Gloucester City Council and Tewkesbury Borough Council. Its vision is to, 'foster growth in the local economy and provide sufficient homes, including affordable homes, in sustainable locations, without increasing the risk of flooding, or harming high quality landscape, whilst maintaining and enhancing the separate vitality, identity and character of individual settlements.'

Once approved, the JCS will form part of the statutory development plan for Cheltenham, setting out the housing requirements and levels of affordable housing to be delivered. As commissioners and providers, we need to help build strong communities where people live confidently alongside each other in mixed tenure communities that offer a choice of sustainable, quality, accessible and well-managed affordable homes.

A key strategic objective within the JCS is to provide sufficient homes - including affordable homes - on deliverable sites, which are of good quality and are of the right size, type and tenure in sustainable locations that provide good access to jobs and services and protect the quality of the environment. Included within the JCS will be a consideration as to how we would seek to meet the accommodation needs of a range of different groups and communities.

The scale on which we will foster economic growth in the local economy, and provide additional homes, will be informed by public consultation, with the final decision resting with the Council Members and tested via an examination in public under the regulations of the Town and Country Planning Act.

In order to inform this consultation, four Options for future development in the JCS area have been prepared. These Options take into account the estimated need for the provision of new homes and jobs in the JCS area, based upon a dynamic needs assessment (the Gloucestershire Affordability Model), which took into account a wide range of factors that would influence levels of need over the next 20 years; such as demographic and economic changes to the area.

The Options for future development are presented within the Joint Core Strategy Consultation documentation as Scenarios A to D as follows:

- Scenario A – 16,200 new homes across the JCS area
- Scenario B – 33,200 new homes across the JCS area
- Scenario C – 36,850 homes across the JCS area
- Scenario D – 40,500 homes across the JCS area

Scenario A offers the least amount of development over the next 20 years; limiting development to within the Cheltenham urban area and avoiding encroaching across the Cheltenham Borough boundaries. This would equate to approximately 220 new homes a year and, according to the Affordability Model, would fall far short of the 580 new homes required each year to meet estimated need.

Scenario D, on the other hand, offers the most amount of development, exceeding the estimated level of need identified within the Affordability Model by 10%, with the annual rate of housing delivery being on a par with the housing delivery rate in Cheltenham over the period 2006 to 2008. (Approximately 640 new homes/year).

The Council agreed in November 2011 to the publication of the JCS - 'Developing the Preferred Options Consultation Document' in order to consult widely on the of 4 potential development scenarios.

To inform the consultation process further, consideration was given to the extent to which each of the 4 scenarios, if implemented, would go towards meeting the key strategic objectives identified within the JCS. These are detailed within the JCS consultation documentation.

The consultation took place between December 2011 and February 2012, the outcome of which was that.....

Following further periods of consultation during 2012 and 2013, followed by an examination by the Secretary of State, the JCS will then be adopted in 2014, with one of the development scenarios A to D potentially being formally adopted by

Council. The JCS therefore has the potential to determine the scope of development of new affordable housing for the next 20 years, and will be a key document within Cheltenham's local plan, replacing the Affordable Housing Policy of the adopted Cheltenham Local Plan (2006).

Should the provision of new affordable housing be considerably lower than market requirements, then there will be a risk that pressures on existing housing will become increasingly strained, with the result that this will impact on housing waiting lists, increase homelessness and the use of emergency and other temporary accommodation; as well as adversely impacting on our ability to develop and maintain sustainable communities.

#### **4. The Gloucestershire Gypsy, Traveller and Showpeople Communities**

The housing needs of Gypsy, Traveller and Travelling Showpeople communities differ significantly from those requiring traditional 'bricks and mortar' accommodation. Every local authority has a statutory duty to make provision for meeting the housing needs arising from this community group.

In 2007 the six Gloucestershire District Authorities, along with the County Council, commissioned an accommodation needs survey of Gypsies, Travellers and Travelling Showpeople, in order to find out how many residential and transit pitches would be needed over the next five years. This resulted in the Gloucestershire Gypsy & Traveller Assessment (GTAA), which forms part of the overall evidence base within the SHMA.

The GTAA estimated that an additional 187 residential pitches and 35 transit pitches were required in Gloucestershire to meet the needs of Gypsies, Travellers and Showpeople. It recommended that 4 of the residential pitches and 1 transit pitch should be provided within Cheltenham.

Following this, a 'call for sites' was undertaken for the JCS area. (A call for sites is a request to landowners within the area to put forward any available potential sites for consideration as to their suitability as sites for gypsies, travellers and travelling showpeople communities). No sites were submitted within the boundary of Cheltenham Borough, and many of the sites that were submitted outside our boundary were located in areas that would be considered to be unsuitable from a planning perspective. Clearly, even if all of the sites submitted were allocated for the travelling communities, there would still not be enough provision for all of the need as identified in the 2007 GTAA.

In considering the availability of suitable sites, it will be important that recognition is given to the particular accommodation needs of the different travelling communities, as for instance, travelling showpeople have different site design requirements for accommodation than other travelling communities.

The Gypsy and Traveller Accommodation Assessment (GTAA) is due for renewal in 2012. This assessment will provide us with more up to date information on current needs, with further consideration then being given to how some (if not all) of the estimated needs can be met for the area. **See Action x**

## 5. Existing New Affordable Housing Commitments and Plans

### 5.1 Background

In 2011, Cheltenham had 116,200 households. Over the period April 2006 to April 2011 the town delivered 2,100 new homes, with an average annual delivery of 430 dwellings.

Given that our Housing Needs Assessment estimates a requirement of 929 new affordable homes to be delivered every year (see Chapter 3), housing need in Cheltenham is more than twice as high as the actual supply of all new homes.

In terms of new affordable housing provision, since 2007 Cheltenham has delivered 283 affordable housing units. However, when taking into account the loss of affordable housing as a result of right to buy, demolition, etc. the total number of affordable housing for Cheltenham has in fact fallen from 6974 in 2007 to 6827 in 2010. Should the number of affordable units in Cheltenham continue to decrease, this will inevitably place even greater pressure on existing housing to meet housing needs.

### 5.2 The Role of Cheltenham Borough Homes

The HRA freedoms and flexibilities have enabled the Council, following consultation, to determine what its spending priorities are with the projected additional investment opportunities that the HRA freedoms will bring. Among the priorities identified, the Council has recommended that some emphasis is placed on the provision of new affordable housing.

CBH has already made some in-roads into this, having successfully delivered its first new homes development of 16 units at Brighton Road, all of which were built to Code 4 Standard for Sustainable Homes, thereby increasing energy efficiencies.

CBH is also on site with a further 48 new units being developed in St Pauls. Despite the setback of CBH not gaining any grant subsidy from the HCA to help finance the development of these new homes, we and CBH both remain committed to delivering the balance of the regeneration scheme at St Pauls (Phase 2) and concluding the redevelopment of Cakebridge Place.

Further ahead, there are currently four garage sites with planning consent for redevelopment under the garage site rationalisation programme. This has the potential to deliver a **xx new** affordable homes.

To facilitate the development of additional affordable housing, CBH will seek to liaise with developers to consider the viability of developing on other CBC land assets. **See action...**

### 5.3 Other Proposed New Affordable Housing Provision

In addition to the above, should larger schemes that are currently in the pipeline be delivered, a further 211 affordable housing units are anticipated over 2012-14. This, however, falls well short of recent new affordable housing provision in Cheltenham, and is a fraction of Fordhams estimated affordable housing need requirements.

## 5.4 Tackling Climate Change

In view of our commitments to tackling climate change, it is important that we have regard to the Code for Sustainable Homes levels to maximise energy efficiencies – Level 3 currently being the norm in the building industry. It is our aspiration that new homes are built to Code Level 4, however, this aspiration must be set in the context of economic viability and the ability to deliver this at this standard, without affecting the provision of new affordable housing.

## 5.5 Building for Life

Good quality housing design can improve social wellbeing and quality of life by reducing crime, the fear of crime and improving public health and easing transport problems. In addition, by designing new homes in such a way as to enable them to be more easily adapted in the future – should the need arise - this will increase opportunities for individuals to live independently for longer; thereby supporting one of our key outcomes.

We will therefore continue to seek to achieve a high Building for Life target on new housing developments.

## 6. The Future Delivery of New Affordable Housing post 2014

Given the uncertainties around what the Preferred Option for growth will be within the JCS, alongside other uncertainties, such as planning consents, viability of potential sites and the economic climate in general, it is difficult to predict what the future delivery of affordable housing will be beyond 2014.

The JCS will clearly provide the blueprint for the potential provision of new affordable housing for the next 20 years. Whichever of the four Preferred Options are adopted, it will be crucial for the Council to maximize the provision of affordable housing on new sites in order for at least some housing need to be met. There are a number of potential challenges and opportunities that must be considered in order for us to achieve this:

### 6.1 Reviewing the Threshold Levels for Triggering the Provision of New Affordable Housing

In current Local Plan Policies, a number of smaller sites across Cheltenham have delivered just under the 15 dwelling threshold and have therefore not been required to contribute towards meeting the identified affordable housing need. It may be that the identified shortfall in affordable housing provision across Cheltenham could be reduced if more (i.e. smaller) sites were required to make an affordable housing contribution, by lowering this threshold, where it is viable to do so.

It is fully intended to subject the potential lowering of the threshold to viability testing as part of the preferred JCS document in 2012. This will be carried out alongside the review of the implications of changes to infrastructure funding and the viability of the proposals in the JCS as a whole. Consultation is currently underway to consider whether new thresholds could be set. **See Action...**

### 6.2 Maximising Funding Opportunities

The housing market, and the economic climate in general, have been important factors in leading to the stall in the provision of new affordable housing in recent years.

This, combined with the Government's austerity measures, resulting in a reduction in the availability of grants from the HCA to subsidise the provision of new affordable homes, means that the market will continue to be challenging, unless potential funding streams are more effectively utilised.

### **6.2.1 The Homes and Communities Agency**

The HCA has a crucial role in supporting the development of new homes, new jobs and boosting economic growth. It will also continue to play a role in subsidising new affordable housing developments (albeit with reduced funding) for Registered Providers.

With the reduction in the potential availability of subsidies to support new developments, the HCA are focussing more on supporting those development opportunities that bring with them real prospects of economic growth and job creation (including skills development), in addition to the provision of new affordable homes.

Our role must therefore be to ensure that our affordable housing development priorities are, wherever possible, also aligned to supporting economic growth, where subsidies are required from the HCA to get our development priorities off the ground.

### **6.2.2 The Local Enterprise Partnership**

The Gloucestershire LEP is a partnership between the Local Authorities and businesses. It plays a central role in determining local economic priorities, and it undertakes activities to drive economic growth and the creation of local jobs. It will also make decisions on how funding streams can be used to support these aims.

The government's view is that with economic growth and the creation of more jobs, comes the need for more housing. Given that emphasis within the JCS includes increasing the economic competitiveness of the JCS area, there are clear linkages and opportunities which can mutually benefit both the LEP's and the JCS's visions for the area.

In particular, the JCS has the potential to support the LEP by seeking to identify and deliver a supply of employment land within central areas and on the periphery of the urban areas to improve the economic resilience of the JCS area. In turn, the LEP can play a role in supporting the implementation of the JCS through its access to potential funding streams.

The degree to which this potentially mutually beneficial relationship will be able to develop, will be determined by the decisions made by the Council on which of the Preferred Options it wishes to adopt for the JCS.

### **6.2.3 The Local Investment Plan (LIP)**

The Local Investment Plan sets out areas of potential investment required for Gloucestershire. The HCA requires Local Authorities to produce these plans in order to inform potential funding discussions. The investments set out in the LIP are those required to deliver the agreed economic, housing and environmental ambitions for Gloucestershire. The LIP identifies the priorities that need to be addressed, based on

robust evidence from local strategies, including the Sustainable Communities Strategy, Local Development Frameworks and infrastructure planning work.

Given that the HCA is now prioritising its funding arrangements for new affordable housing, where this contributes to the wider outcomes around supporting economic growth, Cheltenham Borough Council will need to review its priorities within the LIP on a regular basis, in order to be satisfied that these priorities can also be shown, wherever possible, to support economic growth in our area - where subsidies are required from the HCA in order to deliver the required levels of affordable housing.

By aligning our priorities within the LIP in this way, we will ensure that the LIP falls in line with the overall vision for the JCS and the LEP, thereby maximizing the opportunities for funding to support appropriate development in the future. **See Action...**

### **6.2.5 Associated Infrastructure**

In the same way, Infrastructure Plans supporting the LIP and other strategic sites identified within the JCS consultation documentation ought to be prioritised according to whether the sites can deliver economic growth and housing. **See Action x.**

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# Chapter Five

## Priority 2 - Making Best Use of Existing Housing

### 1. Introduction

Improving the condition and use of our existing provision of housing, both in the private sector and in the social housing sector is a crucial part of our Housing Strategy. It will support the following outcomes:

- To enable people to live independently for longer and to lead more healthy lives
- To reduce carbon emissions
- To reduce fuel poverty
- To improve the quality and safety of homes
- To reduce the number of empty homes
- To reduce homelessness
- To strengthen our neighbourhoods and to make them safer

### 2. Housing Across all Tenures

#### 2.1 Energy Efficiency

##### 2.1.1 Climate Change

The UK is at risk of experiencing significant changes in climate over the coming decades, unless there is a collective focus on reducing UK carbon emissions. There is a national target to reduce our emissions by 80% by 2050. We can help to meet this target by improving the energy efficiency of our homes.

##### 2.1.2 Fuel Poverty

Improving the energy efficiency of our homes is important also in terms of helping to tackle fuel poverty. As fuel becomes more scarce, prices will rise further, potentially plunging many more households into fuel poverty and placing the most vulnerable, particularly the elderly, at greater risk – especially in terms of the potential impact on their health and wellbeing.

Our approach to improving the energy efficiency of our homes is covered in Sections 3 and 4 below, along with other key issues affecting both the private and social housing sectors.

### 3. Private Sector Housing

*Top line issues will be covered here, referring reader to the Private Sector Renewal Policy, for more detailed information (This Policy will be put in the Appendix)*

### 4. Social Housing – Cheltenham Borough Homes

The freedoms and flexibilities coming from the HRA reform have enabled us to prioritise the works referred to below as key areas of investment, following wide public, tenant and agency consultation, and as outlined within our HRA Business Plan, with a more detailed plan being worked through with CBH over the period 2012-13. **See Action x.**

Our homes currently meet the government's 'decency standard.' CBH successfully completed this multi-million pound project in 2008, two years ahead of the government's target and within budget. We are committed to maintaining this level of decency into the future. Now that the decent homes programme has been completed, future investment will be proactive, identifying and replacing components and maintaining building elements before they fail. These will be identified by the use of developing stock condition software and physical surveys. CBH will investigate retrofitting homes to improve their environmental footprints, taking into account new technologies to reduce energy use. CBH will review the optimum methodology for addressing fuel poverty, including the opportunities provided through the adoption of renewable technologies.

CBH has also an Environmental Improvement Programme of £60k to be spent on physical works to improve the environmental efficiency of housing stock. Activities will be prioritised to ensure this budget is put to best use.

CBH will also continue their Neighbourhood Works Programme, to improve the external communal environments for CBC tenants. This will play an important part in helping to combat anti-social behaviour and to promote community cohesion within some of our neighbourhoods.

Whilst the worst of the non-traditional stock is being addressed through the redevelopment of the Tarran bungalow sites at Brighton Road and Cakebridge Place, there remain a core of 'Cornish' non-traditional properties that will require significant investment within the life of the current investment plan. This is most likely to take the form of a standard works programme for Pre-cast Reinforced Concrete (PRC) homes.

Day to day repairs to properties are undertaken by CBH's in-house responsive repairs team. CBH will review this service to ensure that it continues to provide value for money and is able to withstand the challenges of the external market.

#### **4.1 Sheltered Housing**

A few of our current sheltered housing units experience relatively low demand, because as bedsits they are considered too small to meet the needs for some of our residents. Conversion to flats is an expensive option and would result in an overall loss of units. We will therefore carry out an options appraisal in order to seek to address the occurrence of bedsits within three of the sheltered schemes.

In addition, the community alarm equipment within schemes is becoming old, and in the future they may not be able to be maintained or replaced with like for like equipment. We will therefore also consider how we can invest in new technologies to better assist our tenants, with support needs, in sheltered housing.

### **5. Partnership and Monitoring Arrangements between CBC and CBH**

Supporting the delivery of excellent services and maintaining the viability of CBH in the long term is of vital importance. The core services of CBH, which includes the management and reletting of the Council's homes in a timely and cost effective manner, will continue to be of the highest priority. Robust performance monitoring and self assessment, coupled with the involvement of customers to ensure relevant focus and service-user scrutiny will ensure this continues. We will also ensure that we continue to work together effectively through relevant partnership and monitoring arrangements. **See Actionx**

## **6. The Social Housing Sector – Other Registered Providers**

Registered Providers will have their own business plans and targets for improving their housing stock. We will, however, seek to influence RPs, through our partnership arrangements, to ensure consideration is given to the priorities we have identified within this Strategy. **See Actionx**

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# Chapter Six

## Priority 3 - Improving Access to and Maintaining Suitable Accommodation

### 1. Accessing Social Housing

#### 1.1 Gloucestershire Homeseeker Allocations Scheme

In 2009 the six District Authorities in Gloucestershire implemented 'Gloucestershire Homeseeker,' a county-wide Choice Based Lettings Scheme, to allocate social housing. Whilst this is a Gloucestershire-wide scheme, we are still able to give preference to households with a local connection to Cheltenham.

This Scheme is an improvement on the earlier 'points' based approach to allocating properties, in that it is less complicated, is seen to be fairer and is more transparent. Whilst the Scheme does not create more properties, it does enable households to make more informed choices about where they wish to live and the likelihood of being offered social housing there.

#### 1.2 Reviewing Gloucestershire Homeseeker

As a result of the national changes introduced by the Localism Act and those that are anticipated to come out of the Welfare Reform Bill, we will review our Allocations Scheme. As this is a Gloucestershire-wide Scheme, any review will need to be undertaken in full agreement of the 5 other District Authorities within Gloucestershire.

The issues to be reviewed are as follows:

##### 1.2.1 'Open' versus 'closed' housing lists

Restricting access to the housing list for those households with a clearly defined housing need may bring about some benefits. However, there may also be some potentially unintended consequences, as detailed in Chapter 2 of this Strategy. Full consideration will be given, through the Gloucestershire Homeseeker Partnership, to the opportunities and challenges such restrictions are likely to bring, before making any recommendations to change our existing Policy. **See Action x**

##### 1.2.2 Social Housing Tenants seeking to Transfer

Local Authorities can, if they wish, remove from the Allocations Scheme existing social housing tenants who are seeking to move to alternative social housing; thereby freeing them up from having to compete directly with non-social housing tenants in housing need.

Again, this opportunity can bring about some unintended consequences. Gloucestershire Homeseeker Partnership will therefore also give careful consideration to this option, before making any recommendations to change our Allocations Scheme. **See action x**

##### 1.2.3 'Room' Entitlement - Housing Benefit Eligibility Criteria

Gloucestershire Homeseeker will review the bedroom entitlement it currently offers to households on the housing list, with a view to aligning it to the proposed Housing Benefit requirements. Currently, there are no Housing Benefit restrictions on social housing tenants under-occupying their accommodation; but this is likely to change. As a result, it will be necessary to ensure that households are not inadvertently placed in accommodation they cannot afford to maintain, because of these newly proposed Housing Benefit restrictions. **See action x**

#### **1.2.4 Families leaving the Armed Forces**

Cheltenham Borough Council has signed up to an Armed Forces Community Covenant, alongside other District and Public Authorities within Gloucestershire. (Please see Appendix x) As part of our commitment to this covenant, we will, when reviewing our Homeseeker Allocations Scheme, consider the housing needs of households leaving the Armed Forces. **See action x**

#### **1.3 The Access & Inclusion Group**

This group is a subgroup of the Gloucestershire Homeseeker Partnership, tasked with reviewing the ability of vulnerable people to access the Choice Based Lettings Scheme and, where shortcomings are identified, to take appropriate steps to address them. It is comprised of District Authorities and third sector organisations representing the interests of vulnerable people.

We will continue to provide representation within this group as a means of ensuring that the needs of vulnerable people are heard and that appropriate activities are undertaken to ensure there is more equitable access to Gloucestershire Homeseeker. **See Action x.**

### **2. Accessing the Private Rented Sector**

The growth in the 'buy to let' market by private investors, combined with the cost of home ownership, has led to an increase in the demand for and in the supply of private rented accommodation in Cheltenham.

In Chapter 5, we referred to the challenges this growth in the market presents in terms of the Local Authority being satisfied that this stock meets the required health and safety and decent home standards. However, this increase also creates opportunities by opening up more housing options for low-income households who might otherwise have had to rely solely on social housing to meet their needs.

In addition to this increase in private rented accommodation, the introduction of the Local Housing Allowance also made it easier to access the private rented sector, in that on the whole, it offered more generous calculations of benefit entitlement compared with the previous HB calculations. It also opened up more choice for low-income households seeking accommodation.

The welfare reform will to some degree limit the ability of low-income households to access and maintain accommodation in the private rented sector. Our role will therefore be to seek to minimise this impact. We will do this by:

#### **2.1 Reviewing CBC's Housing Options Service**

Traditionally Housing Options Services have tended to focus on providing services for those at risk of homelessness or in housing need. A focus for the future provision of the housing options service will be to develop services for private landlords, including potentially tenancy management services. **See Action x**

We will also undertake a commissioning review of our Housing Options Service, to ensure we are maximising efficiencies and to determine whether any added value or other benefits can be derived from commissioning this service to Cheltenham Borough Homes. **See Action x**

## **2.2 Widening the scope of Gloucestershire Homeseeker Choice Based Lettings Allocations Scheme to include private landlords**

Currently, the Choice Based Lettings Scheme advertises only social rented properties. If private rented properties were also advertised through this Scheme, this would extend the range of options open to private landlords to advertise their properties, and serve as a mechanism by which we could build a stronger partnership between these landlords and the Local Authority.

By combining such an initiative with Private Sector Housing Service's 'Fit for Rent' Accreditation Scheme, this could also serve as an opportunity to raise housing standards in the private rented sector.

Gloucestershire Homeseeker Partnership will therefore explore the option of widening the scope of the Scheme to include the private rented sector, and consider how this could be linked to the county-wide Accreditation Scheme. **See Actionx.**

## **2.3 Supporting the development of a Private Leasing Scheme**

Private Leasing enables landlords to lease their properties to a managing agent for an agreed number of years. During that period the landlord receives a guaranteed rent, and at the end of the term the property is returned to the landlord in the same condition as it was taken on.

These schemes can be attractive to those private landlords who do not wish to manage their properties themselves and who are looking for a guaranteed rental income. The trade-off is that these guaranteed rents are usually lower than what might otherwise be received on the open market.

We are currently working with partners, including the Probation Service and other District Authorities, to ensure that a Private Leasing Scheme can be set up within Gloucestershire. Particular emphasis will be placed upon supporting the needs of vulnerable people who are homeless or at risk of becoming homeless.

By working in conjunction with Private Sector Housing Services, we will also ensure that we make use of this opportunity to raise housing standards within the private rented sector. **See Action x**

## **3. Accessing Shared Ownership and Related Schemes**

These schemes can provide choice for households who cannot afford to buy a property outright, but who have sufficient means to step onto the property ladder by purchasing part of the property initially.

There are a range of products available, which are accessed via South West Homes, a 'not for profit' organisation. We will therefore remain working closely with South West Homes to ensure households, who can afford such schemes, are made aware of what is available.

## **4. Maintaining Independent Living**

One of our outcomes is to support independent living. We will seek to achieve this through:

### **4.1 The Provision of Disabled Facilities Grants (DFGs) and other Adaptations**

#### **4.1.1 Mandatory DFGs**

These grants are means-tested, and enable individuals to live independently for longer, by financing the adaptation of their homes to better meet their needs. The Local Authority receives a cash grant from the government each year towards the funding of DFG's. As the population ages, the demand for DFGs is likely to increase. We will therefore seek to ensure that cases continue to be prioritised appropriately, dealt with according to need and that adaptations are carried out cost effectively.

We will also work with CBH to ensure that where relatively minor adaptations are identified, these works can be carried out without the need for our tenants to go through the DFG application process.

#### **4.1.2 Adaptation support grants**

This is a discretionary grant available to a disabled person who has been referred to the Local Authority for assistance by an Occupational Therapist. The categories of work covered include:

- Essential repairs associated with any required adaptations
- Relatively minor adaptations, or where
- Adaptations need to be carried out very quickly

We will continue to exercise our discretion in determining when the use of this grant will be the most appropriate option for those wishing to remain in their homes, with a view to maintaining value for money for the Local Authority.

#### **4.1.3 Relocation grants**

This is another discretionary grant designed to assist with relocation costs and/or purchasing costs of a new property where adaptations to an existing property are considered inappropriate or too costly, and where a more cost-effective option would be to assist households with re-housing. We will exercise our discretion in using this grant to ensure we make best use of Local Authority finances.

## **4.2 Lifeline Alarms**

The Lifeline Alarm Service can benefit people of any age who are vulnerable and/or have a disability. It enables clients to contact someone quickly and easily via a

control centre 24 hours a day, 365 days a year, in the event of an emergency, such as a fall or sudden illness.

In addition, it offers reassurance to users and their families that this service is available, should such an emergency arise. This in turn gives individuals (and their families) confidence that they are better able to live independently for longer.

This service also provides a further benefit in that it generates an income for the Local Authority.

We will actively promote the service through multi media sources and attending community events throughout the Borough. In addition, we will also embrace new technology and where practicable offer this as an extra service to our customers.  
**See Action x**

### **4.3 Sheltered Housing and Older People**

Sheltered housing plays an important part in meeting the needs of some of our older people. This is demonstrated by a recent survey by CBH on our sheltered housing residents, which showed very high satisfaction levels; not least with the role that Supported Housing Officers play in helping to enable our tenants to lead more active and fulfilling lives. The quality of the service was also recently reviewed by the Supporting People Inspectorate, which delivered a resounding 5 A rating (the highest rating available).

Despite these successes, there are gaps - in particular for older people not living in sheltered housing. CBC and CBH are therefore working through a number of options currently, as identified in CBH's Housing Support Service Business Plan, to consider how we can better meet the support (and potentially other) needs of the wider population of older people, whilst still maintaining high quality services for our sheltered housing tenants. **See Action x.**

We will also work with Supporting People, to ensure that our priorities can be aligned as far as possible to the priorities identified for older people within the Supporting People Strategy. **See Action x.**

### **4.4 Supported Housing**

#### **4.4.1 Review of Supported Housing Services**

Supported Housing is accommodation based support for those who need to acquire the necessary skills to enable them to live independently. This support is financed by Supporting People.

The reduction in Supporting People funding is likely to mean that the provision of Supported Housing will change, with emphasis placed on the provision of accommodation-based support for those with higher support needs; whilst more flexible support service provision is delivered to those with lower support needs, via 'floating support' services.

Should these changes be implemented, our responsibility will be to ensure that any necessary 'transition' takes place smoothly, and that any potentially negative impact on vulnerable residents is avoided. **See Action x**



#### **4.4.2 More Equitable Access to Supported Housing Services**

Supporting People have identified, through their needs analysis, that there is a lack of accommodation-based support for rural districts, and that accommodation-based support within urban districts should be opened up more equitably than is perceived at present.

For Cheltenham, the impact is likely to be minimal as there are no restrictions currently for those seeking to access supported housing within Cheltenham from outside our area. Indeed, numbers accessing supported housing within Cheltenham from outside the area is relatively low.

Nevertheless, whilst it is fair and reasonable for there to continue to be equitable access into supported housing in Cheltenham (which is financed by the county), it is also appropriate that individuals who do access these facilities from outside the area are supported in returning to those areas where they have their connections, provided it is appropriate to do so, once they are ready for move-on from supported housing.

We are therefore committed to ensuring that a Reconnection Policy is agreed and implemented effectively across the county. **See Actionx.**

#### **4.4.3 Gateway Assessments into Supported Housing Services**

Supporting People are proposing to develop and implement a Gateway Assessment Service, with a view to providing an online preliminary assessment of the support needs of those looking to access supported housing. It will also measure the outcomes of those who subsequently proceed to go through supported housing on their pathway to independent living and provide a useful tool for monitoring the effectiveness of the proposed Reconnection Policy.

Our role within the development of the Gateway Assessment Service will be to ensure that it is implemented in a way that ensures the needs of those residents who have the greatest requirements for supported housing are most able to access this accommodation. **See Action x**

#### **4.4.4 Move-on into Private Rented Accommodation**

Cheltenham Borough Council currently administers the county-wide Deposit Loan Scheme, which enables households within supported housing, who are ready for move-on into independent accommodation, to access the private rented sector more easily. This scheme will also remain available for those who are homeless or threatened with homelessness, and who can live independently but with the provision of some floating support. The Housing Options Team is committed to running this scheme for the county, so long as funding from SP continues to remain available, and we will periodically review the effectiveness of the scheme for Supporting People. **See Action x.**

# Chapter Seven

## Priority 4 - Tackling Homelessness: Our Homelessness Strategy

### 1. Introduction

This chapter provides a review of the levels and likely future trends in homelessness in Cheltenham. In doing so, it sets out the activities that have contributed to our success in reducing homelessness as a result of the previous Homelessness Strategy in 2008. It also highlights the challenges facing Homelessness and Housing Advice Services, and identifies the steps that we need to take in order to meet those challenges.

### 2. Review of Homelessness

Since the last Homelessness Strategy, our approach to tackling homelessness has transformed the way in which the Housing Options Service has delivered its service, creating more opportunities for partnership working and resulting in good outcomes for many who have approached the service as homeless or threatened with homelessness.

#### 2.1 Current Trends

The table below illustrates the trends on homelessness since 2008

	2008/09	2009/10	2010/11	2011/12 (first 9 months)
Homelessness Approaches	295	235	288	203
Homelessness Preventions	151 (+ 95)	267 (+123)	267 (+59)	181 (+31)
Homelessness Acceptances	95	11	23	34
Households in Temporary Accommodation as at 31 <sup>st</sup> December	46	30	18	13

The number of households approaching the Local Authority as homeless or threatened with homelessness has remained fairly constant at just below 300/year. Approaches in 2009/10 are recorded as lower, because many households who were presenting as being at risk of homelessness were having their homelessness prevented before the need to make a homelessness approach.

Homelessness 'prevention' is defined as, 'casework carried out by the Local Authority which is likely to result in a household's homelessness being prevented for a period of at least 6 months.'

The Local Authority contracted out its advice and assistance function to the Citizens' Advice Bureau, for homeless households deemed not to be in 'priority need', as defined by the Housing Act 1996. The figures in brackets in the table above show the number of homelessness preventions carried out by the Citizens' Advice Bureau over the same period.

Homelessness 'acceptances' are defined as those households for whom the Local Authority is satisfied it has a statutory duty to house because they are homeless, eligible for assistance, in priority need for housing, not homeless intentionally and have a local connection to this Authority.

Following the implementation of the 2008 Homelessness Strategy, the figures show that there has been some considerable success in preventing homelessness, with the result that fewer households have been accepted as statutory homeless in recent years. The consequence of this for the Local Authority is that we have seen fewer homeless households being forced into temporary accommodation, such as Bed & Breakfast.

These outcomes not only benefit the Local Authority in terms of reduced costs incurred in keeping families in Bed & Breakfast and other forms of temporary housing, they have significant benefits for the households themselves, as a result of reduced stress and disruption to their lives, and they have wider benefits to communities as a whole, as households are more able to stay connected with their existing support and social networks.

## **2.2 Emerging Issues/Trends**

It is noted that the following trends are appearing or are likely to appear in light of changes taking place nationally. Our priority will therefore be to seek to mitigate against the potential impact of these changes, in addition to attempting to tackle some longstanding issues identified within Cheltenham.

### **2.2.1 Low Income Households**

There are current proposals within the Welfare Reform Bill to abolish elements of the discretionary social fund and council tax benefit, replacing both with localised schemes run by Local Authorities. In addition, it is proposed that Housing Benefit/LHA, a current Local Authority responsibility, should be centralised within the Universal Credit. The government believes that the integration of housing costs into a centralised Universal Credit will be a major simplification that will greatly help claimants to take responsibility for their finances. Those at greatest risk are those households who are more vulnerable and who do not have the skills currently to take on these financial responsibilities effectively.

### **2.2.2 Families**

Since 2009/10, when homelessness acceptances were at an all time low and homelessness preventions an all time high, some patterns have begun to emerge in terms of who are becoming homeless and the reasons why.

The vast majority of households considered to be statutory homeless have been families with children, usually with a need for 2 or 3 bedrooms, although a small number of larger families require at least 4 bedrooms.

The main cause of homelessness is the loss of private rented accommodation, followed by those losing accommodation from friends and family.

The increase in the loss of private rented accommodation comes as no surprise, given the challenging financial climate and the reduction in Local Housing Allowances for low-income households. Also not surprising, is that it is becoming more difficult to re-house these households in the private rented sector. This is leading to increases in homelessness acceptances and a reduction in homelessness preventions. These trends are likely to worsen, as the full impact of the benefit changes are felt.

Whilst we are currently maintaining relatively low levels of temporary accommodation, the pressure on temporary housing for the homeless is likely to increase significantly in the future, if steps are not taken to mitigate against the impact of the welfare reform.

### **2.2.3 Single People under 35**

The changes to the LHA will have a significant impact on single people who are under 35, in that their LHA entitlement will be restricted to the 'single room rate'. In practice this means that single under 35s will, in most cases, if relying on LHA, be required to house/flat share or live in cheap bedsits at the lower end of the housing market, if they wish to continue to rent privately.

These changes, along with the changes to the underoccupation rules in social housing, may lead to some under 35s moving back to living with family members, whilst others may be forced to live in less secure accommodation, sharing with friends, etc.

An indirect impact of these changes may be on under 25s, as the 25-35 year age group compete for the same properties – if private landlords perceive the older age group as being less of a risk.

### **2.2.4 Households who have complex needs**

There are a small group of individuals with complex needs, for whom the provision of housing (whether supported housing or independent accommodation with current support arrangements attached) is not enough. Usually, these needs involve high levels of substance dependency and/or mental ill-health. Although the number of individuals with highly complex needs is comparatively low, they do take up disproportionately high levels of resources across all agencies, such as health, police and housing services.

### **2.2.5 Rough Sleepers**

Cheltenham Borough Council has recently commissioned 2 rough sleepers counts: one in November 2010 and the most recent in October 2011. The first count identified 1 rough sleeper, and the second 3 rough sleepers. Rough sleepers are often those who have complex needs and who have been unsuccessful in either accessing or maintaining suitable accommodation previously.

### 3. Tackling Homelessness - Our Outcomes

The potential impact of the welfare reform has driven our priorities for this Strategy in terms of tackling homelessness. As a result, the outcomes that we wish to achieve have been set in order to mitigate against any negative impacts that these welfare changes are likely to bring. These outcomes are as follows:

- To prevent homelessness
- To reduce unmanageable debt, which if left unchecked can lead to homelessness
- To improve the financial capability of households
- To maximising incomes
- To ensure that vulnerable people are adequately supported through the welfare reforms.

### 4. How we will achieve these outcomes

#### 4.1 Responding to the Welfare Reform

##### 4.1.1 Introduction

In 2008 we put together a 3 year Benefit Take-Up Strategy. This was in many ways a sister strategy to the 2008 Homelessness Strategy. Now, more than ever, the issues around welfare benefits are so inextricably linked to the potential causes of homelessness that it is appropriate for the priorities and outcomes that we wish to achieve through Benefit Take-Up to be incorporated within this Housing & Homelessness Strategy.

We will, however, in partnership with other organisations, continue to have a role in promoting the uptake of Benefits generally for those who are not claiming them, particularly amongst those groups where there has traditionally been under-claiming, specifically older people and carers. Last year alone we raised over £800,000 for clients who were failing to claim all their benefits. **See Actionx**

For more information about the more generalist Benefit Take-Up work achieved over the period of the Benefit Take-Up Strategy, please see Appendix x.

##### 4.1.2 The role of the Housing Options Service: Supporting Tenants

In addition to tackling homelessness and assessing housing need, one of the roles of the Housing Options Service will be to ensure that existing tenants who are affected by the changes to welfare benefits over the coming years are given adequate advice, assistance and support.

We know that the number of households affected by the changes to the LHA alone is significant (well over 1000). Our role will be to ensure that those in the private rented sector who are at risk of losing their accommodation as a result of these changes are supported appropriately.

In the first instance, we will consider whether households' existing accommodation could become affordable, by:

- Negotiating with the landlord to reduce the monthly rent, in return for direct payments of LHA to the landlord.
- Assessing whether households are receiving all the benefits to which they are entitled, thereby maximizing household incomes
- Considering how current outgoings can be reduced
- Considering whether households have existing debts, and if so, whether they might benefit from specialist advice and support
- Reducing financial exclusion, and linking households to the Credit Union and/or to high street basic bank accounts
- Considering whether households have more general support needs, and ensuring they are referred into relevant agencies, such as Floating Support Services

We will also apply this approach to all households presenting as homeless or threatened with homelessness.

For households who do have to move to more affordable accommodation, we will help them to do this via either a Deposit Bond Scheme, coupled with a 2 month Rent Guarantee, or through our traditional Deposit Loan Scheme.

In addition, we will ensure that the Housing Benefits Service applies their Discretionary Hardship Fund (for as long as it is available) for anyone who has been genuinely unable to move into more affordable accommodation before their LHA on their existing property is reduced - the aim being to prevent these households from falling into rent arrears with their current landlords.

Given that we are seeking to take a proactive approach to supporting those households who are likely to be affected, we expect to be able to avoid using this additional Fund, except in the most exceptional circumstances.

#### **4.1.3 The Advice & Inclusion Service**

The Single Advice Contract with the Citizens' Advice Bureau expired on 31<sup>st</sup> March 2012, with a new Advice and Inclusion Contract replacing it. CCP was successful in the tendering process and the service will operate from Cheltenham First Stop, alongside the Housing Options Service and other related support services; thereby bringing about a true one stop shop service for residents with benefit, debt and/or housing needs.

The outcomes highlighted in Section 3 above are mirrored within the specification for this contract, thereby ensuring we develop common aims and objectives, and maximising the opportunities for partnership working.

We will support CCP in integrating this service within CFS, and in ensuring the outcomes identified within the contract are being met. **See Action x**

#### **4.1.4 Tackling underoccupation within social housing**

Whilst the review of 'room entitlement' for families applying for social housing via Gloucestershire Homeseeker's Allocations Scheme (referred to in Section 1.2.3 of the preceding chapter) will ensure that new households seeking to access housing are not offered accommodation that is deemed too large for their needs for HB purposes,

a number of existing tenants will nevertheless be affected. The anticipated HB restrictions will mean that they could end up occupying accommodation that they can no longer afford.

In the main, households who are affected by these changes are likely to wish to remain in their existing homes, if they believe they can still afford to do so. But for those who do choose to stay, comes also the risk that they will fall into rent arrears and be subsequently evicted.

Our focus will be to support these households to see whether their homes can be made more affordable, through measures to improve the financial inclusion and financial capability of these tenants, where this is both relevant and appropriate.

We will therefore work with CBH in supporting the delivery and implementation of their Financial Inclusion Strategy. This Strategy will result in improving access to financial services that are available to low income households, and will offer a targeted approach to improving the financial capability of those affected. We will also encourage other RPs to take a similar approach to tackling this issue. **See Action x.**

In addition, we will support any measured increase in investment in rent arrears prevention by CBH, should further resources be required in the future.

For those residents who are underoccupying and who do wish, or need, to move to smaller accommodation, we will seek to support them in this by:

- Ensuring Gloucestershire Homeseeker gives sufficient priority to those under occupying. **See action x**
- Promoting the expansion of Tenants Incentive Schemes, to enable the practical and financial issues around moving are given adequate consideration by RPs. We will, in particular, support CBH in using some of the HRA flexibilities to enable such moves to take place more easily. **See Action x**
- Promoting and supporting tenants in identifying a potential move through the Homeswap Scheme. **See Action x**

#### **4.1.5 Financial Inclusion Partnerships**

The Housing Options Service will remain committed to working in partnership with agencies with similar priorities in tackling financial exclusion and in improving the financial capability of households who might otherwise become homeless through debt.

We will remain part of Cheltenham Borough Homes' Financial Inclusion Working Group, in addition to the county-wide Financial Inclusion & Capability Forum and Benefit Take-Up Forum. **See Action x**

#### **4.1.6 Crisis Loans for Living Expenses and Community Care Grants**

The Department for Works and Pensions (DWP) has announced a proposal to transfer its funding currently allocated to the above, to go to Local Authorities to administer.

Cheltenham Borough Council sees this as an opportunity for this funding to be resourced according to local priorities.

Should, following consultation, the DWP proposals go ahead, Cheltenham Borough Council will decide how the service will be run, following consultation with the Housing & Support Forum and other relevant partners. **See Action x**

## **4.2 Tackling Rough Sleeping and Addressing the Support Requirements of Individuals with Complex Needs**

Whilst our official counts reveal that the number of rough sleepers in Cheltenham at any given time is relatively low, there is nevertheless a group of individuals for whom existing service provision does not work for them. Our challenge is therefore to work through how we can collectively better serve the needs of rough sleepers, as well as those at risk of rough sleeping in the future, as a result of their highly complex needs, thereby supporting a range of strategies, including the county's Reduction in Re-offending Strategy, improving Health and Wellbeing, and so on.

Working within our housing partnerships across the county; and more locally, through organisations represented within the Housing and Support Forum, we will consider how we can best meet the needs of this group, with a view to drawing in potential funding opportunities from other key commissioners. **See Action x**

## **4.3 Youth Housing (including under 35s)**

Preventing youth homelessness remains a priority for Cheltenham. We will seek to alleviate the pressures on under 35s – in particular those who will be forced to move from their existing accommodation to more affordable private rented accommodation, with the assistance of a newly proposed Deposit Bond Scheme. In addition to guaranteeing the deposit to the landlord, this will be combined with a 2 month rent guarantee for the first 12 months. We will also scope out how we can make this scheme even more attractive to landlords by considering offering a range of tenancy management services, both for the tenant and the landlord. **See Action x.**

In view of the indirect impact on under 25s, We will work with the Districts and the County to ensure that we have a robust county-wide Youth Housing Strategy, to help alleviate some of the housing need for the younger age group. **See Action x**

In addition, the CLG has awarded the county £80,000 to deliver further initiatives on youth homelessness prevention. We will therefore seek to agree how this can best be used to minimise the risk of young people becoming homeless. **See action x**

## **4.4 Existing Initiatives**

The success we have seen in recent years in reducing homelessness and the use of temporary accommodation is in no small part due to the range of initiatives implemented during the period of the 2008 Homelessness Strategy. We will therefore support these initiatives, while they continue to contribute effectively towards meeting our outcomes; subject to resources permitting.

### **4.4.1 Cheltenham's Deposit Loan Scheme**

This Scheme allows for a cash sum to be loaned to a tenant, on an interest free basis, to cover part of the cost of moving into the private rented sector. Households



who wish to be considered for the Scheme are given an affordability assessment to ensure they can afford to meet their repayments on this loan.

In 2010/11 alone, of the £13,541.25 loaned out to households, we have recouped £8,796.40.

#### **4.4.2 Sanctuary Scheme**

The Sanctuary Scheme enables households who are, or are at risk of, experiencing domestic abuse from perpetrators who live outside the family home, to be able to remain in their existing homes if they wish to, by having their properties made safe against potential threats. This may be as simple as having better security locks on the property or it could involve an entire 'safe room' being created within the property.

Our aim over the course of our Strategy will be to ensure the Sanctuary Scheme is promoted more effectively to external agencies, and longer term, to consider whether any potential economies of scale could be achieved through the development of a county-wide scheme. **See Action x**

#### **4.4.3 Young People's Family Mediation Service**

One of the main causes of homelessness at the time of our 2008 Homelessness Strategy was youth homelessness; particularly from young people having to leave their parental home due to family breakdown.

CBC led a sub-group of the Youth Housing Partnership to develop a service model for a new type of mediation service that better meets the needs of young people than more traditional mediation services. As a result, a young people's family mediation service was developed, with CCP being commissioned to deliver this service for Cheltenham. They have subsequently developed this service further, which now includes the provision of training to partner organisations. This service is open to young people between the ages of 11 and 19 and their family members.

CBC is committed to investing in early intervention prevention, thereby reducing the risk of issues between child and parent becoming entrenched and potentially leading to homelessness when they get older.

We will work closely with CCP to ensure that it adapts to any changing needs and requirements, as appropriate. **See action x**

#### **4.4.4 The Southwark Protocol**

The Southwark Protocol is an agreement between the District Authorities within the county and the County Council on establishing joint practices for assisting 16 and 17 year olds who present as homeless.

Signed off at CEO/Strategy Director level, Cheltenham Borough Council played an important part in putting the Protocol together. Crucially, the Protocol recognises the responsibilities that both the County Council and Local Housing Authorities have in working with 16 and 17 year olds, and it ensures that emphasis is placed on preventing young people from becoming homeless in the first place.

It will therefore remain critical for the effectiveness of this Protocol to be monitored, and where necessary developed, over the lifetime of this Housing and Homelessness Strategy. **See action x**

#### **4.4.4 Nightstop**

Gloucestershire Nightstop provides an alternative to Bed and Breakfast for young homeless people up to the age of 25. The accommodation provided is generally short term, and involves placements of young people within a family environment, with hosts offering rooms on voluntary basis.

CBC sees Nightstop Services as important in providing a real alternative to emergency housing provision for those who might otherwise be forced into Bed & Breakfast, or worse, have nowhere to go at all. The service can be a place of short term respite for the young people concerned, as well as potentially providing a link into other services, such as Mediation and Supported Housing. Facilities there also enable young people to start trying to get their lives back on track again, through access to education, training and employment. Monitoring of this contract has shown some positive outcomes that have helped turn the lives around of a number of young people.

The focus for CBC in the future will be to ensure that there are more hosts available in Cheltenham and that the average length of stay within Nightstop services is increased. This will ensure that more time is spent with young people to focus on improving their outcomes. **See Action x**

#### **4.4.5 Homelessness fund – Housing & Support Forum**

Cheltenham Borough Council has over the last few years agreed to fund any homelessness prevention initiative, up to the value of £5,000, which is supported by the majority of organisations represented at the Housing & Support Forum.

Cheltenham Housing Aid Centre has been consistently successful in bidding for their initiative, which is to provide individuals, who are ready for move on from supported housing into independent housing, with basic essentials to take with them into their new accommodation at the point of sign-up. The aim of this initiative is to ensure that these tenancies can be sustained and do not breakdown at the outset as a result of the tenant not living there due to lack of essential living items.

CBC remains committed to providing a homelessness fund for the Housing & Support Forum in order to support the needs and priorities, as identified by our partners.

#### **4.4.6 The Mortgage Rescue Scheme**

The previous government launched the Mortgage Rescue Scheme as a national scheme. This is supported by the current government. We will support this scheme by identifying and evaluating the potential suitability of households seeking advice and assistance because of their mortgage arrears.

#### **4.4.7 The Arrears Protection Scheme**

The department for Communities and Local Government (CLG) provided the Local Authority with a small sum of money (£37,000) to offer interest-free loans to households experiencing arrears through no fault of their own; where they fall outside the eligibility criteria for the Mortgage Rescue Scheme. The Housing Options Service will use this fund for households who are experiencing arrears through no fault of their own, provided we are confident that any loan arrangement does not

inadvertently result in any households slipping further into a cycle of unmanageable debt.

#### **4.4.8 Partnerships**

There are a number of other partnerships that can help drive forward our common agendas on tackling:

- youth homelessness,
- the housing needs of ex-offenders and other vulnerable groups,
- domestic violence
- the support needs of vulnerable people

These partnerships, largely at a county level, have enabled us to make some great steps forward in tackling the housing and support needs of households who are, or who might have been, at risk of homelessness in Cheltenham.

These partnerships include but are not exclusively: the Youth Housing Partnership, County Homelessness Implementation Group, Gloucestershire Homeseeker Management Board, Housing & Communities Group, Crime Reduction Partnership, and the Domestic Abuse Forum.

We will remain a member of these partnerships, and seek to ensure they continue to support our outcomes, as identified within this Strategy.

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# Chapter Eight

## Priority 5 - Revitalising our Neighbourhoods

### 1. Creating stronger, safer and healthier communities

#### 1.1 Background

In Chapter One we highlighted the interdependency between housing and communities. In short, the provision of suitable housing contributes to creating stronger, safer and healthier communities. Such communities contribute towards alleviating housing need by reducing the reasons why individuals and households seek to move homes. By having stronger, safer and healthier communities, we will also ensure that households who do still need to move are not deterred from moving or staying within particular communities because of perceptions about the safety, etc of those neighbourhoods. Such perceptions have the effect of limiting the housing opportunities for those in housing need, which in turn exacerbates housing demand in other areas of Cheltenham. Overall, these perceptions impact on our ability to effectively tackle housing need.

#### 1.2 The Role of the Cheltenham Partnerships

The Cheltenham Partnerships will play a crucial role in helping us to understand Cheltenham's needs and in ensuring that a partnership approach is taken to delivering our priorities. The emerging partnership priorities for 2012 are summarised in the table below:

Partnership priority	What can be done through better partnership working
Ensuring that our young people have access to a suitable range of positive activities	Ensure that the youth development project being undertaken by County Community Projects continues and that partners are ready respond to issues or recommendations arising – either as individual agencies or collectively through a task and finish group.
Building stronger and more resilient communities	Use the opportunity of the Olympics to create an “Olympic legacy” using sport and other community activities to help develop community resilience, support volunteering and to aid healthy lifestyles.
Reducing alcohol and substance misuse	Reinvigorate the Reducing Alcohol Related Violence project group to address the impact of the night time economy and to set up other task and finish groups to address the impact of alcohol and substance misuse on everyone's lives.

Tackling anti social behaviour	<p>Ensure that the current ASB group continues to have a clear work programme and is making linkages back to the Inspiring Families project.</p> <p>The cruiser working group to continue but consideration given to merging with the ASB group if this would make it more effective.</p>
Tackling emerging crime	The burglary task group to continue with linkages to Operation Spa.
Reducing harm, vulnerability and poverty	<p>The Inspiring Families project to continue and a task and finish group should be set up to consider how we might roll out this intensive way of working for vulnerable adults.</p> <p>To bring together housing providers and other housing related partners together to identify how they can collectively work together to support some of the most vulnerable in the community and use our resources to best effect.</p>

The new partnership structures remove the old 'silo' approach to partnerships, and in this way they create a fresh opportunity to review the way we work currently and to rethink the way future proposed activities are delivered on the ground.

Housing services will have a role – alongside our partners – in ensuring that joint working opportunities are explored in delivering these Priorities, particularly where this can bring about efficiency savings and/or other mutual benefits across organisations.

In order to maximise the opportunities for housing to support the Cheltenham Priorities, we must:

- Ensure there is appropriate housing representation available across the new Partnership structures and review this at appropriate times. **See Action xxx**
- Review our relationship with Registered Providers in order to maximise any opportunities they have to support our emerging priorities. **See Action xxx**
- Continue to work closely with Cheltenham Borough Homes to ensure partnership opportunities are also fully utilised. **See Action xxx**

We can further support our Cheltenham Priorities by:

### 1.2.1 Targeting investment in areas of multiple deprivation

Through CBC's HRA Business Plan, CBH will:

- Develop a Neighbourhood Works Programme which includes a targeted programme of external works to our properties, thereby improving the outward appearance of some of our housing stock.
- Seek to invest in community development and involvement activities, with a particular focus on improving outcomes for young people.
- Consider how we can maximise opportunities for older people to be and/or remain supported and involved within their local communities.

CBC has awarded a grant to CCP of £50k to focus on building resilience in Cheltenham's community based youth groups, providing potential opportunities for housing providers and other partners to work jointly in responding to emerging issues and/or making recommendations for improving the range of positive activities for young people.

CBC have also secured funding from the Health & Wellbeing Board to improve outcomes for vulnerable adults. Replicating the Inspiring Families Model (see section 1.2.2 below), we envisage that a partnership approach will be taken to finding innovative solutions for vulnerable adults through accessing this relatively small pot of money. **See Action x**

### 1.2.2 Tackling Child Poverty

- **Inspiring Families**

The Inspiring Families Project has sought to bring about a multi-agency approach to finding practical solutions for families with multiple needs, through the provision of a relatively small pot of money. This project supports the wider aim of tackling child poverty by targeting its work in areas of relatively high deprivation, and coming up with solutions that have the overall aim of breaking down intergenerational poverty. The project will continue to run while resources allow, with a focus on developing more effective referral mechanisms into the project, such as through the Anti-Social Behaviour Group, which comprises housing providers and other key organisations. **See Action x**

- **Financial Inclusion**

A number of organisations within Cheltenham seek to promote financial inclusion amongst those most likely to be excluded. CBH are dedicated to tackling financial exclusion amongst CBC tenants via its Financial Inclusion Strategy, and CBC have given financial inclusion a priority within its Advice and Inclusion Contract which was commissioned to CCP to deliver from Cheltenham First Stop from April 2013.

A priority is to ensure that activities are coordinated via the relevant financial inclusion groups and fed into the Cheltenham Partnerships, where appropriate, so that a broader understanding of needs and potential gaps are more effectively considered. **See action x**

- **Housing links to the County**

CBC Housing is represented on the county's Child Poverty Working Group with a view to ensuring that a coordinated approach is taken to reducing homelessness amongst families and young people across the 6 districts within the county.

We will seek to strengthen a county-wide approach to tackling homelessness through the development of a county-wide homelessness strategy and in supporting the delivery of the county-wide Youth Housing Strategy. **See action x**

### **1.2.3 Promoting cohesion and inclusion**

CBC has made some significant headway in improving community engagement with Black and Minority Ethnic groups, creating opportunities for direct liaison between these groups and housing service providers – as well as with other service providers. Some members of these groups are now fully trained Community Ambassadors ('Champs'), providing a conduit for organisations to feed into and receive feedback from the communities they represent.

The West End Partnership, having received some initial financial backing via CBC, has sought to develop Champs further, by expanding the role to include representatives of other communities of interest and to those with good networks within their geographical communities. This is an important initiative, the continued development and success of which will be dependent upon available resources.

CBH have also carried out many community development activities in some of the most deprived areas in the borough. Particularly noteworthy was the development of a Community Hub for Scott and Edward Wilson House, which ran Employment Initiatives as well as a range of community development and involvement activities.

In addition, CBH have had success in launching their Junior Warden Scheme for Hesters Way and St Pauls, which received an award for delivering Best Practice in Youth Involvement.

CBH will continue to work in partnership with others to strengthen communities by:

- Promoting healthy living
- Carrying out projects which support young people, often with support needs
- Improving opportunities to engage with education, training and employment, particularly for young people
- Carrying out projects which support older people, often with health and mobility problems
- Increasing environmental awareness and reducing fuel poverty
- Reducing the impact of the Welfare Reform
- Reducing financial exclusion
- Promoting community engagement amongst hard to reach groups via the development of a new Equality and Diversity Forum.

Opportunities for partnership working to deliver these priorities will be explored via the Cheltenham Partnerships and through regular liaison between CBC and CBH. **See action x**

### **1.2.4 Building safer estates**

Improving community safety is an important aim for the Borough.

CBC's Corporate Strategy Action Plan sets out an objective to ensure that communities feel safe and are safe.

We are continuing to develop capacity within communities, so that they are more able to resolve low-level anti-social behaviour, and to promote community safety through a neighbourhood management approach, with Community Protection Officers and Housing Officers being linked into Neighbourhood Co-ordination Group meetings across the borough. In response to national changes, the CBC's Community Safety Team are seeking to review our framework for tackling anti-social behaviour, with a view to developing closer working relationships with relevant organisations, including housing services. **See Action x**

CBH will also review their Safer Estates Service, with increased emphasis on preventative work – particularly for those experiencing mental ill-health and for those requiring additional family support. **See Action x**

### **1.2.5 Safeguarding**

Safeguarding the needs of children and young people, and of vulnerable adults, is important to CBC, CBH and our partners. A Safeguarding Forum has been recently set up to enable organisations who deal with vulnerable adults and young people, to highlight issues of concern and to ensure that there is a consistent approach to meeting the needs of these individuals through appropriate safeguarding procedures. We will work in partnership with other agencies via this Forum as well as internally through our network of Delegated Safeguarding Officers to ensure this remains a priority for relevant organisations working with vulnerable adults and young people within Cheltenham. **See Action x**

We will also, via Gloucestershire's Affordable Housing Landlords Forum, seek to ensure there is a senior housing representative on the County's Safeguarding Board. **See Action x**

### **1.2.6 Increasing the opportunities for community participation and engagement**

Engaging with our communities enables us to gain their views, which in turn can help shape and improve our services to better meet local needs and aspirations.

CBH plays a crucial role in understanding the needs and aspirations of our communities, through its engagement and involvement activities. These activities will be delivered through CBH's Community Engagement Strategy.

Finally, following the implementation of the Localism Act, social housing regulation will be far less dependant on government inspections and guidance. Instead, it will be essential that the development of self-assessment continues and that CBC tenants are involved in the review and monitoring of our housing services.

CBH will therefore integrate a customer excellence group within their governance structure to ensure that:

- There is a high degree of customer scrutiny;
- Services meet customers' need;
- Decisions are made with customers' input; and
- Activities are accountable to customers. **See Action x**