



**CHELTENHAM**  
BOROUGH COUNCIL

# Housing & Homelessness Strategy

2012-2017

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# **Part One – Setting the Scene**

## **Chapter One**

### **Housing in Context**

#### **1. The importance 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 upon:

##### **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**

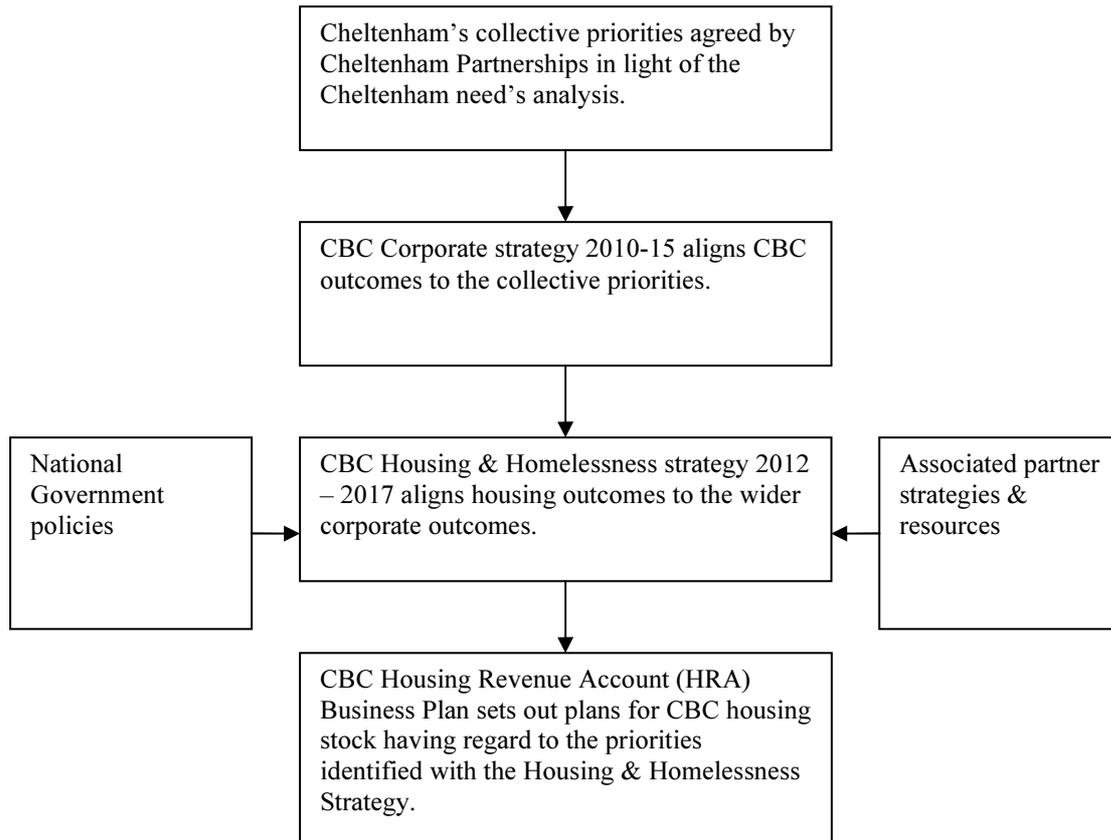
Unaffordable housing leads to reduced spending power, which affects the local economy; whilst the provision of new housing can boost the economy by creating jobs and developing the skills of local people.

##### **1.4 The Environment**

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

#### **2. 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:



### 3. Cheltenham Borough Council'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	Cheltenham has a clean and well-maintained environment	✓
	Cheltenham's natural and built environment is enhanced and protected	✓
	Carbon emissions are reduced and Cheltenham is able to adapt to the impacts of climate change	✓
Strengthening our economy	Cheltenham is able to recover quickly and strongly from the recession  We attract more visitors and investors to Cheltenham	✓
Strengthening our communities	Communities feel safe and are safe	✓
	People have access to decent and affordable housing	✓
	Our residents enjoy a strong sense of community and are involved in resolving local issues	✓
Enhancing the provision of arts and culture	Arts and culture are used as a means to strengthen communities, strengthen the economy and enhance and protect our environment	

#### 4. Government's Housing Strategy

The coalition government has introduced a range of new policies and legislation, the aim being to deliver on the following objectives:

1. To increase the number of homes available to rent, including affordable homes, and the opportunities for people to own their home, whether through access to mortgage finance or by reinvigorating Right to Buy
2. To improve the flexibility of social housing (increasing mobility and choice)
3. To protect the vulnerable and disadvantaged by tackling homelessness and in supporting people to stay in their own homes
4. To make sure that homes are of high quality, sustainable, and well designed

Our Housing and Homelessness Strategy takes into account the aims of the national strategy, but also considers how we will need to work at a more local level to make a real difference to Cheltenham residents.

The Government's housing strategy can be found at [www.communities.gov.uk/publications/housing/housingstrategy2011](http://www.communities.gov.uk/publications/housing/housingstrategy2011)

For a summary of the key policy and legislative changes, including the Localism Act and the Welfare Reform - along with a consideration of the potential impact locally, please refer to Appendix 1 of this Strategy, entitled National Priorities: Local Impact.

# Chapter Two

## From Housing and Community Needs to a vision and outcomes

An understanding of the housing needs within Cheltenham is essential in order that we can make informed decisions about the provision of new affordable housing within the Cheltenham area.

### 1. Affordable Housing

For planning purposes, Affordable housing is given a specific definition within government guidance: National Planning Policy Framework, Annex 2. It is defined as:

‘Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.’

Essentially, it is provided by Registered Providers (traditionally known as Housing Associations) and Local Authorities.

It is likely that in the future most new affordable housing will be in form of Affordable Rented housing, which will generally be set at around 80% of local market rents. More detailed information about affordable rents is contained in Appendix 1 of this Strategy.

### 1.2 Current levels of Affordable Housing

There are around 6,855 existing affordable homes in Cheltenham. This has fallen from approximately 7,000 since 2007 as a result of Right to Buy, demolition, etc. Approximately 4,600 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 2.

### 1.3 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 and Cheltenham Housing Needs Assessment.

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

The SHMA considers many factors, including projected population growth, single occupancy of households, workforce profile, the average cost of market houses for sale and the average 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.

### 1.3.2 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.
- ▶ **Newly arising 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:** supply from turnover of stock is likely to provide approx 670 units per annum to offset this newly arising need.

Therefore, 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 affordable housing 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.

#### 1.3.2.1 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).

### **1.3.2.2 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 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.

### **1.3.2.3 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.

## **2. Tenure Types against Household Population**

The table below provides a summary of the tenure types for Cheltenham. There are estimated to be 16,223 rented dwellings within Cheltenham, of which 6,855 (42%) are social housing, with the remaining 9,368 (58%) being private rented accommodation.

The table below shows that there is a relatively high percentage of households within the social housing sector claiming Housing Benefit (HB). It is also clear that the private rented sector plays a significant role in providing housing for low income households.

Whilst this information is useful in understanding the tenure mix of dwellings for Cheltenham and the role the private rented sector plays in supporting the housing

need of low income households, it is important to note that the table does not provide a basis for informing housing need projections, as it does not take account of more complex factors, such as demographic projections, levels of overcrowding, affordability, inadequate housing and so on.

<b>Dwelling Type</b>	<b>CBC owned</b>	<b>Registered Provider</b>	<b>Private Sector</b>	<b>Total</b>
<b>Number of Dwellings (2011 estimates)</b>	4,601*	2,254*	47,690*  <b>of which are privately rented:  9368**</b>	54,550  <b>of which are rented:  16223</b>
<b>Of those households renting, numbers in receipt of HB/LHA (as at March 2012)</b>	3,215	1,556	2,691	7,462
<b>Of those households renting, percentage receiving HB/LHA</b>	70%	69%	29%	46%
<b>Total Population</b>	-	<b>116,240</b>		
<b>Household Population</b>	-	<b>51,950</b>		

\* Data derived from Communities and Local Government (via Census records)

\*\* Data derived from the CBC's Stock Condition Survey (via Council Tax records)

### **3. Community Needs Analysis**

The Cheltenham Community Needs Analysis 2011, provides details of our local needs. (These are summarised below, with further details available at [www.cheltenhampartnership.org.uk/.../summary%20of%20draft%20needs%20analysis%20-%20feb%202011.pdf](http://www.cheltenhampartnership.org.uk/.../summary%20of%20draft%20needs%20analysis%20-%20feb%202011.pdf).)

#### **3.1 Levels of Deprivation**

The Indices of Multiple Deprivation (IMD) 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

### **3.3 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.

### **3.4 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 below.

In the light of our assessment of needs, this is our vision:

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

### **4.1 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.

### **4.2 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

### **4.3 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 create stronger, safer and healthier communities (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 3.

# Chapter Three

## Working in Partnership

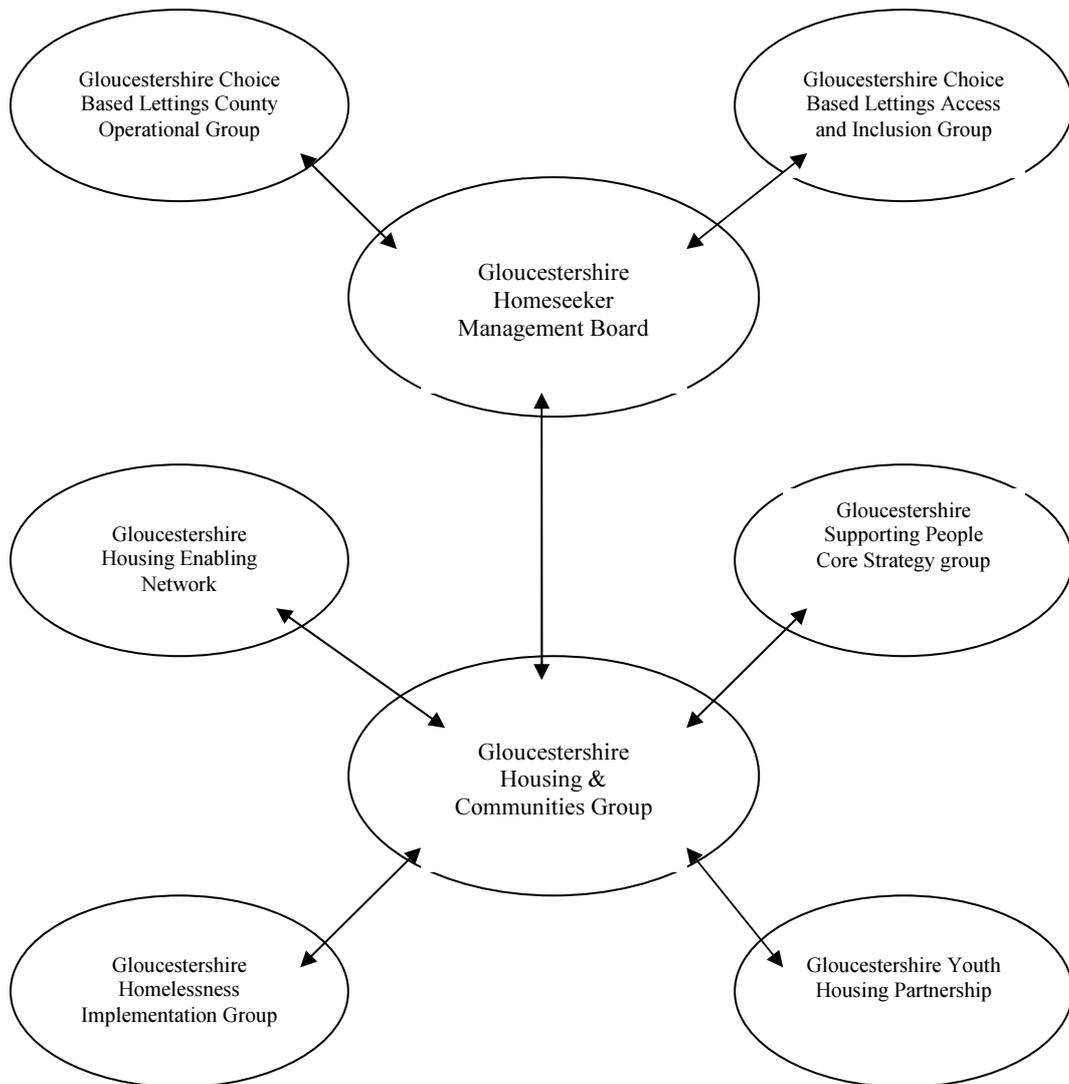
### 1. The Partnerships

In many areas of its housing activity, the Council has formed close partnerships with a range of organisations. These partnerships are crucial for the efficient and effective delivery of services, including housing enabling and strategy formation. These partners have played an active role in the development of the housing strategy as successful delivery will depend upon their input.

#### 1.1 Housing Partnerships

Within Cheltenham, our main housing partnership is the Housing and Support Forum. This partnership is made up of housing providers, housing-related support services and advice organisations within the voluntary and statutory sector. It considers the needs and issues arising for Cheltenham; and in this way provides an opportunity for related agencies to share best practice and information about new and emerging housing-related services. In addition, it enables local issues to be fed into the county-wide housing partnerships so that, where possible, a collective approach can be taken towards tackling them.

A summary of the key county-wide housing partnerships are provided in the diagram below, with more detailed information available at Appendix 4.



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.

## 1.2 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.

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.

The Cheltenham Partnerships have agreed five priority outcomes for the period April 2012 to September 2012:

- Reduce the negative effects of poverty on families living in the most deprived areas.
- Reduce the negative effects of poverty on adults with complex needs.
- Achieve interactive, thriving communities where individuals have real choice to realise and use their strengths to contribute to their communities and find purpose and fulfilment.
- Develop a citizen-led approach to building stronger, healthier and more resilient communities through co-creating opportunities to inspire people to get involved.
- Reduce the harm that alcohol causes within communities, families and to individuals.

The partnerships have also committed themselves to using two approaches to delivering these priorities:

- They will use and learn from the strengths-based community development approach on projects that will build up stronger, more resilient communities; one of using the opportunity of the Olympics and one around using timebanks. Both these projects will focus on how we create true citizen-led projects that co-create solutions with local communities. But we will also look at everything we do together through a strengths-based approach.
- They will develop a “life course” approach to our thinking; our previous partnership structure created silos around particular themes (children and young people, crime and disorder, health and wellbeing etc) so that analysis of problems and the solutions were found within the closed shop of that partnership. We believe that to make a real difference to people’s lives we need to get smarter and embrace the widest perspectives on the thinking and the doing.

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.
- Review our relationship with Registered Providers in order to maximise any opportunities they have to support our emerging priorities.
- Continue to work closely with Cheltenham Borough Homes to ensure partnership opportunities are also fully utilised.  
(See Action 5.4 of the Action Plan at Appendix 9)

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.

### **1.3 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.

# Part Two – Meeting our Outcomes

## Chapter Four

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

#### 1. Background

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.

Under the previous Government, targets for the provision of new housing were set through the development and adoption of Regional Spatial Strategies. The housing targets for Cheltenham, and indeed for Gloucestershire as a whole, were set within the South West 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.

#### 2. 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.

At the time of writing this Housing & Homelessness Strategy, the JCS was also under preparation. The Council agreed in November 2011 to the publication of the JCS - 'Developing the Preferred Options Consultation Document', which looked at 4 possible development scenarios. These scenarios took account of the need for the provision of new homes and jobs in the JCS area, based upon a dynamic needs assessment (the Gloucestershire Affordability Model). This Model took into account a wide range of factors that would influence levels of need over the next 20 years, such as the demographic and economic changes to the area. Public consultation took place between December 2011 and February 2012.

The Gloucestershire Affordability Model was commissioned to help inform local decision making on housing for the JCS, providing the Council with a tool with which to look at different aspects of the housing market such as affordability and need. Further details of the model can be viewed via the JCS website [http://www.gct-jcs.org/Documents/EvidenceBase/GloucestershireHousingAffordabilityModel-IntroductionBaselineReport\(Oct11\).pdf](http://www.gct-jcs.org/Documents/EvidenceBase/GloucestershireHousingAffordabilityModel-IntroductionBaselineReport(Oct11).pdf)

Over the first half of 2012, the JCS - preferred option will be drafted, taking into account the wide ranging technical evidence base, together with the findings of public consultation. The preferred option will be agreed with Members before being made available for public consultation later in the year. Further consultation on the JCS will occur again in 2013 before the JCS is subject to independent examination by the Secretary of State, with a view to the JCS then being adopted in 2014. **See Action 1.1** of the Action Plan.

The JCS will form part of the Cheltenham Borough Local Plan which will determine the scope of development, including the delivery of new affordable housing, for the next 20 years. This will replace 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.

### **3. Older People and Extra Care Schemes**

New forms of housing have been pioneered in recent years to cater for older people who are becoming frail and less able to do everything for themselves. Extra Care Housing is housing designed with the needs of frailer older people in mind, with varying levels of care and support available on site. Extra Care Housing is also known as 'very sheltered housing' or 'assisted living', providing an alternative to a care home – but also being flexible enough to accommodate a range of lower care and/or support needs; with communal facilities being available on site. Such schemes can complement sheltered housing schemes, co-existing alongside them to

provide more choice for older people and to meet differing their needs and requirements.

Currently, the development of Extra Care Schemes is market-driven. However, work is underway to develop a county-wide Extra Care Strategy, with a view to developing some robust needs analysis to add clarity to the level of demand for Extra Care Housing, both in terms of market housing and affordable housing. It is also anticipated that this will provide us with the differing care needs of the population. This needs assessment will help us to coordinate across the county the models of delivery that are required and various model options for each district authority.

We will therefore work closely with our partners across the county to support the development, and where appropriate, implementation of any future Extra Care Strategy. **See Action 1.2**

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

The housing needs of Gypsy, Traveller and Travelling Showpeople communities can 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 community groups, where this differs from traditional bricks and mortar housing.

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. In commissioning this Assessment, we will have regard to the latest CLG guidelines on defining those communities with an identified need for non-bricks and mortar-style accommodation. **See Action 1.3.1.** The outcome of this assessment will

enable us to give further consideration to how some (if not all) of the estimated needs can be met for the area. **See Action 1.3.2**

## **5. Existing New Affordable Housing Commitments and Plans**

### **5.1 Background**

In 2011, Cheltenham had a population of 116,240. 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 2, Section 1.3.2), 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 around 7000 in 2007 to approximately 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 Housing Revenue Account (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. (Please see Appendix 1 for a more detailed explanation of the HRA reform). Among the priorities identified, the Council has recommended that some emphasis is placed on the provision of new affordable housing.

CBH, CBC's Managing Agents, have 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, subject to funding being identified.

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 further 14 new affordable homes, subject to funding being identified.

The delivery of new affordable homes is a priority for CBC and CBH, reflecting views coming out of the consultation process which was used to inform CBC's HRA Business Plan. In order to facilitate the provision of this additional affordable housing, CBH will seek to liaise with developers to consider the viability of developing on other CBC land assets. **See action 1.4**

### **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 216 affordable housing units are anticipated over 2012-15. 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. We will support the delivery of new affordable housing at above this level, subject to the minimum affordable housing requirements being met on relevant sites. **See Action 1.5.1**

It is the Government's aspiration for all new homes to be built after 2016 to be carbon neutral, in terms of their CO2 emissions. As the new Cheltenham Local Plan continues to be developed, we will explore whether we can bring about an acceleration of the Government's aim, via our local planning policies. **See Action 1.5.2**

### **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. **See Action 1.6**

## **6. The Future Delivery of New Affordable Housing post 2015**

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 2015.

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 Actions 1.7.1 and 1.7.2**

## **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 1.8.1**

We will also explore how we can kickstart existing stalled sites, in order to bring forward earlier delivery of new affordable housing. **See Action 1.8.2**

### **6.2.4 Associated Infrastructure**

Infrastructure plans for sites which can provide a mix of both housing and economic growth should also therefore be prioritised, especially when they are included in emerging or adopted Local Plan documents. **See Action 1.9**

# 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 maximise housing opportunities for those in housing need, whilst maintaining balanced communities
- 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

#### 3.1 Introduction

Cheltenham's Private Sector Stock Condition Survey 2011 estimates that there are 44,510 private sector dwellings within our borough, with approximately 9,400 of these dwellings being privately rented. This means that approximately 21% of the private sector market is private rented accommodation, which is slightly above the national

average (19% at 2009). More significantly, we have seen a 50% increase in the private rented sector over the period 2005 to 2011. It is expected that this expansion of the private rented sector will continue for the foreseeable future, with increasing numbers of households continuing to remain priced out of the homeownership market.

Whilst this increase in private rented accommodation presents opportunities in terms of increasing the amount of choice available to residents seeking rented accommodation (see chapter 6), it also presents certain challenges for the Local Authority in terms of ensuring that the required standards within the private rented sector are maintained.

Clearly, poor housing can have a detrimental impact on the health and safety of its occupants, particularly impacting on the health of the most vulnerable. It is therefore a priority that poor quality housing is tackled effectively.

Our Private Sector Renewal Policy (Appendix 5) goes into some detail on the issues affecting private sector housing; however some of the key priorities and activities to drive them are detailed below.

## **3.2 Decent Homes and the Housing Health and Safety Rating System**

### **3.2.1 Background**

The Housing Health and Safety Rating System (HHSRS) is a risk assessment tool that takes into account risk and likely harm associated with a hazard. The highest scoring hazards in this risk assessment process are given a 'Category 1' status. Hazards may include, for example, those relating to damp and mould, cold, carbon monoxide, overcrowding, risk of falls, electrical hazards, fire risk and structural collapse.

The definition of a 'decent' home has now been updated to reflect the introduction in 2006 of the Housing Health and Safety Rating System (HHSRS). This replaced the earlier 'Housing Fitness Standard.'

Broadly, a property will fail to meet the decent homes standard if it:

- Has one or more hazards assessed as serious ('Category 1') under the HHSRS
- Is in a state of disrepair
- Has inadequate facilities (e.g. in the bathroom or kitchen), or
- Fails to provide a reasonable degree of thermal comfort

The Stock Condition Survey recorded that approximately 11,000 private sector dwellings in Cheltenham failed to meet the Decent Homes standard, with the majority of these dwellings failing because of disrepair issues and/or the presence of a Category 1 Health and Safety Hazard. Standards are worst in the private rented sector, where 38.3% of the stock (3589 dwellings) fail to meet the Decent Homes standard. Category 1 hazards pose the greatest risk to occupants, and the Local Authority has a statutory duty to ensure that appropriate action is taken to eliminate such Hazards.

### **3.2.2 Identification of poor quality housing**

Non-decent and unsafe homes are identified through a variety of means, including referrals from:

- Services such as Health and advice agencies (including Housing Options Service)
- Complaints coming directly from tenants or neighbours,
- Related enforcement activity (e.g. tackling empty homes or unlicensed HMOs) or
- Surveys, such as the House Condition Survey.

### 3.2.3 Activities undertaken to tackle poor quality housing

Where Category 1 hazards are identified, the Local Authority will in the first instance liaise with the owner to ensure health and safety issues are adequately addressed. Where advice and information is unsuccessful in resolving the issue, then the Private Sector Housing Team will ensure that legal notices are served to enforce improvements to properties. In addition, prohibition notices can also be served to prohibit the use of a building or part of a building, where this is appropriate.

In 2011 alone, the Private Sector Housing Service ensured that 205 Category 1 hazards were removed, the vast majority of these (195) were in private rented accommodation.

In view of the number of dwellings that have been identified by the Stock Condition Survey as non-decent and/or failing to meet Category 1 Health & Safety requirements (11,000), the Local Authority will have to prioritise its efforts on improving standards. We will do this by focusing on those dwellings that are:

- The least safe and/or
- In the poorest condition  
(See Action 2.1.1)

A particular focus will also be on ensuring that the needs of the most vulnerable are adequately met.

The Gloucestershire Homes and Improvements Agency is financed by housing, health, supporting people and social care services. This Agency helps to support the needs of older, disabled and vulnerable people, by helping them to access any grants or loans that may be available to enable them to maintain independent living. The Agency therefore plays a role in identifying those homes that are unsafe or in disrepair and which are occupied by some of our more vulnerable residents. We will therefore periodically review the role this service provides in ensuring that it supports our outcomes and delivers value for money. **See Action 2.2.1**

In addition, for vulnerable owner occupiers living in poor housing conditions, and who are unable financially to improve their properties, the Local Authority will continue to exercise its discretion to assist, by way of a grant or loan, to bring these properties back up to an acceptable standard of safety. **See Action 2.2.2**

### 3.3 Houses of Multiple Occupation (HMOs)

There are approximately 3,500 HMOs in Cheltenham. This represents 7.8% of all private dwellings; compared with 3.5% nationally. Of this, approximately 250 are of a type that require mandatory licensing, (i.e. subject to some exemptions, this applies to HMOs that are 3 storeys or more and which include 5 people or more of more than one household).

The Council will continue to assess all mandatory HMO licence applications and will inspect all such properties to ensure that appropriate standards and conditions are maintained. **See Action 2.3.1** We will also seek to ensure that there is compliance by periodically surveying areas to ensure landlords are fulfilling their legal obligations to apply for such licences. **See Action 2.3.2**

### **3.4 Energy Efficiency and Affordable Warmth**

The Stock Condition Survey estimates that the average SAP rating per private sector housing property in Cheltenham is 65.1. (A SAP rating measures the energy efficiency of a property from a scale of 1-100, with 100 being the most energy efficient). Cheltenham's average rating is significantly above the 2011 national average of 51.4. The investment that Cheltenham has made in energy efficiency measures in the private sector stock over the last 10 years have contributed to these successes: the Warm & Well Scheme alone has delivered 13,235 energy efficiency measures to 6,450 homes since 2001. However, it is estimated that 1.6% of our private dwellings had SAP ratings of less than 35. Tackling these properties will be amongst our priorities over the period of this housing strategy.

We will therefore periodically review how we financially support partners in terms of the delivery of agreed outcomes via the Warm & Well Scheme and the government's future Green Deal, with a view to ensuring we continue to achieve value for money. **See Action 2.4.1**

We will also seek to promote the use of renewable energy, such as photovoltaics (PVs) to help meet Cheltenham's energy requirements; and where appropriate, seek to implement showcase projects to demonstrate what can be achieved in renewable energy terms. **See Action 2.4.2**

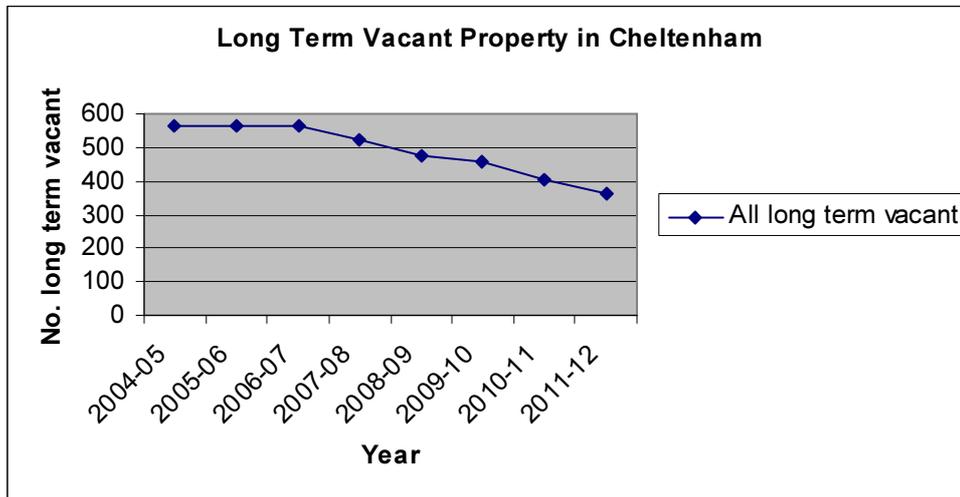
In addition, we are currently working in partnership with a range of organisations to promote energy efficiencies. We have also signed-up to both the Affordable Warmth Strategy and the Climate Change Strategy. Both of these documents set out targets for improvements to residential property.

For full details of our strategic energy efficiency objectives please see Section 5 of the Housing Renewal Policy within Appendix 5.

### **3.5 Empty Homes**

#### **3.5.1 Residential Properties**

At the time of writing, there were approximately 340 long-term empty homes in Cheltenham. ('Long-term' is defined as vacant for 6 months or more). This represents less than 1% of the private sector stock, and is significantly below the national average. The graph below demonstrates the successes in recent years in tackling empty homes.



Tackling empty homes remains a priority for this Authority. A summary of the key priorities and activities are provided below. For more detailed information, please refer to our Vacant Property Strategy at Appendix 5.8.

We identify empty homes through a range of different mechanisms. Notably, through council tax records, but also from reports and/or complaints by local residents, community organisations etc. - as empty homes can lead to a range of other undesirable consequences, such as anti-social behaviour and an increased need for pest control services as a result of rubbish being left unattended for long periods.

Many of these long-term empty properties are brought back into use within 12 months, without the need for any intervention from the Local Authority. In order to make best use of our resources, it is therefore appropriate to focus on those properties that have been empty for 12 months or more.

We will seek to reduce the number of empty homes by:

➤ **Increasing the Reporting of Empty Homes by Communities**

We will undertake activities that will encourage members of the public and other relevant sources to report any properties they believe are unoccupied. **See Action 2.5.1**

➤ **Partnership Working to bring about coordinated efforts.**

We will also develop relationships with external agencies and internal departments within the Authority to increase awareness of the issue of empty homes and to encourage reporting by other organisations. **See Action 2.5.1**

➤ **Taking tough Enforcement Action, where necessary**

In the main, many empty residential homes are brought back into use through advice and assistance offered to the owner (approximately 100 empty homes a year are brought back into use in Cheltenham in this way). However, there are a relatively small number of properties for which advice and assistance alone does not work. We will therefore seek to bring these properties back into use through enforcement action.

There are a number of enforcement options open to us to bring these properties back into use, including the use of Empty Dwelling Management Orders (EDMOs) and

Compulsory Purchase Orders (CPOs). We will therefore take whatever steps we deem necessary, making use of whatever powers we consider to be most appropriate given the circumstances to bring these properties back into use. **See Action 2.5.2**

Given the resources available to us we will prioritise tackling empty residential homes based upon:

- The impact the empty property is having on the neighbourhood in which it is situated
- The length of time the property has been vacant
- The owner's reluctance to co-operate; taking into account individual circumstances

### **3.5.2 Commercial and publicly-owned properties**

There are known to be a number of unused commercially-owned and publicly-owned non-residential properties that might be put to better use through the conversion of these properties into residential use, through relevant planning applications.

The situation regarding empty commercial premises differs from residential accommodation. Change of use from commercial to residential accommodation is governed by planning permission and local plan policy. Empty commercial buildings are often a product of market conditions, but future trends in expected demand might influence policy in this area. **See Action 2.5.3**

We will also work with the county council to explore how publicly-owned properties can be brought back into residential use, where it is appropriate to do so. **See Action 2.5.4**

## **4. Social Housing**

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 2.6.1**

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 it is intended that the worst of the non-traditional stock will be 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, and this service has recently been reviewed 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. **See Action 2.6.2**

#### **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 re-letting 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 Action 2.6.3**

#### **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 Action 5.4**

# Chapter Six

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

### 1. Accessing Social Housing

#### 1.1 Gloucestershire Homeseeker Choice Based Lettings 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 the Welfare Reform Act, 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 Appendix 1 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 3.1.1**

##### 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 3.1.2**

##### 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 will change from April 2013. 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 new Housing Benefit restrictions. **See action 3.1.3**

#### **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. 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 3.1.4**

#### **1.2.5 Local housing for local people**

Whilst the law still requires Local Authorities to give reasonable preference to households with specific housing needs, such as homelessness; we are able to consider giving some preference for other reasons as well, such as for those with strong local connections. In considering this, we need to ensure that the housing needs of all are effectively balanced, and that any preferences given to individuals with strong local connections does not adversely impact on our ability to meet our statutory duties to meet the housing needs of those who are homeless. **See action 3.1.5**

### **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 3.2**

## **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 3.3.1**

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 3.3.2**

## **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 Action 3.1.6**

## **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 3.4.1**

### **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. **See Action 3.5.1**

##### **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. **See Action 3.5.2**

##### **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 again exercise our discretion in using this grant to ensure we make best use of Local Authority finances. **See Action 3.5.2**

## 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. **See Action 3.5.3**

In addition, we will embrace new technology and where practicable offer this as an extra service to our customers. **See Action 3.5.4**

## 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 3.5.5**

A particular focus for Cheltenham Borough Council is 'strength-based' community development, whereby community development starts firstly by understanding what skills and assets (including buildings) currently exist within a given community and seeing how that community can then make best use of these strengths or assets in order to become more resilient. Through this approach we can learn of different ways in which we can support local residents; opening up for our partners the opportunity to:

- Identify and tap into other assets within a community that might not normally be on the radar.
- Develop better commissioning processes that do not de-commission the assets in communities that are needed.
- Explore cost-effective ways of preventing people from getting into crisis

The opportunities for local communities will be to:

- Place them at the centre of planning, thinking and doing
- Build around their strengths and assets; and
- Develop a sense of belonging and cohesion

We will therefore consider how this strength-based approach to community development can support older people living in our communities. **See Action 3.5.6**

We will 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.

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. **See Action 3.5.4**

## **4.4 Supported Housing (Including Refuges)**

### **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 community-based support services (otherwise known as 'floating support' services).

These changes will include the re-commissioning of Domestic Abuse services, where emphasis will be placed upon providing more flexible services that are responsive to the individual needs of adults and their children affected by domestic abuse. Key elements of the re-commissioned service will be to:

- Intervene at the earliest opportunity to prevent a situation escalating
- Provide a place of safety in a crisis where necessary, and
- Support families back into communities following a crisis as soon as possible, linking them into other services

If and when these changes are 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 3.6.1**

### **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 Action 3.6.2**

#### **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 3.6.3**

#### **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 3.6.4**

# 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 illustrate the trends on homelessness since 2008

	2008/09	2009/10	2010/11	2011/12
Homelessness Approaches	295	235	288	279
Homelessness Preventions (including CAB preventions)	151 (+ 95)	267 (+123)	267 (+59)	235 (+80)
Homelessness Acceptances	95	11	23	42
Households in Temporary Accommodation as at 31 <sup>st</sup> March	37	22	23	16

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 previously 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, particularly around the Welfare Reform (Please see Appendix 1 of this Strategy for more detailed information on the likely impact of this reform). 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**

The Welfare Reform Act will look 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, will 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. Whilst we do not wish to see an increase in the use of temporary accommodation, we will need to regularly review our likely future requirements of furnished temporary units as the effects of the Welfare Reform on our residents becomes more fully understood.

### **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 maximise 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 Action 4.1.1**

For information about the more generalist Benefit Take-Up work achieved over the period of the Benefit Take-Up Strategy, please see Appendix 6.

##### **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. County Community Projects (CCP) was successful in the tendering process and the service is now operating from Cheltenham First Stop, alongside the Housing Options Service and other related support and advocacy services; thereby bringing about a true one stop shop service for residents with benefit, debt and/or housing and support 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 4.1.2**

#### **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 chose 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, by CBH's Benefits and Money Advisor.

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 targetted 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 4.1.1**

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 4.2.1**
- 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 4.2.2**
- Promoting and supporting tenants in identifying a potential move through the Homeswap Scheme. **See Action 4.2.3**

#### **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.

#### **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 the 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 4.3**

## **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. Our challenge is therefore to consider how we can better serve the needs of rough sleepers, as well as those at risk of rough sleeping or homelessness in the future, as a result of their complex needs – (often manifesting itself as anti-social behaviour). This will also support 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, through Assertive Outreach work and appropriate accommodation provision, with a view to drawing in potential funding opportunities from other key commissioners. **See Action 4.4**

## **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 4.5.1**

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 4.5.2**

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 4.5.3**

## **4.4 Care Leavers & Looked After Children**

Care leavers are a vulnerable group of individuals who can be at risk of becoming homeless if agencies fail to work together effectively in coordinating appropriate accommodation and services to meet their needs.

A multi-agency group has recently been established within Cheltenham to review our Leaving Care Protocol, in view of recent restructures at the County Council. The purpose of this group is to ensure that homelessness can be prevented for Looked After Children and Care Leavers within Cheltenham, using a range of accommodation and support services. We will use this group as a means of ensuring that the needs of those leaving care are adequately addressed, by agreeing a Terms of Reference and ensuring that monitoring arrangements are in place so that agreed protocols are implemented appropriately. **See Action 4.6**

## 4.5 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.

### 4.5.1 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.

### 4.5.2 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.

CBH also have designated trained officers to help identify and support domestic abuse cases, referring into CBC's Housing Options Team where appropriate.

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 4.7**

### 4.5.3 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 4.5.4**

#### **4.5.4 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/Strategic 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 reviewed, and where necessary developed, over the lifetime of this Housing and Homelessness Strategy. **See action 4.5.5**

#### **4.5.5 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 4.5.6**

#### **4.5.6 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.

#### **4.5.7 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.

#### **4.5.8 The Arrears Protection Scheme**

The department for Communities and Local Government (CLG) provided the Local Authority with a 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.

#### **4.5.9 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 abuse
- 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.

# Chapter Eight

## Priority 5 – Creating Stronger, Safer and Healthier Communities

### 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.

### 2. 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. **See Action 5.1**

### 3. 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 is comprised of housing providers and other key organisations. **See Action 5.2**

- **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 2012.

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 5.3**

- **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.

## **4. Tackling Worklessness**

CBH established an Employment Initiatives Service in 2009 in response to government policy research (John Hills report) which suggested that social housing providers were in a unique position to tackle worklessness by working in partnership to offer a range of interventions and opportunities to tenants.

The Employment Initiatives Service has been integrated into CBH's holistic community development approach which seeks to deliver high quality neighbourhood management, community engagement and a commitment to building positive relationships with residents. The Employment Initiatives Service is focused on a person centred approach in which residents are supported to overcome issues of unemployment, worklessness and low levels of skills, experience and self confidence. The support includes 1 to 1 bespoke support, individual action plans, advocacy, identifying training and support opportunities, placements, work experience, CV writing, job applications, interview techniques and mock interviews.

In addition, recent service developments have included a partnership with Job centre plus to deliver work placements for young people, the delivery of work clubs within the most deprived communities and a partnership with young Gloucestershire/ Princes trust to support young people in national citizen service activities. In partnership with Gloucestershire College, three CBH apprenticeships will be available from September 2012.

## **5. 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 5.4**

## **6. 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 5.5.1**

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 5.5.2**

## 7. 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 5.6**

## 8. 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 5.7**

# 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 to a more local 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 are underpinned by the 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 make binding recommendations during Local Plan Inquiries, as well as removing procedures on timetabling and monitoring. Again, these changes are underpinned by the 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 via Government.

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 potentially easier for existing social tenants to move, by giving Local Authorities the option to take those tenants, who wish to transfer to another property, out of the Allocations Scheme, thereby avoiding the need for them to compete directly with other households on the list in high housing need. This may benefit tenants by enabling them 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 Duties through offers of Private Rented Accommodation**

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 less secure tenancy in the first instance (such as an Introductory Tenancy or Assured Shorthold). 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 7 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 (inclusive of service charges) 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 7, 'Tenancy Strategy and Affordable Rents Statement.'

### **3. Welfare Reform**

#### **3.1 Background**

The Welfare Reform Act legislates for the biggest change to the welfare system for over 60 years. The purpose of the Act 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 intentions of the Act are:

- The introduction of Universal Credit to provide a single streamlined benefit (i.e. paid in one single payment) that will ensure work always pays
- A stronger approach to reducing fraud and error with tougher penalties for the most serious offences, including consideration being given to possible criminal convictions.
- 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 8.

### **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.

#### **3.2.2 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 (i.e. those who are not of pensionable 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. Whilst this presents certain challenges for the individuals affected; it may also present opportunities if these households are able to downsize to smaller, more affordable social housing; freeing up larger accommodation for families who most need it.

### **3.4 Cross tenure impact**

### **3.4.1 The Benefit Cap**

From April 2013, a benefit cap will be introduced, ensuring that no family that is out of work and in receipt of benefits (other than war widows and those currently receiving certain disability benefits) receives more than the UK median household income – currently set at approximately £500/week.

As the benefit cap will include Housing Benefit/Local Housing Allowance, larger households will be affected the most - particularly those requiring 4 or 5 bedroom housing. The risk is that families living in larger accommodation will be forced into smaller properties in the private rented sector, and that families in large social housing (4 bedroom or more) who are out of work, will not be able to afford the rents if these rents are set at Affordable Rent levels.

### **3.4.2 Non-dependent deductions**

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.

### **3.5 Other affordability issues**

Whilst not directly related to the welfare reform, we have experienced a number of households with outstanding mortgages on their homes, but who have experienced a drop in household income as a result of retirement.

Although measures are available to support those at risk of becoming homeless as a result of potential affordability issues arising from their financial changes, a number of households are forced to sell their properties and either 'downsize' into smaller, more affordable homes, or indeed leave home ownership completely and rent privately. It is also understood that some households, when faced with the prospect of renting privately, have some difficulties in being offered private rented accommodation as a result of their being on lower incomes – even where they have quite significant capital available as result of the sale of their property.

## **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, 'Council housing: A real future (Prospectus).' 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 Council will be able to raise an additional £13.8 million over 10 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.

## **6. Review of the Right to Buy Discount**

### **6.1 Background**

Following consultation, the CLG has introduced regulations that will increase the maximum discount cap for tenants to £75,000 across England from 2 April 2012.

The Government's aim is that every additional home sold under the Right to Buy is replaced with a new affordable rented home. Local Authorities wishing to replace the homes sold under the Right to Buy, will be invited to sign an agreement that enables them to keep the remaining receipts (after covering debt, transaction costs and previously planned income from receipts) to spend on replacement homes for affordable rent – either by directly building, or working in partnership with a registered housing provider.

### **6.2 Anticipated Impact**

The sale of CBC homes under the Right to Buy has decreased in recent years, however, it is anticipated that this trend will be reversed as a result of these changes, with a potentially significant reduction in our existing social housing stock. This in turn will increase pressures on our housing lists, unless we are able to replace those homes lost under the right to buy with new ones. With relatively limited land availability, this may well be challenging. However, we will examine how we can replace any social rents homes through the governments proposed mechanisms.

## Registered Providers

Name	Address	Phone number
Bromford Housing Group	Unit 1-6, Cirencester Office Park, Tetbury Road, Cirencester, Glos, GL7 6JJ Email: info@bromford.co.uk	0330 1234034
Guinness Hermitage	2 St Michaels court, Brunswick Road, Gloucester, GL1 1JB. Email; gha.customerservice@guinness.org.uk	01452 529255
Guinness Trust	Regional Office, 1-2 Osprey Court, Hawkfield Way, Hawkfield Business Park, Bristol, BS14 0GT	
Orbit Housing Association	South West Area Office, Ground Floor, Stanway House, Almondsbury Business Park, Woodlands, Bradley Stoke, Bristol, BS32 4QH Email; info@orbit.org.uk	03458 500500
English Churches Housing Association	General needs accom; RSE, John Childs House, Newbury, RG14 7PZ Email; enquiries@echg.org.uk	0117 3730820
	Sheltered accom; 12 Dowry Square, Hotwells, Bristol, BS8 4SH Email; enquiries@echg.org.uk	
Sanctuary Housing Association	Crowood House, Gipsy Lane, Swindon Email; swregion@sanctuary-housing.co.uk	0800 9161488
Sovereign Housing Association	Old Chapel Buildings, 635a Gloucester Road, Horfield, Bristol, BS7 0BJ Email; enquiries@sovereign.org.uk	0845 7125566
James Butcher Housing Association	James Butcher House, 39 High Street, Theale, Reading, Berkshire, RG7 5AH. Email; jbha.enquiries@shgroup.org.uk	08456 120 021
Knightstone Housing Association	Unit 15 Avon Reach, Monkton Hill, Chippenham, Wilts, SN15 1EE Email; kha@knightstone.co.uk	01934 524300
Salvation Army Housing Association	39 Bath Road, Swindon, Wiltshire, SN1 4AS Email; customer.service@saha.org.uk	01793 541635
Hanover Housing Association	South West Regional Office, Gateway House, Cornbrash Park, Bumpers Way, Chippenham, SN14 6RA Email: general.enquiries@hanover.org.uk	01480 226 587
Housing 21	South West Regional Office, Longwood House, Love Lane, Cirencester, GL7 1YG Email: info@rooftopgroup.org.uk	0345 606 6363
Severn Vale	Shannon Way, Ashchurch, Tewkesbury, GL20 8ND Email: info@svhs.org.uk	01684 272727
Rooftop housing	Rooftop Housing Group Limited, 70 High Street, Evesham, Worcestershire WR11 4YD Email: info@rooftopgroup.org.uk	0800 0421 800
Western Challenge	Spinnaker House, Grange Road, Christchurch, Dorset BH23 4GE Email: call.centre@westernchallenge.co.uk	0117 970 9033

## Outcomes Framework

## Appendix 3

Under-pinning principles	Direct Outcomes for community wellbeing	Direct Outcomes for Residents	Strategic Objectives and outcomes – contribution to be assessed using community objectives assessment toolkit	
Make best use of social housing stock via the Allocations Scheme, whilst maintaining balanced communities	Family relationships and social networks are developed and/or maintained, thereby increasing social capital within communities	People are able to live in their homes independently for longer		Cheltenham has a clean & well maintained environment
Ensure vulnerable people engage and remain on the pathway to independent living	Communities are less transient with residents 'buying in' to their neighbourhoods	People have access to a wide range of housing options	Enhancing and protecting our environment	Natural and built environment is enhanced and protected
Work with private landlords to increase the availability of private rented accommodation to low income households	Incidents of re-offending, anti-social behaviour and drugs & substance misuse are reduced as a result of the provision of suitable accommodation and appropriate support	People are able to stay or move to communities where they can benefit from family and support networks	Enhancing the provision of culture	CO2 emissions are reduced & we adapt to impacts of climate change
Enable privately owned empty homes to be brought back into use for residents in housing need	Opportunities for improving the educational attainment for young people are increased as a result of more stable communities being established	People benefit physically and mentally from better quality housing	Strengthening our economy	Cheltenham recovers quickly from the recession
Engage with private landlords to improve the quality of private sector housing	With increased financial capability, communities will have more income in which to support themselves and the local economy	People are able to access better quality accommodation		We attract more visitors and investors to Cheltenham
Continue to improve the quality and carbon efficiency of housing stock	With increased financial capability, communities will have more income in which to support themselves and the local economy	People can manage their financial affairs, thereby avoiding falling into debt	Strengthening our communities	Communities feel safe and are safe
Maximise the provision of new affordable housing	With increased financial capability, communities will have more income in which to support themselves and the local economy	More people pay less for housing-related fuel costs		People have access to decent and affordable housing
Tackle financial exclusion and improve financial capability	With increased financial capability, communities will have more income in which to support themselves and the local economy	People are able to lead more healthy-eating lifestyles through improved financial capability	Providing value for money services	People are able to lead healthy lifestyles
Tackle housing related fuel-poverty	With increased financial capability, communities will have more income in which to support themselves and the local economy	Young people have more stable lives, creating opportunities for continued education, training and employment	Providing value for money services	Residents enjoy a strong sense of community
Ensure a range of homelessness prevention initiatives are available to residents at risk of losing their homes	With increased financial capability, communities will have more income in which to support themselves and the local economy	Young people have more stable lives, creating opportunities for continued education, training and employment	Providing value for money services	Residents enjoy a strong sense of community

## Key county-wide housing partnerships

### 1. Housing & Communities Group

Made up of representatives from the Homes and Communities Agency, South West Homes, District Housing Authorities, as well as from Supporting People and Children & Young People at the County Council, this Partnership considers a wide range of housing related issues at a strategic level. Its primary function is to ensure that a joined-up approach is taken to wherever possible to tackling cross-boundary issues.

### 2. Supporting People Core Strategy Group

With representatives from the District Housing Authorities, Mental Health and Substance Misuse commissioners, as well as Probation and other relevant agencies, this group is responsible for the implementation of the Supporting People Strategy and for making recommendations to Partnership Board (the more senior decision-making body) to approve matters relating to the commissioning and decommissioning of housing-relating support services.

### 3. Gloucestershire Homelessness Implementation Group

Made up of strategic officers from the District Housing Authorities, this Partnership seeks to ensure that a joined up approach is taken wherever possible across the county on strategic homelessness prevention opportunities.

### 4. Youth Housing Partnership

This Partnership has representation from operational and strategic officers within the voluntary and statutory sectors. It identifies key youth housing issues, and focuses on delivering agreed priorities across the county through the implementation of its Youth Housing Strategy.

### 5. Gloucestershire Housing Enabling Network

This Group is made up of Housing Enabling Officers from the District Authorities. They share local operational good practice and consider cross-boundary issues, thereby seeking to achieve wherever possible a consistent approach operationally to the delivery of new affordable housing across the county.

### 6. Gloucestershire Homeseeker Management Board

Made up of representatives from Registered Providers and District Housing Authorities, this Partnership considers strategic issues arising for the Gloucestershire Homeseeker Choice Based Lettings Allocations Scheme, with a view to setting the future direction of the Allocation Scheme (subject to local Member approval – where appropriate).

### 7. Gloucestershire Choice Based Lettings Operational Group

This Group is made up of operational officers from within each of the District Housing Authorities, as well as some Registered Providers. They look to ensure there is greater consistency in approach across each of the districts in the implementation of the Choice Based Lettings Allocations Scheme, feeding relevant issues into the Gloucestershire Homeseeker Partnership, where appropriate.

## **8. Gloucestershire Access and Inclusion Group**

Made up of a range of Voluntary and Statutory sector organisations across the county, this Partnership focuses on ensuring that the needs of more vulnerable groups are better met, in terms of accessing and applying for homes under the Choice Based Lettings Allocations Scheme.



# Housing Renewal Policy

2012 – 2017



1. Introduction

- 1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 came into force on 18th July, 2002, repealing much of the prescriptive legislation governing the provision of previous housing assistance and replaced it with new wide ranging powers to provide assistance for housing renewal significantly based on local needs and the achievement of strategic objectives.
- 1.2 The increased flexibility on offer allowed for new and innovative approaches to housing renewal and will require regular review in the context of the council's overall Housing Strategy. The council is however continuing to be mindful of the resourcing implications of this policy, both for itself and partner organisations and expenditure priorities outlined. It will therefore be reviewed regularly, having regard to community and corporate priorities.
- 1.3 This Housing Renewal Policy is effective from 1st May, 2012 and will be revised when significant changes occur, minor changes to the policy will be made by the Private Sector Housing Manager (or equivalent) in consultation with the relevant Cabinet Deputy.
- 1.4 This policy document limits itself principally to consideration of works of repair, improvement or adaptation etc. rather than to enabling housing provision in the first place which is considered separately through the Housing Strategy.
- 1.5 Extracts from central government publication:

*"Poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. The Government's view is that it is primarily the responsibility of homeowners to maintain their own property. However, the government is committed to improving housing quality across all tenures including the owner occupied sector and fully accepts that some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in good repair. Local authorities therefore have an important role to provide assistance in these cases".*

*"The Government would consider that an authority was failing in its duty as a housing enabler and in its responsibility to consider the condition of the local private sector stock if it did not make some provision for (private sector housing) assistance."*

*"Authorities must avoid fettering their discretion to provide assistance. They may legitimately turn down an application that falls outside their policy, but cannot refuse to consider an application, or refuse an application that is outside policy without there being a mechanism in place to determine such cases. The mechanism should ensure that exceptional cases that fall outside*

*policy are individually considered on a sound and informed basis and approved where appropriate".*

*Source: Housing  
Renewal Guidance  
- June 2002*

The Cheltenham context (statistics from Private Sector House Condition Survey 2011 unless otherwise stated)

- 1.6 Cheltenham, with a population of over 116,200 is one of the eleven major urban centres in the south-west region. Together with Bishop's Cleeve and Woodmancote in the Tewkesbury Borough Council administrative area, Cheltenham is one of the two principal urban areas in Gloucestershire.
- 1.7 The Borough of Cheltenham contains 44,510 private sector dwellings. At the time of survey, 42,126 dwellings were occupied (94.6%); the remaining 2,384 dwellings were vacant (5.4%). The majority of vacant dwellings – 2,044 dwellings or 86% - are transitional in nature and are expected to return to occupancy in the short-term. Long term vacancy is estimated at 340 dwellings representing less than 1% of private sector housing stock. Nationally, 4.6% of private sector dwellings were vacant in 2009 (English Housing Survey, dwelling sample).
- 1.8 Private sector housing in Cheltenham is representative of all building eras; 15,628 dwellings (35.1%) were constructed pre-1945. Within this group, 11,786 dwellings (26.5% of all private sector dwellings) were constructed pre-1919; 3,842 dwellings (8.6%) in the inter-war period (1919-1944). 28,882 dwellings (64.9%) were constructed post-1944 with 9,672 dwellings (21.7%) constructed post-1981.
- 1.9 Nationally, 24.5% of private housing was constructed pre-1919 compared to 26.5% in Cheltenham. However, whilst 40.3% of private housing nationally is of post 1964 construction within Cheltenham over half (50.3%) of all dwellings were built after 1964.
- 1.10 The proportion of pre-1919 housing is significantly higher in St. Paul's (69.2%) and significantly lower in the Outer survey zone where less than ten percent of private sector dwellings are of pre-1919 construction. Conversely, the vast majority of dwellings in the Outer survey zone are of post war construction, with 41.7% of all private sector dwellings in this area built since 1974.
- 1.11 Excluding those properties where tenure could not be determined, the rate of private-rental in Cheltenham, at 21%, is above the national average; 19.3% of all English private sector dwellings in 2009 were privately-rented (EHS).
- 1.12 Significant differences in the age and house type characteristics of the main

tenure groups are apparent. Private-rented dwellings exhibit a concentration in the pre-1919 terraced housing and converted flat markets but also exhibit a polarisation with a heavy concentration in more modern (post-1981) purpose built flats. The owner occupied sector in contrast demonstrates a broader distribution by both type and age. However, owner occupation dominates the semi-detached and detached housing markets.

- 1.13 Geographically rates of private-rental are above average in the St Paul's and Inner Area survey zones where 46.1% and 31.3% of all private sector housing respectively are within the private-rented market.
- 1.14 Houses and bungalows comprise 32,773 dwellings (73.6%) with the remaining 11,737 dwellings (26.4%) in flats. Houses and bungalows offer a range of terraced, semi-detached and detached configurations with flats predominately in converted buildings or purpose-built blocks.
- 1.15 Allowing for vacancy and multiple occupation the private sector housing stock contains an estimated 45,272 households and a household population of 94,828 persons. Average household size is 2.09 persons.
- 1.16 The most common household types in Cheltenham are:

- ◆ **Elderly:** **13,181 households - 29.1%;**
- ◆ **Two Person Adult Non Pensioner:** **9,834 households - 21.7%;**
- ◆ **Single Person Non Pensioner:** **9,220 households - 20.4%; and**
- ◆ **Small Family (up to 2 children):** **8,075 households - 17.8%.**

- 1.17 19,290 households (42.6%) have a head of household aged 55 years and over; 12,144 households (26.8%) have a head of household aged 65 years and over. In 10,751 households (23.8%) the head of household is aged under 35 years.

Significant differences exist in the social characteristics of the main private sector tenure groups. The private-rented sector exhibits a strong bias towards younger single person households as opposed to the owner occupied sector which exhibits a more mature family orientated household structure. Thus:

- ◆ **42.6% of private-rented households are single person in size, compared to 31.4% of owner occupied households.**
- ◆ **20.6% of private-rented households are headed by a person aged under 25 years compared to 1.5% of owner occupied households.**
- ◆ **38.9% of private-rented households are single person non pensioner in type compared to 13.3% of owner occupied households.**

In contrast to the private-rented sector, 37.5% of owner occupied households are elderly in type; 29% comprise three or more persons and 55.1% are headed by a head of household aged 55 years or over.

- 1.18 9,534 households (21.1%) have sufficient bedrooms to meet their family needs. 34,963 households (77.2%) have more bedrooms than required and are under-occupying, while 775 households (1.7%) have insufficient bedrooms to meet their family needs and are overcrowded. High levels of under-occupancy are not surprising against generally small household sizes and a significant housing stock of 3 and 4 bedroom configurations. Levels of overcrowding in the Borough at 1.7% are just below the national average for private housing (2% in 2007/08 to 2009/10) (EHS Household Report 2009-10).
- 1.19 28,162 households (62.2%) have a head of household in full or part-time employment. In 638 households (1.4%) the head of household is unemployed, in 434 households (1%) the head of household is permanently sick/disabled and in 13,692 households (30.2%) the head of household is economically retired. The Borough houses a relatively large student population within the private housing sector; estimated at 1,749 households (3.9%).
- 1.20 Applying the Decent Home Classification, 7,433 private sector households (16.4%) are economically vulnerable. Rates of economic vulnerability in the Borough at 16.4% are slightly below the national average for private housing in England (18% in 2009) (EHS Headline Report 2009-10).
- 1.21 Rates of economic vulnerability are higher for households living in the private-rented sector (29.9%), in pre-1919 housing (22.4%) and in the terraced housing sector (21.2%). Household's resident in St. Paul's are significantly more likely than households elsewhere in the Borough to be economically vulnerable; over half of private sector households in this area are in receipt of one of the principal means tested benefits.
- 1.22 Average annual net household income for private sector households is estimated at £27,122 per household. Low income households in the UK are normally defined as having a net income that is 60% or less of the median British household income that year. Using this definition, 3,637 households (8%) in Cheltenham are on low incomes.
2. Consultation
- 2.1 Organisations formally consulted about the initial development of this policy include:-
- Cheltenham and Tewkesbury Primary Care Trust;
  - Care and Repair (Cheltenham) Ltd;
  - Gloucestershire NHS Trust;
  - Gloucestershire Social Services.

- 2.2 The current development of this policy has also taken account of Government cutbacks in Private Sector Renewal funding.
- 2.3 The council has also reviewed all of its services having regard to our legal obligations under Section 17 of the Crime and Disorder Act. Consideration has been given to the extent to which the services contained in this policy can contribute to a reduction in crime.
3. Policy implementation
- 3.1 The policy will cover a four year period prior to any major review. Minor changes to the policy will be made by the Private Sector Housing Manager (or equivalent Manager) in consultation with the relevant Cabinet member.
- 3.2 Where any planned amendment will produce a significant change to service provision, it will require the approval of the council's Cabinet before the operational policy is changed. Such changes are most likely to arise following the Private Sector House Condition Survey and where there is an update to the council's housing needs information.
- 3.3 Other factors that may affect the review of this policy include:
- changes to corporate capital spending plans;
  - significant changes in local circumstances (e.g. housing need);
  - national policy/legislative changes;
  - Local Strategic Partnership priorities.
- 3.4 In implementing this policy, the council will have due regard to relevant national legislation and related guidance including in particular that related to housing renewal, enforcement (including houses in multiple occupation), the health and safety rating system, neighbourhood renewal assessment and disabled facilities grants (DFG's).
4. Private housing standards in Cheltenham
- 4.1 Housing conditions have a direct effect on the health of their occupants. As the fabric of properties naturally deteriorates with time, the need for intervention is on-going and action and financial support to those on low incomes is necessary to prevent an increase in the number of unsafe properties.
- 4.2 The council carries out a sample survey of the conditions in the private housing sector once every five years to inform its strategy for intervention in relation to energy efficiency, adaptations and where the market is failing to address problems of disrepair and safety. The results of the last survey were published in 2011.

## Decent Homes (statistics from the 2011 Private Sector House Condition survey)

- 4.3 The majority of dwellings that fail the Decent Homes standard are non decent due to disrepair and the presence of a category 1 hazard. The largest population, 5115 (46.7%) fail due to disrepair.
- 4.4 In Cheltenham non decent dwellings are most associated with pre 1919 properties, the private rented sector, converted and purpose built flats and with occupiers on the lowest incomes. Non decency is also particularly associated with heads of household aged 75 and over and with heads of household between the ages of 16 & 24.
- 4.5 To remedy all the items that make dwellings non decent in Cheltenham would cost an estimated £62.7 million, an average of £5,734 per non decent dwelling.
- 4.6 Cheltenham was just short of the overall target for 2006/07 of 65% of vulnerable occupiers in the private sector living in decent dwellings with a figure of 62.1%, which equated to 290 dwellings. In 2011 only 59.2% of all private sector dwellings occupied by vulnerable households were decent. It follows that 3032 dwellings in the private sector occupied by vulnerable households are non-decent. 1795 of these dwellings are in the private rented sector. The falling percentage levels reflects the deteriorating property conditions in Cheltenham and a lack of necessary investment.
- 4.7 There are significant differences between the general rate of non decency in owner-occupied dwellings (20.7%), which is much lower than in the privately rented sector (38.3%).
- 4.8 Where financial resources can be identified Cheltenham will promote and finance works towards the achievement of the Decent Home Standard in its stock and will use Housing Act powers to improve properties towards the Decent Home Standard. Financial resources are limited due to the recent government cutbacks in Private Sector Renewal funding.

## The Housing Health and Safety Rating System (HHSRS)

- 4.9 Individual unsafe properties as measured by the HHSRS, will continue to be identified for interventionary action by a variety of means including:
- surveys following enquiries to the Private Sector Housing division
  - complaints about poor housing conditions by tenants
  - our five yearly sample private sector stock condition survey
  - inspections pursuant to the council's vacant property strategy
  - proactive enforcement activity in the private rented sector (e.g. HMO Licensing scheme)
  - referrals from other agencies (e.g. social services, Safe at Home,

Citizen's Advice Bureau)

- assessments of private housing resulting from enquiries to the housing options team of the Council
- surveys following planning and building control contraventions

4.10 7.5% of the private sector stock contain a category 1 hazard representing 3352 dwellings. This percentage rises to 15.7% of the private rented stock containing a category 1 hazard. This represents 1470 private rented dwellings.

4.11 The pre-1919 stock, along with privately rented dwellings and converted flats, has the highest levels of category 1 hazard.

4.12 Priorities for action should logically follow from the dwellings in poorest condition, through to those with fewest problems.

4.13 The Council has a statutory duty to deal with category 1 hazards.

Key facts from Private Sector Stock Condition Survey – 2011

Characteristic	Owner occupied	Privately-rented	Tenure unknown	All private sector	RSL
<b>Dwellings</b> <i>Per cent of all private sector</i>	32,757 73.6%	9,368 21.0%	2,384 5.4%	44,510 100%	1,800
<b>Non decent (HHSRS)</b> <i>Per cent of tenure stock</i>	6,785 20.7%	3,589 38.3%	568 23.8%	10,942 24.6%	514 28.6%
<b>Category 1 Hazards</b> <i>Per cent of tenure stock</i>	1,871 5.7%	1,468 15.7%	14 0.6%	3,352 7.5%	189 10.5%
<b>Mean SAP</b>	65	68	61	65	72
<b>Decent with vulnerable occupier</b> <i>Per cent of vulnerable households</i>	2,471 66.6%	1,929 51.8%	--	4,400 59.2%	797 77.0%
<b>Non-decent with vulnerable occupier</b> <i>Per cent of vulnerable households</i>	1,237 33.4%	1,796 48.2%	--	3,033 40.8%	238 23.0%
<b>Category 1 hazard with vulnerable occupier</b> <i>Per cent of vulnerable households</i>	269 7.3%	1,254 33.7%	--	1,523 20.5%	88 8.5%
<b>In Fuel Poverty</b> <i>Per cent of</i>	2,714 8.3%	2,608 21.0%	--	5,322 11.8%	505 28.1%

<i>households</i>					
<b>Residents over 60</b>	14,072	905		14,977	835
<i>Per cent of households</i>	42.9%	7.3%	--	33.1%	46.4%

## 5. Sustainability and energy efficiency Improvement

5.1 The Home Energy Conservation Act 1996 (HECA) required the council to set out measures which will lead to a significant improvement in the energy efficiency of residential accommodation in the borough. The council supports the government's view that improving the energy efficiency of residential accommodation is important for sustainability reasons, to help combat global warming and to help ensure that every household has access to affordable warmth.

5.2 The council is working with a wide range of organisations to promote energy efficiency in residential property and has signed up to a Gloucestershire-wide affordable warmth strategy. The council working in partnership have prepared a Climate Change Strategy. Both of these documents set out targets for improvements to residential property.

5.3 The council identified measures which when compared with the situation on 1st April 1996, would if undertaken result in a 30% improvement in the energy efficiency of the stock. The Act did not set any deadline for the achievement of the saving, but the government expects that substantial progress will be made towards this target over a ten to fifteen year period and the council has signed up to this objective.

5.4 The current (2011) SAP rating per private sector housing in Cheltenham measures at 65.1 significantly above the 2011 national average of 51.4 for all private housing in England (ECS2009). Average CO2 emissions total 4.92 tonnes per annum, significantly better than the national average of 6.4 tonnes for all housing in England (EHS2009). The investment Cheltenham has made in energy efficiency measures in the private sector stock over the past ten years will have contributed in this respect. The Warm and Well Scheme has delivered 13,235 energy efficiency measures to 6,450 homes since 2001. 1-5% of Cheltenham's private dwellings however, have SAP ratings of less than 35.

### 5.5 Strategic energy efficiency objectives

- to improve the baseline information on the energy efficiency of the housing stock across all tenures to help inform and prioritise investment decisions;
- access to affordable warmth for all residents in the borough within ten years, combating fuel poverty and associated health problems;
- minimisation of the environmental damage associated with the use of

fuel in the home, including the promotion of both energy efficiency and renewable energy technologies;

- to reduce fuel costs by means of an effectively targeted programme of housing improvements combined with the provision of advice on how dwellings may be heated in an energy efficient manner;
- to integrate improvement of the housing stock with other initiatives in order to maximise opportunities for improving energy efficiency at marginal cost;
- to minimise the environmental damage associated with the use of fuel in dwellings by improving energy efficiency and the use of renewable energy, thereby reducing carbon dioxide emissions;
- to facilitate changes in behaviour and investment by householders in terms of the efficient use of energy, by promoting the financial benefits and pay-back periods for a range of domestic energy appliances and measures;
- to educate the public in general and schoolchildren in particular, including raising awareness of global warming and encouraging sustainable energy use in the home.

#### Promoting domestic energy efficiency

5.6 A key challenge is to ensure a wide public understanding of environmental issues and an awareness of the environmental impact of actions and proposals in relation to energy use, including global warming.

5.7 In the absence of regulatory controls, it is recognised that the extent of domestic energy efficiency improvements required will require significant co-operation from householders. Where the council and its partners have direct control of the energy efficiency of residential dwellings, every effort will be made to implement cost effective improvements within available resources. In the privately owned and residential sectors, we will seek to promote and encourage improvements through a process of awareness raising, education and incentives. Where appropriate, we will promote local and national grant schemes and savings to householders through bulk purchasing schemes.

5.8 The council provides financial support to the Gloucestershire Energy Efficiency Advice Centre (part of the charity known as the Severn Wye Energy Agency) which is part of a national network supported by the Energy Saving Trust. The advice centre actively promotes domestic energy efficiency and provides free home energy advice to householders, referring enquirers to schemes that result in the installation of energy efficiency measures.

#### Affordable warmth and the 'Warm and Well' scheme

5.9 Ensuring that all residents have access to affordable warmth is a significant strategic objective. Whilst the actions necessary to achieve this objective are not always complementary to combating climate change, ensuring that energy is being used as efficiently as possible in the residential sector is

important.

- 5.10 The six Gloucestershire local authorities and South Gloucestershire unitary authority have worked together to formulate a strategy to tackle the related issues of affordable warmth and fuel poverty in a co-ordinated way across the county. Gloucestershire was the first county in England to produce such a strategy, which was launched in September 2001.
- 5.11 The strategy was developed in consultation with a wide range of relevant organisations and individuals. The process was guided by a steering group which included the HECA officers from all seven authorities, Gloucester Health Authority, Gloucester Social Services, National Energy Action and Severn Wye Energy Agency (SWEA), a local environmental charity.
- 5.12 To support the Affordable Warmth Strategy the six authorities of Gloucestershire set up the 'Warm and Well' scheme, led by Cheltenham Borough Council, with support from the national HECAAction fund.
- 5.13 The Private Sector Housing Condition Survey 2011 indicates that 92.4% of dwellings in Cheltenham have central heating and as the vast majority of council-owned homes now also have central heating. There has been significant progress in this area since 2006.

#### The Warm and Well Scheme

- 5.14 The Gloucestershire Warm and Well Scheme remains part of Cheltenham's Private Sector Renewal Policy. We will continue to work with Warm and Well to identify fund raising streams to tackle properties that have not taken advantage of previous energy efficient grants, particularly properties that are hard to treat. The scheme is governed by a steering group made up of representatives from each of the local authorities involved and representatives from the health sector locally. This group meets regularly throughout the year and help decide on grant eligibility criteria and future focus. The criteria are deliberately set to fill the eligibility gap by helping people on low incomes who are excluded from other schemes because they do not receive income related benefits. The scheme aims to improve energy efficiency and reduce the levels of associated health risk through:
  - Raising awareness of the issues and encouraging appropriate action, both physical and behavioural;
  - Providing specific and appropriate advice to each household that comes into the scheme;
  - Enabling physical measures to be installed through referrals to grants and discounts

The central issues addressed by the Scheme are the links between energy efficiency and affordable warmth, cold living conditions and health, for example through:

- Cardiovascular illness;
- Condensation damp;
- Respiratory illness and allergic conditions;
- Ventilation and carbon monoxide risk

The warm and well scheme targets:

- Owner occupiers and tenants of private rented housing in Gloucestershire with members of the household who are vulnerable to health problems associated with or exacerbated by low indoor temperatures;
- Owner occupiers and tenants of private rented housing in Gloucestershire likely to be living in fuel poverty, and unable to afford adequate heating in the home;
- The general public in Gloucestershire, to promote awareness of energy efficiency and the related issues of adequate ventilation, the avoidance of condensation damp and the risk of carbon monoxide poisoning.

In previous financial years the local authorities in Gloucestershire, that form part of the scheme, have contributed money from their central government PSR funding through the Gloucestershire Energy Efficiency Grant (GEEG). This funding has now ceased but for the next two financial years (2012/13 and 2013/14) funding for Warm and Well will be paid from the Performance Reward Grant allocated to the Council. They also make use of funding from Warm Front and fuel suppliers via their Carbon Emissions Reduction Target commitment (CERT)

Warm and Well provides energy efficiency measures to those living in privately owned or privately rented homes. The measures available under GEEG are as follows:

- Loft insulation
- Cavity wall insulation
- Draught proofing
- Hot water tank jackets
- Boiler replacement
- Full central heating systems

The linked Rent Warm Rent Well programme targets private sector Landlords and offers them grants in order to encourage installation of energy efficient measures.

Grants are also available for renewable energy installations through the Gloucestershire Renewable Energy Grant (GREG).

### Energy from renewable sources

- 5.15 Simply improving the energy efficiency of existing and new buildings is unlikely to lead to a significant reduction in the emission of greenhouse gases which are contributing to climate change.
- 5.16 The promotion of renewable energy is a key element of the Cheltenham climate strategy. Whilst seeking to use energy as efficiently as possible, the council and its partners will also work to encourage and promote the generation of energy from renewable sources both locally and further afield to help meet Cheltenham's energy requirements. Where legislation and technology permits, we will seek to ensure that Cheltenham meets and where practicable exceeds national targets.
- 5.17 Our initial analysis suggests that the scope for renewable energy generation locally is likely to be focused on photovoltaics (PV), but opportunities for exploiting renewable energy from other sources such as bio-mass, heat pumps, wind power and any new technologies will also be explored.
- 5.18 In the absence of legislative requirements, we will seek to implement showcase projects to demonstrate what can be achieved in renewable energy terms. These will be used to encourage private developers to develop the market for renewable energy technologies and to lobby for appropriate changes to planning and building regulations.

### 6. Personal circumstances

- 6.1 The council recognises that the personal circumstances of certain households require special consideration when exercising its duties in connection with private sector renewal. Lack of adequate income means that some households cannot afford to maintain or improve their homes, or to heat them to an adequate, safe and comfortable level. The same lack of income also prevents these households from undertaking cost-effective improvements to the energy efficiency of their properties. Low-income households therefore require support to provide them with the necessary improvements.
- 6.2 Even householders on moderate incomes living in energy inefficient houses will have difficulty in heating them to an adequate level. We will, therefore, prioritise those properties with the poorest energy efficiency standards for any improvement work. In doing so, it is acknowledged that in general such properties will provide the greatest scope for cost-effective energy efficiency improvements.

- 6.3 It is also recognised that some households have other special needs relevant to the delivery of services. These needs arise as a result of old age, disability, the presence of young children, language and cultural differences and hearing and vision impairment. Elderly people, those with disabilities and families with young children often spend longer periods at home than the rest of the population. These needs must be taken into account when delivering, or enabling the delivery of services.
- 6.4 Particular consideration will be given to elderly, ethnic minority and vision and hearing impaired households when delivering advice, information, promotional material and education services. We will work to ensure that the most vulnerable households are targeted for assistance which is appropriate to their needs.
7. Adaptations to meet the needs of disabled residents
- 7.1 The Council's private sector house condition survey 2011 identified 6576 households with an illness/disability of which 2308 of those households were living in un-adapted dwellings and therefore form the target market for support. At sectoral level these households are concentrated in the owner occupied sector and at household level, elderly households exhibit the highest support requirement.
- 7.2 The provision of disabled facilities grants is an important area of partnership working and impacts on the targets of other agencies, in particular social services and health. The council recognises these links and seeks to co-operate, for example in fast-tracking clients awaiting adaptations to facilitate hospital discharge and prevent bed-blocking.
- 7.3 The newly formed countywide home improvement agency, Safe at Home, which is provided with financial support by the authority, runs a number of services of assistance to the elderly and disabled. As well as providing a full project management service to assist clients with major works to their properties, Safe at Home also operate a handyman service for minor repairs and adaptations.
- 7.4 In the private sector, disabled facilities grants are currently adapting only around 70 properties per year. As more people are expected to be maintained in, or moved back into the community and the elderly population continues to increase, a growth in demand for DFG's would appear inevitable and the council recognises that this demand will need to be taken into account in future planning.

#### Mandatory disabled facilities grants

- 7.5 The existing statutory framework governing the required provision by local authorities of mandatory DFG's is to continue for the foreseeable future, with

continued resources available from central government. The council receives a cash grant from the government each year towards the funding of DFG's. It is likely, however, that an increasing elderly population will result in a higher demand for grants and the Council is required to bridge the gap between total expenditure on DFG's and the funding from central government.

- 7.6 The Council will actively promote the availability of mandatory DFG's and will seek to work in partnership with the welfare authority, Safe at Home and other agencies to deliver a streamlined service where adaptation of a property is reasonable and practicable. As far as possible, similar services will be made available to residents regardless of their form of tenure.
- 7.7 As DFG's are mandatory, they will continue to receive some priority in the allocation of funding and the council will work with the welfare authority to ensure that cases are effectively prioritised and dealt with according to need. Where resources are insufficient to meet demand, the council will seek to deal with cases equitably regardless of tenure.
- 7.8 Adaptation of a property may not always be the most appropriate solution to housing need. The council will seek to advise and assist clients with alternative arrangements to meet their housing needs where this is considered to be a more practicable or reasonable solution to the individual circumstances of a client. For example, financial and practical assistance with moving to a more suitable property.

#### Discretionary assistance

- 7.9 Appendix 5 sets out details of a new form of discretionary grant assistance, Adaptation Support Grant (ASG), which will complement mandatory disabled facilities grant.
- 7.10 Discretionary assistance will be considered in exceptional circumstances, to provide additional assistance or top-up to the maximum available mandatory DFG of £30,000. Such cases will be determined on a case by case basis and will be subject to ratification by the relevant Cabinet deputy (under delegated authority) or the Cabinet as appropriate.
- 7.11 Appendix 6 sets out details of a new form of discretionary grant assistance, Relocation Grant (RG), which will complement mandatory disabled facilities grant.
- 7.12 Discretionary assistance in the form of a loan will also be considered in exceptional circumstances where additional assistance is required to complement a disabled facilities grant when works are in excess of £30,000.

This would become a legal charge on the applicant's property and be

repayable to the Council on the sale of the property or death of the applicant or the last of those persons named in the loan agreement. See appendix 7.

## 8. The private sector stock and enforcement

- 8.1 The council recognises the importance of the asset value of Cheltenham's private sector housing stock and the contribution which its condition makes to the well-being of the town and its inhabitants.
- 8.2 In terms of enforcement action, the council intervenes in the private housing sector where it considers such intervention to be in the public interest. Generally, this will be as the result of a complaint by a member of the public or because it is evident from inspection that a property or group of properties are vacant or unsafe in terms of the Housing Health and Safety Rating System.
- 8.3 The council will ensure that it meets its statutory obligations in respect of the enforcement of safety standards in housing and the remedy of statutory nuisances including where necessary undertaking work in default of owners.
- 8.4 All enforcement action taken by the council will comply with the Council's enforcement policy which encompasses the principles of openness, proportionality, consistency, accountability, transparency and helpfulness. The policy reflects the Cabinet Office enforcement concordat and the dti good practice guide.

## 9. The owner-occupied sector

- 9.1 Owner occupation is the preferred form of tenure for the majority of the population. Investment in a home is the most significant financial investment most people will ever make and the principal responsibility for repairing and maintaining that asset lies with the householder.
- 9.2 Owner occupation is the predominant form of private tenure accounting for 32,757 dwellings (73.6%). Dwellings rented from a private landlord account for a further 9,368 dwellings or 21.0%, whilst tenure was unrecorded for 2,384 dwellings, primarily due to vacancy at the time of survey.
- 9.3 It was reported in the 2011 Private Sector House Condition Survey that the cost to repair dwellings in this sector to meet the Decent Home Standard amounts to £23 million with a total cost to meet decency standards of £41 million. This averages £6,050 per dwelling across all non-decent owner occupied dwellings.

## 10. The private rented sector

- 10.1 In 2005 13.5% of the private sector stock in Cheltenham was rented. In 2011 this figure had risen to 22% representing 9368 dwellings.
- 10.2 Housing conditions within the private-rented sector are generally worse than the Cheltenham average on all main indicators. In particular, rates of non-decency in the private-rented sector are significantly higher at 38.3%, compared with 24.6% for all private sector dwellings.
- 10.3 Whilst the rate of non-compliance with the decent homes minimum standard in Cheltenham is below the national average, rates of non-compliance with respect to disrepair are significantly higher. Within England, 9.4% of privately-rented dwellings failed the decent homes repair criteria during 2009, compared with 27.9% in Cheltenham in 2011.
- 10.4 Economically, Cheltenham has a thriving private rented sector but there are still problems of disrepair, poor amenities and lack of fire safety precautions in many properties. The council recognises that the condition of the private rented sector is very important to the success of local educational establishments, in particular the University of Gloucestershire, in attracting students to the town.
- 10.5 The council will work with landlords seeking advice from the authority to help them to meet their obligations and will develop the information available on its web pages ([www.cheltenham.gov.uk/regeneration](http://www.cheltenham.gov.uk/regeneration)) in order to facilitate better conditions in the private rented sector. The Council will continue to encourage landlords to join the countywide 'Fit to Rent' property accreditation scheme.
- 10.6 The council will continue to respond actively to complaints from tenants about poor conditions in the private rented sector and will use the full range of its enforcement powers to provide remedies for their protection. It is viewed that due to the continuing increase in private renting, combined with a continuing deterioration in property condition, there will be an increasing need for enforcement action.
- 10.7 Increasing numbers of complaints from private tenants about their housing conditions is likely to reveal deterioration in property conditions, especially in those HMO's not subject to mandatory licensing

#### Houses in multiple occupation

- 10.8 Cheltenham has a significant privately rented sector, with a large proportion of converted flats. The authority is obligated to tackle certain problems, once identified, through encouragement, but ultimately enforcement where this fails.

- 10.9 Cheltenham has in the region of 3,500 HMO's representing 7.8% of all private dwellings compared with 3% nationally.
- 10.10 Cheltenham have worked together with the other Gloucestershire district councils to introduce one licensing scheme for the whole of Gloucestershire with one application form, licence fee and conditions. In addition there is a single website for landlords to access and this provides consistent advice and downloads for use across the county. A formal agreement with the Gloucestershire Fire Authority has also been signed with regard to the national protocol for fire risk in HMO's. There are 250 mandatory licensable HMO's in Cheltenham.
- 10.11 The council will ensure that it meets its mandatory duties in respect of HMO licensing and will periodically survey areas to ensure compliance with the scheme.
- 10.12 The council will look to prioritise areas of Cheltenham with high levels of houses in multiple occupation for targeted action to improve housing conditions.
11. Vacant private sector property
- 11.1 Given the demand for properties of all types in Cheltenham and the pressure on the council to make additional housing provision, it is unacceptable for existing properties to be kept vacant unnecessarily for extended periods.
- 11.2 The council has for many years had a pro-active policy of making contact with the owners of long term vacant properties to seek their co-operation in bringing them back into housing use. There have been many notable successes that have had a positive impact on the town's appearance, as well as making better use of these wasted assets. In the past grant and loan aid has been used as an incentive to encourage owners to bring vacant properties back into use although government cutbacks means that this will no longer form part of this policy. In total, the council currently 'encourages' around 60 long term vacant properties back into use per annum.
- 11.3 Compulsory purchase action has been used as a last resort to secure the improvement and re-use of long term vacant properties. The Council has a list of properties that despite long endeavour to engage with the owners have been empty for some considerable time or are the subject of ongoing complaints regarding their impact on the neighbourhood. With reduced financial incentives to encourage re-occupation of vacant properties, this list will continue to lengthen without increased enforcement action by the Council.
- 11.4 The authority will continue to target long term vacant and underused

commercial property, including vacant space above commercial premises (including shops), with a view to helping enable better use to be made of the existing built environment. Where appropriate, consideration will be also be given to the use of compulsory purchase powers to regenerate run-down commercial areas. Partnership arrangements with the private sector will be considered where the council has insufficient monies to fund the acquisition of such properties from within its own resources. The use of previously allocated renewal funding may also be used to facilitate compulsory purchase bridging the gap between expenditure incurred and receipts from sale of properties. The use of enforced sale powers will also be considered where the Council is owed debts of £1000 or more.

11.5 Cheltenham's vacant property strategy / framework forms Appendix 8 of this policy.

## 12. Area regeneration

12.1 The council's established approach to area regeneration has been based on the principle of co-ordinated public investment boosting the confidence of the private sector to fund improvements in run down areas on an on-going basis. The council also looks to provide or enable wider support to the community to help ensure that both regeneration and local communities are sustainable.

12.2 There are now few, if any areas of Cheltenham where the private housing sector could be viewed as failing. There are no clearly identifiable low demand areas. Private investment in property is taking place across the town and isolated areas of vacant or difficult to let property are more likely to be associated with ineffective management, a surplus of student accommodation, anti-social behaviour or poor environmental conditions (e.g. proximity to major roads or junctions) than with poor physical property conditions.

12.3 The council aims for Cheltenham to be the most attractive town in the country and to this end, there are still areas of the town that would benefit from a co-ordinated approach to improving the local environment, including rationalising commercial land holdings to attract inward investment and promote sustainable communities.

12.4 In addition to the physical environment, there is evidence of continued social exclusion in communities in various parts of the town. Effective regeneration needs to address physical, social and economic deprivation.

### Cheltenham Borough Homes

12.5 The council has recently transferred the management of its own housing stock, comprising approximately 4,500 dwellings, to an Arms Length Management Organisation known as Cheltenham Borough Homes.

- 12.6 The council recognises the need for substantial investment in order for all dwellings to meet the government's decent homes standard by 2010 and is aware that some redevelopment will be necessary to deliver sustainable investment. Capital investment will be linked to neighbourhood management and major decisions will be based on the detailed financial and socio-environmental appraisal of available options.
- 12.7 Whilst the council is mindful of the demand for affordable housing in the town, redevelopment of blocks of flats at lower density will still be considered where this contributes to the creation of better balanced and sustainable communities.
- 12.8 In view of the difficult financial climate within which local authorities are now operating, the council will continue to work with other registered social landlords and private developers where such partnerships can deliver strategic housing objectives cost effectively.
- 12.9 The council will also seek to ensure that area regeneration initiatives are as far as possible 'tenure blind' and that support is provided to owner occupiers to assist with repairs and improvements where such works are being carried out to the council's own stock (for example, St Paul's 2011 transformation grants). In meeting this objective, the council will seek to work closely with Cheltenham Borough Homes and our other development partners.
- 12.10 Although Cheltenham, as with most District Authority areas in Gloucestershire have recorded almost total compliance towards the Decent Homes Programme target for social housing set for 2010, Cheltenham will continue to work with our Arms Length Management Organisation to make further improvements to existing social housing stock and maintain the Decent Homes standard.

#### Mobile home sites

- 12.11 At 1st April 2012, there were 13 licensed mobile home sites in the borough comprising 369 units. Considerable progress continues to be made in improving standards on Cheltenham's mobile home sites and the council will continue to seek improvements, particularly on the change of ownership of individual units to ensure that all existing contraventions are eventually eliminated.
- 12.12 The establishment of new mobile home sites is currently constrained by local planning policies and it is not proposed that this will change in the foreseeable future.
13. Financial Assistance

13.1 Discretionary financial assistance is made available by the Council, subject to resources, in the form of grants and loans to:

- Assist vulnerable householders to live in safe and decent homes
- To encourage energy efficiency of the Private Sector housing stock
- Support disabled persons living in their homes

The eligibility criteria for the different types of financial assistance are contained in appendices 1 to 8.

In addition Mandatory DFG grants continue to be made available to eligible applicants.

**Purpose**

Where funding remains available to facilitate the improvement of houses for those most in need in the Borough, where repairs are essential to protect the health and safety of the occupant(s).

**Health and Safety loan**

The Health and Safety loan is available to cover the cost of eligible works up to £20,000. Eligible works will include those works necessary to rectify category 1 hazards, as assessed under the Health and Safety Rating System (HHSRS), provided that the carrying out of works is the most appropriate course of action when following such assessment.

The Health and Safety loan will cover the cost of eligible works, administration costs and related professional fees. The loan is subject to a maximum of £20,000 in any 7 year period, at the discretion of the Council. The loan is interest free.

The loan will become a legal charge on the property repayable to the Council on the sale of the property or vacation of the property for a period of 6 months in any 12 month period or on death of the applicant or the last of those persons named in the loan agreement provided that immediately prior to death they were occupying the property as their main or principal dwelling.

**Eligibility**

Eligible applicants include those persons who have been owner occupiers of the house subject of the applications for a period of more than one year and who are classified as 'financially' vulnerable as defined by Department for Communities and Local Government "A Decent Home: Definition and guidance for implementation June 2006 - Update". Applicants have to be in receipt of a relevant means tested benefit set out in the definition. As stated in the guidance, this definition may be subject to change and the Council's policy will be amended accordingly.

**Other relevant factors**

In determining whether the giving of a Decent Home loan is appropriate to the case in question regard will be had to the following factors:

- The property must be within Council tax bands A to D (inclusive);
- whether any category 1 health and safety risks (assessed under HHSRS) will remain on completion of the proposed works subject of the loan. Loans will not normally be given in cases where such risks will remain on completion of proposed works. There is a statutory duty for the Council to take action in respect of such health risks;
- the outcome of any neighbourhood renewal assessment;
- whether Housing Act or other enforcement action has been instigated or is being considered in respect of the property;
- whether the applicant is considered able to remain living in the property without additional support from the statutory agencies and, if additional support is needed, whether that can be provided or facilitated at an

acceptable cost;

- the wishes of the occupier;
- the equity the applicant has in the property. A Health and Safety loan will only be given, subject to Council's discretion, if there is sufficient equity to secure the loan;
- whether the applicant or any occupier wishes to be re-housed and whether re-housing of the applicant in supported or other suitable accommodation is likely or desirable;
- how fully the property is occupied; and
- where the value of applications for loan assistance exceeds the available discretionary budget, the assessed priority of the application when compared to other applications received.

Where a loan is refused on the basis of eligibility of the applicant or of the proposed works, then the applicant may appeal to the Private Sector Housing Manager. The Private Sector Housing Manager will take account of exceptional circumstances, and may refer the case to the relevant cabinet member for a final decision where this is deemed appropriate or necessary.

**Purpose**

Where funding remains available to facilitate the improvement of houses (or mobile homes) for those in most need in the Borough, where repairs are essential and pose an imminent risk to the health and safety of the occupant(s).

- This emergency health and safety grant will cover the cost of eligible works and related professional fees up to, but not exceeding £5000.
- An emergency health and safety grant cannot be given more than once to an applicant (including the applicants' family) in any 2 year period or exceed £5000 in any 5 year period with respect to an individual property. For this purpose 'families' has the same definition as that contained in section 113 Housing Act 1985.
- The grant is only given to rectify those hazards which pose an imminent risk of serious harm to the occupants.

**Eligibility**

Eligible applicants include those persons who have been owner occupiers of the house or owns and occupies a mobile home on a registered site subject of the applications for a period of more than one year and who are classified as 'financially vulnerable as defined by Department for Communities and Local Government "A Decent Home: Definition and guidance for implementation June 2006 - Update". Applicants have to be in receipt of a relevant means tested benefit set out in the definition which, as stated in the guidance, may be subject to change and the Council's policy will be amended accordingly. **In addition, the applicant must be ineligible to apply for a Health and Safety loan to qualify for the grant.**

Only works to properties falling within Category 1 under the government's housing health and safety rating system and which pose an imminent risk of serious harm to the occupant will qualify for an emergency health and safety grant.

**Other relevant factors**

In determining whether the giving of an Emergency Health & Safety grant is appropriate to the case in question, regard will be had to the following factors:

- the wishes of the occupier;
- whether the applicant is considered able to remain in the property without additional support from statutory agencies and, if additional support is needed, whether that can be provided or facilitated at an acceptable cost;
- in the case of mobile homes, the consent of the site licence holder is required;
- whether Housing Act or other enforcement action has been instigated or is being considered in respect of the property;
- whether the applicant wishes to be re-housed and whether re-housing of the applicant in supported or other suitable accommodation is likely or

desirable;

- the circumstances of any other joint owners of the property;
- where the value of applications for grant assistance exceeds the available discretionary budget, the assessed priority of the application when compared to other applications received;
- how fully the property is occupied; and
- the property must be within Council tax bands A to D (inclusive).

(Extract from the Department for Communities and Local Government “A Decent Home: Definition and guidance for implementation June 2006 - Update”)

Vulnerable households have been defined for the purposes of the Decent Homes standard as a whole as those in receipt of at least one of the principal means tested or disability related benefits. For the purpose of establishing the national 2001 baseline from the English House Condition Survey the benefits taken into account were:

- income support;
- housing benefit;
- council tax benefit;
- disabled persons tax credit;
- income based job seekers allowance;
- working families tax credit;
- attendance allowance;
- disability living allowance;
- industrial injuries disablement benefit;
- war disablement pension;
- child tax credit;
- working tax credit;
- pension credit.

The detailed definition of qualifying benefits used to define vulnerable will be subject to change. The last three qualifying benefits have been introduced since 2001 and they have different qualifying thresholds.

This is the definition of vulnerable which all local authorities should use to establish a baseline and monitor progress towards the Decent Homes standard. It should be noted that this definition is used for national monitoring purposes. Local authorities have flexibility in providing discretionary assistance for repairs under the Regulatory Reform Order (RRO) (Housing Assistance) Order 2002. It is for the local authority to decide the circumstances in which to give assistance and the form that assistance may take.

### **The Warm and Well Scheme**

The scheme is governed by a steering group made up of representatives from each of the local authorities involved and representatives from the health sector locally. This group meets regularly throughout the year and help decide on grant eligibility criteria and future focus. The criteria are deliberately set to fill the eligibility gap by helping people on low incomes who are excluded from other schemes because they do not receive income related benefits. The scheme aims to improve energy efficiency and reduce the levels of associated health risk through:

- Raising awareness of the issues and encouraging appropriate action, both physical and behavioural;
- Providing specific and appropriate advice to each household that comes into the scheme;
- Enabling physical measures to be installed through referrals to grants and discounts

The central issues addressed by the Scheme are the links between energy efficiency and affordable warmth, cold living conditions and health, for example through:

- Cardiovascular illness;
- Condensation damp;
- Respiratory illness and allergic conditions;
- Ventilation and carbon monoxide risk

The warm and well scheme targets:

- Owner occupiers and tenants of private rented housing in Gloucestershire with members of the household who are vulnerable to health problems associated with or exacerbated by low indoor temperatures;
- Owner occupiers and tenants of private rented housing in Gloucestershire likely to be living in fuel poverty, and unable to afford adequate heating in the home;
- The general public in Gloucestershire, to promote awareness of energy efficiency and the related issues of adequate ventilation, the avoidance of condensation damp and the risk of carbon monoxide poisoning.

The local authorities in Gloucestershire that form part of the scheme contribute money from their central government PSR funding through the Gloucestershire Energy Efficiency Grant (GEEG). They also make use of funding from Warm Front and fuel suppliers via their Carbon Emissions Reduction Target commitment (CERT)

Warm and Well provides energy efficiency measures to those living in privately owned or privately rented homes. The measures available under GEEG are as follows:

- Loft insulation
- Cavity wall insulation
- Draught proofing
- Hot water tank jackets
- Boiler replacement
- Full central heating systems

The linked Rent Warm Rent Well programme targets private sector Landlords and offers them grants in order to encourage installation of energy efficient measures. Grants are also available for renewable energy installations through the Gloucestershire Renewable Energy Grant (GREG).

## Adaptations Support Grant (ASG)

This discretionary grant is available where works are identified by an Occupational Therapist as “necessary and appropriate”, or are required in association with such works to meet the needs of a disabled person.

### Eligible applicants

- Owner occupiers or private tenants who are disabled and referred for assistance by an Occupational Therapist of the County Social Services department.
- Are in receipt of a means-tested benefit, and or
- Are 60 or more years of age and having completed a Test of Resources form for a mandatory Disabled Facilities Grant are assessed to be a “nil contributor”.

**Note:** Where an applicant has a calculated contribution but has made a financial contribution towards the DFG, they would be considered a “nil contributor” for the Adaptation Support Grant, unless they have savings in excess of £16,000.

### Eligible works

1. Essential repairs related to the health and safety of the occupants necessary for the adaptation work (whether via DFG or ASG) to proceed. (The most common example of this would be rewiring of a dangerous electrical installation)
2. Minor adaptations (for example the provision of a handrail costing £500.00). In these cases it would be more cost effective to provide an ASG than a more administratively complex DFG.
3. Where a speedy response is required, for example repairs to an existing stairlift and again, it is quicker to process an ASG than a DFG.
4. Where an applicant has a life interest rather than a full owners interest in a property and is therefore not eligible to for a DFG.

### Maximum grant

The maximum grant payable in any one year is £5,000.

### Relocation Grant (RG)

This discretionary grant is designed to assist with relocation costs and/or purchasing costs of a new property where adaptations to existing accommodation are considered less appropriate or too costly and a cheaper option is to assist with re-housing and if necessary, to assist with carrying out adaptations to an alternative property.

#### Eligible applicants

- Applicants who are disabled or a member of their family living with them is disabled and has had an assessment of their needs carried out by an Occupational Therapist of the County Social Services department and adaptations to their current home identified
- Applicants can be owner occupiers, private tenants, or council tenants.
- Applicants will have to complete a Test of Resources form for a mandatory Disabled Facilities Grant and will qualify for assistance if they have a calculated contribution between £0-£15,000.

NOTE: Families with a disabled child are not subjected to a means test.

- Applicants must currently live within Cheltenham Borough Council boundaries and be looking to relocate also in Cheltenham.

#### Eligible Work

1. Removal costs. An applicant will be required to provide two estimates for removal costs, the amount of grant approved will be based on the lowest estimate provided. A list of approved removal firms will be provided to each applicant.
2. Legal and other fees, including legal and survey fees, housing agents' fees and mortgage redemption fees.
3. Resettlement costs. This will include works such as fitting curtain rails or shelves and any other items covered by Safe at Home handyman service. Only work carried out by Safe at Home handyman service will be considered for grant assistance.
4. Fees charged by Safe at Home associated with facilitating this work.

**Note:** Applicants moving into council accommodation will only qualify for assistance towards items 1, 3 and 4.

#### Eligible amount

There is no upper limit to the Relocation Grant but what will need to be considered is the cost to adapt an applicant's existing home set against the cost to re-house and if necessary, carry out adaptations to their new home. As long as this remains a more affordable option and represents value for money for the council the Relocation Grant will be considered. Please note that since the maximum grant limit for a Disabled Facilities Grant is £30,000, the grant assistance given for the Relocation Grant plus any adaptations at the new property will be less than this amount.

**Discretionary assistance in the form of a loan**

This discretionary loan assistance will be considered in exceptional circumstances where works are identified by an Occupational Therapist as being necessary and appropriate, or are being required in association with such works to meet the needs of a disabled person and to allow them to stay in their own home.

**Eligible applicants**

- Applicants who are disabled or a member of their family living with them is disabled and referred for assistance by an Occupational Therapist of the County Social Services department and adaptations to their current home identified.
- Applicants will have completed a Test of Resources form for a mandatory Disabled Facilities Grant and will qualify for assistance.  
  
NOTE: Families with a disabled child are not subjected to a means test.
- Applicants must live within the Cheltenham Borough Council boundaries.
- The equity the applicant has in the property must give sufficient security for a loan to be given, subject to the Council's discretion.

**Eligible Work**

Only mandatory and other works deemed necessary by an Occupational Therapist from the County Council Social Services Department will be considered. The works must be both necessary and appropriate.

**Eligible amount**

There is no upper limit to the Discretionary loan, but consideration must be given to whether the adaptations are deemed practicable and appropriate and where more cost effective alternatives can be identified.

Where a loan is refused then the applicant may appeal to the Private Sector Housing Manager. The Private Sector Housing Manager will take account of the circumstances of the case and may refer to the relevant cabinet member for a final decision where this is deemed appropriate or necessary.

## Cheltenham Borough Council Vacant Property Strategy / Framework

### 1. Introduction

Empty properties are a wasted asset not only for the owner but also the surrounding community, especially in a time of housing need. Often unsightly in appearance, properties left unoccupied can cause blight to an area and distress to neighbours, attracting crime and anti social behaviour.

The key aim of this strategy is to encourage owners to bring their properties back into use and ultimately to deter them from leaving their homes empty.

### 2. Strategy Aims and Objectives

- To maximise the re-use of empty homes and other buildings
- To minimise the need for the future development of greenfield sites and protect the environment
- To improve and conserve the existing built environment
- To help provide good quality affordable housing
- To ensure programmes meet a range of housing needs, whilst providing a choice of accommodation and neighbourhood
- To raise public awareness of the issue of empty homes
- To maintain robust records on empty properties and to monitor trends.

### 3. Problems associated with empty homes

It is important to consider the community damage that empty properties do to local areas. The Association of Chief Police Officers has referred to empty properties as “honey pots for crime”. The longer a property is left unoccupied the greater the risk of vandalism and anti social behaviour which could reduce the property to a dilapidated eyesore. Dealing with the associated problems of an empty property can result in an avoidable burden on the resources of the Police and Fire Services as well as local authorities.

Empty homes cost their owners money in council tax, insurance, repairs and security and yet produce no income. It has been estimated that keeping a family-sized home empty costs an average of £10,000 a year (including lost rental income).

Empty properties are also subject to other problems:

- The fabric of an empty home deteriorates faster than an occupied house
- They become targets for vandals, arsonists, squatters and fly-tippers
- They attract vermin

- In June 2003 'Home Track' produced a survey, which showed that empty properties devalue the neighbouring properties by as much as 18%

Bringing an empty property back into use may assist in improving the general streetscape of an area and reduce anti-social behaviour as well as providing a valuable source of urgently needed accommodation.

In 2009 the Empty Homes Agency reported that 651,993 homes stood empty in England. In 2010 Shelter advised that there were 80,000 registered homeless households awaiting decent housing with a further half a million households living in overcrowded conditions, highlighting the importance of the empty homes statistics.

Finally, by re using empty properties councils are promoting sustainable development and helping to protect the environment. In the March 2008 report 'New Tricks with Old Bricks' research carried out by the Empty Homes Agency and The Building and Social Housing Foundation (BSHF) found that 'reusing empty homes could make an initial saving of 35 tonnes of carbon dioxide per property by removing the need for the energy locked into new build materials and construction.' By recycling empty properties councils can assist in reducing the need for building new homes on Greenfield sites and make a contribution to reducing CO2 emissions.

Any market will always have some degree of empty homes such is the nature of market transactions. It is normally accepted that between 1% and 2% of the housing stock are empty at any time for refurbishment and between occupiers (transactional voids). However, when homes are left empty for years, they can undermine communities, be a magnet for crime and a waste of a valuable housing resource.

In the Government's response to the Transport, Local Government and the Regions Committee's report on Empty Homes March 2002 it stated that :

*'Empty homes are at best a waste of resources, and at worst a blight on the lives of individuals and whole communities. The Government is determined to grapple with the various causes of empty homes.'*

#### **4. Benefits to having a Empty Homes Strategy**

- Helps meet the needs of local people
- Helps reduce the need to build new dwellings on greenfield sites
- Prevents empty properties becoming the focus of anti-social behaviour and attracting adverse comment from the wider community
- Good for public relations as it gives greater visible evidence of a local authority's strategic policy in areas of decline
- Promotes the enabling role of the local authority
- May contribute to affordable housing provision
- Removes empty property making the locality a more attractive place to live
- Helps improve the local environment by attracting investment into the area
- Can help revitalise the local economy and employment opportunities

## **5. Why do properties become empty?**

There are a number of reasons why properties become empty:

- Inability to afford the work necessary to make the property habitable.
- Repossession – properties that have been repossessed can often remain empty for long periods of time due to complex legal issues,
- Property is being kept empty for use of owner or a member of his or her family at some unknown time in the future,
- Owner moved to be cared for,
- Potential planning problems/ redevelopment – planning permission for large sites earmarked for redevelopment can often take a considerable length of time to gain planning consent,
- Inheritance – Properties that are inherited are often left empty for a considerable amount of time whilst awaiting the outcome of probate or legal issues,
- Tied properties – certain properties most commonly tied to agriculture or the armed services become empty as the number of workers reduce or bases close,
- Buy to Leave- properties are bought for capital appreciation and left for a sustained period of time.
- Space above shops – due to properties having no or shared access to flats above shops properties are sometimes left vacant
- Family break ups

## **6. Tackling Empty Homes**

### **6.1 Identifying Empty Homes**

There are two main ways of identifying empty properties. Complaints can be received relating to properties (rubbish, nuisance, vermin etc) from a variety of different sources (members of the public, councillors, council officers, police and fire services). When investigated it will become apparent whether the property is unoccupied or not. Complaints may also be received about properties being left empty especially from neighbours or a member of the community.

The Council will encourage members of the public to report any properties that they think are unoccupied. Details that are given to the Vacant Property Officer will be followed up and the officer will attempt to contact the owner to confirm the property is empty and give advice on what options are available to re occupy the property.

The council tax database can also be used to identify those properties receiving a void property discount.

The Council will determine which properties are causing problems and need targeting. Properties that have become long term empty (over 6 months), are

detrimental to the neighbourhood and have little prospect of become occupied are made a priority.

## **6.2 Corporate Approach**

The issue of empty homes impact on almost all departments within the Council. In particular

- Planning and Conservation
- Environmental Health
- Housing
- Local Taxation
- Building Control
- Forward planning

The Council will ensure that departments work together effectively to reduce the number of empty homes in the Borough.

## **6.3 Working in Partnership**

It is necessary to build links and develop relationships with external agencies that can assist in delivering the strategy including the following

- Private landlords via expo, forums, newsletters
- Estate agents, letting agents and developers
- Local businesses
- Community organisations
- The Empty Homes Steering Group, which is made up of vacant property officers from the Gloucestershire district councils, meet biannually to share information and expertise.

The Council will work with partners to help achieve the strategic aims of the policy.

## **6.4 Raising Awareness**

The Council aims to raise the profile of empty homes both internally within the council and externally. A number of measures can be employed to ensure this

- Use of local media
- Use of Council publications
- Production of publicity materials
- Attendance at private landlord forums
- Information on council and Housing Association websites
- National Empty Homes Week

## **7. Incentives and Powers for Local Authorities**

## **7.1 Advice**

Where possible Cheltenham Borough Council aim to work with owners in a voluntary way by providing free advice and information to owners to assist them in bringing an empty property back into use. The Council will outline what options are available to owners when considering what to do with their empty property.

## **7.2 Deposit Loan/Bond Schemes**

The Council works with private landlords and letting agencies to help fill vacant properties as quickly as possible by providing deposit loans/bonds. The main focus of the schemes is to find suitable accommodation for households looking for long-term lets at or near local housing allowance rates.

## **7.3 Enforcement**

If it is not possible through negotiation to persuade an owner to deal with a vacant property the council has the option of implementing a number of statutory powers at its disposal. All options will be considered by the Council subject to the individual circumstances of each case.

### **7.3.1 Housing Act 2004 – Empty Dwelling Management Orders**

The most recent measure introduced to help combat empty properties is the Empty Dwelling Management Orders (EDMOs). Since 2006, councils have been able to issue Empty Dwelling Management Orders (EDMOs) as part of their approach to bring homes into use. A council with housing responsibilities can use an EDMO to take over the management of a residential property that has been empty for more than six months. They can only be used after other voluntary options have been offered to the owner and refused. Any renovation costs, management costs, insurance costs etc must be recoverable from the rent over a period of 7 years unless the local authority are prepared to proceed without being able to recover all of its expenses.

### **7.3.2 Law of Property Act 1925 – Enforced Sale**

Allows the Council to force the sale of a property where there is a Local Land Charge outstanding on it. It can be used for debts that are up to 12 years old. However, if known, the owner has to be given the opportunity to repay the debt rather than selling the property. The Council does not acquire the property; it is sold to a third party. Any outstanding charges against the property, including any mortgage, are paid following the sale and the money remaining (if any) is put into an account for the owner to claim. Cheltenham Borough Council will consider enforced sale where there is a local land charge outstanding on a property, for example where the property has been secured against unauthorised access in default.

### 7.3.3 Compulsory Purchase Orders

Compulsory Purchase Orders are a last resort after attempts have been made to encourage the owner to take responsibility for maintaining the property and bringing it back into use. They can be pursued under various powers including Housing and Planning Act legislation. Once this course of action has been commenced, many owners will bring the properties back into use voluntarily or will negotiate sale to the Council. Cheltenham Borough Council will consider Compulsory Purchase as a last resort.

### 7.3.4 Other legislation

There is a variety of legislation which can be used to address particular problems which are being caused by an empty property including:

- Town and Country Planning Act 1990 – Provisions in this legislation deal with premises that are having a detrimental impact on the amenity of the area
- Prevention of Damage by Pest Act to deal with rodent infestation with an empty property
- Building Act 1984 – provisions in this legislation can be used to deal with dangerous and derelict property
- Local Government (miscellaneous Provisions) Act 1982 – provisions in this act can be used to board up properties to prevent unauthorised access
- Clean Neighbourhoods and Environment Act 2005 – provisions in this legislation can be used to deal with fly tipped rubbish and other accumulations within the curtilage of empty property

#### Enforcement Action

In the case of empty residential property the Council's priority for intervention is based on the balance of three factors:

- The impact the empty property has on the neighbourhood in which it is situated
- The length of time the property has been vacant
- The owners reluctance to co-operate with the Council's objectives, taking into account the circumstances of the individual case

Any action will be taken in full consideration of the Council's enforcement policy.

## **8. Performance Management**

The Best Value Performance Indicator (BVPI) 64 has been previously used to measure performance on empty homes work. It *'measures the number of non local authority owned dwellings returned to occupation or demolished during the year as a*

*result of action by the local authority.* This performance indicator has now been removed under the Government's review of national performance indicators. However, it will be important to establish a measure that can be used across the county to monitor future performance. The Council continues to use the criteria of the BVPI 64 to monitor performance.

## Benefit Take-Up Summary Report

Benefit Take-up over the lifetime of the Benefit Take-up Strategy has increased from £547,000 in 2008/09 to £632,000 in 2009/10, and to £833,000 in 2010/11. These figures are calculated on the additional Benefit each household is likely to be awarded over a period of one year as a direct result of our assistance.

This means that over the period of the strategy, we have raised over £2 million in helping low-income households to claim benefits that they were previously not claiming, or were under-claiming.

Table 1 below provides a more detailed breakdown of the total Benefits gained as a direct result of our intervention over the period 2008-2011.

The most significant Benefit gained is for households requiring assistance in claiming Housing Benefit; this accounting for 38% of overall benefit take-up during for 2010/11, as well as accounting for the biggest increase over the period, in absolute terms.

Some of the increase in Benefits (Housing Benefit, Council Tax Benefit, JSA, Employment & Support Allowance) is attributable to the weakening economic climate.

There were also significant increases in claims for Child Benefit and Child & Working Tax Credits. A major cause of this increase was from Eastern Europeans, who were struggling to make claims themselves. It should be noted, however, that whilst £17,000 in Child Benefit appears a lot in absolute terms; this equates to 16 households who were assisted in this way.

Other increases are as a result of effective targeting households who are known traditionally to be under-claiming Benefits (typically, Pension Credits and Disability-related benefits).

**Table 1**

<b>Benefit</b>	<b>2008-2009</b>	<b>2009-2010</b>	<b>2010-2011</b>
Housing Benefit	187,200	221,000	315,850
Council Tax Benefit	23,215	42,685	54,675
Income Support	80,256	53,504	46,275
Incapacity Benefit	25,376	37,856	21,250
Employment & Support Allowance	73,545	70,500	102,920
JSA	33,280	50,160	52,650
Pension Credit	29,342	31,200	36,800
Attendance Allowance	19,862	24,647	31,200
Disability Living Allowance	18,765	29,850	47,620
Child & Working Tax Credit	28,900	32,240	81,250
Bereavement Allowance	1,107	18,564	5,236
Child Benefit	1,560	5,179	17,260
Maternity Grant	7,500	6,500	7,000
Carers Allowance	8,283	2,548	8,665
Discretionary Housing Payment	850	1,248	2,850
Community Care Grants	3,905	2,900	1,163
Single Person's Discount / Council Tax	457	985	1,200
Disabled Persons Relief / Council Tax	0	0	0
CBH Court Costs write off	0	0	0
<b>Total</b>	<b>£546,803</b>	<b>£631,566</b>	<b>£833,864</b>

As a direct result of our intervention, over 1000 local residents have received advice about their benefits entitlement over the 3 years to 2011, with in excess of 500 residents benefiting from additional income because of our assistance.

For more detailed information about the tenures of those households who have been assisted, please see Table 2 below.

**Table 2**

Tenure Type	CBH	RSL	Privately rented	Homeowner	Other i.e. living at home / homeless	Total for year 2008 - 2011
Clients using the service	388	77	410	158	107	1140
Clients receiving more benefits as a result of the service	211	49	173	64	50	547 of which 282 were housing benefit related

This Table shows that whilst there are more clients in private sector housing using our service; proportionately, they were less successful in acquiring additional Benefits than their counterparts in social housing.

Many of the applications from homeowners have been for Pension Credits for older people or for Job Seekers Allowance and Council Tax Benefits for those who have been made redundant. Other applications for homeowners have been from those whose financial circumstances have changed as a result of redundancy, but for whom it is found that they are already claiming all the benefits to which they are entitled.

In the private rented sector, a good proportion of those approaching were able to make claims for Benefits without further follow-up work being required by our Benefit Take-Up Service (the benefit checks being part of a package of measures to support the household in moving into private rented accommodation following homelessness). These households have not been included in the statistics as benefiting directly as a result of our service, as it is believed that these Benefits would have been claimed in any case.

# Cheltenham Borough Council Tenancy Strategy and Affordable Rent Statement

## 1. Introduction to the Tenancy Strategy

The Localism Act 2011 requires Local Authorities to set out in this Strategy:

- The types of tenancies we will grant
- The circumstances in which we will grant tenancies of a particular type
- If tenancies are granted for a fixed term, the length of those tenancies, and
- The circumstances in which a further tenancy will be granted on the coming to an end of an existing tenancy.

Registered Providers with social housing within the Cheltenham Borough must have regard to this Strategy when setting out their own Tenancy Policies.

The Registered Providers which provide independent accommodation within Cheltenham are detailed at Appendix 2.

Their Tenancy Policies can be found on their websites or can be made available on request. Information about the tenancies provided by Cheltenham Borough Homes are contained in their Tenants' Handbook.

In putting together this Strategy, consultation has been carried out with the Registered Providers with accommodation within Cheltenham and across the county, the 6 District Authorities within the county, representatives of Cheltenham's Housing & Support Forum, and our Members who sit on the Housing Review Group.

## 2. The types of tenancies we will grant and the circumstances in which they will be made available

### 2.1 Licences

Whilst not a 'tenancy', we offer non-secure licences to 16 and 17 year olds accepting offers of our accommodation. Such offers of accommodation are based on the understanding that the tenants will continue to engage with support services on a frequent and regular basis for such time as it is considered that this additional support is no longer required, and at least until they have reached the age of 18 years.

### 2.2 Temporary Tenancies ('Part VII' Tenancies)

Temporary tenancies can be offered to households who have applied to this Local Authority as homeless, where we have reason to believe they are homeless and in priority need, as defined by the Housing Act 1996.

These non-secure temporary tenancies run on a weekly periodic basis, and will continue to run until our homelessness duties come to an end.

A temporary tenancy may also be granted to homeless households owed a full housing duty, but who are excluded from the Gloucestershire Homeseeker

Allocations Scheme because of serious antisocial behaviour or rent arrears, as detailed within our Allocations Scheme. These tenancies are reviewed every 6 months. Provided there are no ongoing concerns in relation to anti-social behaviour or rent arrears, these tenants will be offered an Introductory Tenancy.

### **2.3 Introductory Tenancies**

We will offer Introductory Tenancies to all new tenants housed via Gloucestershire Homeseekers Allocations Scheme. This is in effect a 'starter tenancy' that will be converted to a full Secure Tenancy after 12 months, provided the tenancy is conducted in a satisfactory manner.

An Introductory Tenancy can be extended by a further 6 months, if at any time during the first 12 months there are some concerns over how the tenant has conducted his/her tenancy.

### **2.4 Secure Tenancies/Tenancies for Life**

These will be offered at the end of an Introductory Tenancy, where that tenancy has been conducted in a satisfactory manner.

Tenants will be able to occupy that accommodation for life, provided there are no breaches of the conditions of their tenancy which would entitle the Local Authority to obtain possession of the property via the courts.

## **3. Flexible/Fixed Term Tenancies – Our Position Statement**

Cheltenham Borough Council has considered the use of fixed term tenancies. However, we have decided not to offer tenants fixed term tenancies as an alternative to some lifetime tenancies at this time.

## **4. Rationale for our approach**

In arriving at this decision the options detailed below were considered. We believe it may be helpful for Registered Providers to have regard to our reasoning when considering whether or not to renew any fixed term tenancies they have offered their tenants.

### **4.1 Under-occupation**

We recognise that a balance needs to be struck between ensuring that communities continue to remain sustainable, whilst at the same time making best use of our existing social housing stock.

For Cheltenham, the areas where we have the greatest number of social housing are also within some of our relatively more deprived parts of our town. We believe that by failing to allow some under-occupation, it will result in more densely-packed communities in these areas, which in turn runs the risk of negatively impacting on these communities. Furthermore, some degree of under-occupation is normal within all communities, and we wish to preserve this sense of balance within our social housing communities.

Where there is under-occupation of social housing by at least 2 bedrooms or more, the case for ending the tenancy is clearly much stronger, in view of the limited availability of social housing stock, particularly in respect of 4 bedroom

accommodation. At the time of writing, approximately 18% of CBC owned 4 bedroom social housing are understood to be under-occupied by adults of working age. This equates to about 24 properties.

Households most likely to be under-occupying in this way are those who have lived in their homes for a significant number of years, where their children have now grown up and left the family home.

Whilst there is a case for ending future tenancies where the occupants are under-occupying in these circumstances, we consider that on balance it would be undesirable to do this, given that the potential outcome is that these tenants could be left homeless or forced to move to accommodation away from their support networks of family and friends.

We do however see the value in seeking to release under-occupied accommodation, provided it is done so on a voluntary basis. Our emphasis, through Cheltenham Borough Homes, will therefore be to support those households who are under-occupying accommodation to move of their own volition to smaller accommodation. This could be done through a variety of measures, such as:

- Ensuring sufficient priority is given to these households on Gloucestershire Homeseeker
- Maximising opportunities for those wishing to consider mutually exchanging to smaller properties
- Considering incentivising such moves through the expansion of Cheltenham Borough Homes' Tenants Incentive Scheme

Notwithstanding our preference to support those households who wish to move on a voluntary basis, we recognise – as detailed in Appendix 1 of the Housing & Homelessness Strategy 2012-2017 – that the welfare changes will place pressure on some households who are of working age and underoccupying social housing to move, because they can no longer afford to remain in their existing homes. This is particularly likely for those underoccupying by 2 or more bedrooms.

We intend to be proactive in identifying those households who will be affected by these reforms and in the first instance we will seek to support households to stay-put in their existing homes, if they wish to, through CBH's financial inclusion work. For others, if they decide that they need to move to smaller, more affordable accommodation; we will support them in doing this.

Where RPs do choose to end a fixed term tenancy as a result of underoccupation, we request that those RPs offer sufficient assistance to enable those households to be offered suitable alternative accommodation, rather than placing these households (who have potentially been longstanding, good tenants) at risk of homelessness.

#### **4.2 Anti-social behaviour, rent arrears or other breaches of tenancy.**

All tenants are assessed for eligibility for housing before they are considered for accommodation. Where there has been a history of serious anti-social behaviour or rent arrears in the past, which is still considered to be relevant, then they will be excluded from the housing list, in accordance with Gloucestershire Homeseekers Allocations Scheme.

For those who are accepted onto the housing list and subsequently offered CBC accommodation, new tenants will be offered an Introductory Tenancy for the first 12 (or sometimes 18) months, as referred to in Section 2.2 above. If, during this time,

they fail to conduct their tenancy satisfactorily, then the tenancy may be brought to an end.

We believe that Introductory Tenancies are a sufficient safeguard in themselves to capture those new tenants who refuse to engage with support services and who continually breach the conditions to their tenancy. Should anti-social behaviour/rent arrears occur once a Secure Tenancy has been granted, then the option is open for us to seek possession of that property through the courts, where all other options to avoid eviction have been explored.

Given that these resources are currently available to end tenancies for those who are unwilling to follow the conditions of their Tenancy Agreements, we consider that it is unnecessary for fixed term tenancies to be used as a mechanism for ending a tenancy as a result of anti-social behaviour, rent arrears or other breach of tenancy.

We would therefore urge Registered Providers not to refuse to renew tenancies on these grounds, unless normal possession proceedings are already underway.

### **4.3 Household Income**

RPs are unable to accept households as new tenants where their incomes are so high that it would affect the RP's charitable status. RPs therefore currently carry out these checks prior to tenancy sign-ups. Cheltenham Borough Council are not affected by these rules. We therefore do not intend to exclude tenants from our stock – or end their tenancies on this basis. We believe that mixed incomes helps to create balanced communities and that to end a tenancy, without being able to offer reasonable alternatives, could act as a disincentive for those households who might otherwise seek to improve their financial status.

Our understanding is that RPs' charitable status is not affected where that households' income changes during their time as tenants, but we acknowledge that some RPs have stated in their existing tenancy policies that a fixed term tenancy could be terminated on this basis.

Where RPs do chose to review a household's income as part of the review of the fixed term, we again urge RPs to support tenants into considering alternative options, such as low-cost home ownership schemes, and to not potentially make these tenants homeless.

### **4.4 Ending Fixed Term Tenancies**

Should an RP decide not to renew a fixed-term tenancy, we request that the RP notifies our Housing Options Service at the time of the decision not to renew a tenancy, i.e. at least 6 months prior to the ending of the fixed term tenancy.

RPs should also seek to meet jointly with a member of the Housing Options Team and the tenant to consider what rehousing options are available.

When a tenancy is not renewed, the Council expects that the RP's advice and assistance services are fit for purpose. It would not be appropriate, for instance, for an RP to end a tenancy on expiry, where there would then be a duty on the Council to provide accommodation, except where there is an agreed plan of action.



# Affordable Rent Statement

## 1. Introduction

This Statement sets out Cheltenham Borough Council's requirements that need to be met in order that an RP's affordable housing investment plan can be supported.

In this Statement the Council acknowledges that RPs will be required to implement the use of Affordable Rent tenancies, given that this can generate funding to support the provision of more affordable housing, both directly in terms of ongoing revenues and also indirectly in terms of being better placed to secure subsidy agreements from the Homes and Communities Agency (HCA).

The HCA have made clear in their 2011-15 Affordable Homes Programme – Framework, that it expects RPs to consider setting rents at up to 80% market rents (inclusive of service charges) in order to maximise revenues for financing new build, and that social rent provision will only be supported in limited circumstances where there is a strong case to demonstrate why Affordable Rent would not be a viable alternative.

We therefore acknowledge that Affordable Rents will be the main type of low cost new supply, with the higher rent levels cross-subsidising the development of new social housing in place of the higher grant levels that were previously available.

## 2. Our Statement

### 2.1 Investment in New Affordable Housing for the Borough

Given that the Affordable Rent product is intended to meet local affordable housing needs, it is our view that RPs should not agree investment plans to develop or convert existing social rent stock to Affordable Rent with the HCA without the support of this Council. This means that the Council will only support RPs as developers or section 106 partners where there is a clear commitment to invest in the Borough and to provide affordable housing to meet the Borough's housing needs.

Cheltenham Borough Council expects RPs to agree any investment plans with the Council that either involve new development, relet of existing social rented housing on Affordable Rent terms and/or any form of disposal of their social rented stock within the Borough.

Gloucestershire's Local Investment Plan (LIP) sets out our investment and development priorities, and how we wish to see affordable housing delivered within the Borough. RP investment plans must therefore demonstrate how they meet the priorities set out within the LIP.

### 2.2 Rents and Affordability

A balance needs to be struck between Affordable Rents being affordable and RPs optimising re-investment potential. In particular, rents set must also be reasonable and set with regard to the Welfare Cap. We will expect particular regard to be given to the Welfare Cap when setting rents on 4 bedroom properties.

In this respect, Affordable Rent should continue to be seen as housing for low income households.



## Welfare Reform - Timetable for change

### Since April 2011

Baby premium and child tax credits baby addition both ended for children under one.

Non dependant deductions start to significantly increase –by 2014 they will be the rate they would have been in 2001 (when frozen) plus annual inflationary increases – **Approx 300 customers affected by this change.**

Local Housing Allowance capped at four bedroom rate – **11 customers affected, but they will receive transitional protection**

Local Housing Allowance capped values introduced for each type of property – **Cheltenham not affected as our LHA rates are well below the capped figures**

Local Housing Allowance cash back of up to £15.00 per week stopped for new customers. (This is money given to customer on top of rent if they found a property cheaper than the LHA rate).

Local Housing Allowance rates (maximum values for benefit) reduced for new customers – Prior to April they could rent a property in the bottom 50% of all properties available to rent for their family needs. After April they can only rent a property in the bottom 30% of private sector rents.

**Existing LHA customers fall under new LHA scheme on their rent anniversary date after April 2011.**

- They will lose any cash back from the Anniversary date - **700 approx affected**
- Get nine months transitional protection if they are worse off – **1,000 approx affected**
- If landlord reduces rent to new level in order for customer to stay then we will pay benefit direct to Landlord
- Increasing the discretionary housing fund to help tenants move to cheaper accommodation.

Incapacity benefit customers will start to be reviewed under the new Employment & Support allowance scheme, which may include a work capability assessment to establish if they are fit for full or part-time work. Transitional protection will be available, as a significant number are anticipated to be worse off.

Job centre adopting new work programme. They will have a set period to get the customer 'work ready' which involves work clubs, voluntary work, work placements, support etc. At the end of the period the customer is passed onto a private company

for two years who are paid based on the number of people they find employment. Tougher rules on actively looking for work and set sanctions/ suspensions periods if they don't.
Basic and 30hr elements in Working tax credits are frozen for three years Proportion of child care costs covered by WTC reduced from 80% to 70%
Freezing the max Savings credit award in pension credit for four years
Shared room rate in Local Housing Allowance scheme extended from 25 to under 35 year olds from January 2012 for new customers.  Existing customers are protected until their next annual rent review. Will be approx £40 per week worse off if in a one bedroom property. <b>-Approx 250 affected by this change</b>
<b>Changes since April 2012</b>
Means testing of contribution-based Employment & Support Allowance after one year, if the ESA payment includes a work-related element
Couples with children must work at least 24 hours between them (one must work at least 16hrs ) to get Working tax credits
Increase the child element of child tax credits by £50
Stop paying Disability Living Allowance for households living in residential care
<b>Changes for April 2013</b>
LHA rates based on Consumer price index and only updated annually
Transfer of crisis loans and community care grants for living expenses to local authorities
Under occupancy restrictions in social housing. This will mean a 14% reduction in the rent used when working out a person benefit if a tenant has one bedroom more than they need under the benefit regulations and a 25% reduction if they have two or more bedrooms than they need.
Replacing Disability Living Allowance payments with a Personal Independence Payment for new and existing customers. Some savings will be made as a result of people being found fit for work under the incapacity review. The new PIP payment may involve a medical assessment and some payments may be for fixed periods with regular medical reviews depending on the illness

Local authorities will be asked to make deductions from the Housing benefit payments if the customers overall out of work benefits exceed the average net weekly wage for working families. (£500 for couples/lone parents & £350 for single people). **In Cheltenham this will affect approximately 60-80 families**

**Universal credit proposed timetable 2013 to 2017**

April 2013	Possible Pilot of Universal credit
October 2013	New claims for out of work benefits will be paid under Universal credit - One monthly payment direct to customer including rent benefit
April 2014	New claims for Tax credits will be paid under Universal credit
April 2014 to Oct 2017	Existing benefit claims will be transferred over to Universal credit in batches depending on the type of client.
October 2014	New claims for Pension credit will include housing costs and probably paid monthly.
October 2014 to Oct 2019	Existing Pensioners getting help with housing costs transferred over to Pension credit in batches.
April 2015	Review of face to face delivery of Universal credit and possible contracts issued for delivery of this service

## Priority 1 – Increasing the Provision of New Affordable Housing

## Appendix 9

OUTCOMES	ACTION	RELEVANT SECTION WITHIN THE STRATEGY	TARGETS OR MILESTONES	TARGET DATE	LEAD/ PARTNERSHIPS
1.1 We will have agreed within the Joint Core Strategy the scope for the development of new homes (including affordable housing)	1.1 To work towards developing the Joint Core Strategy for adoption by full council	Chapter 4; Section 2	The JCS –preferred option to be agreed by council  Further public consultation  Independent examination of the proposed JCS by Secretary of State  Adoption of the JCS by full council	Years 2-3	Mike Redman, Director Built Environment  Tewkesbury Borough Council  Gloucester City Council
1.2 We will have a better understanding of the potential models of Extra Care Housing that need to be delivered to meet local housing needs	1.2 To support the development of a county-wide Extra Care Strategy	Chapter 4; Section 3	Robust Needs Analysis in place  Models of delivery understood	Years 1-3	Lois Taylor, Housing Enabling Officer  Housing & Communities Group  Gloucestershire County Council
1.3 We will have a better understanding of the current and likely future needs of Gypsy, Traveller and Travelling Showpeople	1.3.1 To undertake a Gypsy and Traveller Accommodation Assessment (GTAA)	Chapter 4; Section 4	GTAA in place	Year 1	Lois Taylor, Housing Enabling Officer  Gloucestershire Housing Enabling Network

Communities requiring non bricks & mortar accommodation and we will seek to identify potential provision options to help meet these needs	1.3.2 To work with neighbouring authorities to support provision of appropriate sites across the wider Gloucestershire area to meet identified needs, if required	As above	Undertake a 'call for sites' and consider options for delivery	Years 2-3	Strategic Land Use  Gloucestershire Housing Enabling Network
1.4 We will increase the provision of new affordable housing through Cheltenham Borough Homes	1.4 To liaise with developers to consider the viability of developing on suitable CBC land assets	Chapter 4; Section 5.2	Potential land assets identified  Viability considered	Years 1-3	Jane Griffiths, Director Commissioning  Cheltenham Borough Homes
1.5 We will seek to bring about a reduction in carbon emissions on new homes	1.5.1 To examine the viability of Code for Sustainable Homes being delivered at Level 4 or above on new affordable homes	Chapter 4; Section 5.4	Viability carried out as individual sites are delivered up for development	Years 1-3	Lois Taylor, Housing Enabling Officer
	1.5.2 To consider, through the JCS, whether we can bring about an acceleration of the Government's aim to all new homes to be carbon neutral by 2016.	As above	Part of the public and member consultation	Years 1-2	Mike Redman, Director Built Environment /Strategic Land Use
1.6 We will seek to ensure that new affordable homes meet Building for Life targets	1.6 To examine housing design and maximise the provision of new affordable homes that can be easily adaptable	Chapter 4; Section 5.5	As and when new sites are delivered up for development	Years 1-3	Wilf Tomaney, Townscape Manager/Lois Taylor, Housing Enabling Officer
1.7 We will examine whether we can deliver new affordable housing	1.7.1 To review the threshold levels for triggering the provision of new affordable	Chapter 4; Section 6.1	Viability testing during the drafting of the preferred JCS document	Year 1	Mike Redman Director Built Environment /Strategic Land Use

on sites with a housing development potential of less than 15 dwellings	housing 1.7.2 To incorporate any changes (if applicable) within the local planning policies.		Member and Public consultation  Local Plans in place	Year 1  Year 3	Mike Redman, Director Built Environment /Strategic Land Use As above
1.8 We will maximise funding opportunities to support delivery of new affordable housing	1.8.1 To review the priority sites within the Local Investment Plan  1.8.2 To review how we can kick start the development of stalled sites	Chapter 4; Section 6.2.3	Identification of sites that meet HCA priorities and links to economic growth  Stalled sites identified and options considered	Years 1-3  Years 1-3	Lois Taylor, Housing Enabling Officer  Jeremy Williamson, Managing Director Cheltenham Development Task Force  Gloucestershire Housing Enabling Network
1.9 We will maximise funding opportunities on our infrastructure sites	1.9 To prioritise sites according to whether they are able to deliver both economic growth and housing	Chapter 4; Section 6.2.4	Identification of relevant sites	Years 1-3	Strategic Land Use

## Priority 2 – Making Best Use of Existing Housing

OUTCOMES	ACTION	RELEVANT SECTION WITHIN THE STRATEGY	TARGETS OR MILESTONES	TARGET DATE	LEAD/ PARTNERSHIPS
2.1 We will ensure safety standards in	2.1 To work reactively and proactively in the enforcement	Chapter 5 Section 3.2.3	Ongoing	1-3	Mark Nelson, Enforcement Manager

private rented accommodation are met (meeting the council's associated statutory duties)	of relevant housing, environmental protection and public health legislation				
2.2 We will seek to ensure that opportunities remain for older, disabled and vulnerable people to access relevant grants or loans (where appropriate) to improve the quality of their homes.	<p>2.2.1 To review the performance and contractual arrangements (if appropriate) with the Homes Improvement Agency</p> <p>2.2.2 To continue to exercise discretion in the awarding of grants/loans to vulnerable owner occupiers who are unable financially to improve their own homes</p>	Chapter 5; Section 3.2.3	<p>Periodic review of performance</p> <p>Contract reviewed and recommendations for change (if any) agreed</p> <p>Assessment on a case-by-case basis</p> <p>Periodic review of existing policies</p>	<p>Years 1-3</p> <p>Years 1-3</p>	<p>Martin Stacy, Housing &amp; Communities Manager</p> <p>HIA Steering Group</p> <p>Mark Nelson, Enforcement Manager</p>
2.3 We will seek to ensure that Houses of Multiple Occupation (HMOs) meet the required quality and management standards	<p>2.3.1 To inspect all HMOs which require a mandatory licence</p> <p>2.3.2 To survey relevant areas to ensure landlords are fulfilling their obligations to apply for mandatory licences</p>	Chapter 5; Section 3.3	<p>Periodically</p> <p>Periodically</p>	<p>Years 1-3</p> <p>Years 1-3</p>	<p>Mark Nelson, Enforcement Manager</p> <p>Mark Nelson, Enforcement Manager</p>
<b>2.4 Improving Energy Efficiencies and Affordable Warmth:</b>					

2.4.1 We will ensure that value for money is maintained in the provision of services which focus on improving the energy efficiencies of private sector housing	2.4.1 To review how we financially support partners in terms of delivery of agreed outcomes via the Warm & Well Scheme and the Government's Green Deal.	Chapter 5; Section 3.4	Review of contractual/monitoring arrangements (if appropriate) with Warm & Well	Years 1-2	Mark Nelson, Enforcement Manager
2.4.2 We will promote the use of renewable energies within private sector homes	2.4.2 To make reference to existing showcase projects to demonstrate what can be achieved in renewable energy terms	As above	Ongoing Advice	Years 1-3	Mark Nelson, Enforcement Manager Severn Wye Energy Agency
<b>2.5 Tackling Empty Homes:</b>					
2.5.1 We will seek to increase the levels of reporting of empty homes by local communities	2.5.1 To consider and implement activities that will encourage members of the public and other relevant sources to report any properties they believe are unoccupied	Chapter 5; Section 3.5.1	Range of activities identified  Plan in place to implement proposed activities	Years 1-3	Mark Nelson, Enforcement Manager  Cheltenham Partnerships and community engagement mechanisms
2.5.2 We will ensure that we are able to take tough enforcement action, where necessary	2.5.2 To make use of Compulsory Purchase Orders (where necessary) to bring empty homes back into use	As above	Agree flexible use of existing budgets  Considered on a case by case basis; general	Years 1-3	Mark Nelson, Enforcement Manager

<p>2.5.3 We will support the conversion of unused commercial premises into residential use, where appropriate</p> <p>2.5.4 We will seek to make best use of unused publicly-owned properties by supporting their conversion to residential use, where appropriate</p>	<p>2.5.3 To consider whether a review of local planning policy is required to support the conversion of unused commercial premises into residential premises</p> <p>2.5.4 To explore whether some publicly-owned (unused) properties can be brought back into use</p>	<p>Section 3.5.2</p> <p>Section 3.5.2</p>	<p>guidelines in place</p> <p>Decisions will be influenced by the economic cycle and whether difficulties are observed in applying for and being given permission for these conversions.</p> <p>Identification of publicly-owned, unused buildings Explore with Gloucestershire County Council range of possible options</p>	<p>Year 3</p> <p>Years 1-3</p>	<p>Mike Redman, Director Built Environment</p> <p>Martin Stacy, Housing &amp; Communities Manager</p> <p>SP Core Strategy Group</p> <p>Gloucestershire County Council</p>
<p><b>2.6 The quality of Cheltenham Borough Council's homes are maintained and, where required, improved</b></p> <p>2.6.1 We will improve (where required) the internal and external conditions of our homes</p>	<p>2.6.1 To agree detailed priorities for improving the quality of our housing stock, in line with CBC's HRA Business Plan</p>	<p>Chapter 5; Section 4</p>	<p>Action plan</p>	<p>Years 1-2</p>	<p>Jane Griffiths, Director Commissioning</p> <p>Cheltenham Borough Homes</p>

2.6.2 We will continue to ensure that the physical aspects of sheltered housing units meet customer expectations	2.6.2 to undertake an options appraisal to address the occurrence of bedsits within 3 of our sheltered schemes	Section 4.1	Options Appraisal	Years 1-3	Jane Griffiths, Director Commissioning  Cheltenham Borough Homes
2.6.3 We will seek to ensure that CBH continue to deliver 'excellent services' and that the organisation's continued viability is maintained	2.6.3 To review and undertake regular monitoring arrangements with CBH	Section 5	Periodic meetings to consider performance, exceptions reporting, strategic direction, etc	Years 1-3	Jane Griffiths, Director Commissioning  Cheltenham Borough Homes

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

OUTCOME	ACTION	RELEVANT SECTION WITHIN THE STRATEGY	TARGETS OR MILESTONES	TARGET DATE	LEAD/PARTNERSHIPS
3.1 We will seek to ensure that the Housing Allocations Scheme balances competing needs, whilst supporting sustainable communities	Review Gloucestershire Homeseeker; and in particular, <b>consider:</b>	Chapter 6	Gloucestershire Homeseeker Allocations Policy Reviewed	Year 1	Martin Stacy, Housing & Communities Manager
	3.1.1 Closing the Housing list to those households not considered to have a housing need	Section 1.2.1	As above	Year 1	Gloucestershire Homeseeker Management Board Gloucestershire
	3.1.2 Removing social housing tenants who	Section 1.2.2	As above	Year 1	Housing Operational Group

	wish transfer homes from the housing list (to avoid competing with non-tenants in housing need)				Housing & Support Forum
	3.1.3 Aligning bedroom entitlement to the Housing Benefit/Local Housing Allowance Regulations	Section 1.2.3	As above	Year 1	As above
	3.1.4 Whether additional priority should be given to households leaving the Armed Forces	Section 1.2.4	As above	Year 1	As above
	3.1.5 Whether additional priority should be given to households with strong local connections to Cheltenham	Section 1.2.5	As above	Year 1	As above
	3.1.6 Whether to widen the scheme to include private sector lettings	Section 2.2	As above	Year 1	As above
3.2 We will continue to ensure that Gloucestershire Homeseeker's Choice Based	3.2. To continue to have CBC Officer representation on the	Chapter 6; Section 1.3	Quarterly meetings; Access and Inclusion Action Plan regularly	Years 1-3	Martin Stacy, Housing & Communities Manager/Janice Burnell,

Lettings Allocation Scheme provides equitable access for all, regardless of vulnerability, etc.	Access and Inclusion Group, and for necessary improvements to be actioned.		monitored and reviewed		Senior Housing Officer  Gloucestershire Homeseeker Management Board Gloucestershire  Housing Operational Group
3.3 We will seek to ensure the Housing Options Service continues to deliver high quality value for money services	3.3.1 To review the use of and potentially implement tenancy management and lettings type services for private landlords	Chapter 6; Section 2.1	Scope of potential services on offer agreed	Years 1-3	Martin Stacy, Housing & Communities Manager  Gloucestershire Homes and Communities Group  Housing & Support Forum
	3.3.2 To undertake a commissioning review of the housing options service	Section 2.1	Stakeholder consultation and customer feedback  Service outline and key outcomes agreed	Years 1-2	Jane Griffiths, Director Commissioning  Housing Options Team  Housing & Support Forum

<p>3.4 We will seek to ensure that low-income households are more easily able to access and maintain accommodation in the private rented sector</p>	<p>3.4.1 To assist in the implementation of a county-wide private leasing scheme for vulnerable single people</p> <p>(See also 3.3.1 above)</p>	<p>Chapter 6; Section 2.2</p>	<p>Protocol arrangements in place</p>	<p>Years 1-3</p>	<p>Martin Stacy, Housing &amp; Communities Manager</p> <p>Chapter One Steering Group</p> <p>Gloucestershire Homelessness Implementation Group</p>
<p>3.5 We will continue to ensure that older people and individuals with disabilities are better able to live independently</p>	<p>3.5.1 To ensure that relatively minor adaptations for CBC tenants continue to be administered via CBH rather than through the use of DFGs</p> <p>3.5.2 To consider use of Adaptation Support Grant and/or Relocation Grant as an alternative to the use of DFGs, where appropriate</p> <p>3.5.3 To promote the uptake of the Lifeline Alarm Service</p> <p>3.5.4 to consider the use of new assistive</p>	<p>Chapter 6; Section 4.1.1</p> <p>Section 4.1.2</p> <p>Section 4.2</p> <p>Section 4.2 (private</p>	<p>Consider on a case by case basis, reviewing policies where appropriate</p> <p>Consider on a case by case basis, reviewing policies where appropriate</p> <p>Ongoing, through a range of mechanisms</p> <p>Options Appraisal</p>	<p>Years 1-3</p> <p>Years 1-3</p> <p>Years 1-3</p> <p>Years 1-3</p>	<p>Chris Morrall, Decent &amp; Lifetime Homes Team Leader</p> <p>Cheltenham Borough Homes</p> <p>Chris Morrall, Decent &amp; Lifetime Homes Team Leader</p> <p>Chris Morrall, Decent &amp; Lifetime Homes Team Leader</p> <p>Chris Morrall, Decent &amp; Lifetime Homes Team</p>

	technology	sector) Section 4.3 (CBC sheltered housing)			Leader/Mark Nelson, Enforcement Manager  Jane Griffiths, Director Commissioning/ Cheltenham Borough Homes
	3.5.5 To review CBC sheltered housing services and support service provision for older people in our communities	Section 4.3	Transitional arrangements considered with Supporting People	Years 1-2	Jane Griffiths, Director Commissioning  Cheltenham Borough Homes Supporting People
	3.5.6 To seek to implement a strengths- based community development approach to meeting community needs for older people	Section 4.3	Mapping of community assets	Years 1-2	Jane Griffiths, Director Commissioning/Richard Gibson, Policy & Partnerships Manager  Cheltenham Borough Homes  Cheltenham Partnerships
3.6 We will seek to ensure that the decommissioning and commissioning of housing related support services (through Supporting People) has minimal impact on Cheltenham residents	3.6.1 To assist in SP's review of accommodation-based support and floating support provision	Chapter 6 Section 4.4.1	Regular meetings with Supporting People and related Partnerships	Years 1-3	Martin Stacy, Housing & Communities Manager  Core Strategy Group  Partnership Board

	3.6.2 to assist in the development and implementation of the county-wide Reconnection Policy	Section 4.4.2	As above	Years 1-3	Housing & Support Forum
	3.6.3 To assist in the development and implementation of the county-wide Gateway Assessment Service	Section 4.4.3	As above	Years 1-3	As above
	3.6.4 To continue to implement and review (as required) the County-wide Deposit Loan Scheme	Section 4.4.4	Annual review; monitor through regular 1-1s	Years 1-2	As above

#### Priority 4 – Tackling Homelessness

OUTCOME	ACTION	RELEVANT SECTION WITHIN THE STRATEGY	TARGETS OR MILESTONES	TARGET DATE	LEAD/PARTNERSHIPS
4.1 We will reduce debt and maximise incomes for households on a low income	4.1.1 To promote the uptake of unclaimed Benefits and improve financial inclusion and the financial capability of households	Chapter 7; Sections 4.1.1, 4.1.2 & 4.1.4	Regular talks at various groups, including sheltered housing; stakeholder events  Targeted work with households at risk of homelessness	Years 1-3	Sharon Hammett, Benefit Take-Up Officer  Benefit Take-Up Forum  Financial Inclusion Working Group

	4.1.2 Ensure effective delivery of the Advice and Inclusion Service	Section 4.1.3	Regular formal and informal performance monitoring of service delivery	Years 1-3	Martin Stacy, Housing & Communities Manager County Community Projects
4.2 We will reduce under-occupation within social housing for those residents no longer able to afford their accommodation as a result of the Welfare Benefit changes.	4.2.1 To review the priority given to under-occupants within Gloucestershire Homeseeker Allocation Scheme	Chapter 7; Section 4.1.4	Review of county-wide Allocations Scheme	Year 1	Martin Stacy, Housing & Communities Manager  Gloucestershire Homeseeker Management Board
	4.2.2 To explore how the Tenants Incentive Scheme can be expanded to facilitate moves to smaller accommodation	As above	Review of existing Tenants Incentive Scheme and undertake a financial appraisal of widening the scheme	Years 1-2	Martin Stacy, Housing & Communities Manager  Cheltenham Borough Homes
	4.2.3 To promote the use of, and support tenants in identifying a potential move through, the Homeswap Scheme	As above	Case-by-case basis	Years 1-3	Janice Burnell, Senior Housing Options Officer  Cheltenham Borough Homes
4.3 We will make best use of the newly proposed locally administered grants/loans –	4.3 To consider local priorities, potential service models and	Chapter 7; Section 4.1.6	Service Model agreed	Years 1-2	Paul Aldridge, Benefits Manager/Martin Stacy, Housing &

which are scheduled to replace the county-administered schemes (i.e. crisis loans and community care grants)	administrative arrangements which will best support delivery				Communities Manager Housing & Support Forum Gloucestershire Homelessness Implementation Group Gloucestershire Housing Benefit Management Group
4.4 We will reduce rough sleeping and the risk of rough sleeping/homelessness by individuals with complex needs	4.4 To ensure adequate provision of an Assertive Outreach Service	Chapter 7; Section 4.2	Conditional offer of Grant in place	Year 1	Martin Stacy Cheltenham Housing Aid Centre
			Regular monitoring of grant and outcomes	Year 1	Martin Stacy, Housing & Communities Manager Cheltenham Housing Aid Centre
4.5 We will seek to reduce the number of young people at risk of becoming homeless	4.5.1 To expand the availability of the Deposit Bond Scheme for under 35s, and provide additional incentives for landlords	Chapter 7; Section 4.3	Financial appraisal of options undertaken	Year 1	Janice Burnell, Senior Housing Options Officer
	4.5.2 To work with partners across the	As above	Agreement reached with Housing Benefit Service for use of Transitional Fund Youth Housing Strategy	Year 1 Year 1-2	Martin Stacy, Housing & Communities Manager/Paul Aldridge, Benefits Manager Martin Stacy Housing &

	county to support the development and implementation of the Youth Housing Strategy		Action Plan updated		Communities Manager/Janice Burnell, Senior Housing Options Officer
	4.5.3 To consider the development of additional early intervention prevention initiatives across the county, using one-off funding (£80k) from CLG.	As above	Service Model agreed and service procured	Year 1-2	Youth Housing Partnership Martin Stacy, Housing & Communities Manager
	4.5.4 To ensure the continued effectiveness of the young people's Mediation Service, and review as required	Section 4.5.3	Regular monitoring of contract and outcomes	Year 1	Youth Housing Partnership – Task & Finish Group Martin Stacy, Housing & Communities Manager
	4.5.5 To ensure the effective implementation of the Southwark Protocol, and review this county-wide protocol, as necessary	Section 4.5.4	Feedback from Housing Options Service	Years 1-3	County Community Projects Janice Burnell, Senior Housing Options Officer
	4.5.6 To ensure	Section 4.5.5	Regular monitoring of	Year 1	Southwark Housing Group Martin Stacy, Housing

	Nightstop service delivers desired outcomes		contract and outcomes		& Communities Manager Gloucestershire Nightstop
4.6 We will ensure that care leavers and looked after children are supported along their pathway to independent accommodation	4.6 To consider and implement agreed protocols/joint working practices	Chapter 7; Section 4.4	Protocols/joint working practices agreed  Effectiveness regularly reviewed	Year 1  Years 1-3	Hazel Pankhurst, Housing Options Officer  Care Leavers Working Group  Care Leavers Working Group
4.7 We will maximise housing options for households experiencing domestic abuse	4.7 To promote the take up of CBC's Sanctuary Scheme, where appropriate	Chapter 7; Section 4.5.2	Activities agreed	Years 1-3	Janice Burnell, Senior Housing Options Officer Domestic Abuse Forum

### Priority 5 – Creating Stronger, Safer and Healthier Communities

OUTCOME	ACTION	RELEVANT SECTION WITHIN THE STRATEGY	TARGETS OR MILESTONES	TARGET DATE	LEAD/PARTNERSHIPS
5.1 We will seek to improve outcomes for vulnerable adults	5.1 To set up a working group to agree practical solutions to support the needs of vulnerable adults	Chapter 8; Section 2	Working Group in place and receiving referrals for vulnerable adults	Year 1	Richard Gibson, Policy & Partnerships Manager  Cheltenham

					Partnerships Cheltenham Borough Homes
5.2 We will seek to reduce intergenerational child poverty	5.2 To bring about more effective referral mechanisms into the Inspiring Families Group	Chapter 8; Section 3	Ongoing promotion of service to relevant housing organisations	Years 1-3	Tracy Brown, Partnerships Officer  Inspiring Families Group
5.3 We will seek to ensure vulnerable households are not financially excluded and are more financially capable	5.3 To ensure there is a broader understanding of financial exclusion issues within Cheltenham, and that these are considered and supported by the wider Partnerships	Chapter 8; Section 3	Integrating financial exclusion data within the Cheltenham Needs Analysis  Raising its profile within the Cheltenham Partnerships	Year 1-2  Year 1-2	Martin Stacy, Housing & Communities Manager  Cheltenham Borough Homes  Cheltenham Partnerships  Financial Inclusion Forum
5.4 We will ensure that our communities are more cohesive and inclusive	5.4 To explore more joint working opportunities across the housing and voluntary sectors	Chapter 3; Section 1.2,  Chapter 5; Section 6 & Chapter 8 Section 4	Stakeholder conference/event arranged to consider joint working opportunities	Year 1-2	Richard Gibson, Policy & Partnerships Manager/Martin Stacy Housing & Communities Manager  Cheltenham Partnerships  Cheltenham Borough Homes

					Registered Providers
5.5 We will ensure that our communities are safer	5.5.1 To review and develop existing partnership arrangements for tackling anti-social behaviour within Cheltenham	Chapter 8; Section 5	Partnership arrangements reviewed; new framework implemented	Years 1-2	Trevor Gladding, Community Protection Team Leader  Voluntary Sector  Registered Providers
	5.5.2 To review CBH Safer Estates Service, with increased emphasis on prevention	As above	Service reviewed and proposals implemented	Years 1-2	Sara Bennett, Head of Neighbourhood Services– Cheltenham Borough Homes
5.6 We will ensure that children, young people and vulnerable adults are protected through the effective implementation of Safeguarding	5.6 To ensure that adequate training is delivered to relevant officers, and that consistent approaches are followed on safeguarding matters	Chapter 8; Section 6	Quarterly meetings held by Safeguarding Forum  E-learning rolled out to relevant staff within CBC	Years 1-3	Tracey Brown, Partnerships Officer  Cheltenham Safeguarding Forum  Delegated Safeguarding Officers
5.7 We will increase the opportunities for community participation and engagement	5.7 To integrate the Customer Excellence Group within CBH's governance structure	Chapter 8; Section 7	Customer Excellence Group in place	Year 1	Jane Griffiths, Director Commissioning  Cheltenham Borough Homes