

HOUSING AND HOMELESSNESS STRATEGY 2018-2023

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1. Foreword

I am pleased to introduce the Cannock Chase Housing and Homelessness Strategy 2018-2023, which covers our housing objectives and plans for the next five years.

Housing is fundamentally about people and communities, not just bricks and mortar. We want to make sure that our residents have access to high quality homes that will support them in leading happy and fulfilling lives.

The Housing and Homelessness Strategy focuses on what we want to achieve for our residents and our housing priorities for the District. We are confident that positive changes can be made, even in these challenging times and look forward to working in partnership to achieve our shared aims.

I would like to thank all partners who have contributed to the production of this strategy.



Councillor Frank Allen
Housing Portfolio Leader

2. Introduction

The Housing and Homelessness Strategy sets out our plans for the improvement of housing and support needs across Cannock Chase for the next 5 years. The document has been developed in consultation with partners and follows on from the progress of the previous Housing Strategy.

The Housing and Homelessness Strategy will:

- fully reflect the wider vision of the authority and its partners;
- reflect a clear and evidenced approach;
- provide a strong focus on how partners will deliver their commitments, including the infrastructure needed to support housing growth.

The Housing and Homelessness Strategy contains information about the housing market, demographic issues, the needs of particular groups, priorities, achievements and actions. This document will help to deliver the strategic housing priorities for the District and sits alongside a number of Council policies including the Sustainable Community Strategy 2011-2021.

The key aims of the Strategy are:

- To increase the supply of Affordable Housing
- To improve the maintenance and management of existing housing
- To promote the provision of suitable accommodation, information and advice to prevent and reduce homelessness

3. Profile of Cannock Chase

Cannock Chase District is situated on the northern edge of the West Midlands conurbation and is the second smallest District in Staffordshire after Tamworth, covering a total area of 7,888 ha. Over 38% of the District is situated within the Cannock Chase Area of Outstanding Natural Beauty between Hednesford and Rugeley/Brereton. The population of the District, according to the ONS 2016 estimate, is 98,500 of which 96.5% are White British. Population estimates predict that the District population will reach 105,000 by 2037. A substantial aspect in this growth is the expansion of residents aged over 65 which is projected to increase from 17.9% of the current population to 27.4% in 2037. There are approximately 41,500 dwellings in the District, of which 69% are owner occupied, 17% are social rented and 12% are privately rented.

Many of the towns and communities in Cannock Chase developed around the industry of coal mining. Following the closure of the last remaining pit in 1993 there has been investment in the local infrastructure and the development of a broad base of new employers across sectors such as high-technology, heavy industry, distribution, services and retail. However, a legacy of the industrial heritage in the District can be seen in many social indicators such as health and unemployment, representing some of the worst levels in Staffordshire.

Life expectancy at birth in the District is significantly lower than the England average for both men and women. Healthy life expectancy is also a problem in Cannock Chase, with males and females both expected to spend significantly more time in ill or poor health compared to regional and national averages.

Health profiling also indicates that the issue of obesity remains significant amongst children and adults in the District. The Cannock Chase Locality Profile for 2016 produced by the Staffordshire Observatory found that around 29% of children aged four to five in Cannock Chase have excess weight (overweight or obese) with rates being higher than the national average. Around seven in ten adults have excess weight (either obese or overweight) which is higher than the national average. The proportion of people who are obese in Cannock Chase is also higher than the England average.

Disability Living Allowance levels in Cannock Chase exceed the rates at regional and national level. Half the wards in the District have claimant levels for DLA of around 6-8% of the working age population, above the 5% national average.

Qualification levels for the working age population in the District are substantially behind comparators, with the gap widening further up the qualifications scale. Only 12.8% of the District's population is qualified to degree level, approximately half the ratio for county and regional analysis and over 17% below the national average.

4. The Strategic context

4.1 The National Housing Policy Agenda

The **Housing and Planning Act 2016** is a major piece of legislation for the housing sector as it sets the future direction for government housing policy. New measures are set out below but the details behind these measures are not yet known and will be set out in Regulations that aren't available at the time of writing this Strategy.

- **Starter Homes**

The Government have introduced a new form of housing called "Starter Homes". They will be categorised as affordable housing and will be sold to first time buyers between the ages of 23 and 40, at 80% of their market value. After discount each starter home will cost no more than £250,000 outside London and £450,000 in London. The Government will restrict the sale and sub-letting of these properties and will set its plans out in regulations.

Local authorities have a duty to promote the supply of starter homes to support housing delivery under section 4 of the Housing and Planning Act 2016.

- **Voluntary Right to Buy for Housing Associations**

The Housing and Planning Act gives the Secretary of State the power to pay Housing Associations to compensate them for discounts provided to tenants who exercise the Right to Buy Housing Association property (funds to come from the sale of higher value Council homes – see below).

- **Forced Sale of Higher Value Council homes**

The legislation imposes a duty on local authorities to consider selling all empty homes that become vacant, which are above a certain value threshold (which will be set in Regulations). Local authorities will be required to pay a levy to Central Government which reflects the value of the empty homes above the threshold on an annual basis. The Government will deduct a sum from the value due to be paid, which reflects the administration costs, and the sum which reflects the debt portion of the property, which the local authority can keep, but the remainder has to be paid directly to Government.

- **Fixed Term Tenancies**

The Government have legislated to require that almost all new tenancies granted after the passage of a date to be set out in Regulations, will be Fixed Term Tenancies. Local authorities will have to set out their proposals for the length of

tenancies they will grant, and the grounds on which they will either be renewed or not.

Tenancies can be as short as two years in exceptional circumstances; and they can be as long as ten year tenancies in some circumstances (e.g. for older or disabled tenants, or for households where there is a child in full time education). More detail will be set out in the Regulations, when available.

- **Private Rented Sector**

The Government have introduced a range of measures to enable local authorities to better intervene in the Private Rented Sector. This includes the ability for local authorities to establish a database of “rogue landlords” whose contraventions of regulations has been such that they are deemed not fit to own and manage housing. Local authorities can obtain “banning orders” preventing these landlords from owning and managing housing to let.

Welfare Reform and Work Act 2016

- **Social Housing Rents**

The Welfare Reform and Work Act 2016 requires all social housing landlords to reduce their rent by 1% each year until 2020. This has meant a reduction in HRA resources of £6.1 million over the next four years and has in effect removed £75.8 million of resources from the Councils 30 year HRA Business Plan.

The Government have recently announced that social rents will rise by CPI+1% for five years after 2020.

- **Welfare Benefits**

From November 2016 the Act reduced the total amount of benefit that a household can receive – this is known as the benefit cap. The maximum amount that a single person outside Greater London can receive is £13,400 and the maximum a family can receive is £20,000.

Welfare changes from April 2017 included housing benefit for 18-21 year olds being abolished and child tax credit claims limited to two children.

4.2 Corporate Strategic Context

Corporate Plan 2015-18 – *update when new one complete*

The Corporate Plan sets out what the Council has achieved over the last 3 years and what it intends to prioritise over the next 3 years. The Council's mission is:

“Leading our community to deliver better jobs and skills, more and better housing, cleaner and safer environments and better health outcomes”.

The mission is broken down into key priority areas which are delivered via Annual Priority Delivery Plans:

- *Better Jobs and Skills*
- *More and Better Housing*
- *Customers*
- *Better health outcomes*
- *Cleaner and Safer Environments*

Sustainable Community Strategy 2011-21

Since the adoption of the Sustainable Community Strategy in 2008 there have been numerous significant changes, both nationally and locally, which have led the District’s Local Strategic Partnership (LSP) to review its functions and structures. This has resulted in a refresh of the Sustainable Community Strategy. The new agreed vision of the partnership is that “By 2021 Cannock Chase will be a place where people have the opportunity to enhance their quality of life and achieve economic prosperity”. The LSP also agreed upon two new overarching priorities:

- Improved Health
- Increased Economic Opportunity

Core Strategy

The Local Plan will help shape the way thin in which the physical, economic, social and environmental characteristics of the District will change between 2006-2008. It will consist of two parts, with the first setting strategic policies and the second dealing with site specific allocations and further detailed polices, where required. It will also be supported by Supplementary Planning Documents (SPD) where necessary to help implement policies.

Local Plan (Part 1) was adopted in June 2014. This incorporates the Core Strategy which sets the strategic policies for sustainable development in the District. It has the following structure:

- District Profile – describing what Cannock Chase District was like in 2006 and identifying key issues and challenges
- Vision – anticipating what Cannock Chase District could be like in 2028 if challenges are met
- District Wide Objectives – fully justified and cross referenced to the Core Policies which will help to achieve them. The Core Strategy is ‘objectives

- led' meaning that the successful implementation of Objectives will be essential in meeting the Vision
- Strategic Approach – guiding the distribution of development across Cannock Chase to help implement the Objectives
 - Area Implications – giving greater detail for the main urban and rural communities
 - Core Policies – to support the meeting of Objectives including levels of housing and employment growth as well as supporting infrastructure requirements and environmental protection measures
 - Monitoring – setting out targets and indicators against which Objectives will be monitored

Local Plan (Part 1) also incorporates the Rugeley Town Centre Area Action Plan which is a strategy for the regeneration of Rugeley town centre and its environs. It identifies a number of 'opportunity sites' for development and detailed site policies to guide their delivery. There are also area wide policies on key topics e.g. a policy to help guide improvements to the public realm overall and a flood alleviation measures policy.

Local Plan (Part 2) will allocate sites to meet the sustainable growth requirements of the District as well as develop further policies where required to assist implementation and delivery. A review of the Green Belt will also be considered. An Issues and Options consultation was undertaken in January- March 2017. The next stage of consultation will be on the Proposed Submission version of the plan, which is expected in late 2017/early 2018.

5. Cannock Chase housing and homelessness context

The 2012 Strategic Housing Market Assessment (SHMA) conducted for Cannock Chase identified an affordable housing requirement of 197 homes per annum, which equates to over 70% of the total identified housing requirement of 250-280 dwellings of all tenures in the same report. This clearly demonstrates the current shortfall of affordable housing in the District.

The SHMA also identifies the shortfall in property sizes and the most acute need is for two bedroom dwellings; in light of the social sector size criteria (bedroom tax) the demand on the Council's existing stock of two bed properties is even more pressured, households requiring 2 bed accommodation account for 50% of the total households on the register.

Home ownership in the District has decreased from 74% in 2001 down to 69% in 2011, according to Census data. There is an appetite for homeownership however affordability is an obstacle for many people in Cannock Chase due to the relatively low levels of income.

According to the 2016 Annual Survey of Hours and Earning (provisional results) the average annual income is £25,225, which is below regional and national averages. The average house price of £165,421 for Q2 2017 measured against the annual income is 6.6 times the amount typically earned. Banks have traditionally offered mortgages at around 4 times annual salary, more detailed affordability assessments are currently made by banks but they are typically lending at no more than 5 times annual salary for individuals and 3-4 times for couple/household salaries. Therefore a house price of £165,421 would require an individual annual income of £33k and around £47k for a couple/household, well above current average income figures for the District, which illustrates the affordability issues experienced by a large proportion of residents in Cannock Chase.

Levels of Private Renting in the District have risen significantly in the last 10-15 years, from 5% in 2001 and more than doubling to 11% in 2011, with this trend continuing to date. As a result of increasing unaffordability of homeownership, lack of supply of new homes to the market and a dwindling social rented sector, more and more households are turning to the private rented sector.

One of the Council's priorities is the maintenance of our housing stock. The Government set the target of achieving decent homes standard for social housing stock by 2010, the Council achieved this and has maintained the total stock to the standard ever since. The Council's HRA Capital Budget delivers six major improvement programmes to maintain the standard. The six improvement programmes are listed in the table below alongside the 2016/17 performance and targets for 2017/18:

Key Task Area	Performance 2016/17	Target 2017/18
Replacement kitchens	54	60
Replacement bathrooms	310	260
Electrical upgrading	677	600
Gas Central Heating upgrades	321	275
External Envelope	710	635
Double Glazing	1146	525

Fuel poverty in the District has decreased in recent years, from 11.1% in 2012 down to 9.1% in 2014 (latest figures available). Cannock Chase does have one of the lowest levels in the West Midlands, but no one wants to see households struggling to keep warm and being unable to pay their utility bills.

Since the formulation of the last strategy, there have been two extra care schemes that have completed in the District – Vine Court in Bridgtown, Cannock, managed by South Staffordshire Housing Association; and Chasewood, off Longford Road, Cannock, managed by Wrekin Housing Trust. The Council work

with the County Council to try to enable further extra care schemes in the District on appropriate sites where there is demand. Bromford have also delivered a 14 unit supported housing scheme (MyPlace) in Rugeley for people with learning disabilities.

Homelessness is a complex issue with no easy solution. Homeless people have extremely diverse needs and the available services need to be able to meet these needs. Prevention work plays a crucial part in tackling homelessness and should be the primary focus of present and future initiatives.

The major issues highlighted by the Homelessness Review 2016 were:

- **Shortage of affordable housing** – well documented issue, annual need calculated as 197 additional units.
- **Level of domestic violence and violence generally causing homelessness** – level of homelessness applications and acceptances during the past few years has remained high due to domestic violence. Again, the economic climate could create a more pressured home environment for some households with the level of domestic violence and violence increasing as a result;
- **Accommodation and support provision** – the continued and now complete removal of Supporting People funding has meant the closure of a number of services and put pressure on the few services that are able to continue providing housing and homelessness related accommodation and support.
- **Young persons with housing need, particularly single homeless** – At any given time there are usually around 60-80 young people (under 25) that have live applications with Cannock Chase Housing who need accommodation in the District. There are also a number of vulnerable young people in the District, who have approached other agencies. Accommodation provision for young single homeless is very limited, with shortages in the provision of move on accommodation and support and a shortage of private rented stock of one bed/studio units and shared houses.

The review also identified the following gaps in provision:

- **Move-on accommodation** – There are a number of young people who have entered supported housing and become ready to live independently only to find their route is blocked by the lack of move-on accommodation and support. There are a lack of accommodation options as well as limited tenancy support schemes (such as a specialist vulnerable young persons support scheme);
- **Accommodation provision for single homeless** – There are very few temporary accommodation options in the District, with no direct access

accommodation in the District and only Rugeley Foyer offering temporary accommodation for young single homeless people;

The following were identified by the Review as potential issues as a result of recent policy announcements:

- New homelessness statutory duties arising from the Homelessness Reduction Act that will remove priority need categories. LA's may be required to provide everyone with 'meaningful support' rather than those just in priority need. This could have significant resource implications.
- Landlords further reducing the private rented supply for households claiming benefits as Universal Credit comes into force as they may not want to risk tenants not paying their rent, also further regulations and less attractive tax relief allowances laid down by Government which could put off would be landlords and force current landlords to reduce their portfolios.
- Households who depend on benefit payments could face affordability difficulties in light of the benefit cap (total amount of benefits they are able to claim) being reduced to £20k per annum.

Rough sleeping is the most visible form of homelessness and in Cannock Chase it is a relatively small occurrence. The estimate of rough sleeping in the District, required annually by Government, found 4 rough sleepers on a given night in November 2016. It has traditionally remained at this level for a decade. The proactive work of the Housing Options team endeavours to keep the level of homelessness and rough sleeping at a comparably low level.

The Homelessness Reduction Act places a new duty (from April 2018) on local authorities to help prevent the homelessness of all families and single people, regardless of priority need, who are eligible for assistance and threatened with homelessness.

Key measures in the Act include:

- An extension of the period during which an authority should treat someone as threatened with homelessness from 28 to 56 days, and clarification of the action an authority should take when someone applies for assistance having been served with a section 8 (1) or section 21 (2) notice. These provisions represent a shift in focus to early intervention, and aim to encourage local housing authorities to act quickly and proactively, addressing some concerns that some previously only intervened at crisis point.
- A new duty to prevent homelessness for *all* eligible applicants threatened with homelessness, regardless of priority need. This extends the help

available to people not in priority need, with local housing authorities supporting them to either stay in their accommodation or help them find somewhere to live and should mean fewer households reach a crisis situation.

- A new duty to relieve homelessness for all eligible homeless applicants, regardless of priority need. This help could be, for example, the provision of a rent deposit or debt advice. Those who have a priority need will be provided with interim accommodation whilst the Local Housing Authority carries out the reasonable steps.
- A new duty on public services to notify a local authority if they come into contact with someone they think may be homeless or at risk of becoming homeless. It is hoped that this measure will ensure that a person's housing situation is considered when they come into contact with wider public services, and encourage public services to build strong relationships based on local need and circumstances.

6. Objective 1: Increase the supply of affordable housing

New homes are an essential element of economic growth, bringing in additional funding through community infrastructure levy, increased council tax receipts and job opportunities. The Government have stated that there is a need for 225,000 to 275,000 or more homes per year to keep up with population growth and to begin to tackle years of under supply.

Access to affordable housing is key to creating sustainable, prosperous communities. A lack of affordable housing affects household budgets, health and education and the ability to gain and sustain employment. Cannock Chase want to provide housing options to meet our residents needs. Genuinely affordable housing is needed for those on different incomes. Rented accommodation is in high demand in the District and intermediate housing has a role to play for those who do not have access to social housing but cannot afford the private market.

The Council works proactively with Registered Providers to secure the delivery of affordable homes through planning gain and also has a programme to deliver 104 new Council homes. 65 homes will be delivered on the Moss Road re-development scheme and 39 homes on 11 former Council owned garage sites in the District.

Our Registered Provider partners have delivered 154 affordable homes for either rent or shared ownership since 2014/15.

Objective 1: Action Plan

- Ensure that housing schemes of more than 15 dwellings include 20% affordable housing and sites of 11 to 14 units make a financial contribution towards affordable housing provision in the District.
Resources: Officer time
Officer: Housing Strategy and Service Improvement Team Leader
- Monitor to completion the 39 units of affordable housing for rent on 11 Council owned sites.
Resources: GBSLEP / HCA / HRA / Officer time
Officer: Housing Strategy and Service Improvement Team Leader / Housing Strategy Officer
- Update evidence base on local housing need/affordability when the Government finalise their standardised approach to assessing housing requirements.
Resources: Officer time
Officer: Housing Strategy and Service Improvement Team Leader / Principal Planning Policy Officer
- Assess Council owned land, including garage sites, for housing development potential or sale.
Resources: Officer time
Officer: Housing Property Services Officer
- Assess the implications of the proposed new definition of affordable housing to include a range of low cost housing opportunities when finalised via NPPF.
Resources: Officer time
Officer: Housing Strategy and Service Improvement Team Leader / Principal Planning Policy Officer
- Assess the implications for the District of the Government proposals to amend the NPPF to introduce a policy expectation that housing sites will deliver a minimum of 10% affordable home ownership units.
Resources: Officer time
Officer: Housing Strategy and Service Improvement Team Leader / Principal Planning Policy Officer
- Continue to source potential solutions / funding to provide housing on the Hawks Green Depot site.
Resources: Potential HCA funding / officer time
Officer: Housing Strategy and Service Improvement Team Leader

- Continue to work with our Registered Provider partners and the Homes and Communities Agency to maximise affordable housing delivery in the District.
Resources: HCA / Officer time
Officer: Housing Strategy and Service Improvement Team Leader
- Continue to work with Staffordshire County Council to enable further provision of extra care accommodation across the District.
Resources: Officer time
Officer: Housing Strategy and Service Improvement Team Leader

7. Objective 2: To improve the maintenance and management of existing housing

While the Council has most direct control over the quality and management of its own homes, it is also committed to doing all it can to promote and enforce higher standards for homes of all tenures. In particular there are issues with the quality of some private rented homes in the District, where some landlords are failing to adhere to statutory standards and tenants are living in unfit and potentially dangerous conditions. We need more private rented homes, but we also need existing and new private rented homes to be the right quality. For both social and private sector homes, we also need to ensure appropriately adapted homes are available that meet the needs of physically disabled people.

Objective 2: Action Plan

- Complete the redevelopment of the Moss Road estate, including open space and play areas, and environmental improvement works.
Resource: HCA / HRA / Officer time
Officer: Housing Strategy Officer
- Improve and maintain the quality of homes owned by the Council by implementing the HRA capital programmes, including replacement kitchens, replacement bathrooms, electrical upgrading, gas central Heating upgrades and external envelope works.
Resource: HRA / officer time
Officer: Housing Property Services Manager
- Fundamental review of the Council's 30-year Housing Revenue Account Business Plan to reassess the impact of the 4-year 1% rent reduction and revised Government rent setting policy of CPI+1%
Officer: Head of Housing and Partnerships

- Improve the quality and reliability of homes in the private rented sector through the work of the Council's Private Sector Housing Team, including: enforcement action to maintain satisfactory standards in private residential properties; inspections and action under the Housing Health and Safety Rating System (HHSRS); enforcement action on residential drainage; managing the Disabled Facilities Grant - to adapt homes to allow people to stay in them; managing the Council's assistance to private owners to undertake urgent repairs; home security measures to vulnerable people; and dealing with empty properties in the district and bringing them back into use.
 Resource: General Fund / CLG via Staffordshire County Council Better Care Fund / Officer time
 Officer: Environmental Protection Manager
- Make the best use of existing homes through adaptations to Council properties. Where possible we follow up referrals from Social Care and Health to provide effective long-term solutions to tenants housing requirements taking into account their individual circumstances.
 Resource: HRA / Officer time
 Officer: Housing Property Services Manager
- Introduce and implement Neighbourhood Plans for the three neighbourhood areas.
 Resource: Officer time
 Officer: Estate Management Team Leader

8. Objective 3: To promote the provision of suitable accommodation, services, information and advice to prevent and reduce homelessness

The Council engages in many activities with partners to reduce and prevent homelessness including debt and financial advice. The general year on year trend for the number of people accepted as homeless and in priority need does fluctuate but has decreased. In 2016/17 there were 38 households accepted as homeless in priority need, which had increased from the previous year (2015/16) of 19 but has come down from 51 at the time of the last strategy in 2010/11. 'Loss of rented accommodation' followed by 'Violent Breakdown in Relationship involving partner' are the two most common reasons for homelessness in the past four years.

Objective 3: Action Plan

- Provide effective housing advice to those threatened with homelessness to sustain their existing accommodation if at all possible.

Resource: CLG / Officer time
Officer: Housing Options team

- Continue to build relationships with local landlords via the Landlords Forum and offer a range of packages and incentives to enable households to move into or remain in the private rented sector.
Resource: CLG & Homelessness Prevention Funds / Officer time
Officer: Housing Options Team Leader
- Develop a 'Difficult' to Let Policy and introduce a scheme for hard to let flats to accommodate single people in the District aged under 35.
Resource: Council accommodation / Officer time / Registered Provider
Officer: Housing Strategy and Service Improvement Team Leader
- Implement the requirements of the Homelessness Reduction Act.
Resource: CLG / Officer time
Officer: Housing Options team
- Proactively work with other local authorities to pursue government bids for funding.
Resource: Officer time
Officer: Housing Options Team Leader
- Establish joint working protocols with hospitals/prisons etc. to ensure an effective and efficient referral process.
Resource: Officer time
Officer: Housing Options Team Leader
- Ensure that Discretionary Housing Payment use is maximised to prevent homelessness.
Resource: DHP / Officer time
Officer: Housing Options / Housing Benefits
- Ensure the Council's Allocations Policy is regularly reviewed to make the best use of the Council's housing stock and housing those in greatest housing need:
Officer: Strategic Housing and Tenancy Services Manager
- Continue to develop Tenancy Sustainment Services for prospective new Council tenants and homelessness applicants to ensure tenancies are maintained in the long-term.
Officer: Strategic Housing and Tenancy Services Manager

9. Contact

Strategic Housing
Civic Centre,
Beecroft Road,
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Staffordshire,
WS11 1BG.

Telephone: 01543 462621

Fax: 01543 464211

Email: strategichousing@cannockchasedc.gov.uk

আপনি অনুরোধ জানালে এই কাগজপত্রগুলোর বাংলা অনুবাদের ব্যবস্থা করা যেতে পারে।

如有要求的話我們可將此文件翻譯成中文

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یہ دستاویز آپ کی زبان میں، گزارش پر دستیاب کی جاسکتی ہے۔

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