



**Draft
North Hertfordshire Housing &
Homelessness
Strategy
2013 – 2018**



November 2013

Contents

Reference	Title	Page
	Foreword	i
1	Introduction	1
2	Housing and Households in North Hertfordshire	3
	2.1 Demographics	3
	2.2 Tenure	4
	2.3 Affordability	5
	2.4 Health and housing	5
	2.5 Homelessness	6
	2.6 Summary	7
	2.7 Priorities for housing in North Herts	7
3	Make the Best use of Existing Stock	8
	3.1 Tenure	8
	3.2 Owner-occupied housing	8
	3.3 Empty homes	8
	3.4 Rented housing	9
	3.5 The private rented sector	9
	3.6 The social rented sector	9
	3.7 Under-occupation	10
	3.8 The housing aspirations of renters	10
	3.9 Summary	10
	3.10 Strategic response	11
4	Maximise New Housing Supply	12
	4.1 Housing targets	12
	4.2 Tenure mix	12
	4.3 Viability	13
	4.4 Location	13
	4.5 Property size	14
	4.6 Local Authority support for new build affordable housing	14
	4.7 Home ownership	14
	4.8 Private rented housing	16
	4.9 Social housing	16
	4.10 Affordable rent and property size	17
	4.11 Intermediate tenures	17
	4.12 Rural housing	17

Contents

Reference	Title	Page
4.13	Summary	18
4.14	Strategic response	18
5	Warmer, Safer, Healthier Homes	20
5.1	North Herts housing stock condition	20
5.2	Fuel poverty and climate change	20
5.3	Fuel poverty	20
5.4	Climate change	23
5.5	Housing for vulnerable households	24
5.6	Grants for disabled facilities	24
5.7	Home Repair Assistance Grant	26
5.8	Careline	26
5.9	Rogue landlords	27
5.10	Park homes	27
5.11	Summary	27
5.12	Strategic response	28
6	The Management and Prevention of Homelessness	30
6.1	Homelessness strategies	30
6.2	Key findings of the homelessness review	30
6.3	Measures available to prevent homelessness	33
6.4	Support	34
6.5	Summary	35
6.6	Strategic response	36
Annex A	Housing and Homelessness Strategy Action Plan	

Foreword

Welcome to the North Herts Housing and Homelessness Strategy which sets out the challenges for housing and homelessness in the district, and how we will respond to them. The strategy identifies four priorities for housing and homelessness as being integral to the provision of decent, affordable homes for our residents and make a fundamental contribution to the Council's vision of *Making North Hertfordshire a vibrant place to live, work and prosper*.

Since the publication of our last housing and homelessness strategies there have been significant changes in social housing. We have already started to respond to legislation such as the Localism Act 2011 and changes to welfare. In doing so we have adopted a Tenancy Strategy and a new allocation scheme, which significantly change the types of tenancy offered and the way that affordable housing is allocated.

One of the most significant changes, in recent years, has been the decline in households entering owner-occupation. This has resulted in an increase in those having their housing needs met in the private rented sector. This strategy recognises that the private rented sector now performs a key role in meeting housing need. In response, greater significance has been given to supporting landlords to provide good quality homes and tenants to access and sustain homes in this sector.

At a national level, there is a growing recognition of the connections between health and wellbeing and housing. This has been highlighted in legislation and guidance such as The Health and Social Care Act 2012 and the Public Outcomes Framework 2012. We recognise that housing alone cannot deliver sustainable communities and welcome new opportunities for housing services to join forces with health and social care services to deliver positive outcomes to our residents.

Local authorities are working in a challenging economic climate and are being asked to deliver 'more for less'. Hence, to deliver on this strategy we must work smarter. This means sustaining and improving strategic partnerships, liaising with communities, learning from innovative and good practice and working together to deliver the right products and services. The Council's Housing Services have a solid joint working ethos and will endeavour to nurture and expand partnership working between services in the public, private and voluntary sectors.

This Housing and Homelessness Strategy lays out the foundations for meeting the challenges that we face today. Throughout the life of the strategy we will build on these foundations. Our strategic response to current challenges are contained in the action plan, which sets out the steps we will take towards meeting our priorities for housing. The action plan will be reviewed annually and evolve to take account of our achievements, changing circumstances and new opportunities.

I hope that you find this document informative and comprehensive. We welcome any comments or suggestions from our communities and stakeholders about any improvements we can make.

Councillor Bernard Lovewell

**Cabinet Portfolio Holder for Housing and Environmental Health
North Hertfordshire District Council**

1. Introduction

- 1.1 As the local strategic housing authority, North Hertfordshire District Council (NHDC) is the only body to have the cross-cutting remit and democratic legitimacy to intervene to ensure that all the aspects of the housing market operate effectively in North Herts. This strategy sets out NHDC's priorities for housing in the district and the strategic measures that will be taken to achieve them. In doing so it endorses the priorities and aspirations incorporated in published strategies and plans for the district and builds on the Council's priorities for North Herts, which are:
- living within our means to deliver cost-effective services;
 - working with local communities;
 - protecting our environment for our communities.
- 1.2 At a national level, recent policy and legislation has had a significant impact on the way that social housing is delivered and managed. A brief summary of relevant policy and legislation is listed below.
- 1.3 The Housing Strategy for England, **Laying the Foundations 2011**, sets how the Government will improve affordability and housing market stability through:
- increasing housing supply;
 - reforming social housing;
 - encouraging growth in the private rented sector;
 - bringing empty homes back into use;
 - providing appropriate support and protections to vulnerable households, families on low incomes and those looking to meet their aspirations through work; and
 - ensuring that new homes are well designed, of the highest quality and environmentally sustainable.
- 1.4 The **Localism Act 2011** provided for radical changes in the allocation of social housing and the tenancies offered. Additionally, the homelessness duty can now be ended through the offer of suitable accommodation in private rented sector.
- 1.5 As a result NHDC has adopted a new Common Housing Allocation Scheme that puts greater restriction on who qualifies for an allocation of social housing and a Tenancy Strategy which supports the introduction of fixed term tenancies for new tenants.
- 1.6 The Act also introduced changes to the planning system which are being taken forward through the **National Planning Policy Framework (NPPF)**. From the perspective of the NPPF, development should not be prevented provided that it is sustainable and does not affect vital local environmental protections. To demonstrate compliance, local authorities must have in place up to date development plans for their district that take account of the NPPF.
- 1.7 Following the 2010 **Comprehensive Spending Review**, the funding available for the Affordable Homes Programme was reduced. In response, the Homes and Communities Agency introduced Affordable Rent, a revenue based funding model that gives providers the flexibility to develop new homes on which an 'Affordable Rent' (inclusive of service charges) of up to 80% of market rent can be charged, and convert a proportion of re-lets of social

rented properties to affordable rent. Surpluses generated are to be used for the delivery of new affordable housing. No grant is available for social housing delivered as a condition of planning permission.

- 1.8 The **National Planning Policy Framework (NPPF)** revised the definition of affordable housing to include Affordable Rent which is defined as, “rented housing provided by registered providers of social housing, that has the same characteristics as social rented housing except that it is outside the national rent regime, but is subject to other rent controls that require it to be offered to eligible households at a rent of up to 80% of local market rents”.
- 1.9 The **Energy Act 2011**, sets out a framework to achieve energy efficiency measures for homes and businesses. The Act creates the Green Deal, a new financing framework to enable the provision of energy efficiency improvements, funded by a charge on energy bills rather than up-front payments. It also created the Energy Company Obligation (ECO); an obligation on energy companies to help certain groups of consumers who need extra support with saving energy.
- 1.10 The **Welfare Reform Act 2012** introduced a wide range of changes to welfare benefits such as the Housing Benefit Under-Occupation Penalty, direct payments, the benefit cap and Universal Credit. These changes are anticipated to impact the demand for housing advice and homelessness services.
- 1.11 The **Health and Social Care Act 2012** requires local authorities to work in partnership with the Health and Wellbeing Board to develop a Health and Wellbeing Strategy that responds to the specific needs of local populations and communities. The Hertfordshire Health and Wellbeing Strategy encourage healthy living, the promotion of independence and flourishing communities.
- 1.12 The **Care Bill 2013**, recognises decent, safe and accessible housing as critical to wellbeing. It stresses the importance of housing in the prevention of needs for care and support and promotes better integration between housing and health related services.
- 1.13 The **Public Health Outcomes Framework 2012**, focuses on integrating public health into local government. It provides for all services to be planned and delivered in the context of the broader social determinants of health like poverty, education, housing, employment, crime and pollution.

2. Housing and Households in North Hertfordshire

2.1 Demographics

2.1.1 The district of North Hertfordshire covers 375 square kilometres and encompasses both urban and rural environments. The 2011 Census (ONS) recorded a population of 127,114 living in 53,426 households in the district. This represents an increase of 8.7% in the population and 9.5% (4616) in the number of households since 2001.

2.1.2 Much of this increase is as a result of improved live expectancy rates (Figure 1) and a growing number of one person households (Figure 2).

Figure 1

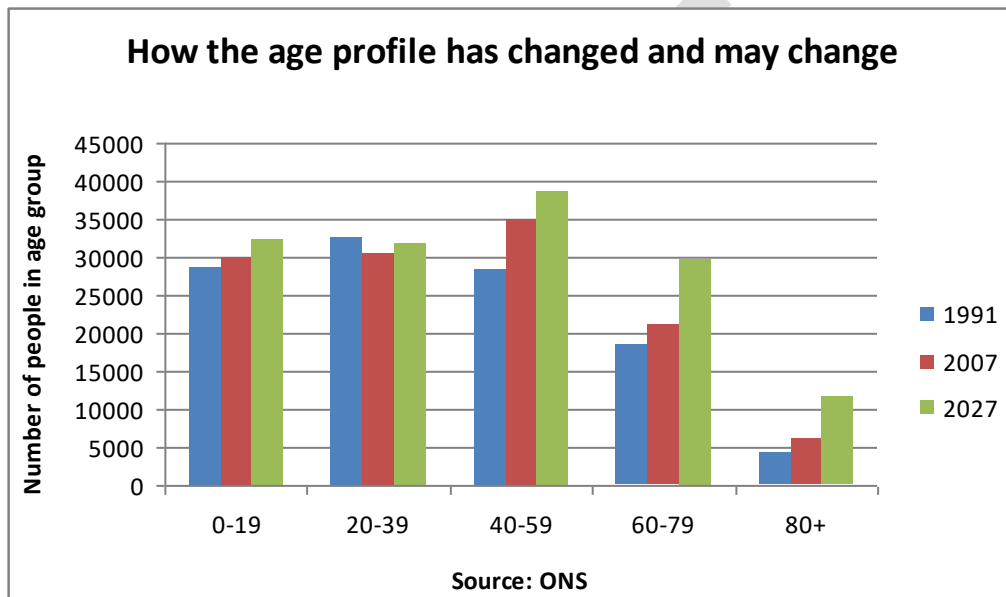
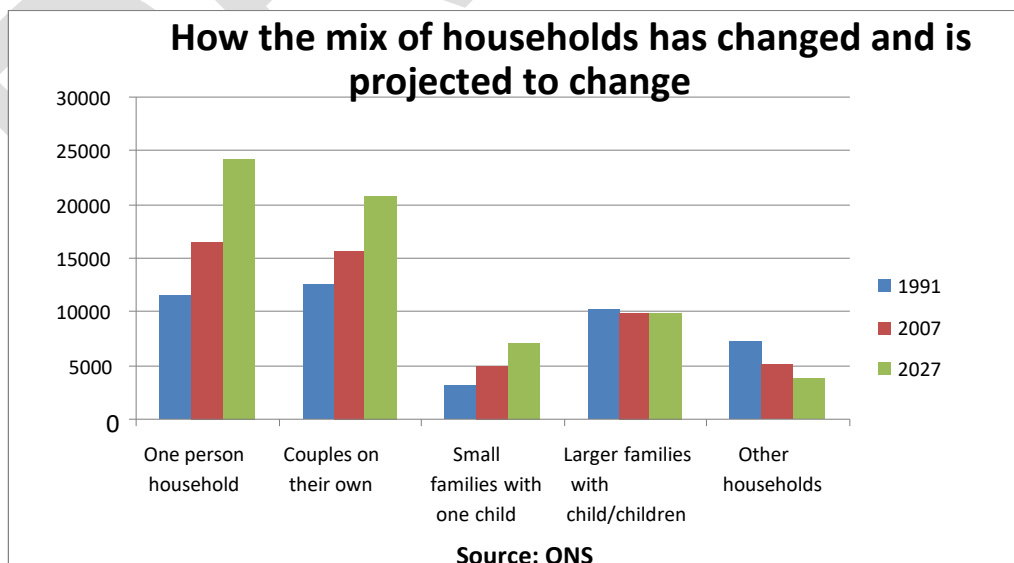
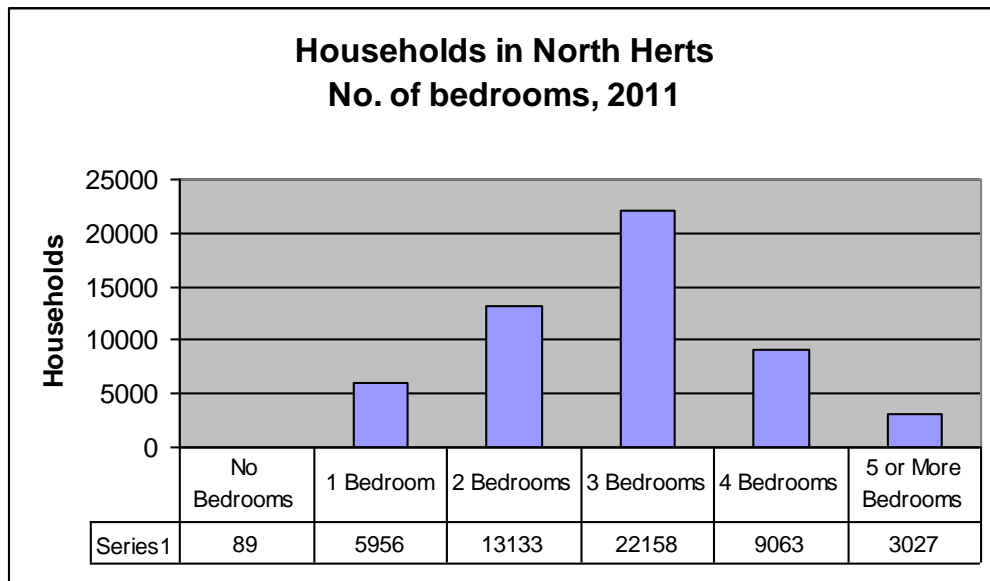


Figure 2



2.1.3 However, the trend towards smaller households is not reflected in property sizes. Figure 3 shows that almost 65% of households live in properties with three or more bedrooms.

Figure 3

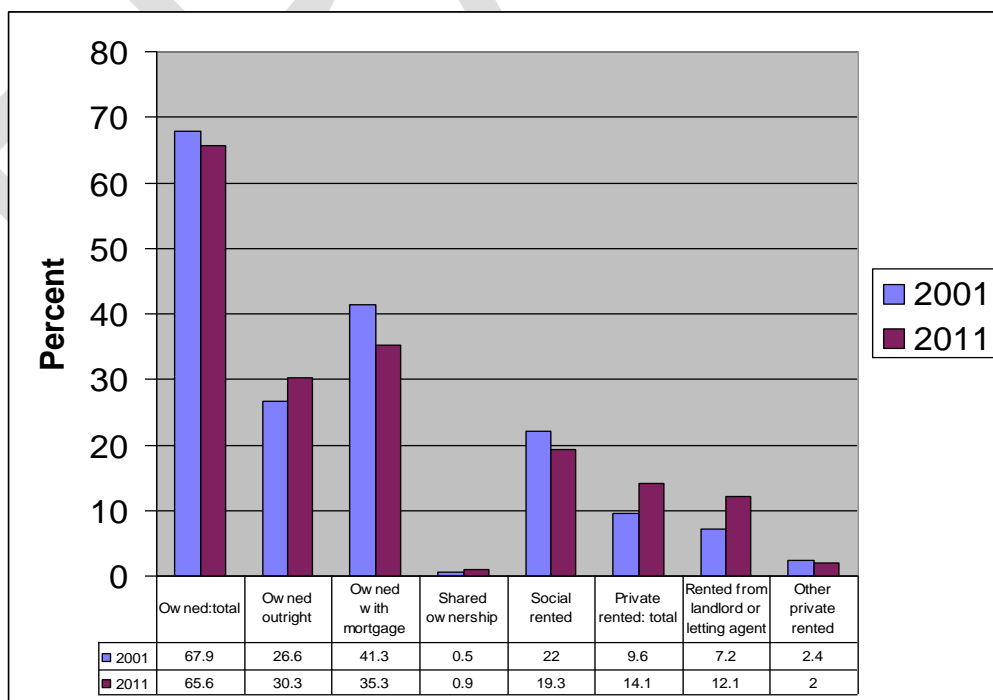


Source: ONS, 2011 Census, Table QS411EW

2.2. Tenure

2.2.1 As shown in Figure 4, the proportion of households who own their home with a mortgage has decreased by 6 percentage points since the 2001 Census coupled with a 2.7 percentage point fall in households in social rented housing. These decreases have been met by an increase of almost 5 percentage points in households renting from private landlords or letting agents.

Figure 4 Tenure – Households in North Herts



Source: ONS 2001 Census, Table KS18 & 2011 Census table QS405EW

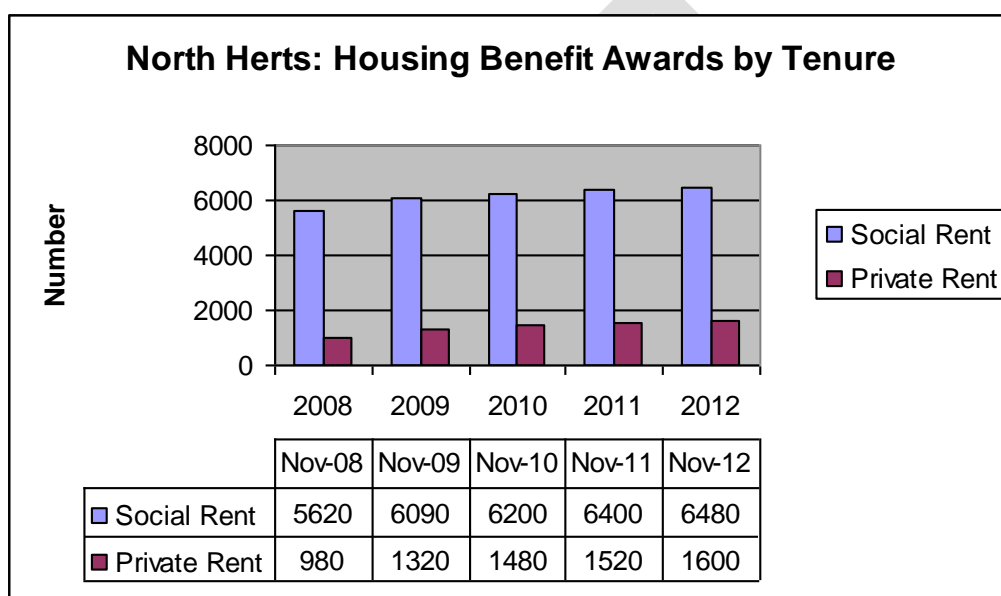
2.2.2 Nationally, 91% of owner occupiers buying with a mortgage are in full time work, compared to 69% of private renters and 32% of those living in the social sector.

2.3. Affordability

2.3.1 Median house prices in the district are almost 10 times median earnings¹ and lenders require substantial deposits. Households, particularly first time buyers, face difficulties accessing mortgages. As a consequence, the demand for private rented housing from more affluent households has increased as has demand from lower income households.

2.3.2 Between November 2008 and November 2012 the number of households in private rented accommodation who relied on Housing Benefit to cover all or part of their rent increased by 63% up from 980 households to 1600 (Figure 5).

Figure 5



Source: Single Housing Benefit Extract (SHBE), Department for Work and Pensions

2.3.3 Nevertheless, considerably more low income households live in social housing and demand for this tenure, particularly one and two bedroom properties, continues to increase. Of households on the Housing Register awarded preference for having a housing need, 87%² require two or fewer bedrooms (April 2013). On the other hand, around 55% of general needs social housing stock in the district has three or more bedrooms.

2.4. Health and housing

2.4.1 Research suggests that poor housing is associated with increased risk of cardiovascular diseases, respiratory diseases and depression and anxiety³. Further, 45% of accidents occur in the home and accidents are in the top 10 causes of death for all ages. The elderly are particularly at risk of health problems relating to accidents and excess cold in the home.

¹ 2012 DCLG Live Tables, Table 577 Ratio of median house price to median earnings by district.

² Includes households requiring sheltered housing

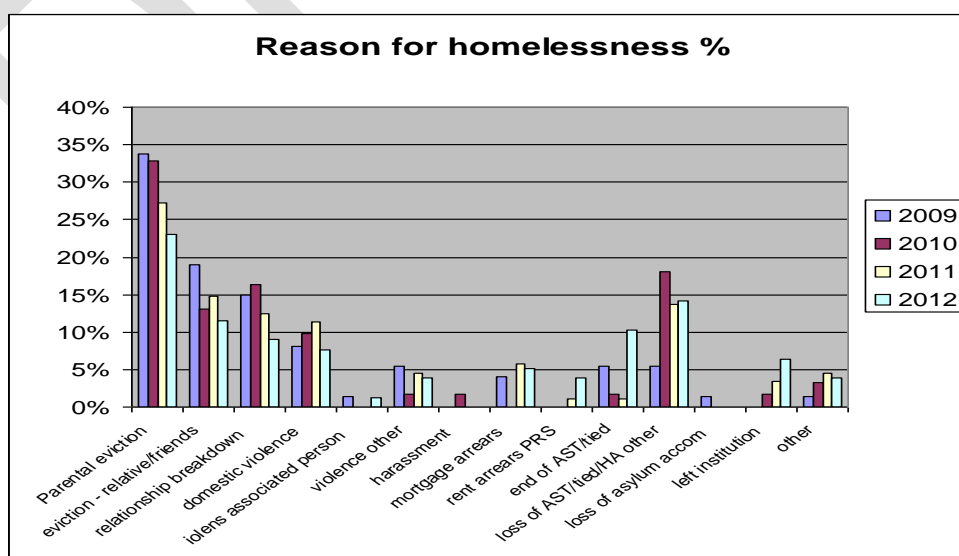
³ Marmot Review, 2010

- 2.4.2 Around 9%⁴ of all households in North Herts are in fuel poverty⁵ the majority of whom live in private sector housing. People who live in the least energy efficient dwellings are more likely to be fuel poor as are lone parent households, and young single person households⁶.
- 2.4.3 As the population ages, increasing numbers of households include a person with a disability. Most people with disabilities want to stay in their own home and live as independently as possible.
- 2.4.4 Home adaptations (ramps, lifts, hand-rails, etc.) are used to restore normal use of their home to disabled people, enabling them to access it and use its facilities in safety and with less pain. Benefits include:
- reducing (or completely removing) the cost of care;
 - preventing outlay on treating accidents (e.g. hip fracture);
 - improving well-being by enabling a person to remain in their own home.
- 2.4.5 Improving the energy efficiency of homes and installing adaptations can have a significant impact on the health and wellbeing of residents, particularly the elderly. As this cohort continues to grow the need for assistance with adaptations will increase. Similarly, homes will need to be more energy efficient, if the Council is to meet its obligation to reduce carbon emissions.

2.5. Homelessness

- 2.5.1 Between January 2009 and December 2012, NHDC accepted a duty to accommodate an average of 19 homeless households per quarter. Over the period there has been a significant increase in the proportion of homeless households that include children and, in particular, those with a lone parent.
- 2.5.2 Although parental eviction is consistently the most prolific reason for homelessness, the proportion of households made homeless for this reason is decreasing. On the other hand, the proportion of households made homeless because they have been evicted from private rented accommodation has more than doubled (Figure 6).

Figure 6



⁴ Low income high costs measure – under previous 10% income measure around 12% of households in the district are in fuel poverty

⁵ Department of Energy and Climate Control, sub-regional Fuel Poverty Levels, England 2011

⁶ Department of Energy and Climate Control, Annual Report on Fuel Poverty Statistics 2013, May 2013

2.6. Summary

2.6.1 The population in North Herts is growing and ageing and living in smaller households. The housing market is weak and more and more people require rented accommodation. This demand is increasingly being met with short term tenancies in the private rented sector. Correspondingly, loss of such tenancies is having an impact on homelessness. The numbers of households who rely on benefits to cover all or part of their rent is escalating and many struggle to keep their homes warm.

2.6.2 Key issues

- The population is growing and ageing;
- Increasing number of smaller households - 65% of dwellings have three or more bedrooms;
- Increasing number of households unable to buy on open market;
- Increasing number of households dependent on housing benefit to meet housing costs;
- Poor energy efficiency and fuel poverty, particularly in private sector housing;
- Demand for adaptations is likely to increase;
- Increasing number of households in insecure tenancies in the private rented sector at risk of homelessness.

2.7. Priorities for housing in North Herts

2.7.1 To address the identified challenges, NHDC has adopted four strategic priorities for housing:

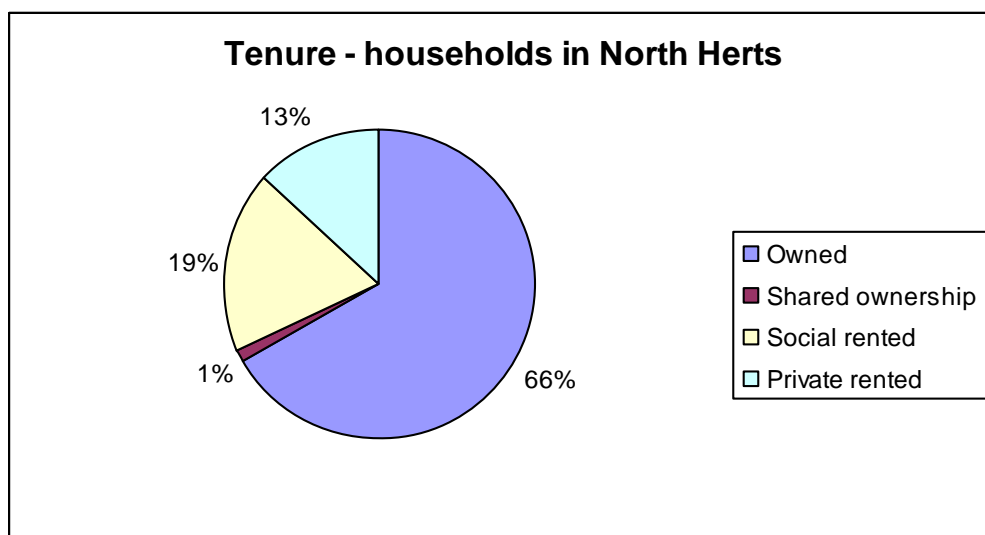
1. Make the best use of existing housing stock;
2. Maximise new housing supply;
3. Warmer, safer, healthier homes;
4. The management and prevention of homelessness.

3. Make the Best Use of Existing Housing Stock

3.1 Tenure

- 3.1.1 According to data from the 2011 Census (ONS) around 66% of households in North Herts live in owner occupied housing, a further 19% are in social rented housing, 13%⁷ in private rented accommodation and just 1% occupy shared ownership properties (Figure 7).

Figure 7



Source: ONS Census 2011

3.2 Owner-occupied housing

- 3.2.1 Although owner-occupation is the dominant form of housing tenure in North Herts, there has been a significant reduction in the number of households entering owner occupation. The proportion of households who owned their home with a mortgage fell by 6 percentage points between 2001 and 2011. Correspondingly, property sales in the district suffered an exceptionally large fall of 67% between 2007 and 2009. Some of this change was due to a fall in new build completions, but much was due to a change in sales in the second hand market and lower availability of mortgage finance for first time buyers. It was also the case that the number of buy to let landlords entering the market fell away sharply compared with earlier years⁸.
- 3.2.2 In these circumstances, demand for rented housing increased and the, already weak, housing options of lower income households diminished.

3.3 Empty homes

- 3.3.1 Empty homes represent a wasted resource in areas of high housing demand such as North Herts. If they are not properly maintained, empty properties can also have negative impacts on the wider neighbourhood.
- 3.3.2 The majority of empty homes in North Herts are empty with good reason – for example, newly built or converted properties or those where probate has not yet been granted. Other empty properties will become occupied without the

⁷ Includes: rented from a landlord or letting agency 12.1%, rented from an employer 0.2%, rented other 0.2% and 1.1% living rent free.

⁸ ORS: North Hertfordshire Strategic Housing Market Assessment 2012: Part 2

need for Council intervention as they achieve sale on the open market or refurbishments are completed.

- 3.3.3 However, there are just over 100 homes in the district which have been unoccupied for over two years and do not fall under any of the exemption classes for Council Tax.

3.4 Rented housing

- 3.4.1 Barriers to home ownership have resulted in greater demand for rented housing. The number of households on the Housing Register for social housing increased by over 70% between 2008 and 2013. Additionally the number of households renting from a private landlord or letting agent went up by almost 85% (up from 3,502 to 6,460) between 2001 and 2011.

3.5 The private rented sector

- 3.5.1 Growth in private renting has been concentrated in younger households. Over the 20 year period up to 2010-11, the proportion of households in England aged 16 - 34 renting privately rose from 18% to 46%⁹.
- 3.5.2 Although increasing numbers of households in the private rented sector are reliant on Housing Benefit to meet their housing costs, research indicates that landlords are reluctant to let to people on benefits and that changes to welfare benefits are likely to make it more difficult for benefit claimants¹⁰. According to the Resident Landlords Association (RLA) Universal Credit Survey¹¹, 91.6% of landlords said the introduction of Universal Credit would make them less likely to rent to those on benefits. Furthermore, since April 2013 Local Housing Allowance has been calculated relative to the Consumer Price Index (CPI) rather than the Retail Price Index (RPI). This means that the value of Local Housing Allowance will drop against rising rent levels. Moreover, larger households affected by the 'benefit cap' will not be able to afford private rented housing.
- 3.5.3 In these circumstances, households on benefits may find it increasingly difficult to secure and sustain tenancies in the private rented sector.

3.6 The social rented sector

- 3.6.1 Demand for social housing increases year on year and this trend looks likely to continue. Nevertheless, there is considerable disparity between the social housing stock in North Herts and the needs of households on the Housing Register. Whereas over half of the social rented properties in the district have three bedrooms, 87% of households that are on the Housing Register need homes with one or two bedrooms.
- 3.6.2 The pressure on one and two bedroom properties is likely to increase both as a result of the Housing Benefit Under-Occupation Penalty and increasing numbers of smaller households (Figure 2). Additional pressure for one bedroom properties is likely to come from single people under the age of 35 who are only entitled to Housing Benefit at the single room rate in the private rented sector. This cohort faces higher rates of unemployment¹² and, with only 64 known Houses of Multiple Occupation (HMOs) in the district, it is likely that there is a shortage of rooms to rent.

⁹ English Housing Survey 2011, DCLG

¹⁰ Christina Beatty et al (2012): Monitoring the impact of changes to the Local Housing Allowance system of Housing Benefit: Summary of early findings, DWP

¹¹ <http://www.rla.org.uk/universalcredit/>

¹² Labour market Statistic 2013, ONS

3.7 Under-occupation

- 3.7.1 The Housing Benefit Under-Occupation Penalty is likely to have a significant effect on under-occupying households of social housing who are dependent on benefits to pay their rent. There are around 1,000 households in the district who will be negatively effected by the penalty and a number of them will wish to move to smaller properties. The penalty will not, however, effect pensioner households who represent just under half of all under-occupiers¹³.
- 3.7.2 Research into under-occupation in social housing in North Herts¹⁴ found that under-occupying households in three bedroom properties were over twice as likely to be prepared to downsize than those in two bedroom properties and that they would not be willing to move to one bedroom homes.
- 3.7.3 At present there is considerable pressure on smaller properties and the prospect of arrears and subsequent eviction for under-occupying households below pensionable age who are in receipt of Housing Benefit. In these circumstances, offering incentives over and above awarding high preference on the Common Housing Register for under-occupying households who are not affected by the Housing Benefit Under-Occupation Penalty will only serve to increase pressure on smaller properties, unless the household wants sheltered housing.

3.8 The housing aspirations of renters

- 3.8.1 At £143 a week the average mortgage repayment for England is lower than the average private sector rent of £160 per week¹⁵. It is, therefore, not surprising that The English Housing Survey (2011), found that almost 60% of tenants in the private rented sector expect to buy a home at some point. Nevertheless, very few had actually applied for a mortgage during the previous year mainly because they believed that they did not have a large enough deposit. Other research, carried out for Halifax¹⁶, found that only 5% of private renters who want to own their own home are making an effort to save a deposit.
- 3.8.2 On the other hand, only 22.8% of social renters expect to buy a home. Of these over 60% do not expect to buy within the next five years and 34.6% expect to purchase their current home¹⁷.
- 3.8.3 So, whilst buying on the open market is an aspiration for a significant proportion of households, it appears that it is a realistic prospect for relatively few, especially in the short to medium term.

3.9 Summary

- There are up to 100 empty properties in the district that could potentially be brought back into use.
- Increasing numbers of households are unable to afford to buy a property on the open market.
- The private rented sector is increasingly meeting the needs of low income/workless households who are liable to face increasing difficulties accessing and sustaining private rented sector tenancies.
- There are few known private rented rooms in the district.

¹³ Anna Clarke et al (March 2011) Under-occupation in North Hertfordshire; University of Cambridge

¹⁴ ibid

¹⁵ English Housing Survey (2011), DCLG

¹⁶ Blackwell A & Park A (2011): The Reality of Generation Rent, Halifax

¹⁷ English Housing Survey Headline Report 2010-11: All Figures and Annex Tables Table T11

- While a majority of private renters aspire to buy a home, most are not taking steps to do so.
- Few social renters are able to afford to buy a property on the open market.
- There is a high demand for affordable smaller properties and single rooms - some of which is a result of the Housing Benefit under-occupation penalty.
- There is little incentive for older 'empty nesters' in social sector housing to move to smaller properties.

3.10 Strategic response

- Review options for bringing empty properties back into use.
- Raise awareness of home ownership schemes.
- Improve records of houses of multiple occupation.
- Investigate the possibility of registered providers providing houses of multiple occupation.
- Investigate ways of improving accessibility and sustainability of private rented sector accommodation for low income/workless households.
- Monitor the social housing allocation scheme to ensure that social housing stock is put to best use.
- Investigate incentives/assistance for older under-occupying households to move to sheltered accommodation.
- Facilitate a bi-annual strategic housing management meeting with Registered Providers to address stock management issues and share information and good practice.

4. Maximise New Housing Supply

4.1 Housing Targets

4.1.1 In March 2012, the Government published the National Planning Policy Framework (NPPF) which passed the responsibility for setting housing targets for the period 2011 – 2031 to district councils. To comply with the requirements of the NPPF, councils must significantly boost the supply of housing and meet objectively assessed need for housing, taking migration into account.

4.1.2 To provide the evidence base for establishing how many homes are needed, where they can be delivered, the tenure mix on new developments and the viability of delivering affordable housing through planning obligations, the Council have produced a number of documents¹⁸ including:

- **North Herts Strategic Housing Market Assessment (SHMA)**, which identifies a number of different levels of growth which might satisfy the requirements of the NPPF. It also estimates the size of housing required and the tenure mix.
- **Strategic Housing Land Availability Assessment (SHLAA)**, which identifies locations for new housing development.
- **NHDC Viability Assessment – Community Infrastructure Levy and Affordable Housing** which includes analysis of how the requirement for market-led schemes to provide affordable housing impacts on development viability.

4.1.3 Having considered the evidence and consulted on the options, the emerging draft target is for 10,700 new homes to be delivered in the district between 2011 and 2031. 1,220 have already been delivered leaving 9,480 or around 526 per annum to be delivered by 2031. This target and the rates of delivery will be refined as the Local Plan progresses towards adoption.

4.2 Tenure Mix

4.2.1 The North Herts SHMA establishes the necessary balance between market housing and affordable housing in relation to the additional dwellings to be provided to meet housing need. It also sets out the proportion of affordable housing need that can be met through intermediate tenures and the proportion that requires social/affordable rent.

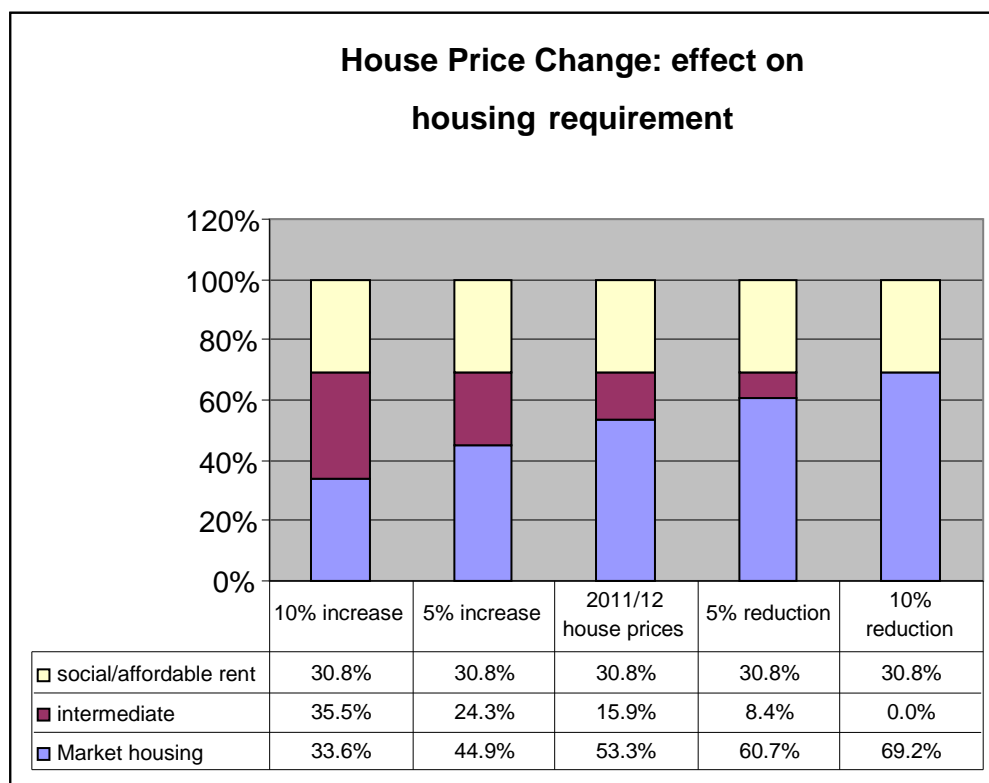
4.2.2 The model used for the SHMA provides for some affordable housing need to be met in the private rented sector with the support of Housing Benefit but seeks to prevent any increase in the proportion of such households.

4.2.3 Accordingly, the tenure mix required from a growth of 10,700 dwellings is for 53.3% market housing and 46.7% affordable housing, (of which, 15.9% is intermediate/shared ownership and 30.8% is social/ affordable rent). This is a district-wide average based on need, rather than a target proportion for every site. Due to deliverability issues not all sites can deliver affordable housing – many smaller sites deliver lower rates of affordable housing than larger sites. Furthermore, viability issues (discussed below) mean that it may not be possible to achieve this district-wide average based on need.

4.2.4 The proportion of properties that are required in each tenure is, however, sensitive to changes in house prices as shown in Figure 8 below:

¹⁸ For a full list of planning evidence base documents see http://www.north-herts.gov.uk/index/environment_and_planning/planning/planning_policy_and_projects-2/evidence_base.htm

Figure 8



4.3 Viability

- 4.3.1 Given the need for affordable housing, the Council will usually seek the maximum viable affordable housing contribution. The NHDC Viability Assessment – Community Infrastructure Levy and Affordable Housing (2012) found that up to 40% affordable housing, (tenure split - 65% rent (affordable or social) and 35% low cost home ownership), is viable on sites of 25 or more dwellings.
- 4.3.2 Accordingly, with identified needs (as discussed above) at almost 47% affordable housing, (at 2011/12 house prices), the tenure mix required to meet housing need will not be achieved district-wide. Even at a site specific level these levels of affordable housing would not be viable on any but the most exceptional new development, or those where significant public subsidy is involved. In these circumstances, larger amounts of the private sector stock will need to become part of the private rented sector to meet housing need. Further, such housing will only be affordable with the support of Housing Benefit which in turn may see a decline in the quality of the private rented housing stock and households living in smaller and poorer living conditions.
- 4.3.3 However, the private rented sector cannot be relied upon to meet this need. As landlords react to benefit reforms by withdrawing properties, growing number of lower income households in North Herts may be forced to move outside the district to find suitable affordable accommodation.

4.4 Location

- 4.4.1 For new housing to properly meet housing need it must be located on sustainable sites where people want to live. The options for the quantity and location of new housing in the district have been identified in the Local Plan Housing Options papers of February and July 2013 and consulted upon. The

results of the consultation process will inform the new Local Plan for the district which should be published for consultation in early 2014.

4.5 Property size

- 4.5.1 The SHMA sets out the mix of housing required to meet need in the district by size and tenure (Figure 9). Accordingly, the withdrawal of Housing Benefit from under-occupying working age households results in growing pressure on smaller social housing stock. On the other hand, the requirement for market housing shows a high need for properties with three or more bedrooms.

Figure 9: The tenure mix of housing required to meet housing need

	Market housing		Intermediate / shared ownership housing		Social/affordable rented housing		Total	
	No	%	No	%	No	%	No	%
1 bed	700	12	400	24	1600	49	2300	21
2 bed	1500	26	800	47	1200	36	3200	30
3 bed	2600	46	500	29	400	12	4200	39
4+ bed	900	16	-	-	100	3	1100	10
Total	5700		1700		3300		10700	

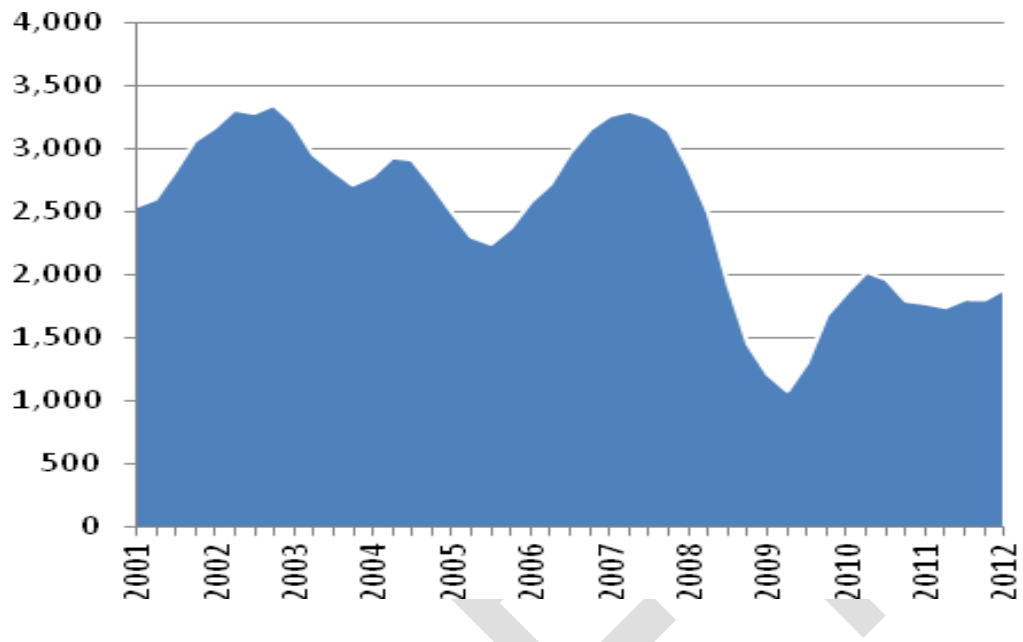
4.6 Local Authority support for new build affordable housing

- 4.6.1 The Council have provided capital funding and discounted land to enable the delivery or increase the amount of affordable housing on sites where it would not otherwise have been viable. However, given cuts in local authority spending, it is uncertain whether such funding will be available in future years.
- 4.6.2 In the absence of local authority capital funding support and/or discounted land, the Council will be more reliant on private (section 106) sites, cross subsidy from market sale and funding from the Homes and Communities Agency to deliver affordable housing in the district.

4.7 Home Ownership

- 4.7.1 While the proportion of households who own their home outright increased by almost 4 percentage points, the proportion that own their own home with a mortgage decreased by 6 percentage points between 2001 and 2011. This indicates that fewer households are able to access home ownership.
- 4.7.2 By comparison to other areas of the country, the 'credit crunch' had an exceptionally large impact on sales in North Herts (Figure 10) mainly due to sales in the second hand market. It is also likely that the significant fall in buy to let landlords seen nationally had a corresponding impact on the local housing market.

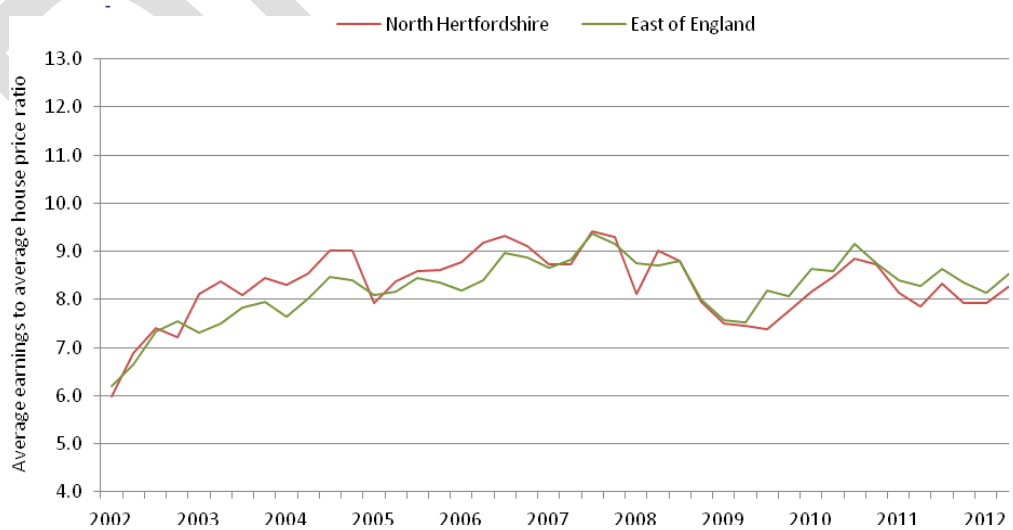
Figure 10: Volume of Properties Sold Annually in North Hertfordshire Q2 2000-Q1 2012



Source: HM Land Registry. Note: Figures show rolling annual total based on quarterly data

4.7.3 Although the 'credit crunch' resulted in a dramatic fall in mortgage lending it was not accompanied by a proportionate fall in property prices. Affordability worsened between 2002 and 2012 (Figure 11), despite an improvement in 2008-09. The trend 2009 -12 is towards the level in 2007 when affordability was at its worst.

Figure 11: Median full-time earnings to average house price ratio sold



Source; ASHE and HM Land Registry

4.8 Private rented housing

- 4.8.1 There has been a considerable increase in the number of households in the district privately renting their homes from a landlord or letting agent, up from 7.2% in 2001 to 12.1% in 2011¹⁹. This sector has absorbed households who have not been able to access either social housing or home ownership.
- 4.8.2 This increase has been accompanied by a rise in the number of households in this sector claiming Housing Benefit. Households receiving Housing Benefit in the private rented sector typically cannot afford more than social rents.
- 4.8.3 The rising cost of benefits (including Housing Benefit) has been one of the key drivers of welfare reform. Some of the possible effects of welfare reform on this sector include²⁰:
- a reduction in supply for households on lower incomes/Housing Benefit as landlords react to benefit reform by withdrawing properties;
 - Housing Benefit claimants becoming increasingly concentrated in lower priced areas;
 - where landlords do not accept lower rents, more properties may be sold;
 - households spending more of their income on housing costs.
- 4.8.4 Should house prices increase, in the absence of a corresponding increase in social housing supply, more households will become dependent on the private rented sector to meet their housing need. Yet, in these circumstances, landlords, (particularly smaller landlords), may decide to sell their properties. Hence, households in the private rented sector would face higher housing costs than any other tenure, (at £143 a week the average mortgage repayment for England is lower than the average private sector rent of £160 per week²¹), insecurity of tenure and unreliable supply.
- 4.8.5 While recognising that with the assistance of Housing Benefit the private rented sector contributes to affordable housing supply, the housing target and tenure mix for future new supply of dwellings should seek to curb any increase in reliance on this tenure for affordable housing and the consequent increase in costs to the public purse.

4.9 Social rented housing

- 4.9.1 The New Affordable Rent model allows Registered Providers (RPs) to charge up to 80% of market rent on new build dwellings (and, some re-lets in certain circumstances)²². Registered Providers will be expected to maximise their financial capacity, by charging rents at or as close as possible to 80% of market rents²³. Affordable Rent levels must not be set above Local Housing Allowance rates.
- 4.9.2 For the Council to consider affordable rent as an effective form of social housing, it must be affordable for all households accepted on to the Common Housing Register, including those in receipt of Housing Benefit and those

¹⁹ ONS Census: Table QS411EW

²⁰ North Hertfordshire Strategic Housing Market Assessment 2012

²¹ DCLG, English Housing Survey 2011

²² 2011-15 Affordable Homes Programme – Framework

<http://www.homesandcommunities.co.uk/affordable-homes>

²³ Affordable Housing Capital Funding Guide <http://cfg.homesandcommunities.co.uk/affordable-rent.htm>

which will be affected by the benefit cap. This presents some challenges given that:

- just over 50% of new general needs lets in the district are to households with no income from work²⁴;
- 60% of all social tenants in North Herts are in receipt of Housing Benefit;
- few households newly allocated to affordable rent are likely to be able to afford to meet their own rents²⁵;

4.9.3 As a consequence of the introduction of affordable rent more households will be unable to meet their own housing costs.

4.10 Affordable rent and property size

4.10.1 The SHMA establishes that rents on one and two bedroom properties can be set at 80% of market rents as the impact of the benefit cap will not be felt by households requiring smaller sized properties. This will, however, result in the total Housing Benefit bill rising as households pay higher rents and fewer will be able to pay these rents without assistance from Housing Benefit ²⁶.

4.10.2 Affordable rents set at 80% of market rents will not be affordable to households on benefit requiring three bedroom properties. This is because households of this size will be affected by the benefit cap and would not have sufficient income to meet housing costs after taking into account basic welfare benefit entitlements²⁷.

4.10.3 Rents on four bedroom properties will need to be set near to current social rent levels to be affordable. Households requiring properties of this size will be heavily affected by the benefit cap.

4.11 Intermediate tenures

4.11.1 The demand for intermediate tenure homes is sensitive to the cost of open market housing. Upward fluctuations in house prices will result in increased demand and reductions in house prices will reduce demand.

4.11.2 A recent report by The Resolution Foundation²⁸ found that, “a 25% share in a property provides some of the benefits of home ownership such as stability and the ability to accumulate an asset, while minimising the costs. Compared to private renting, shared ownership is considerably more affordable for low to middle income households. However, the current product needs to be improved to make it less cumbersome for individuals and for lenders and to allow mobility within shared ownership ...”

4.11.3 Shared equity products have the potential to meet the housing needs of some low/middle income households and hence, reduce demand for social housing. Yet, it is unlikely to do so unless it is made more attractive to buyers and lenders. Moreover, this cohort spans a wide range of incomes which may require a mixture of low cost home ownership products to meet various affordability levels.

4.12 Rural housing

4.12.1 Over 20% of the district’s population live in rural areas. A lack of affordable housing in rural areas means that young people cannot afford to live in the

²⁴ SHMA 2012 paragraph 4.8

²⁵ *ibid*, paragraph 4.10

²⁶ *ibid* paragraph 4.25

²⁷ *ibid* Paragraphs 4.26 & 5.13

²⁸ Alakeson and Cory, Home Truths: How affordable is housing for Britain’s ordinary working families? July 2013

area where they grew up. In many instances young people may be forced to move away. Housing growth can therefore be critical for the survival and prosperity of rural areas where the housing needs of young local people cannot be met via the current housing stock.

4.12.2 The Council works in partnership with the Community Development Agency for Hertfordshire, parish councils and Registered Providers to conduct Rural Housing Needs Surveys. Where a survey identifies a need for affordable housing the partnership will pursue opportunities meet that need. Housing delivered in response to a rural Housing Needs Survey will be subject to conditions what restrict their allocation to households with a local connection to the parish in the first instance.

4.13 Summary

- The Council has an emerging target to deliver 10,700 additional dwellings between 2011 and 2031 on mixed tenure developments.
- The Council will seek the maximum viable affordable housing contribution from developers in line with affordable housing targets.
- The number of intermediate tenure dwellings required is sensitive to changes in house prices, if house prices increase, demand for shared ownership/other intermediate tenure products will see a corresponding increase.
- There is uncertainty over Council funding for affordable housing in future years.
- Owner occupation is unaffordable to many low to middle income households.
- The private rented sector cannot be relied upon to meet the housing needs of low income households.
- More households could have their needs met by low cost home ownership if it can be made more attractive to buyers and lenders.
- There is an increasing need for one and two bedroom social housing units.
- New supply of social rented housing will decline in favour of affordable rented tenure dwellings.
- 80% market rent will not be affordable for many larger households.

4.14 Strategic response

- Identify and consult on sustainable housing land allocations.
- Adopt a new Local Plan.
- Monitor fluctuations in house prices to inform decisions on the proportion of intermediate tenure homes delivered on new build sites.
- Negotiate with developers to deliver the maximum viable affordable housing on new build sites.
- Support Registered Providers' efforts to access funding streams to deliver new affordable housing.
- Consider how to prioritise the delivery of affordable housing through the local plan, taking into account viability.

- Develop a policy and procedures on the allocation of local authority capital funding (should it be available) and the use of Council land for affordable housing.
- Consider the potential for recovering council subsidy, (capital funding and discount on land), for affordable housing development post delivery.
- Investigate how to make shared ownership and other low cost home ownership schemes more attractive/affordable.
- Investigate offering a range of low cost home ownership options.
- Work with Lea Valley Homes and Registered Providers to promote low cost home ownership.
- Increase the proportion of one and two bedroom social housing units delivered on new build sites.
- Produce guidance for Registered Providers on determining affordable rent levels.
- Larger affordable housing units to be let at below 80% market rent.
- Develop and deliver a programme of rural housing needs surveys in partnership with the community development agency, parish councils and registered providers.

5. Warmer, Safer, Healthier Homes

5.1 North Herts housing stock condition

5.1.1 At the time of the last Housing Stock Condition Survey, the energy efficiency of the housing stock in the district was better than the average for England. At 10.9%, the private rented sector had the highest proportion of properties where the SAP²⁹ was less than 35, (poor or very poor energy efficiency), compared to owner occupied at 3.5 % and social sector housing at 0.4%.

The survey also found:

- approximately 2,500 elderly households in dwellings where the SAP was less than 40;
- 12% of properties had one or more category 1 hazards, most of which are excess cold hazards, with falls on the level also significant;
- the highest rates of non-decent homes were in the private rented sector (40.3% as opposed to around 18% of both social and owner-occupied dwellings);
- there was a high demand for grab rails or handrails and a further need for the redesign of washing facilities and emergency alarms.

5.1.2 The Council has a statutory duty to regularly review housing conditions. However, the last survey was carried out in 2007, and the situation may have changed considerably given:

- changes in Building Control requirements i.e. from April 2005 all new or replacement gas boilers need to be of the condensing type with efficiency rating of A or B;
- increases in energy costs;
- increases in the number of private rented sector tenancies;
- social landlords meeting their obligation to bring their properties up to the Decent Homes Standard by 2010.

5.1.3 An up-to-date housing Stock Condition Survey would give the Council a clear idea of the current situation and highlight the priorities for action.

5.2 Fuel poverty and climate change

5.2.1 As energy use in housing contributes to climate change, improvements in energy efficiency had two potential benefits. Firstly, by avoiding extremes of temperature, it protects the health of the occupiers for affordable costs; and secondly by reducing energy use it reduces the contribution to climate change from the housing sector.

5.3 Fuel poverty

5.3.1 Under the traditional definition of fuel poverty whereby a household is said to be in fuel poverty if they are required to spend in excess of 10% of their income on fuel to maintain a satisfactory heating regime, around 12% (6,638)

²⁹ Standard Assessment Procedure (SAP) is the methodology used by the Department of Energy & Climate Change (DECC) to assess and compare the energy and environmental performance of dwellings

of households in North Herts are affected by fuel poverty³⁰. However, the Government has recently adopted a new definition of fuel poverty whereby a household is said to be in fuel poverty if:

- they have required fuel costs that are above average (the national median level); and
- were they to spend that amount they would be left with a residual income below the official poverty line.

5.3.2 Under this definition 9.1% (4,968) of households in the district are in fuel poverty. There are three key determining factors associated with fuel poverty:

- low household income;
- poor heating and insulation standards;
- high energy prices.

5.3.3 Improving energy efficiency in homes is key to addressing fuel poverty. Numerically, the most energy inefficient homes are found in the owner-occupied sector; social sector properties are the most energy efficient, although, on average, social tenants have lower incomes than owner-occupiers or private renters. However, the highest proportion of energy inefficient homes occupied by the fuel poor are found in the private rented sector. Private rented sector tenants are, on average, required to spend the greatest proportion of their income (more than 20 per cent) to power and heat their home to a satisfactory standard³¹.

5.3.4 A report by the Department of Energy and Climate Change³² found that fuel poverty is most prevalent amongst the under 25 year olds, with around 21 per cent of this group living in fuel poverty in 2011. This compares to nine per cent of the over 60 year old group. This increased likelihood of being fuel poor in the under 25 year old group is likely to be partly due to their lower average earnings, and partly due to the fact that the majority of this age group (around two-thirds) live in privately rented accommodation, which tends to be less energy efficient and thus lead to higher fuel costs.

5.3.5 Nevertheless, living in cold homes has a detrimental effect on the health and wellbeing of the occupants of all ages³³:

- children - significant negative effects of cold housing are evident in terms of infants' weight gain, hospital admission rates, developmental status, and the severity and frequency of asthmatic symptoms;
- adolescents - negative effects of cold housing and fuel poverty on the mental health of adolescents;
- adults - measurable effects of cold housing on adults' physical health, well-being and self-assessed general health, in particular for vulnerable adults and those with existing health conditions;
- older people - effects of cold housing evident in terms of higher mortality risk, physical health and mental health.

³⁰ Department of Energy & Climate Change: Sub-Regional Fuel Poverty Levels, England, 2011

³¹ Stockton & Campbell (2011), Time to reconsider UK energy and fuel poverty policies? Joseph Rowntree Foundation

³² DECC: Fuel Poverty Report – updated August 2013

³³ The Health Impacts of Cold Homes and Fuel Poverty, Friends of the Earth & the Marmot Review Team May 2011

- 5.3.6 Furthermore, nationally, 34 per cent of fuel poor households contain someone with a disability or long-term illness, 20 per cent have a child aged 5 or under, and 10 per cent a person aged 75 or over³⁴.
- 5.3.7 Research by the World Health Organisation³⁵ found that around 40% of excess winter deaths can be attributed to inadequate housing conditions. Under-heating of a property can contribute to poor health outcomes, both in terms of mortality (including Winter Deaths) and morbidity (particularly in terms of cardiovascular and respiratory conditions). Over the period 2007 - 10, there was an average 99 excess winter deaths per annum in North Herts, (over double the average for Hertfordshire as a whole [49])³⁶.
- 5.3.8 The Warm Homes and Energy Conservation Act 2000 places a duty on government to have a strategy for making sure no person lives in fuel poverty, as far as is reasonably practicable, by 2016. In preparation, the Department of Energy and Climate Change has published *Fuel Poverty: a Framework for Future Action* (July 2013), which outlines their current approach to tackling fuel poverty. The key initiatives include:
- **Warm Home Discount** – a rebate of £130 (2012/13 figure) to low income households;
 - **Smart metres** - a programme to install gas and electricity meters that provide near real-time information on energy use in households and small businesses to all homes and small businesses by 2020;
 - **Renewable Heat Premium Payment** – government grants to help with the cost of installing renewable heating technologies
 - The **Local Authority Fuel Poverty Competitions** – Department of Energy and Climate Control competition for local authorities to tackle fuel poverty in their area the results of which are being evaluated to inform future policy development; and
 - The **Green Deal and Energy Company Obligation (ECO)**.
- 5.3.9 There are also initiatives specifically addressed at improving the private rented sector which operate in addition to the above:
- The **Landlord Energy Savings Allowance (LESA)** - allows up to £1,500 to be claimed against tax every year for the costs of buying and installing certain energy saving products for rented properties where Green Deal finance is not used.
 - The **Energy Act 2011** - from April 2016, tenants will have a right to request certain energy efficiency improvements that a landlord may not unreasonably refuse (section 46), and from April 2018, the lowest Energy Performance Certificate-rated properties will be unlettable until they are improved (section 43).
- 5.3.10 The most significant initiative is **The Green Deal** which was launched in January 2013 and replaced policies such as the Carbon Emissions Reduction Target (CERT) and the Community Energy Saving Programme (CESP). It is the Government's principle initiative for improving energy efficiency in homes and businesses, and forms part of the Government's strategy for meeting the 2008 climate change target.

³⁴ Getting the measure of fuel poverty, John Hills, CASE report 72, March 2012

³⁵ WHO, (2007), Housing, Energy and Thermal Comfort

³⁶ Dept of Health

- 5.3.11 The Green Deal is designed to help businesses and home owners to employ more green technologies in their properties. It provides for energy saving measures to be installed in properties at no up-front cost. Green Deal charges are attached to the property rather than the customer. The charge for the works are added to the property's electricity bill for the duration of the Green Deal plan (up to 25 years). The idea of the 'Golden Rule' is a founding principle of the scheme. It states that *expected* savings resulting from the measures should meet or exceed the repayments.
- 5.3.12 The **Energy Company Obligation (ECO)** can be utilised where homes might otherwise fail the Golden Rule either because they are currently under-heated or, where the necessary measures are of a very high cost (such as solid wall insulation). ECO will be entirely focused on:
- the needs of those on low incomes and most vulnerable; and
 - those properties needing measures that do not meet the Golden Rule (e.g. solid wall insulation).

5.4 Climate change

- 5.4.1 Warm Homes, Greener Homes published in March 2010 sets out Government plans to meet the target of a reduction of 29% in carbon emissions from the household sector. The Government is committed to implementing zero carbon homes from 2016. The zero carbon homes standard will require house builders to decrease all carbon emissions from energy arising from fixed heating and lighting, hot water and other fixed building services (e.g. ventilation) in new homes. In addition, government initiatives to improve the thermal efficiency of homes, (listed above), will contribute to reducing carbon emissions in current housing stock.
- 5.4.2 The average newly built home in the UK emits 0.86 tonnes of carbon a year; the average household living in an existing home is responsible for about twice as much, at 1.6 tonnes, three quarters of which arises from space and water heating and from lighting³⁷. So, although a substantial reduction in emissions can be achieved by applying stringent regulations on the energy efficiency of new housing, carbon emissions from current stock are of greater significance. The primary means of reducing carbon emissions in current stock is through improving thermal and energy efficiency.
- 5.4.3 One of the Council's Priorities for the District for 2013/14 onwards is, 'Protecting our environment for our communities'. This involves ensuring that the Council will address climate change by working on CO2 reduction and energy efficiency and encouraging recycling and waste reduction. Local initiatives to tackle CO2 emissions include:
- the new Local Plan for the District will include planning policies which will help to address climate change issues, for example by including policies on the standards of design or renewable energy developments;
 - development control planners continue to negotiate with developers where possible to seek higher codes for sustainable homes;
 - the 'planning advice' page on the NHDC website includes a link to provide guidance for householders who are looking for advice relating to planning and building regulation matters for green energy projects and energy saving;

³⁷ House of Commons. Communities and Local Government Committee, Existing Housing and Climate Change Seventh Report of Session 2007–08

- an online guide to help Hertfordshire residents adapt their homes to save energy and water has been launched by the county's local authorities. The Hertfordshire Building Futures Partnership, which is comprised of Hertfordshire County Council plus the ten district authorities, including NHDC, has unveiled the new 'Retrofit Resource', which provides information to help save energy and water.

5.5 Housing for vulnerable households

5.5.1 Supported housing

5.5.2 Hertfordshire County Council (HCC) have accommodation responsibilities towards older people and vulnerable adults with care and support needs. HCC also provide housing related support to vulnerable households in general needs housing to enable them to live as independently as possible.

Supported housing is available to people with a wide range of needs, for example:

- people with physical difficulties;
- older people with extra care needs and those who need support to manage their own homes;
- people with mental health or learning difficulties;
- young people leaving care and setting up new tenancies;
- people with alcohol/substance misuse or fleeing domestic violence.

5.5.3 HCC's Accommodation Solutions Team are responsible for delivering accommodation strategies for older people and vulnerable adults. Their current strategy aims to address the needs of older people, people with learning disabilities, people with physical disabilities and people with mental health problems. Their aim is to minimise the use of residential and nursing care and increase provision of alternatives. This includes:

- care services that enable older people to stay in their own homes, increasing the availability of sheltered housing schemes which have 24 hour care on-site (Flexicare housing);
- developing supported living in place of residential care for people with learning disabilities; and
- increasing the availability of independent accommodation for people with mental health problems.

5.5.4 Although the provision of supported housing is primarily an HCC function, the Council has previously worked with HCC and Registered Providers to enable the provision of supported housing schemes in the district. Where HCC identify accommodation needs of older people or vulnerable adults in the district, NHDC will support the delivery of suitable solutions.

5.6 Grants for disabled facilities

5.6.1 Disabled Facilities Grants (DFG) are mandatory grants administered by the local housing authority that are available to disabled people or their family to adapt their home to make it suitable for their occupation. The grant can also be used for other solutions such as supporting a move to a more suitable home. DFGs can be made up to a value of £30,000. They are an important mechanism for supporting people with disabilities to live independently and may contribute to preventing admissions to hospital and residential care and relieve some of the pressures on the NHS, (the NHS Future Forum reported that the NHS spends £600 million each year treating people due to severe

hazards in poor housing, the vast majority of which are associated with falls³⁸).

- 5.6.2 Since 2010/11 funding for DFGs has been paid to local authorities as an unring fenced payment as part of the Single Capital Pot. This means that funding for a number of programmes is being pooled together: It is for local authorities to determine, against local priorities, how they best use these funds.
- 5.6.3 The Commission on the Funding of Care and Support which reported in July 2011 recommended a review of the operation and administration of DFGs. The July 2012 White Paper, *Caring for our future: reforming care and support* contained no proposals to reform the DFG system but did say that the draft Care and Support Bill would “set out new duties to be placed on local authorities to ensure that adult social care and housing departments work together.” Furthermore, the Government has committed to increasing the funding for DFGs by around 19% in 2015/16. Government grant is enhanced with substantial financial contributions from NHDC (Figure 12).

Figure 12: Annual spend on DFGs

Year	Government Grant £'000	NHDC Funding £'000	No. of DFGs completed
2010/11	282	395	104
2011/12	259	509	73
2012/13	426	363	108

- 5.6.4 Additional funding is provided by some Registered Providers (RP) who contribute 50% of the cost of adaptations for tenants of their housing stock. What is expected of RPs in regard to disabled adaptations is set out in the Regulatory Framework for Social Housing in England from April 2012. It states that RPs should ensure a prudent planned approach to repairs and maintenance which should include adaptations, and that they should co-operate with relevant organisations to provide an adaptations service that meets tenants' needs.
- 5.6.5 Demand for DFGs is likely to increase as the population ages and more disabled children survive into adulthood. Additionally, as mentioned above, the HCC's strategy for people with physical disabilities is to minimise the use of residential and nursing care. This may, in turn result in an increased demand for home adaptations.
- 5.6.6 North Herts has a higher proportion of older people than any other local authority in the county. It also has a high predicted rate of increase in the number of people over 65 with an estimated 13,400 more by 2030. However, the healthy life expectancy of people aged over 65 is low compared with other districts in the county and it is anticipated that by 2030 North Herts will have 15,000 residents aged over 65 years with a limiting long-term illness.
- 5.6.7 The proportion of adults aged between 18 and 65 with a physical disability is expected to decrease over the next 20 years. Nevertheless, as the

³⁸ NHS Future Forum, *Integration: a report from the NHS Future Forum*, 2012.

population as a whole is expected to increase, the number of people in this cohort will rise³⁹.

- 5.6.8 There is significant potential for demand for DFGs to increase. In these circumstances, despite increased financial contributions from government, it may become more difficult to deliver DFGs within an acceptable timeframe. Furthermore, it is not certain that funding levels will be maintained in the long-term.

5.7 Home Repair Assistance Grant

- 5.7.1 Home repair assistance grant (HRAG) is a discretionary grant that is funded and administered by NHDC. It is used for essential small scale works of repair, improvement or adaptation to private sector homes of people on means tested benefits.

- 5.7.2 The number of HRAGs completed has declined in recent years mainly as a result of cuts in expenditure and staff (Figure 13). Nevertheless, HRAGs are an effective measure for preventing and remedying hazards in the homes of households who would not otherwise afford the necessary improvements.

Figure 13: HRAGs –Expenditure and Completions

Year	Expenditure £'000	Completions
2010/11	33	15
2011/12	16	6
2012/13	22	6

5.8 Careline

- 5.8.1 Careline is a community alarm service run by the Council that offers a 24 hour service to vulnerable households such as:

- elderly people;
- people with mental health issues;
- people with disabilities;
- people with medical problems such as allergies and asthma;
- people threatened by domestic violence, harassment or repeated burglary.

- 5.8.2 Careline is connected to a customer's telephone line and plug socket, and the service is accessible by simply pressing a button. Once activated, staff at Careline are able to track and trace the caller through the identity recognition system and then provide aid by contacting relatives, friends or even the emergency services, on the customer's behalf. At present, almost 3,000 households in the district are connected to the service. Careline also provides a service to other local authorities, housing trusts and charitable trusts over five counties, supporting around 22,000 people in total.

- 5.8.3 The Government is keen to expand the use of assistive technology⁴⁰ and plans to roll out telehealth and telecare in the NHS and social care during a 5

³⁹ Herts County Council; Adult Accommodation Profile North Hertfordshire District

year programme to develop the market. This may present opportunities for the Council to work more closely with the NHS and social care to expand the Careline service to incorporate more assistive technologies.

5.9 Rogue landlords

5.9.1 Concerns about landlords who target vulnerable tenants and place them in overcrowded and/or poorly maintained accommodation have been raised by the media and central government. Whilst there is no evidence of rogue landlords being an issue in North Herts, the lack of evidence may be due to both a reluctance of tenants to raise issues through fear of retaliation or eviction and a lack of a comprehensive recording and monitoring system for issues in the private rented sector. Indeed, as the size of the private rented sector expands, and more vulnerable households are accommodated in it, the potential for unscrupulous landlords increases.

5.10 Park Homes

- 5.10.1 In comparison with other types of housing, park homes are a very small part of the housing stock. Nonetheless, they provide an important alternative to the main sectors. Park homes are required to be licensed under the Caravan Sites and Control of Development Act 1960. There are 8 licensed sites in the district, of varying sizes but totalling almost 400 units. The large majority of units are owner occupied on a lease basis.
- 5.10.2 NHDC is responsible for granting licences to site owners and has powers to impose conditions in site licences and enforce them if they are breached. In carrying out its functions the Council seeks to ensure that general standards of environment health are maintained.
- 5.10.3 In 2008 the Government issued revised Model Standards for Caravan Sites in England which provided for both new legal requirements and for local authorities to impose their own conditions and standards on sites. The new standards were aimed primarily at new sites and existing sites that undergo substantial redevelopment. However, they can be applied to existing sites by means of variations to existing licences. As a response, NHDC identified nine conditions in the Model Standards that it might be appropriate to apply to existing sites in the district and consulted upon them in 2012. As yet, no new conditions have been adopted.
- 5.10.4 Park homes sites are currently inspected on an annual basis. At present there are no licensing fees for caravan sites, however the Mobile Homes Act 2013 brought in the power for local authorities to introduce fees as of 1st April 2014.

5.11 Summary

5.11.1 Fuel poverty

- Information on the condition of housing stock in North Herts is out of date.
- 9.1% of households in North Herts are in fuel poverty (under the new definition).
- Improving energy efficiency is key to addressing fuel poverty.
- The most energy inefficient homes are in the owner-occupied sector.
- The most energy inefficient homes occupied by the fuel poor are in the private rented sector.

⁴⁰ Products and services designed to enable independence for disabled and older people

- 40% of excess winter deaths can be attributed to inadequate housing conditions.
- North Herts has a high rate of excess winter deaths compared to other districts in Hertfordshire.
- The Government has introduced a number of initiatives to tackle fuel poverty and climate change.

5.11.2 *Climate change*

- The Government is committed to implementing zero carbon homes from 2016 on new build developments.
- The most significant source of carbon emissions is from current housing stock.
- There are a number of national and local initiatives aimed at reducing carbon emissions from homes.

5.11.3 *Housing for vulnerable households*

- HCC has accommodation responsibilities towards household with care and support needs.
- HCCs strategy is to minimise the use of residential and nursing care and increase provision of alternatives.
- NHDC will support HCC in the delivery of suitable accommodation solutions.
- Demand for DFGs is likely to increase.
- It is uncertain whether the level of funding available for DFGs will be maintained in the future.
- Registered Providers contribute towards the cost of DFGs in their properties.
- The number of HRAGs delivered has declined.
- There may be opportunities to expand the Careline service to incorporate more assistive technologies.

5.11.4 *Rogue landlords*

- There is a lack of a comprehensive recording and monitoring system for issues in the private rented sector.
- There is increasing potential for unscrupulous landlords to enter the market.

5.11.5 *Park Homes*

- All park homes sites are inspected on an annual basis.
- The Council has identified and consulted upon new licensing conditions for park homes.
- Local authorities can impose fees and charges to cover their regulatory responsibilities on park homes sites from April 2014

5.12 **Strategic response**

- Commission a Private Sector Housing Stock Condition Survey that:
 - measures carbon emissions, energy efficiency and hazards in private sector housing stock.

- pinpoints issues of concern and identifies effective approaches for prioritising and addressing such issues within available resources.
- Explore opportunities to work with Registered Providers to incorporate a service private for sector stock in their cyclical maintenance programmes.
- Encourage homeowners and private sector landlords to improve the energy efficiency of their properties.
- Investigate the reason for the high level of excess winter deaths within the district and how housing related issues can be remedied.
- Improve publicity and signposting of initiatives for tackling fuel poverty and reducing carbon emissions.
- Co-operate with HCC in the delivery of their accommodation and support duties.
- Explore options for improving the value for money of Disabled Facilities Grants through more effective and efficient delivery.
- Review the provision of HRAGs with a view to improving thermal efficiency for vulnerable households.
- Negotiate continued funding of DFGs in their properties by Registered Providers.
- Explore opportunities for Careline to deliver more assistive technologies.
- Improve internal recording and monitoring of private rented sector complaints.
- Improve procedures for using enforcement action where landlords breach their legal duties.
- Draw up a risk based inspection programme to replace current practice of inspecting all park home sites on an annual basis.
- Agree and implement new model standards for park homes sites.
- Develop and implement a fees and charges structure to cover NHDC's regulatory responsibilities on park home sites.

6. The Management and Prevention of Homelessness

6.1 Homelessness strategies

6.1.1 The Homelessness Act 2002 introduced a statutory duty on local housing authorities to formulate and publish local homelessness strategies. The strategy must address:

- prevention;
- provision of accommodation; and
- support.

6.1.2 In formulating the strategy local housing authorities are required to carry out a review of the local situation in relation to homelessness taking into account:

- the extent of current and future levels of homelessness in the district;
- the current measures available for prevention of homelessness, securing accommodation for people who are or may be homeless and providing support for people who are, may be or have been homeless; and
- the resources available for homelessness services.

6.1.3 This section of the North Hertfordshire Housing and Homelessness Strategy is our Homelessness Strategy for 2013 – 2018.

6.2 Key findings of the homelessness review

6.2.1 While carrying out the review it became clear that the Council's recording systems could be improved. For instance, they do not provide or a full picture of households who approach for housing advice and assistance. Similarly, very little is known about households for whom homelessness is prevented or relieved or for those who become homeless but are not owed the full housing duty.

6.2.2 The extent of current and future levels of homelessness in the district

(Figures based on acceptances between Jan 2009 and Dec 2012)

6.2.3 *Current levels of homelessness*

6.2.4 Households accepted as owed the full housing duty

- an average of 19 households per quarter are accepted.
- 74 % of households include children or a pregnant member.
- almost half (49%) are lone parents.
- 23% are single person households.
- ethnic minority households are disproportionately more likely to be homeless – 24% of accepted household report belonging to an ethnic minority against 17% of people in the population of North Herts who identify themselves as not being white British⁴¹.
- 89% are under the age of 46 (40% aged 16 – 24 and 49% aged 25 – 45).

6.2.5 *Reasons for homelessness*

Over the period January 2009 to December 2012:

⁴¹ ONS, Census 2011, Table DC2101EW

- 29% of households were homeless as a result of parental eviction.
- 17% of households were homeless as a result of losing private rented sector accommodation for reasons other than rent arrears.
- 14% of households were homeless as a result of other relatives/friends unable to continue to accommodate.
- 14% of households were homeless as a result of violence or harassment (9% domestic violence, 4% other violence, 0.7% violence by an associated person and 0.3% harassment).
- 13% of households were homeless as a result of a relationship breakdown.
- Other causes of homelessness are: mortgage arrears 4%, rent arrears 1.3%, loss of asylum accommodation 0.3%, leaving an institution 3% and other reasons 3.3%.

6.2.6 Trends

- The proportion of households homeless as a result of parental eviction declined from 34% in 2009 to 23% in 2012.
- The proportion of households homeless as a result of other relatives /friends unable to continue to accommodate declined from 19% in 2009 to 11% in 2012.
- The proportion of households homeless as a result of a relationship breakdown declined from 15% in 2009 to 9% in 2012.
- The proportion of households homeless as a result of losing private rented sector accommodation for reasons other than rent arrears increased from 11% in 2009 to 24% in 2012.
- All other reasons for homelessness remained fairly static.

6.2.7 Other homeless households

- An average of four households per annum are found to be intentionally homeless.
- Around five looked after children or care leavers are placed into supported temporary accommodation per year.
- Around 20 people a year apply to the Housing Register from no fixed abode.
- There are typically two or three rough sleepers in the district at any one time.
- There are usually 17 people resident at The Sanctuary night shelter (St Mungo's) – The Sanctuary is due to be redeveloped and replaced with hostel accommodation. An additional two bed spaces will be provided in the new building.

6.2.8 Future levels of homelessness

There is considerable potential for homelessness to increase as a result of:

welfare reform;

- Less secure tenancies;
- Restrictions on qualification for social housing;

- Less availability of smaller social housing units; and
 - Increasing difficulty in accessing rented housing.
- 6.2.9 The emerging threat of homelessness associated with welfare reform and increasing numbers of households in private rented or flexible social tenancies may require new and different approaches to tenancy support and the prevention of homelessness. This threat is particularly applicable to:
- households whose accommodation will become unaffordable due to negative affects of welfare reform – particularly under-occupying tenants (including a high proportion of single person or couple households and disabled people), larger households and private rented sector tenants;
 - households who face increased difficulty accessing rented accommodation specifically, households reliant on Housing Benefit seeking private rented sector accommodation and households that do not qualify for social housing;
 - single person households on benefits or low incomes seeking rooms in houses of multiple occupation; and
 - households with a fixed term social tenancy that is not renewed at the end of the fixed term.
- 6.2.10 The proportion of households renting from private landlords or letting agents increased from 7.2% to 12.1% between 2001 and 2011. As a rule such tenants have a six month assured shorthold tenancy (AST) which can be brought to an end with two months notice. In recent years, increasing numbers of households have become homeless as a result of an assured shorthold tenancy being brought to an end. Should the rise in private rented sector accommodation continue there is a strong possibility that there will be a corresponding increase in homelessness as a result of ASTs being brought to an end.
- 6.2.11 An additional threat from increasing numbers of households in private rented sector accommodation is the prospect of an increase in illegal evictions. Statistics compiled by Shelter show the number of complaints made by tenants to local authorities about private landlords has risen by 27 per cent in the past three years to more than 85,000 in 2011/12. Although it does not have a precise breakdown, many of these involve illegal evictions, where landlords have not followed necessary procedures to force tenants out.
- 6.2.12 From April 2013 Private Registered Providers of Social Housing have been permitted to issue new tenants with a fixed term tenancy. Such tenancies are usually for a minimum period of five years. A consequence is that a social tenancy may be brought to an end without the household having secured suitable alternative accommodation.
- 6.2.13 Changes to the Housing Register may also have resource implications for the Council's Homelessness and Housing Advice service. The new Common Housing Allocation Scheme puts considerably more restrictions on who qualifies for social housing than has been the case in the past. Although fewer households will be on the Housing Register, the changes will not, in themselves, reduce housing need. However, an allocation to social housing will not be an option for greater numbers of households that are homeless or threatened with homelessness. In these circumstances, the Housing Register may not be as effective in the prevention of homelessness.

- 6.2.14 Furthermore, there is a possibility that households will become homeless due to the diminished availability of one and two bedroom dwellings. There may also be an impact on the ability to bring the homelessness duty to an end as 50 per cent of homeless households offered permanent housing through the Housing Register are allocated to two bedroom properties. Hence, there is the potential for longer stays in temporary accommodation and a consequent shortage of temporary accommodation and a greater reliance on securing private rented sector accommodation both to prevent homelessness and to discharge the full housing duty.
- 6.2.15 The majority of households who apply to NHDC for homelessness assistance are either on benefits on a low income. Research carried out by The Residential Landlords Association⁴² found that 91.6% of landlords said that the introduction of Universal Credits would make them less likely to rent to those on benefits. These findings are supported by research from the National Landlords Association (June 2013), which found that the number of their members letting to tenants in receipt of local housing allowance (LHA) had fallen to 27 per cent, a seven per cent reduction since the first quarter of 2013. They cite landlords' worries about the impact of Universal Credit as the reason why they are choosing to withdraw from the Local Housing Allowance Market⁴³.

6.3 Measures available for prevention of homelessness

- 6.3.1 The Council and its partners operate a number of measures aimed at enabling households to remain in their current accommodation or to access alternative accommodation in the social or private sector.
- 6.3.2 These measures have developed over time to fit the current profile of households who face homelessness or the threat of homelessness and tend to be most successful when early intervention is employed.
- 6.3.3 The number of households who have presented to the Council for homelessness assistance and been able to remain in their existing home has fallen (Figure 14). The most successful measure taken for this cohort is the assistance from the County Court Helpdesk which may be an indication that people are not presenting early enough for other measures to be employed. Nevertheless the number of households for whom the County Court Helpdesk was successful fell from 79 in 2011 to 48 in 2012.

Figure 14

	2009 (number)	2010 (number)	2011 (number)	2012 (number)	Total (number)
Prevented – remained in existing accommodation	107	114	111	81	413
Prevented – obtained alternative accommodation	139	150	183	168	640
Relieved – obtained alternative accommodation	8	7	36	13	64
Total	254	271	330	262	1117

⁴² RLA, Bad news for landlords Oct 2012

⁴³ <http://www.landlords.org.uk/>

- 6.3.4 There has been a notable fall in the number of households for whom homelessness has been prevented by means of conciliation. In 2010, 15 households remained in their existing accommodation following conciliation, the figure went down slightly in 2011 to 12 and fell to just one in 2012.
- 6.3.5 The most significant tool for preventing homelessness by helping households to obtain alternative accommodation is helping them to access the private rented sector, often with the help of a credit union loan (109 households in 2012). As such, the Council's ability to prevent homelessness is highly dependent on private sector landlords having properties available, their willingness to accept households on benefits and funds being available through the credit union.
- 6.3.6 The second most successful means of obtaining alternative accommodation is through an offer of a social housing tenancy via the Common Housing Allocations Scheme (40 households in 2012). However, recent changes restricting access to the scheme may have a negative impact on its use as a tool for the prevention of homelessness.
- 6.3.7 The indications are that emerging threats of homelessness will come as a result of affordability issues, (Housing Benefit Under-Occupation Penalty, the benefit cap, increasing supply of affordable rather than social rent and greater reliance on the private rented sector), and less security of tenure (flexible social tenancies and greater reliance on private rented sector). As a result it is anticipated that pressure on money and debt advice services will rise. Alongside this an increased demand for private sector tenancies is expected for which households will need financial support with deposits and rent in advance.

6.4 Support

- 6.4.1 Homeless households often need support to reduce the possibility of repeat homelessness. Housing related support is available to adults, families and young people across all tenures. Where more specialised support is required clients are advised of and can be referred to agencies in both the statutory and voluntary sectors.
- 6.4.2 There is a wide range of support available to households who are homeless or threatened with homelessness (see Homelessness Review). The housing teams also work closely with other council services and agencies to ensure that households receive the support that they need (see Homelessness Review).
- 6.4.3 Nevertheless, during 2012 the Council used bed and breakfast as emergency accommodation for a total of 189 nights for single person or couple households. Bed and breakfast was not used for households with children. It has, however, been used for 16 and 17 year olds for short periods of time where no other accommodation has been accessible.
- 6.4.4 Applicants placed in bed and breakfast are usually vulnerable with high support needs. Such applicants are often rejected by temporary accommodation providers as they are unable to offer sufficient support rather than as a result of not having any accommodation available.
- 6.4.5 If the number of households facing homelessness or the threat of homelessness increases, there may not be capacity in current services to meet need. This may apply particularly to money/debt advice. Additionally, tenancy support services may be faced with increasing numbers of households who have no other issues except the inability to afford their accommodation. In these circumstances, helping people into employment will be the most effective measure for preventing homelessness.

- 6.4.6 There may also be an increase in the number of under occupying households in which a member has a disability who are unable to afford their housing costs.

6.5 Summary

6.5.1 Homelessness

6.5.1.1 Current situation:

- The recording and monitoring of homelessness needs improving;
- Ethnic minority households are disproportionately affected by homelessness;
- The main causes of homelessness are: parental eviction, loss of private rented accommodation; relatives and friends unable to continue to accommodate and violence;
- There is a trend towards increased levels of homelessness caused by loss of private rented sector accommodation while other causes of homelessness have decreased or remained static;
- There is a low level of rough sleeping.

6.5.1.2 Forecast:

- There is a danger of an increase in homelessness as a result of welfare reform, more insecure tenancies, changes to the Housing Register and benefit dependent households facing increasing difficulty accessing private rented housing;
- A lack of smaller social housing units may result in a delay in households moving on from temporary accommodation and a consequent shortage of temporary accommodation;
- The Council will need to end their homelessness duty with an offer of private rented sector accommodation – particularly those households who do not qualify for the Housing Register and those requiring smaller properties;
- There may be insufficient smaller housing units and houses of multiple occupation in the private rented sector to meet demand from households subject to Housing Benefit restrictions on property size;
- Rough sleeping, sofa surfing and overcrowding may increase if the private rented sector is unable to meet demand for affordable rooms and one bedroom properties from households, (usually single people or couples), who are not in priority need.

6.5.2 Prevention

6.5.2.1 Current situation:

- The Council and their partners have a number of prevention measures in place to prevent homelessness;
- The number of households for whom prevention measures have enabled them to stay in their own home has fallen;
- The most successful measure to enable households to stay in their current home is the County Court Helpdesk. There has, however, been a significant drop in the number preventions enabled through this means;

- There has been a significant fall in homelessness preventions resulting from conciliation;
- The indications are that many households are presenting too late for prevention measures that enable them to stay in their current accommodation to succeed;
- The most successful measures to enable households to find alternative accommodation is assisting with access to the private rented sector followed by offers of social housing;

6.5.2.2 Forecast:

- There is likely to be an increase in presentations for homelessness advice and prevention services;
- Money/debt advice will play an increasingly important role in the prevention of homelessness;
- More households will need to secure accommodation the private rented sector.

6.5.3 Support

6.5.3.1 Current situation:

- There is a wide range of support available from statutory and voluntary agencies;
- Single, vulnerable applicants are often rejected by temporary accommodation providers because they have high support needs.

6.5.3.2 Forecast:

- There is likely to be increased demand for money/debt advice;
- Tenancy support services may need to form new and/or improved relationships with training and employment agencies;
- A more joined up approach between housing and homelessness services, support agencies and social services may be required to assist under-occupying households with a disabled member.

6.6 Strategic response

- Ensure resources reflect demand.
- Implement an improved recording and monitoring system.
- Investigate the reasons for the disproportionate number of ethnic minority households who become homeless.
- Increase the proportion of 1 and 2 bedroom social sector properties delivered on new build sites.
- Support Registered Providers' efforts to access funding streams for develop new affordable housing.
- Improve records of Houses of Multiple Occupation.
- Investigate the possibility of provision of houses of multiple occupation by Registered Providers.
- Implement an 'early warning' system for landlords in the private and social rented sectors to alert NHDC of households at risk of homelessness.

- Investigate the cause of the reduction in the number of homelessness preventions able to stay in their current accommodation.
- Explore ways to increase the provision of money/debt advice.
- Improve knowledge of and relationship with local private sector landlords.
- Implement measures to tackle illegal eviction.
- Endeavour to continue to make funds available for deposits and rent in advance for PRS accommodation
- Develop a policy on the use of the private rented sector to end the homelessness duty.
- Investigate the provision of incentives for private sector landlords to let properties to households referred by the Council.
- Develop a policy on the use of the Homelessness Prevention Fund to assist households to avoid homelessness.
- Support homeless accommodation and support providers' efforts to access funding streams.
- Investigate and disseminate good practice on helping social housing tenants into work and training.
- Review the provision of temporary accommodation for single homeless households with support needs.
- Agree a joint approach to homeless households with a disabled member between NHDC, (and other Hertfordshire LAs if appropriate), and Social Services.

Housing and Homelessness Strategy Action Plan 2013 - 2018

The following action plan outlines how the challenges identified in the North Herts Housing and Homelessness Strategy will be addressed.

The administration of the action plan is primarily the responsibility of the Housing Services Team, but can only be delivered through successful partnership working with statutory, private and voluntary agencies.

The action plan will be reviewed annually at which time progress will be monitored and reviewed to take account of current legal requirements and practical circumstances.

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
<i>Strategic Priority 1: Make the Best Use of Existing Housing Stock</i>				
1. Review options for bringing empty properties back into use	Quantify the scale of the issue in North Herts Investigate successful schemes operated by other local authorities Explore schemes operated by neighbouring LAs Evaluate the feasibility of replicating such schemes in North Herts either independently or in partnership with other LAs Produce an action plan for empty properties			
2. Raise awareness of home ownership schemes	Facilitate a home ownership event in partnership with RPs, Lea Valley Homes and other key agencies Promote LCHO through various media e.g. NHDC website and Outlook magazine Investigate the advertising of LCHO properties through Homes4U (Choice Based Lettings)			

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
3. Improve records of houses of multiple occupation	Work with PS Housing Team, HB and Housing Options to map HMOs Develop an HMO database Encourage tenants and residents to notify NHDC of HMOs – Outlook articles Gather intelligence through local papers and websites			
4. Investigate the possibility of RPs providing HMOs	Liaise with RPs			
5. Investigate ways of improving accessibility and sustainability of PRS accommodation for low income households	Research good practice/initiatives practiced by other LAs Investigate possible partnership working with other LAs Liaise with PRS landlords and letting agencies			
6. Monitor the social housing allocation scheme to ensure that social housing is put to best use	Annual analysis of waiting times, lettings to households needing adaptations etc			
7. Investigate schemes for older under-occupying households	Research where such schemes have been operated successfully Arrange Housing Management Meeting to explore possibilities with RPs (see strategic response 7)			
8. Facilitate a bi-annual strategic housing management meeting with RPs to address stock management issues and share information and good practice.	Formulate a programme of events Identify issue for event to address Research good practice Invite speakers Encourage local RPs to adopt good practice			

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
Strategic Priority 2: Maximise New Housing Supply				
9. Identify and consult on sustainable housing land allocations	See strategic response 10			
10. Adopt a new Local Plan	Agree draft for consultation Consult Submit to Government Adopt new Local Plan			July 2015
11. Monitor fluctuations in house prices to inform decision on the proportion of intermediate tenure homes delivered on new build sites	Carry out an annual summary of local house price trends Revised tenure mix requirement on new build sites considered if price fluctuation of over 5% on current prices			
12. Negotiate with developers to deliver the maximum viable affordable housing on new build sites	Unless there are sound planning reasons why affordable housing cannot be delivered on site, new build development will be required to provide the following number of affordable housing units 1 - 4 dwellings = no affordable housing 5 dwellings = 1 affordable 6 - 9 dwellings = 2 affordable 10 dwellings = 3 affordable 11 - 13 dwellings = 4 affordable 14 dwellings = 5 affordable 15 - 17 dwellings = 6 affordable			

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
	<p>18 - 20 dwellings = 7 affordable</p> <p>21 - 22 dwellings = 8 affordable</p> <p>23 - 24 dwellings = 9 affordable</p> <p>25 dwellings = 10 affordable</p> <p>On sites of 25+ dwellings, 40% of units will be required to be affordable</p> <p>Where AH is not provided on site it will be required to be delivered on another site in the district. Commuted sums will only be considered where all other options have been eliminated.</p>			
13. Support Registered Providers' efforts to access funding streams to deliver new affordable housing	Provide information and evidence to support RPs in their funding bids to meet housing need in North Herts			
14. Develop a policy and procedures on the allocation of local authority capital funding and the use of Council land for affordable housing	<p>Determine priorities for capital funding</p> <p>Produce policy and procedures on the allocation of capital funding and council land for affordable housing</p> <p>See strategic response 15</p>			
15. Consider the potential for recovering Council subsidy for affordable housing development post delivery	<p>Produce a report on the feasibility of providing loans/deferred payment for land rather than grant funding and discounted land.</p> <p>See strategic response 14</p>			
16. Investigate how to make shared ownership and other low cost home ownership schemes more attractive/affordable	Research variations on shared ownership/LCHO with a view to improving affordability and attractiveness to potential buyers.			
17. Investigate offering a range of low cost home	See strategic response 16			

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
ownership schemes				
18. Work with Lea valley Homes and RPs promote low cost home ownership	Publicity – Outlook Website Locata – CBL Events			
19. Increase the proportion of 1 & 2 bedroom social housing units delivered on new build sites	Use evidence from SHMA in advice on affordable housing requirements to development management			
20. Produce guidance for RPs on determining affordable rents	Affordable rent guidance produced and referred to in s.106 Agreements Affordable rent on larger properties restricted to below 80% market rent			SPD on Affordable Housing
21. Larger affordable housing to be let at below 80% market rent	See strategic response 20			
22. Develop and deliver a programme of rural housing needs surveys in partnership with the CDA, parish councils and RPs	Develop an agreement between RPs and the CDA to fund a programme of Rural Housing Needs Surveys All rural parishes to have opportunity for a Housing Needs Survey to be conducted Two Rural Housing Needs Surveys completed annually New rural housing delivered to meet identified needs			
Strategic Priority 3: Warmer, Safer, Healthier Homes				

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
23. Commission a Private Sector Housing Stock Condition Survey	Secure funding for survey Commission survey that reports on the condition of the housing stock in the District and suggests priorities for action and viable solutions Completed survey delivered			
24. Explore opportunities to work with RPs to incorporate a service for private sector stock within their cyclical maintenance programmes	Research where such schemes have been operated successfully Arrange Housing Management Meeting to explore possibilities with RPs (see strategic response 7)			
25. Encourage homeowners and PRS landlords to improve the energy efficiency of their properties	Target information and guidance areas of particular concern identified in the Private Sector Housing Stock Condition Survey Keep abreast of initiatives and publicise regularly			
26. Investigate the reason for the high level of excess winter deaths within the district and how housing related issues can be remedied	Pursue remedies to thermal inefficiencies identified in the PR Housing Stock Condition Survey Work with HCC to identify reasons for high rate of excess winter deaths in North Herts			
27. Improve publicity and signposting of initiatives for tackling fuel poverty	As 3. above			
28. Co-operate with HCC in the delivery of their accommodation and support duties	Attend NH and Stevenage accommodation board meetings			
29. Explore options for improving the value for money of DFGs through more effective and efficient delivery	Discuss funding position with HCC Consider good practice from other LAs			

APPENDIX 2

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
	Review Private Sector Housing Renewals Policy			
30. Review the provision of HRAGs with a view to improving thermal efficiency for vulnerable households	Review Private Sector Housing Renewals Policy			
31. Negotiate RPs continued funding of DFGS in their properties	New Partnership Agreement with RPs to include requirement of DFG funding from RPs			
32. Explore opportunities for Careline to deliver more assistive technologies	Develop a revised business plan (including a detailed marketing plan) that identifies new opportunities for the deployment of assisted living technology		Partnership working with HCC and other strategic partners	31.03.14
33. Improve internal recording and monitoring of PRS complaints	Database of PRS complaints that records details of landlord, tenant, property, nature of complaint and any action taken			
34. Improve procedures for using enforcement action where landlords breach their legal duties.	Draft new procedures			
35. Draw up a risk based inspection programme to replace current practice of inspecting all park home sites on an annual basis.	Develop an assessment mechanism for identifying risk of			
36. Agree and implement new model standards for park homes sites.	Amend current licence Seek Cabinet approval of new licence			
37. Develop and implement a fees and charges structure to cover NHDC's regulatory responsibilities on park home sites.	Evaluate cost of delivering the service Draw up a fees and charges schedule			

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
<i>Strategic Priority 4: The Management and Prevention of Homelessness</i>				
38. Ensure resources reflect demand	Monitor demand for service Take advantage of funding opportunities Match resources to demand			
39. Implement and improved recording and monitoring system	Specify requirements Procure a database for recording all homelessness and prevention activities			
40. investigate the reasons for the disproportionate number of ethnic minority households who become homeless	Conduct secondary research on homelessness amongst minority ethnic communities Consult with the North Herts Minority Ethnic Forum Identify positive steps for reducing homelessness amongst minority ethnic communities			
41. Increase the proportion of 1 and 2 bedroom social sector properties delivered on new build sites through s.106	Revise property size mix on new build sites			
42. Support Registered Providers' efforts to access funding streams for develop new affordable housing	See strategic response 13			
43. Improve records of HMOs	Work with Housing Options Private Sector renewals and Revenues and Benefits to compile a database of HMOs			
44. Investigate the possibility of provision of HMOs by RPs	Research HMO provision by RPs Arrange Housing Management Meeting to explore possibilities with RPs (see strategic response 7)			

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
45. Implement and 'early warning system for landlords to alert NHDC of households at risk of homelessness	Produce a standard letter for landlords/NHDC to send to tenants in arrears giving details of steps that they can take and advice and assistance available to them through NHDC and other agencies Develop a mechanism for other agencies to refer clients to NHDC homelessness and housing advice service Regularly publicise the homelessness and housing advice service			
46. Investigate the cause of the reduction in the number of homelessness preventions able to stay in their current homes	Analyse records of homelessness preventions to ascertain			
47. Explore ways to increase the provision of money/debt advice	Liaise with other service providers, (RPs and advice agencies) to explore joint funding of money debt advice service			
48. Improve knowledge of, and relationship with, private sector landlords	Improve records of HMOs Work with the NLA to implement a voluntary landlord accreditation scheme Liaise with letting agencies			
49. Implement measures to tackle illegal eviction	Devise policy and procedures on illegal eviction Record all reports of illegal eviction and monitor			
50. Endeavour to continue to make funds available for deposits and rent in advance for PRS accommodation	Pursue funding opportunities Review effectiveness of credit union loans			
51. Develop a policy on the use of the PRS to end the homelessness accommodation duty	Produce a PRS Offer policy			

Strategic response	Action	Key dates	Delivery vehicle	Done (date)
52. Investigate the provision of incentives for private sector landlords to let properties to households referred by the Council	<p>Research successful schemes administered by other local authorities</p> <p>Evaluate the feasibility of replicating such schemes in North Herts either independently or in partnership with other LAs</p>			
53. Develop a policy on the use of the homelessness prevention fund	<p>Identify priorities for use of Homelessness Prevention fund</p> <p>Develop policy</p>			
54. Support homeless accommodation and support providers' efforts to access funding streams	<p>Provide information and evidence to support providers funding bids for services in North Herts</p>			
55. Investigate and disseminate good practice on helping social housing tenants into work and training	<p>Research good practice</p> <p>Arrange Housing Management Meeting to explore options for delivering projects in North Herts (see strategic response 7)</p>			
56. Review the provision of temporary accommodation for single homeless households	<p>Analyse current accommodation and support provision</p> <p>Identify gaps in support and how they can be filled</p>			
57. Agree a joint approach to homeless households with a disabled member between NHDC, (and other Hertfordshire LAs if appropriate), and Social Services	<p>Work with Social Services and other Hertfordshire LAs and support and accommodation providers to ensure that they joint protocol meets current and expected needs</p>			