

Tamworth housing strategy v3

Foreword/introduction (think you'll want something in the name of relevant Cabinet Member so treat this as a starting point)

Tamworth Borough Council is developing a new housing strategy to provide a clear direction of travel and priorities for the housing service. The strategy covers all housing activity, from delivery of new homes to improving conditions in private sector properties to the stock that the Council owns and manages. It is both informed by and underpins our corporate strategy: it will help to prevent homelessness and help people to access suitable housing; it will support the building of resilient communities and help tackle the causes and effects of poverty; it will ensure increased access to information. The strategy also sets out how we will make effective use of our resources to ensure the maximum impact.

The focus of the strategy is on helping the economy and future development of Tamworth. Housing is a key component in our economic development strategy and our work to improve Tamworth town centre. Tamworth's location attracts a number of people who want to work locally and commute to nearby urban centres; appropriate attractive housing is essential to ensure economic vibrancy. Housing for local people is also key: we want to retain and harness the skills of our existing population.

This is a consultation version of the strategy. Early consultation has already been carried out with key partners and stakeholders but we want everyone to have the opportunity to express their views and influence the final version. The strategy is being developed against the background of the Corona virus pandemic, an unprecedented time. The virus will impact in a number of ways, some of which we can predict but many that we can't. The strategy will therefore need to be flexible to cope with an uncertain future.

Overview of evidence base

This strategy has been developed with support from HQN who have produced a detailed evidence base, which is available as a separate document. The evidence base was completed prior to the Corona virus pandemic which will have some impact on the housing market, economic growth and employment.

Some key findings from the evidence base include:

- Tamworth has a high employment rate with growth predicted in a number of sectors across the region, including Tamworth
- 250 new homes a year are needed to meet the needs of the existing and predicted population and to support forecasted economic growth; because of a lack of sites in the area some of these will be delivered outside the Borough
- There is demand for more affordable homes; the Local Plan will deliver at least 40 new affordable homes each year, the majority for rent
- House prices in Tamworth are slightly higher than in Staffordshire as a whole but remain considerably below the averages for England and Wales; affordability ratios (house prices to income) are also better in Tamworth than the averages for England (it is recognised that there are other barriers to home ownership such as deposit and stability on income)

- Over the past ten years house prices in Tamworth have risen at a faster rate than the regional or national rates
- Rental growth in Tamworth has broadly followed the pattern for England as a whole and for the West Midlands
- There is limited appetite for Low Cost Home Ownership products from current households but there may be more of an appetite from newly forming households and those moving into the area

Our priorities

- 1. Enable the provision of sufficient new homes to meet the needs of the existing population and those attracted to the area for work; ensure a range of provision to reflect both need and aspiration**
 - Deliver average of 177 new homes per year in the Borough, in line with the Local Plan; at least 40 of these to be affordable
 - Ensure a range of provision to reflect both need and aspiration
 - Ensure housing plays a key role in the regeneration of Tamworth town centre
 - Maximise the delivery of affordable housing through all available funding options
- 2. Make best use of existing housing and related assets**
 - Improve conditions in the private sector
 - Deliver the landlord business plan and asset management strategy
 - Ensure best use of stock in the social rented sector; increase options for older and younger people
 - Continue to tackle empty homes; consider options for creating homes in other empty or under-utilised spaces
- 3. Ensure housing plays a key role in delivering Tamworth's response to climate change**
 - Ensure all new homes emphasise energy efficiency and the use of new renewable energy
 - Work with homeowners and private sector landlords to encourage retrofitting to reduce carbon emissions and promote use of renewable energies
- 4. Ensure that everyone who lives or works in Tamworth has access to appropriate housing that promotes their well-being**
 - Provide appropriate information on housing options and choices
 - Reduce homelessness, its causes and consequences
 - Increase tenancy sustainment rates, particularly in the private rented sector
 - Focus targeted intervention on areas with the highest levels of deprivation

Action Plan Years 1 & 2 (2020/22)

Delivery of the new Housing Strategy has to be seen within the context of a number of other corporate activities, including the review of elements of the Local Plan and the Council's response to climate change. The short-term impact of Corona virus means that some of these planned actions are unlikely to be completed during the current financial year; the plan has been developed for delivery between now and April 2022. The plan is ambitious and takes forward most of the priorities set out above, but it is also deliverable. Corona virus has also had a significant impact on the Council's resources. The plan is mindful of this; some elements will require additional resources and it is recognised that a business case will need to be made for these elements at the appropriate time.

Enable the provision of sufficient new homes to meet the needs of the existing population and those attracted to the area for work; ensure a range of provision to reflect both need and aspiration	The key focus for years 1 & 2 should be on understanding existing capacity to deliver new affordable homes and whether this capacity needs to be increased
Deliver average of 177 new homes within the Borough per year in line with the Local Plan; at least 40 of these to be affordable	<ul style="list-style-type: none"> • Ensure appropriate joint working arrangements are in place to monitor delivery particularly of affordable new homes; ensure housing team are alerted to new applications or pre-app discussions on new schemes where affordable housing should be delivered in line with existing policy
Ensure a range of provision to reflect both need and aspiration	<ul style="list-style-type: none"> • No additional action required
Ensure housing plays a key role in the regeneration of Tamworth town centre	<ul style="list-style-type: none"> • Hold initial discussions to get under the skin of current proposals and understand contribution housing can make; ensure 20% of new homes are affordable; ensure flats above shops and retail to housing conversion is considered as appropriate
Maximise the delivery of affordable housing through all available funding options	<ul style="list-style-type: none"> • With planning colleagues, agree appropriate 'package' of smaller sites for development of affordable homes; consider whether should be linked to requirement to tackle empty homes; test RP appetite • Ensure next iteration of HRA business plan brings clarity on capacity for new development and acquisitions – this will need to consider whether a higher level of investment is required to meet challenges of climate change as well as appropriate levels of borrowing • By March 2021 have agreed in principle whether Council and existing RPs have sufficient development capacity to deliver required new homes and tackle empty properties and have explored innovative funding mechanisms to increase capacity if required.

<p>Make best use of existing housing and related assets</p>	<p>For years 1 & 2, there should be two key areas of focus:</p> <ul style="list-style-type: none"> • Agreeing priority actions for improving stock to meet the challenges of climate change and sources of potential funding; and • Reducing barriers to accessing private renting for households at risk of becoming homeless
<p>Improve conditions in the private sector</p>	<ul style="list-style-type: none"> • Work proactively with landlords and homeowners to agree appropriate ways to improve stock to meet challenges of climate change; promote understanding of what is needed, and potential funding sources including Green Homes Deal • Recommission and raise profile of HEAT project • Focus funding/support around areas with highest levels of deprivation ie <ul style="list-style-type: none"> ○ Belgrave ○ Bolehall ○ Castle ○ Spital • Proactively monitor changes in number and type of HMOs, particularly any ‘fall out’ from Birmingham decision
<p>Review landlord business plan and asset management strategy to ensure meet climate change commitments; explore more innovative funding options</p>	<ul style="list-style-type: none"> • Deliver actions already included in plan and strategy • Review in light of Council’s commitment to tackling climate change • Explore innovative funding options including potential role for existing council-owned company alongside other options
<p>Ensure best use of stock in the social rented sector; increase options for older and younger people across all sectors</p>	<ul style="list-style-type: none"> • Work with partners to review options for creating more accommodation (including shared accommodation) for younger people especially care leavers (also likely to be a priority in homelessness strategy) • Ensure tailored housing options approach for Older People covers appropriate choices for those in social housing
<p>Continue to tackle empty homes; consider options for creating homes in other empty or under-utilised spaces</p>	<ul style="list-style-type: none"> • Explore use of acquisitions budget for purchase of empty homes • Explore capacity and appetite of RPs to tackle empty homes, including bringing in external funding
<p>Ensure housing plays a key role in delivering Tamworth’s response to climate change</p>	<p>Years 1 & 2 focus is on understanding implications and priority actions to be taken forward in later years</p>
<p>Ensure all new homes emphasise energy efficiency</p>	<ul style="list-style-type: none"> • Agree broad headings for changes to Tamworth Housing Standards in light of recent

and the use of new renewable energy	<p>decision to declare climate emergency; agree if any or all of these can be taken forward under current Local Plan and if so, how to progress (probably through revised SPD). If changes are required to Local Plan agree timescale for these</p> <ul style="list-style-type: none"> • Work with developers and builders to begin to explore options for non-carbon-based heating systems (may be merit in trying to do this regionally or sub-regionally?)
Work with homeowners and private sector landlords to encourage retrofitting to reduce carbon emissions and promote use of renewable energies	<ul style="list-style-type: none"> • Already covered above
Ensure that everyone who lives or works in Tamworth has access to appropriate housing that promotes their well-being	Many of these actions will be part of strategy for preventing homelessness and rough sleeping; to avoid duplication I have suggested priority for housing strategy year 1 should be on tenancy sustainment and related issues
Provide appropriate information on housing options and choices	<ul style="list-style-type: none"> • Strengthen partnership working with CAB to include regular meetings and a joint approach to complex cases • Work with CAB to extend offer to include tailored advice to private sector tenants • Develop housing options package for older people in collaboration with CAB; explore trusted contractor approach as part of this
Reduce homelessness, its causes and consequences	<ul style="list-style-type: none"> • Complete and implement preventing homelessness and rough sleeping strategy • Carry out review of temporary accommodation, including private sector leasing scheme • Build on response to Corona virus which enabled end to rough sleeping to ensure this is sustained in the future
Increase tenancy sustainment rates, particularly in the private rented sector	<ul style="list-style-type: none"> • Evaluate 'A First Home' project impact on sustainment rates and explore options for further funding. • Explore funding options for provision of support for those with complex needs (may be led by housing solutions?)
Focus targeted intervention on areas with the highest levels of deprivation	<ul style="list-style-type: none"> • Already covered above
Ensure appropriate advice and funding is available to support older people to live independently in appropriate accommodation	<ul style="list-style-type: none"> • Develop tailored advice for older people setting out range of options to improve existing accommodation or move to appropriate alternative accommodation • Explore potential for funding grants and loans for older people moving towards approach

	set out in appendix one
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APPENDIX ONE – DRAFT STATEMENT ON HOUSING OPTIONS FOR OLDER PEOPLE

The statement below sets out the potential options available to older people to either improve their existing home or to move to appropriate alternative accommodation. The Council does not currently have funding to support these options but will explore possible options as part of delivering this strategy.

Cost of works £	Eligible for Disabled Facilities Grant? (DFG)	Funding options for those on eligible benefit	Funding options for those not on eligible benefit
Under 500	N	Council Grant	C&R handyperson service (will have to pay) or Trusted Contractor scheme
500 to 2,000	Y	DFG Poss top up council grant for any non-eligible works (up to £1,000) Council loan (£1,000+)	DFG (means tested) Council loan (means tested) Commercial loan (may be secured)
500 to 2,000	N	Council loan	Council loan (means tested) Commercial loan (may be secured)
2,000 to 10,000	Y	DFG Poss top-up council loan for any non-eligible works	DFG (means tested) Secured council loan (means tested) Secured commercial loan
2,000 to 10,000	N	Secured council loan	Secured council loan (means tested) Secured commercial loan
10,000 to 30,000	Y	Explore options to move to different accommodation where possible DFG Poss top-up council loan for any non-eligible works	Explore options to move to different accommodation where possible DFG (means tested) Council loan up to max amount (means tested and possibly secured) Secured commercial loan Equity release
10,000 to 30,000	N	Explore options to move to different accommodation where possible Commercial loan with guarantee from Council	Explore options to move to different accommodation where possible Secured commercial loan Equity release

30,000+	Y	Explore options to move to different accommodation where possible DFG up to £30,000 Council loan up to max amount (means tested and possibly secured)	Explore options to move to different accommodation where possible DFG up to £30,000 (means tested) Council loan up to max amount (means tested and possibly secured) Secured commercial loan Equity release
30,000+	N	Explore options to move to different accommodation where possible	Explore options to move to different accommodation where possible Secured commercial loan Equity release

Notes

Council Grant	Only available for certain works (eg Cat 1 hazards); those on an eligible benefit (or means tested but that's a lot more work) up to max £500 - 1,000
C&R handyperson service	Explore options for self-funded service with Millbrook – recharged services for basic adaptations/repairs
Trusted contractor scheme	In addition to or instead of above – may be able to carry out wider range of repairs but likely to be at slightly higher cost
Council loan (£1,000+)	Under £5,000 decide whether or not to secure against property on individual basis; over £5,000 would be secured. Loan is no interest and repayable when property sold. Means tested for those not on an eligible benefit (or could restrict to those on eligible benefits but this would be restrictive). After a few years the scheme should be largely self-funding, with repayments coming back into the pot. Experience elsewhere suggests default rates are low, even on unsecured loans
Commercial loan (may be secured)	Citizen's Advice would be able to advise on this and may even be willing to put arrangements in place to refer people to specific organisations (subject to Financial Services Act regulations)
Commercial loan with guarantee from Council	Many households on eligible benefits would find it difficult to secure a loan otherwise. Only for non-DFG eligible works which are still Cat 1 hazards and up to max £30,000
Explore options to move to different accommodation where possible	In all cases where required works will cost more than £10,000, whether eligible for DFG or not (though there is a statutory obligation to pay the DFG). Options depend on current tenure; can support people to find alternative accommodation in private rented sector and home ownership. May need OT out to view prospective properties to

	ensure will meet access needs.
Equity release	Equity release schemes are straightforward and offer a real alternative where cost is above £10,000 and household don't want to move or alternative accommodation is not available. Age UK, Saga and Which all have information about equity release on their websites