Housing strategy – evidence base

Tamworth Borough Council

SEPTEMBER 2020

Contents

Section	Page number

St Maurice's Road, York, YO31 7JA

1 Introduction

Tamworth Borough Council is developing a new housing strategy which is to provide a clear direction of travel and priorities for the housing service. The strategy will cover all housing activity, from delivery of new homes to improving conditions in private sector properties to the stock that the Council owns and manages. The strategy is being developed with support from HQN who have produced this evidence base.

This evidence base was largely drawn up before the coronavirus lockdown; it is also focused on what has already happened. Whilst the strategy must be based on the evidence, it also needs to take into account the impact of the virus, which will be significant in the short, medium and longer term. In Tamworth, a key role for the housing strategy is to support our ambitions for economic growth; the ambitions remain but the economic outlook is now less certain. The housing strategy aims for everyone to have access to decent, affordable accommodation, but there will be continuing challenges to prevent homelessness as the lockdown is eased. There is also good news: while rough sleeping has not been a huge issue in Tamworth, managing coronavirus has shown that it is possible to get rough sleepers off the streets and into accommodation. Responding to the virus has also mobilised more positive partnerships and we can build on this going forward.

Below are some key themes from the evidence base which will be taken forward into the new strategy.

2 Key themes for new strategy

- Development of 250 new homes per year to meet the needs of the existing population and those attracted to the area for work, either locally or in easy commuting distance
- Providing a range of new homes to reflect need and aspiration, particularly affordable homes
- Ensuring all new homes are built to a standard which reflects the move towards zero carbon and future proofs them against the climate crisis
- Ensure new housing is incorporated into the regeneration of the town centre
- Improving conditions in the private sector
- Improving tenancy sustainment rates
- Providing a wider range of options for older people and for younger people.

3 National policy context

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

The housing strategy sits within the context of both national and local strategies and policies. There is no longer a National Housing Strategy for England or a requirement for local authorities to have a housing strategy, although the latter is still recognised as good practice.

3.1. National Planning Policy Framework

The National Planning Policy Framework (NPPF) is the key framework within which planning policy and housing strategies have to be developed. The NPPF was revised in February 2019. It must be taken into account in the preparation of a development plan and is a material consideration in planning decisions.

Tamworth's local plan was adopted in 2016, prior to the revision of the framework. A housing and economic needs assessment was carried out in 2019 and will inform a review of the local plan in due course.

3.2. Other relevant national policies

Local authorities are no longer required to have a housing strategy, although many local authorities feel it is a useful way of setting out priorities for themselves and for partner organisations.

There is still a statutory requirement to have a policy for preventing and tackling homelessness and rough sleeping; in Tamworth a new strategy is currently being developed. The two policies should complement and support each other, with the housing strategy addressing the wider issues to ensure a balanced housing market. This evidence base highlights emerging priorities for the new preventing homelessness and rough sleeping strategy and should not need to be revised when the new homelessness strategy is agreed. Some minor amendments to the housing strategy delivery plan may be needed; the plan is of course a live document which will change to reflect changes in the external environment.

4 Regional policy context

4.1. Community safety

A comprehensive community safety strategic assessment was undertaken for Staffordshire and Stoke on Trent in 2019. From this a community safety partnership plan 2020-2023 was developed for Tamworth; more information on this and the implications for the housing strategy are included below.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

There is also a Staffordshire community safety agreement (2017 – 2020) which identifies the priorities for Staffordshire as a whole. Tamworth is piloting a place-based approach, developing mechanisms to identify vulnerable children and families at the earliest opportunity. The housing strategy will focus on a number of key areas and could support the place-based approach through tackling fuel poverty and poor housing conditions.

4.2. Health and wellbeing

There is a health and wellbeing board for Staffordshire which is responsible for the Joint Strategic Needs Assessment for the area. The clinical commissioning group (health service) sits on the health and wellbeing board.

4.3. Local enterprise partnership (LEP)

The role of the LEP is to create jobs, grow the economy and improve the quality of life across the area. Tamworth currently sits in two LEPs, Greater Birmingham and Solihull, and Stoke on Trent and Staffordshire.

The Greater Birmingham and Solihull LEP focuses on a number of key targets including:

- Creating more jobs in the private sector
- Increasing gross value added, ie, the value generated in production of goods and services
- Decrease unemployment
- Increase the percentage of the working age population with NVQ3+
- Increase productivity rates
- Be the leading core city LEP for quality of life.

This LEP commissioned a report on town ecosystems as part of its work to create thriving towns and local centres. It provides key economic, labour market, population and property/high street metrics for ten towns including Tamworth. More information on the report is included below.

The Stoke on Trent and Staffordshire LEP has similar priorities, eg:

- Create 50,000 more jobs between 2011 and 2021 (already exceeded target)
- Grow gross value added by 50% over the same period (up to March 2020 was at 18% so below target)
- Increase the percentage of the working age population with NVQ4+
- Increase the number of new businesses.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

4.4. Staffordshire Fire and Rescue Service

The focus is on proactive prevention with the aim of reducing preventable deaths to zero. The number of fire-related casualties fell to its lowest levels in a decade in 2017; there has been a slight rise since then.

5 Local policy context

5.1. Key points from Tamworth data pack (produced by Staffordshire Observatory) and JSNA 2018

- 18% of Tamworth residents live within the most deprived national quintile
- Tamworth has a higher than average proportion of children living in households where there are no adults in employment
- GCSE attainment is lower than the England average. There are differences within the area, ie, 18% in Belgrave to 42% in Mercian ward
- Tamworth has a higher than average proportion of children absent or excluded from school
- Around 30% of residents are estimated to be financially stressed (nationally 28%)
- Average house price (£170,000) is more than 6.8 times the average gross salary (£25,098)
- The proportion of older people living in income deprived households is significantly higher than the national average
- Proportion of people claiming disability benefits is higher than national average
- Around one in ten households is living in fuel poverty
- 12% of residents provide unpaid care (10% nationally)
- Infant mortality rates are high
- Rates of teenage pregnancy are high
- There is a recognised need to improve the percentage of vulnerable adults who live in stable and appropriate accommodation
- Wards with highest levels of need (measured by families and communities facing multiple issues and areas where there is a risk of young people experiencing poor outcomes) include:
  - Belgrave
  - Bolehall
  - Castle

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

- Glascote
- Mercian
- Spital
- Stoneydelph.

- As with many areas, there are issues around social isolation for older people.

5.2. The community safety partnership plan for Tamworth

The plan is updated annually. Key priorities are:

- Anti-social behaviour
- Vulnerable persons and contextual safeguarding (including drugs)
- Public place violence and disorder
- Domestic abuse
- County lines

A number of these are significant for the housing strategy, which will reflect the need to protect vulnerable households. Appropriate housing can also help to manage anti-social behaviour.

The partnership has adopted a core set of principles:

- Prevention wherever possible
- Early intervention
- Targeting prolific offenders
- Targeting resources to hotspot areas
- Supporting victims
- Increasing public confidence.

The partnership plan highlights some significant achievements under each of the key priorities, including those relating to housing, such as provision of a night shelter for homeless people and Staffordshire FARS safe and well checks on vulnerable people. There is a Staffordshire wide service for victims of domestic abuse. Tamworth has seen a slight reduction in reported domestic abuse to the end of October 2019. Anyone can become a victim of domestic abuse, but the figures show that most victims are aged under 30 and female.

The partnership plan highlights those wards with the most demand-led incidences of different types where thematic activities will be focused.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

There are daily vulnerability meetings for immediate problem solving of high-risk incidents; these are supplemented by weekly meetings of the Tamworth vulnerability partnership to manage and co-ordinate high risk cases involving vulnerable individuals. There are also weekly community safety and risk meetings to take a partnership approach to ASB management and enforcement. The Multi-Agency Risk Assessment Conference (MARAC) meets weekly for high risk domestic abuse cases and community safety staff attend weekly police threat and grip meetings.

Relevant partners confirmed in consultation the value of these meetings and the exchange of information across services. The meetings can be very short but the regularity offers opportunities to respond to issues at the earliest possible stage. A wide range of partners can attend the meetings including key council officers, the police and fire services, County Council social services and local support teams, community mental health teams, Staffordshire Victims gateway, integrated offender management and registered providers.

The community safety partnership benefited from locality deal funding of £64,000 for 2020/21

High numbers of residents in Tamworth say that they feel safe (90% in daylight and 80% after dark).

The partnership plan includes an action plan.

5.3. Corporate plan

The Council has adopted a corporate plan for 2019 – 2022. The vision is to 'put Tamworth, its people and the local economy at the heart of everything we do'. This is underpinned by statements of purpose, ie:

- Help tackle causes and effects of poverty and financial hardship
- Increase all residents resilience and access to information
- Engage with residents to promote community involvement and civic pride
- Support the development of Tamworth now and in the future
- Help the local economy to grow in a way which benefits our residents and businesses
- Utilise Council resources effectively
- Help tackle the causes of inequality and increase opportunities for all residents and businesses
- Help protect, nurture and celebrate our local heritage

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

HQN Limited Registered in England Reg No. 3087930

- Help prevent homelessness and help people access suitable housing
- Help build resilient communities
- Help develop and safeguard our environment and open spaces.

The housing strategy will both underpin and be informed by all of these statements. It will need to deliver on preventing homelessness and helping people to access suitable housing, but will also support the building of resilient communities, helping tackle causes and effects of poverty, increase access to information and help the economy and future development of Tamworth. It will also need to demonstrate making effective use of the Council's resources.

5.4. Other strategies

As noted above, the housing strategy will be supported by a new preventing homelessness and rough sleeping strategy. In contrast to national data, between 2010 and 2018, local statistics generally reflect an improving or constant picture. The Council has responded positively and effectively to the Homelessness Reduction Act including a revised allocations policy and processes. The Council has also revamped the housing solutions team, introduced personal housing plans and increased collaboration with a range of public and third sector agencies.

The two major immediate reasons for homelessness reflect the national pattern, ie:

- Potential or actual loss of private rented accommodation; and
- The unwillingness of families to continue to provide a home.

Key emerging issues that will need to be addressed in the homelessness strategy include:

- Multiple exclusion homelessness, ie, people with more than one support need/complex needs such as mental health issues and drug addiction
- A revolving door of homelessness where the tenancy is not sustained – or people move from prison to homelessness or intersperse periods of rough sleeping with sofa-surfing
- Military veterans experiencing or facing homelessness and rough sleeping
- The consequences of other local authorities in the region placing families with a multiplicity of issues in a range of 'temporary accommodation' in Tamworth
- Reviewing provision of temporary accommodation, in particular the private sector leasing scheme

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

The Council is also looking at the potential for sharing staffing and other resources with other statutory and voluntary sector agencies to maximise their impact.

Tamworth had in place a strategy to tackle conditions in the private sector but this has now been subsumed within the housing strategy.

6 Housing and economic development need assessment

6.1. Overview

A Housing and Economic Development Need Assessment (HEDNA) was prepared by GL Hearn consultants and published in September 2019. The outcomes from the HEDNA will inform a review of the local plan. The HEDNA was carried out in accordance with the standard methodology required by the National Planning Policy Framework (NPPF) updated in 2019. It is therefore a robust and defensible assessment of the housing needs for Tamworth, although this has yet to be tested through a local plan examination.

It should be noted that these figures have not been amended to reflect the impact of coronavirus, much of which is still unknown. In particular, the housing need figures are influenced by the level of domestic migration. It may be the migration into the Tamworth area increases following the coronavirus as people from nearby urban conurbations seek a move which combines good employment opportunities with a good quality of life. However, it is likely that the UK will be affected by a level of economic recession and this could depress inwards migration, particularly in the short to medium term.

6.2. Population and employment

The population of Tamworth in 2017 was 76,500. 2016 household projections put the number of households at 32,158, with an average household size of 2.37. From 1981, Tamworth experienced a higher than average population growth, up until 2016 when it slowed and began to reduce. This population increase is despite significant numbers of out-migration – people leaving the area for other areas within the UK. Out-migration numbers have increased since 2009 (with a slight drop in 2015). Population growth has largely been fuelled by higher levels of positive natural change, ie, there have been more births than deaths, resulting in an increased population. There has also been some international in-migration, although this dropped in 2017, possibly due to the Brexit effect.

The age profile of the population is not that different to both the West Midlands and the England profiles, though Tamworth has a slightly higher number of young people aged five to ten (reflecting the higher birth rate noted above). Population projections to 2036 show growth only in the older age group – those aged over 65, with a particularly large increase in the over 80s. A significant decline is projected in those aged under 35, which may have a knock on effect on the ability to recruit into the workforce without additional housing and population growth.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

Around 63% of the population are of working age (2017 figures). 83% of these are economically active, ie, working or looking for work. This is higher than the West Midlands figure of 77%. Both employment and unemployment rates in Tamworth are higher than the West Midlands average – this is possible because more people are economically active.

Of those who are working, a high percentage are in associate professor and technical roles (14%), administrative and secretarial roles (13%) and professional occupations (13%). Other roles include caring, leisure and other service occupations, sales and customer services. There are also significant numbers in elementary occupations, ie, physical work including manufacturing, assembly and transport (14%).

Gross value added (GVA) measures the value of goods and services produced in an area. In Tamworth, GVA increased steadily from the early 90s up until 2008 when it dropped, matching national trends. From 2013 to 2017, GVA rose steeply, dropping off a little in 2017. Transportation and storage, and the wholesale and retail sectors showed particularly strong growth. Manufacturing, construction and real estate were also strong sectors during this period.

The forecast GVA for Tamworth is lower than has been achieved in recent years (0.8% compared to 2.9% between 1997 – 2017). This reflects a variety of international, national, regional and local factors. Manufacturing and wholesale/retail sectors are projected to reduce considerably. Modest growth is projected in the arts and entertainment, admin and support and professional services sectors.

The LEP are predicting growth in a number of sectors across the region, these are not specific to Tamworth. They include advanced manufacturing and engineering, especially around transport technologies, disruptive and emerging technologies, and opportunities arising from HS2. The 2019 Business Data Analysis also highlights the manufacturing and logistics sectors. Overall, however, the HEDNA concludes that Tamworth is probably facing reduced employment options in the longer term.

6.3. Housing need

Using the 2014-based national household growth projections, the HEDNA identifies a baseline figure of 1,218 additional households in Tamworth over the ten-year period 2019 – 2029; or 122 per annum. This figure is then adjusted for affordability, using an affordability ratio published by ONS. For Tamworth, the ratio is 7.71, giving an adjustment factor of 0.23. This increases the number of new homes required to 150 per annum. There is an argument that the household growth projections are based on historic data which does not take into account the suppression of household growth caused by lack of affordable housing. There is no adjustment for this in the housing need figures in the HEDNA.

The current local plan is based on delivery of 250 new homes per year. While above the evidenced need, this level of delivery would facilitate inwards migration of working age

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

HQN Limited Registered in England Reg No. 3087930

households. It could also lead to increased outwards commuting. The HEDNA concludes 250 homes a year would meet the additional housing need to support forecasted economic growth.

The local plan shows 177 homes per year being delivered within Tamworth's boundaries with the remaining homes being delivered in other local authority areas.

6.4. Housing market information – general

The information and tables below are taken from the HEDNA (with updated information where available). Data sources are shown for all tables.

Table 1: House prices 2018

Geography	Median	Mean	Lower quartile
Lichfield	£236,973	£300,650	£172,500
Tamworth	£187,500	£217,857	£147,000
HMA	£212,236	£259,253	£159,750
Staffordshire	£184,950	£242,927	£135,000
West Midlands	£185,000	£268,217	£135,000
England and Wales	£230,000	£347,892	£145,000

Source: Land Registry 2018

In 2018, median and lower quartile house prices in Tamworth were slightly higher than in Staffordshire as a whole, but the mean house price was lower. The median price was similar to the median price in the West Midlands, but the mean house price was considerably lower, while the lower quartile price was higher. There is a similar mixed picture in relation to average prices across the West Midlands. Prices in Tamworth are considerably below the averages for England and Wales, except for lower quartile which is slightly above. This suggests that the range of property types and the variables between different areas in Tamworth are not as great as in other areas of England.

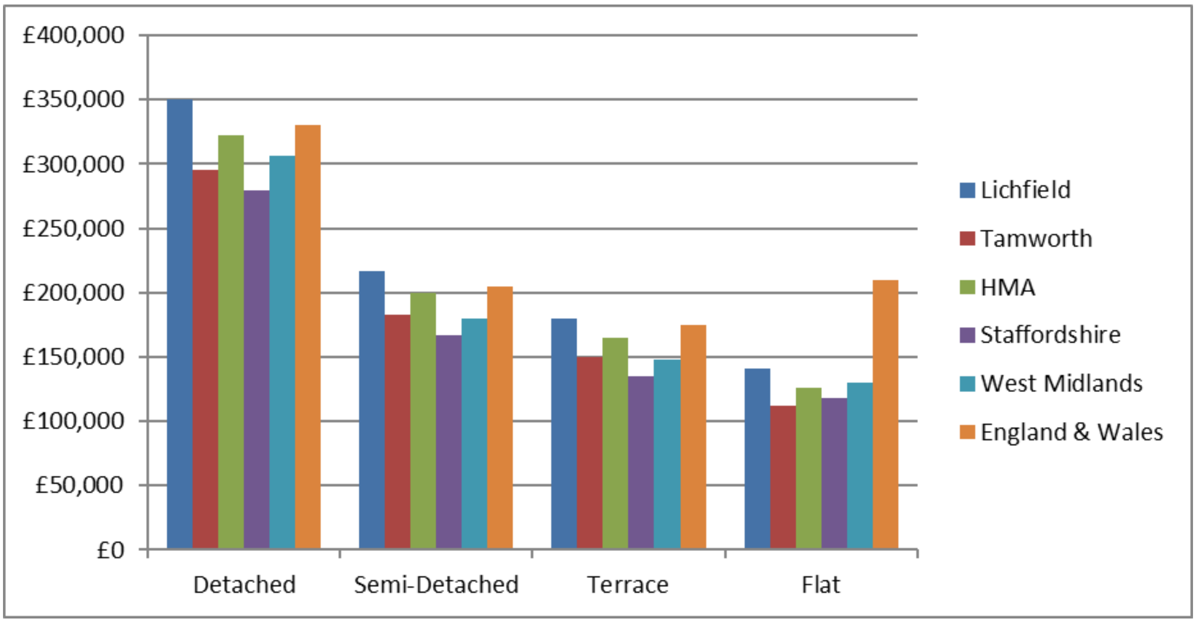
Over the past ten years house prices in Tamworth have risen at a faster rate than the regional or national rates. In the last year, prices have reduced by 6.8%, a greater reduction than in the HMA area or England as a whole.

Table 2: House price growth 1998 – 2018

	2018	1-year change	5-year annual change %	10-year annual change %	15-year annual change %	20-year annual change %
Lichfield	£236,973	-3.0%	3.7%	2.7%	3.9%	6.6%
Tamworth	£187,500	-6.8%	5.3%	3.3%	4.1%	6.4%
HMA	£212,236	-4.7%	4.4%	2.9%	3.9%	6.5%
Staffordshire	£184,950	-7.0%	3.9%	2.5%	4.0%	6.3%
West Midlands	£185,000	-5.4%	3.9%	2.8%	3.9%	6.3%
England	£230,000	-2.2%	3.4%	2.9%	3.9%	6.6%

Source: ONS Median house price by local authority district

Figure 1: Median house price by type 2018



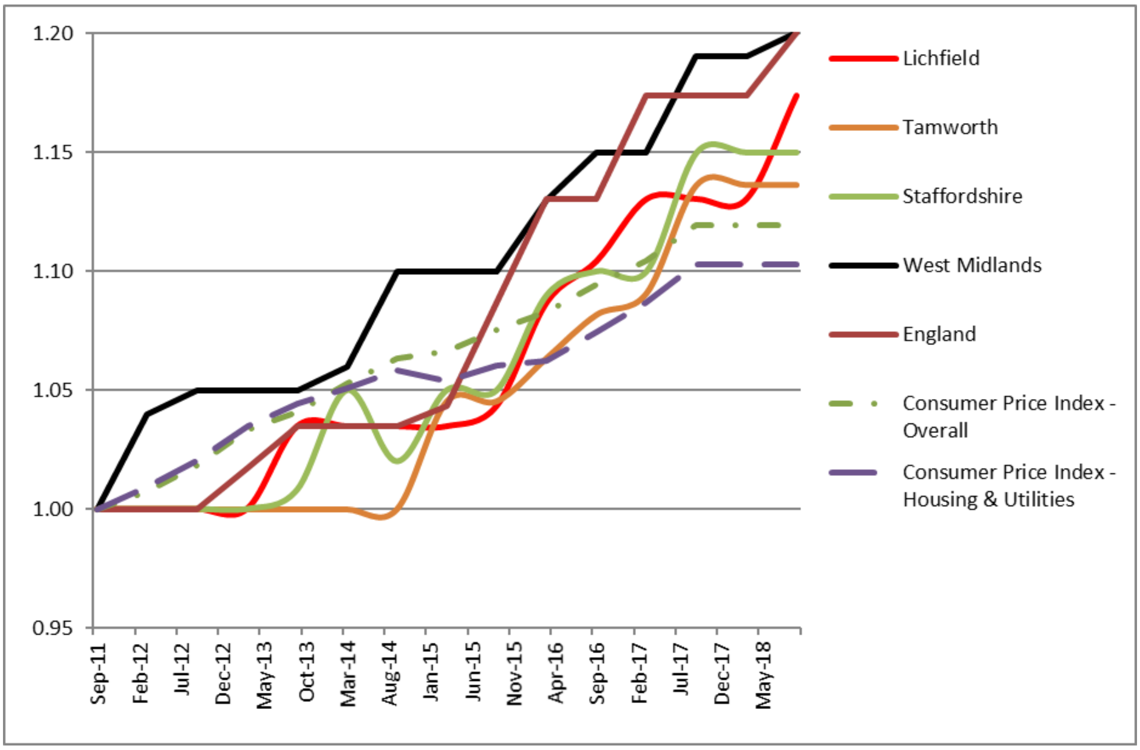
Source: Land Registry 2018

Figure 1 shows a fairly consistent picture of house prices for different types of property. For those looking for properties within commuting distance of some of the major areas of employment (eg, Birmingham), this makes buying in Tamworth an attractive proposition.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

HQN Limited Registered in England Reg No. 3087930

Figure 2: Rental growth residential properties (indexed to 2011)



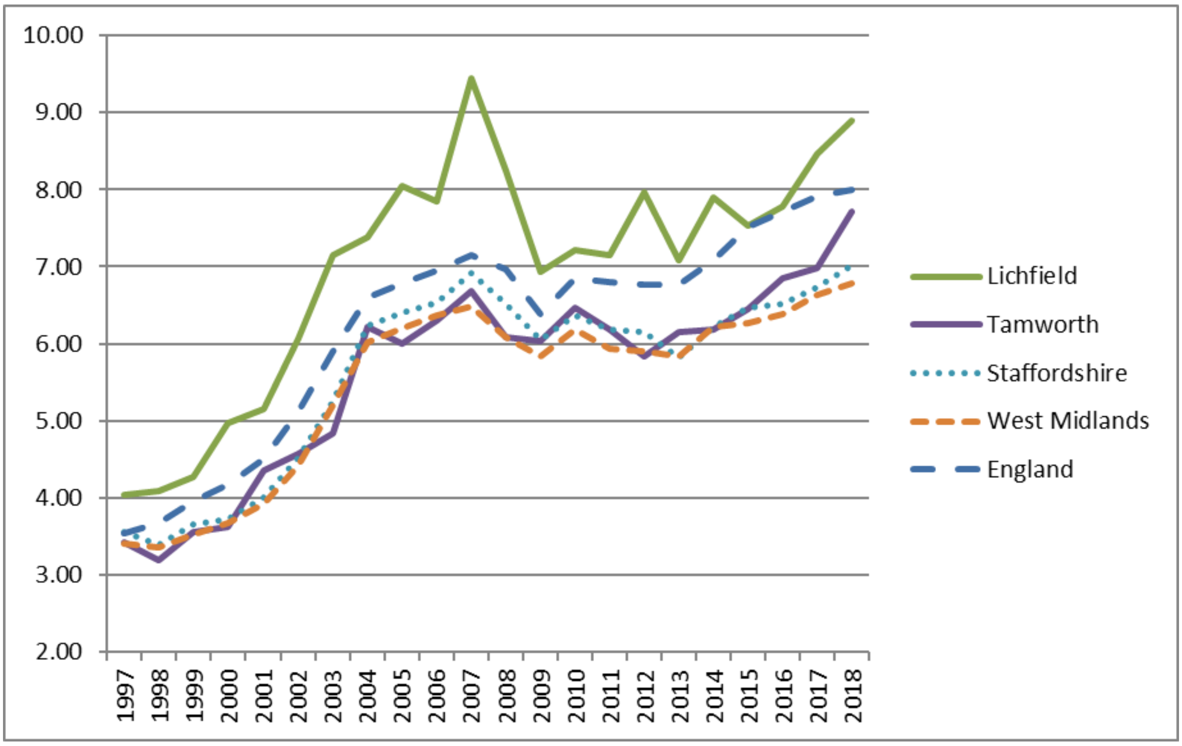
Source: VOA 2017

Figure 2 shows that rental growth in Tamworth has broadly followed the pattern for England as a whole and for the West Midlands, but has been more muted growth than the Staffordshire average, at 14%. The West Midlands had experienced the highest rental growth until 2016 when overall growth in England began to outpace the region.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

HQN Limited Registered in England Reg No. 3087930

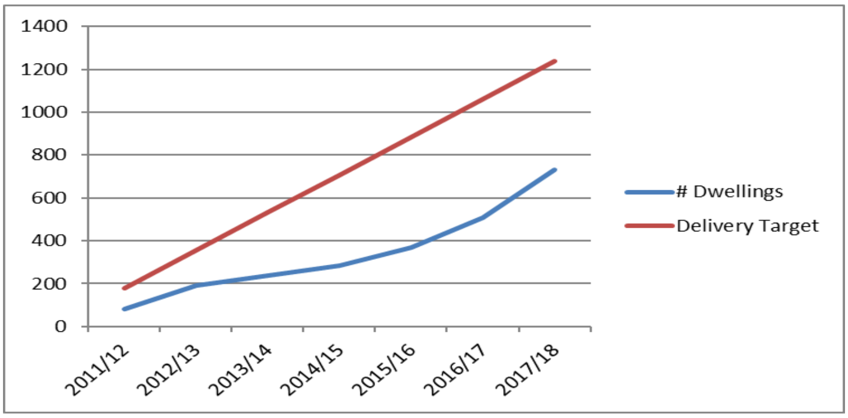
Figure 3: Affordability ratio – median house price to median gross annual workplace-based earnings, 1997 – 2018



Source HEDNA 2019

Figure 3 shows that affordability ratios in Tamworth have been better than England's averages and have generally tracked average ratios for the West Midlands, although in the last four years properties in Tamworth have become less affordable when compared to the West Midlands average.

Figure 4: Tamworth Borough Council cumulative net completions 2011-18



Source: Council Monitoring Data

Cumulative housing delivery has failed to keep up with the projected delivery targets. Since a drop in housing completions from 2014 to 2016, progress has been made to close the gap. As of 2018/19, Tamworth had completed 74% of its cumulative housing delivery

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

target. Officers are confident that the current delivery pipeline and projected completions will close the gap during the local plan period.

Table 3: Tamworth Borough Council cumulative net completions 2011-19

Year	# Dwellings	Delivery target	Dwellings delivered/target
2011/12	80	177	45%
2012/13	190	354	54%
2013/14	238	531	45%
2014/15	286	708	40%
2015/16	369	885	42%
2016/17	508	1,062	48%
2017/18	732	1,239	59%
2018/19	1,049	1,416	74%

Source: Council Monitoring Data

Land Registry and Valuation Office Agency (VOA) data is used to establish lower quartile prices and rents – using a lower quartile figure is consistent with planning practice guidance and reflects the entry-level point into the market.

Data from the Land Registry for the year to September 2018 shows in full estimated lower quartile property prices by dwelling type. This is taken as a proxy for entry level costs for home purchases. The data shows entry-level costs to buy in Tamworth: the lower quartile cost to buy a flat is £95,000 up to £242,000 for a detached home. Across dwelling types, the cost is £146,000.

Table 4: Lower quartile cost of housing to buy – year to September 2018

	Tamworth
Flat/maisonette	£95,000
Terraced	£126,000
Semi-detached	£158,000

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

Detached	£242,000
All dwellings	£146,000

Source: Land Registry

The same analysis can be undertaken for properties of different sizes. The table below shows that entry-level costs to buy in Tamworth are estimated to start from about £80,000 for one-bedroom homes rising to over £241,000 for a four bedroom.

Table 5: Lower quartile cost of housing to buy – year to September 2018 – by size (estimated)

	Tamworth
One bedroom	£80,000
Two bedrooms	£116,000
Three bedrooms	£160,000
Four bedrooms	£241,000
All dwellings	£146,000

Source: Land Registry

A similar analysis has been carried out for private rents using VOA data – this covers a 12month period to September 2018. For rental data, information about dwelling sizes is provided by number of bedrooms (rather than types); the analysis shows an average lower quartile cost (across all dwelling sizes) of £570 per month in Tamworth.

Table 6: Lower quartile market rents, year to September 2018

	Monthly rent
Room only	£325
One bedroom	£475
Two bedrooms	£575
Three bedrooms	£650
Four bedrooms	£813
All properties	£570

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

Source: Valuation Office Agency

A household is considered able to afford market rented housing in cases where the rent payable would constitute no more than a particular percentage of gross income. The choice of an appropriate threshold is an important aspect of the analysis. Previous MHCLG guidance (of 2007) suggested that 25% of income is a reasonable start point but also notes that a different figure could be used. Analysis of current letting practice suggests that letting agents typically work on a multiple of 40%. Government policy (through Housing Benefit payment thresholds) would also suggest a figure of 40%+ (depending on household characteristics).

These approaches only use income to determine how many households can afford that rent, it is not used to determine affordability. It is the most widely used approach and is considered robust, although a household on a higher income could in theory afford to spend a much higher percentage of income on rent and still be left with enough on which to live.

Rent levels in Tamworth are somewhat higher in comparison to those seen nationally (a lower quartile rent of £500 per month across England). This would suggest that a proportion of income to be spent on housing would be at around the middle of the range. The HEDNA assumes 29% of income can be spent on rent; for home ownership a 10% deposit and four times income multiple have been used.

Table 7: Estimated household income (2018)

	Mean	Median	Lower quartile
Tamworth	£40,800	£31,100	£18,000

Source: Derived from a range of sources, see next para

Data about total household income has been based on ONS modelled income estimates, with additional data from the English Housing Survey (EHS) being used to provide information about the distribution of incomes.

Table 8: Estimated number of households living in unsuitable housing

Category of 'need'	Nos
Households in overcrowded housing	874
Concealed/homeless households	344

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

Existing affordable housing tenants in need	137
Households from other tenures in need	621
Total	1,976

Source: CLG Live Tables, Census (2011) and G L Hearns data modelling

Table 9: Estimated annual level of affordable housing need (2016-2036) (Social/affordable rented)

	Nos
Current need (annual figure)	27
Newly forming households	250
Existing households falling into need	95
Total Gross Need	372
Re-let Supply	201
Net Need	170

Source: Census (2011)/CoRe/Projection Modelling and affordability analysis

Table 9 above is taken from the HEDNA and shows a net need for 170 new homes per annum for social/affordable rented. Social/affordable rented housing is defined in the NPPF Annex 2 as housing provided for those whose needs are not met by the market. Rent is set in accordance with relevant government policy and is generally at least 20% below market equivalent rents. Housing is provided by a Registered Provider (except for Build to Rent schemes where this is not a requirement). The housing will remain at an affordable price for future eligible households.

170 new homes per annum is higher than overall need based on the standard method and would be two-thirds of the total new housing being delivered which is unlikely to be viable. The Council seeks 20% affordable housing as onsite provision on all developments.

Table 9 shows households who cannot afford to purchase or rent in the market. In addition, there may also be a role for low cost home ownership, which would be pitched at households with an income between £23,600 and £32,850. Table 10 below is also taken from G L Hearns modelling and shows a limited appetite for LCHO products from current households. There is more of an appetite from newly forming households. LCHO products are also likely to be of interest to those moving to Tamworth to take up employment. The modelling is based on income which does not necessarily represent the true picture, as there are other barriers to home ownership, such as the deposit and stamp duty, and the

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

availability of mortgages particularly for those on temporary, fixed term of zero hours contracts.

Table 10: Estimated gross need for affordable home ownership – per annum

	Tamworth
Current need	5
Newly forming households	85
Existing households falling into need	15
Total Gross Need	105

Source: Census (2011)/Projection Modelling and affordability analysis

The HEDNA also examines supply to convert gross need into net need and suggests that the need for affordable home ownership can largely be met through existing supply of cheaper accommodation both to rent and to buy. This conclusion needs to be treated with some caution. As noted above there are entry barriers to home ownership which may prevent people buying, even where their income could sustain the mortgage. In addition, the current market is skewed by the availability and popularity of the Help to Buy scheme. The Help to Buy scheme enables someone to purchase with only a 5% deposit, rather than the 10 – 15% which is usually required. Around one quarter of all new-build purchases nationally have been supported through the Help to Buy scheme to date. The scheme has been extended to 2023.

Overall, this would suggest little demand for low cost home ownership over the period of this strategy. The HEDNA suggests that 10% of housing provided should be affordable home ownership, and that the remainder of affordable homes be a mixture of social and affordable rental products.

In February 2020 the government issued a consultation paper on '*the design and delivery of First Homes*', a proposed new LCHO scheme. These would be properties for market sale discounted by 30%. The intention is that First Homes will be delivered by developers as part of their planning obligations (S106). For Tamworth, this raises concerns about the impact of this scheme on other contributions developers are required to make, and the potential reduction in the number of affordable rented properties provided through S106. Given the limited demand for LCHO schemes in Tamworth, First Homes is likely to attract more buyers from outside the area.

Table 11: Number of bedrooms by tenure compared to West Midlands and England

		Tamworth	West Midlands	England

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

Owner-occupied	One bedroom	2%	2%	4%
	Two bedrooms	17%	20%	23%
	Three bedrooms	57%	54%	48%
	Four+ bedrooms	24%	24%	25%
	Total	**100%**	**100%**	**100%**
Social rented	One bedroom	27%	29%	31%
	Two bedrooms	30%	34%	34%
	Three bedrooms	39%	33%	31%
	Four+ bedrooms	4%	4%	4%
	Total	**100%**	**100%**	**100%**
		Tamworth	**West Midlands**	**England**
Private rented	One bedroom	16%	18%	23%
	Two bedrooms	38%	37%	39%
	Three bedrooms	38%	36%	28%
	Four+ bedrooms	8%	10%	10%
	Total	**100%**	**100%**	**100%**

Source: Census 2011

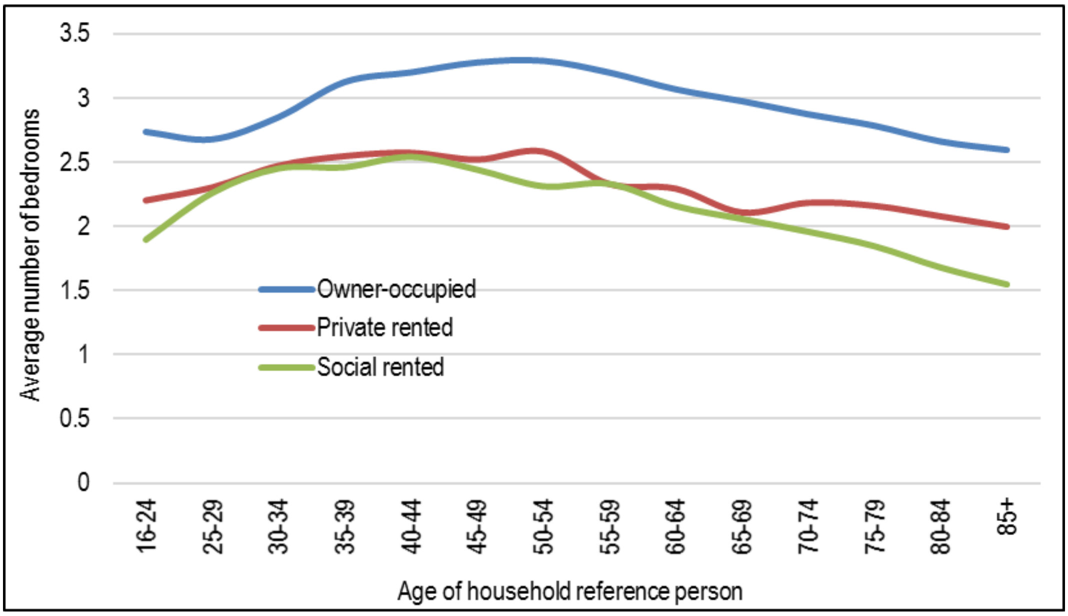
Table 11 above shows that Tamworth has a smaller proportion of one bedroom properties across all tenures when compared to the West Midlands and England as a whole. Tamworth has a higher proportion of three bed properties across all tenures.

Figure 5 below shows that Tamworth follows the expected national pattern where people start their housing ‘career’ in a smaller property, move to a larger property over time, and

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

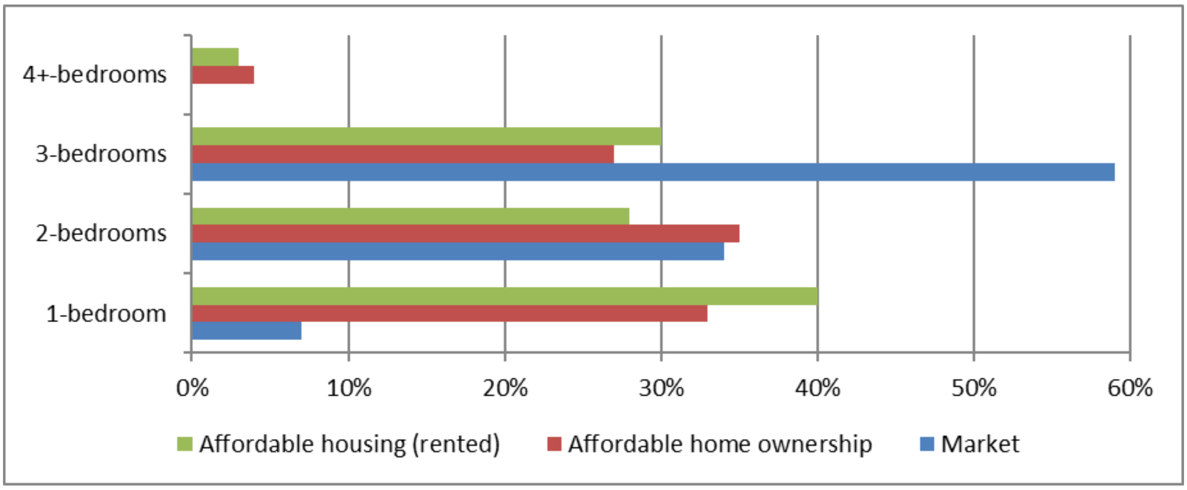
then end their life in a smaller property again. This holds true regardless of tenure, although the pattern is more marked in social housing (which is generally allocated by the number of bedrooms a household is deemed to need).

Figure 5: Average bedrooms by age and tenure



Source: HEDNA 2019

Figure 6: Size of housing required 2016 to 2036



Source: HEDNA 2019

Figure six above shows the mix of bed size needed for different tenures. There is less of an appetite in market sector housing for one-bed properties, as people tend to purchase a larger property than they would be deemed to need at that point in time. The overwhelming need in the market is for three-bed properties.

For affordable and social rent housing, turnover rates tend to be highest in the smaller size properties. There may also be some reluctance on the part of some RPs to build one-bed homes which may be considered harder to let and manage. There is therefore an element of subjectivity in these figures.

Table 12: Size of housing required adjusted for turnover, etc

	One bedroom	Two bedrooms	Three bedrooms	Four+ bedrooms
Market	5-10%	30-35%	50-60%	1-10%
Affordable home ownership	10-20%	35-45%	30-40%	5-15%
Affordable housing (rented)	30-40%	15-25%	35-40%	5-10%

Source: HEDNA 2019

7 Housing register and allocations

The analysis below is based on the current housing register. A new allocations policy is being implemented which restricts access to the register to those with a defined housing need and it is likely that numbers on the register will fall sharply. It must be emphasised that this reflects the change in policy and not a change in levels of housing need. The decision to restrict the register to only those with an evidenced housing need will allow the register to be more proactively managed and will ensure those with the highest levels of need are able to access housing. It also prevents the situation where those who may never be housed are required to bid for properties. However, there will be many people who consider themselves to have a housing need but who do not fit the revised criteria.

The numbers on the housing register have already fallen slightly year-on-year as shown in table 13. This does not indicate reduced demand for social housing. Some of those who would want to access social housing will not be eligible to join the register (home-owners, or those with previous arrears or anti-social behaviour) and others may decide that they are unlikely to be offered anything. Applicants who are not considered to have a housing need were previously being placed in the lowest band but warned that the likelihood of an offer was very low.

Table 13: Number of households on the housing register

2014	2015	2016	2017	2018

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

1,727	1,625	1,598	1,500	1,372

Source: CORE data

Table 14 below shows the average weekly rents in Tamworth for stock owned by the local authority and for stock owned by RPs. It is noticeable that rents have not increased over the last five years, not surprising given that social housing landlords have been required to reduce rents over the period.

Table 14: Average weekly rents £

	2013/14	2014/15	2015/16	2016/17	2017/18
Local authority	79.84	79.46	80.78	79.71	81.00
RPs	85.18	88.18	90.22	89.31	89.83

Source: CORE data. N.B. local authority rents are average over the year, RP rents a snapshot at year end

Unfortunately, CORE data on the employment status of households is no longer collected. National data shows that nearly half of new tenants going into affordable rented housing are working. The figure for social rented is slightly lower, at 37%.

8 Housing stock condition

Tamworth commissioned a detailed stock condition report from the BRE which was published in 2017. The report uses secondary data sources including the 2012 English House Condition Survey and OS data. These inform a robust model which maps key indicators for the housing stock.

Overall, the survey shows that private sector stock in Tamworth is generally in better condition than the averages for England, with the exception of falls[1] and fuel poverty. On all indicators, Tamworth stock is in better condition than the averages for the West Midlands.

At the time of the survey, there were 31,763 dwellings in Tamworth, 72% owner-occupied, 10% privately rented and 13% social housing. Government data for England in March 2018 gives us 63% of properties were owner-occupied, 20% privately rented and 17% were social housing. Tamworth has a higher number of owner-occupied properties and significantly lower percentage of privately rented properties. The proportion of social housing in Tamworth is slightly lower than for England as a whole. As in England,

[1] The Housing Health and Safety Rating System assesses the risk of someone falling in a property because of the property condition or layout

Tamworth has seen significant growth in the private rented sector, from 3% of all stock in 2001 to 12% in 2011.

The Tamworth stock condition survey showed that 14% of all private sector dwellings had category one hazards (defined under the Housing Health and Safety Rating System, category one hazards present a serious and immediate risk to health and safety and the Council has to take action when a category one hazard is identified). This equates to 3,526 properties. In the private rented sector, 17% (531 properties) had category one hazards. The highest concentration of properties with any category hazards were in Bolehall, Spital and Belgrave wards. These wards also scored the highest for excess cold. Bolehall, Spital and Castle wards scored the highest for fuel poverty.

In England, around one-third of households in fuel poverty include a person with a longterm limiting illness of disability; 10% include someone over 75.

The total cost of mitigating all category one hazards in the private sector in Tamworth was estimated at £9.9m.

The average SimpleSAP ratings for private sector properties in Tamworth is 60, which is better than both the England (57) and West Midlands (56) averages.

4.7% of private sector dwellings and 5.9% of private rented dwellings are estimated to have an EPC below band E. Legislation requires all PRS properties to be at a minimum of band E by April 2018.

9 Council-owned stock

The Council has housing stock, owning around 4,250 homes.

The current 30-year HRA business plan was agreed in September 2018; this will be revised during 2020/21 following a new stock condition survey. The key priorities in the business plan are:

- New social/affordable housing
- Town centre regeneration
- Meeting Tamworth Decent Homes Standard
- Developing place-based approach to neighbourhood management
- Reviewing and delivering services
- Developing tailored housing solutions for different groups
- Collaborative and partnership investment tailored to improve neighbourhood solutions

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

- Benchmarking with best in class.

As with other council landlords, Tamworth's business plan is under increased pressure: reduced income due to restrictions in rent increases and higher-than expected sales under Right to Buy coupled with higher than predicted costs in some areas. Despite this, much has already been achieved: investment to bring all properties up to the current Tamworth Decent Homes standard, investment in garage sites, acquisition of stock (largely excouncil properties) and two major regeneration schemes. It is clear however that the Council cannot deliver large-scale new social/affordable rented housing through the HRA and will need to explore more innovative funding mechanisms. There is some borrowing headroom on the HRA, potentially up to £5m or higher.

The business plan includes considerable investment to increase thermal comfort but does not fully reflect the changes that will be needed to meet the challenges of climate change. In light of the Council's recent declaration of a climate emergency it is likely that the Council will need to invest additional funding to move away from carbon-based heating systems. However, the more money that is spent on the existing stock, the less money is available to invest in new homes. This gives additional urgency to the need to explore innovative funding mechanisms.

10 Empty homes

Over 200 long term empty homes in private ownership have been identified in Tamworth and work carried out to persuade owners to bring properties back into use. The Council does not currently have funding to offer financial incentives to owners to bring empty homes back into use, but there is a pilot scheme in operation to purchase empty homes and bring them back into use. Currently this is largely targeted at ex-council properties but other properties can be considered if they meet key criteria (one or two-bedroom, likely to be in high demand for rent).

There are also options to work with a partner Registered Provider, or a community group where appropriate, which could potentially open up other funding routes.

11 Role of the private rented sector

As with many local authorities, the private rented sector plays an increasingly important role in meeting housing need. Once seen as more of a 'stepping stone' into other tenures it has now become long-term accommodation for families with children and older people.

Nationally, it has been estimated that a quarter of new tenancies are for households with children, while there has been a 40% increase over the last decade in the number of families with children living in the private rented sector. Similarly, the number of older people living in the sector has increased to over 10% and this is forecast to grow by

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

twothirds over the next two decades. We do not have equivalent figures for Tamworth but experience suggests similar trends are happening locally.

These trends bring challenges: approximately a third of older people nationally feel that their private rented property is not suitable for their needs eg steep stairs, non-level access and high heating costs. Over a third of older private renters are living below the poverty threshold.

In the national survey, 80% of families with children in private rented accommodation have experienced problems with the quality of their homes eg ineffective / expensive heating systems, rodent infestation and damp/mould. Nearly 40% would like a longer tenancy for increased stability particularly in relation to childcare and schooling.

The Council has a range of powers in relation to the private rented sector, including building regulations, environment health, fire safety, housing, planning and trading standards. Tamworth has a proactive approach to the private rented sector, working with landlords to improve both physical and management standards. However, there are no powers to control rent levels or length of tenancy.

The Council has a strong foundation of working with the private rented sector on which to build. Reduced government funding has restricted the opportunity to pay grants to landlords to improve accommodation, although there are initiatives in place to secure affordable warmth. In collaboration with Marches Energy Agency the Council revised its 'help to heat flexible eligibility' policy in summer 2019[2]. Eligibility criteria for private rented properties include EPC F, G or unrated properties where households are considered to be fuel poor and / or low income and vulnerable to the cold. This links to the broader Home Energy Advice Tamworth (HEAT) scheme. Nationally, there is evidence that implementing this policy is challenging because of the attitudes of some landlords and also the level of disruption for tenants (especially older households) when the work is carried out, but the Council is monitoring this closely.

The strategy will focus on proactive ways to continue to promote physical and management standards in the private rented sector, with a focus on the needs of families with children and older people; work will also be focused on neighbourhoods with higher levels of deprivation and poor stock conditions. The Council will also continue to work with landlords to prevent homelessness from the private rented sector wherever possible – the ending of a private rented sector tenancy is one of the main causes of homelessness in Tamworth.

The private rented housing market has a sub-regional dimension: some landlords have properties in a number of local authority areas, while tenants may search for suitable accommodation across a wide geographical area. The policies of other councils may

[2] This is linked to the ECO (energy company obligation) system to help low income and vulnerable households in the private sector who live in cold and unhealthy homes and whose fuel bills are likely to result in higher household debt and / or worsening health.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

impact on Tamworth, for example the recent decision by Birmingham City Council to require planning permission to convert family houses to small HMOS (houses in multiple occupation) could encourage some landlords to look for opportunities in Tamworth. The Council can only be aware of such decisions as they arise and seek to monitor any impact.

The government has for some time been keen to see more institutional investment in new rented accommodation (ie build to rent). Areas such as London have seen some investment from eg pension funds and some local authorities have actively sought such investment. The size of scheme required means it is unlikely that Tamworth could attract such investment on its own, although there may be scope for a regional or sub-regional programme. While such accommodation would be at market rents and may not be affordable to those on lower incomes these properties would meet a need, particularly for those moving to the area to take up employment.

12 Tamworth climate change

Tamworth Council has recently declared a climate emergency. The housing strategy must support the Council's aspiration to move to net zero greenhouse gas emissions. More work will be needed to determine the best way of achieving this, and in the early years of the housing strategy delivery plan the focus will be on framing the debate with partners and stakeholders and identifying actions.

These are likely to include:

- Discussions with developers and builders to reduce the carbon footprint of new homes, including non-carbon heating sources
- Work with homeowners and private landlords to encourage retro-fitting private sector stock and moves to non-carbon heating sources
- The Council developing a strategy to replace carbon heating sources in its own stock and undertake other retro-fitting measures as appropriate.

Across the UK, providing heating and hot water in homes makes up 25% of total energy use, and 15% of total greenhouse gas emissions. The average home emits 2.7 tonnes of carbon dioxide each year. Given that new homes make up a relatively small proportion of total stock, the biggest challenge will be retro-fitting existing homes, particularly those built before 1974, when energy and insulation standards were not as good.

Responding to the climate change emergency involves consideration of a wide range of impacts, from increased flood risk and water shortages to heat-related illness.

Tamworth Council has already been successful in accessing funding to support households to improve the energy efficiency of their homes. In July this year the government announced £2bn funding under the Green Homes Grant scheme; this

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

provides homeowners and landlords with funding towards a range of energy improvements including insulation, heat pumps and solar thermal, double or triple glazing, energy efficient doors, heating controls and appliance thermostats. The scheme will pay for up to two-thirds of the cost (up to a maximum contribution of around £5,000); for low income households could reclaim 100% of the cost up to a £10,000 maximum. The housing strategy will include steps to promote the scheme locally and encourage uptake of the grants.

13 Town ecosystems report

This work was commissioned by the LEP and includes a study of Tamworth town. It is based on secondary data (mainly ONS data), a survey of 80 local businesses (89% return) and an objective retail review carried out from the perspective of customers. Workshops were also held with local authority officers and other stakeholders.

Of particular note is the number of part-time jobs in Tamworth town centre – there are as many part-time as full-time jobs. The number of businesses operating in the town centre had grown by 18% since 2013, half that of the average for the LEP area (36%) and significantly lower than the average for the West Midlands (24%). The business density for Tamworth (businesses per 10,000 population) was also lower than the average for the LEP area and the West Midlands.

Opportunities identified in the Tamworth Future High Streets Fund bid include:

- Transport accessibility (two bus stations, train station connected to major north/south and cross-country routes, proximity to motorways)
- Increasing footfall
- Introducing new town centre uses
- Reducing retail floor space
- Linking key heritage assets.

Challenges include:

- Poor perceptions from residents with high levels of ASB and alcohol-related crimes
- Majority of retail lies on town boundary with declining number of national retailers in the centre
- Rising number of vacant properties and poorly maintained commercial buildings
- Lack of evening leisure is limiting new or different investment
- Footfall in the town centre has declined considerably.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

In 2018, 23% of people in the Tamworth district area had no qualifications, compared to 21% for the LEP area and for the West Midlands as a whole, and 18% for the UK. 19% had the highest level of qualifications (NVQ4+), compared to the UK average of 39%. For the LEP area, this figure was 34% and for the West Midlands, 33%. In consultation, many partners expressed concern about low levels of IT literacy, general literacy and numeracy amongst a significant percentage of the population.

Tamworth has a net commuting outflow of 7,800; main commuting destinations include North Warwickshire, Birmingham and Lichfield. In terms of inward commuting, the highest numbers come from the Tamworth area but outside the town centre. Other areas which are a significant source of inwards commuting to Tamworth include North Warwickshire, Birmingham and Lichfield.

There are pockets of deprivation in the town centre and surrounding areas, and in the South East of the Council area.

Whilst 50% of retailers in Tamworth town centre are satisfied with the performance of their business, 49% are pessimistic about the future – 67% are dissatisfied with the performance of the town. They would like to see more larger shops and more variety of shops, an improved regular market and more events. Suggestions for improving the public realm include more toilets, improved pavements, improved security and more seating.

Market yields on property in Tamworth town centre were 7.5% (measured Q2 2019). Yields have steadily declined since 2013. Market rents are amongst the lowest in the LEP area. Over 14% of the primary shopping area is vacant, a figure which is rising.

Priorities identified in the report are:

- Re-invigorate retail in the town centre through experimentation: short-term tenancies, pop-ups, markets, etc
- Redevelop the historic quarter surrounding the castle to pull in visitors and entice them into the town centre
- Increase the level of housing and office space within the centre
- Work with public transport providers to extend provision particularly into the evening.

There are brownfield sites with potential for housing in and around the town centre, but developers consider these to be high risk with a low return and there is little appetite to develop them.

Although there are currently only a small number of residential properties within the town centre area, there are almost 600 properties in the surrounding area. Many of these are one and two-bed flats in high-rise blocks, owned by the Council. Three quarters are

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

allocated to over 50s. These include a higher number of households who don't own a car, higher numbers of unplanned hospital admissions, many households including someone over 65 with a limiting long-term illness, high levels of deprivation and high numbers of households in financial stress.

Town centre redevelopment is one of four key strategic priorities in the Council's corporate plan. The redevelopment of the Enterprise Quarter (£6.3m) is almost complete and funded through the LEP, TBC capital, Staffs CC capital and the Heritage Lottery Fund. This has delivered an Enterprise Centre, restaurant, refurbishment, an extension of the theatre and improved public realm.

Master planning of the Gungate site is now underway.

14 Tenancy sustainment

Tenancy sustainment rates are not uniformly collected for either the social housing or private rented sectors. Some social housing landlords did express concern about tenancy sustainment rates particularly for new tenants; there has been some pre-tenancy training in place but its impact has not been fully evaluated.

For example, the Homestart Tamworth CAN A First Home project has been running during the past year but is due to end in March 2020. The scheme is aimed at those getting ready to take up their first tenancy, who may be considered to be more vulnerable to tenancy failure. This includes those who have been homeless. The course covers understanding your responsibilities under the tenancy agreement as well as practical issues in running a household, and financial management

Over the year, the scheme has worked with 45 households, with 40 completing the course. Half of these have needed support with understanding Universal Credit. 11 households have benefited from starter packs ranging from beds and bedding to white goods to school uniforms and children's shoes. Some have received vouchers for the food bank and access to fresh fruit and vegetables through partner supermarkets.

Funding for this scheme is due to end shortly; the scheme should be evaluated and if it is found to have had a positive impact on tenancy sustainment rates further funding options should be explored so that it can be continued. Other options should also be explored, which could be linked to social housing allocations, and work to prevent homelessness. For example, the Council already works with Citizens Advice and could build on this with a strengthened service for both private sector tenants and for older people across all tenures looking at their housing options.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

15 Needs of particular groups

Attracting in-migration to fuel economic growth

As noted above, domestic migration may be affected in the short and medium term by the impact of coronavirus.
The Town Ecosystems report highlights a relatively high level of commuting outflow from Tamworth; main commuting destinations include North Warwickshire, Birmingham and Lichfield. Tamworth enjoys good transport connections (both road and rail) and there is scope to continue to attract more people to live in the area through the town centre redevelopment and also schemes outside the centre. The housing offer will need to focus on family homes (range of sizes and types) as well as accommodation for single people.

Gypsies and travellers

An assessment of the accommodation needs for gypsies, travellers and travelling showpeople has recently been carried out (joint assessment with North Warwickshire and Lichfield Councils). The assessment shows no current or future needs in Tamworth during the period to 2036. There are currently no sites in the Tamworth area.

Older people and those with a long term physical disability

In total, there will be a need for an additional 1,187 homes with either support or care included in Tamworth by 2036. This is a significant uplift in demand linked to the ageing population.

Table 15: Older person housing requirements – 2016 to 2036

		Housing demand per 1,000 75+	Current supply	2016 demand	Current shortfall/ (surplus)	Additional demand to 2036	Shortfall/ (surplus) by 2036
Housing with support	Rented	57	451	314	(-137)	272	135
	Leasehold	77	94	425	331	367	698
Housing with care	Rented	24	117	133	16	115	131
	Leasehold	24	25	133	108	115	223
Care bed spaces		104	118	460	650	190	753

Source: Derived from demographic projections and Housing LIN/HOPSR/EAC

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

HQN Limited Registered in England Reg No. 3087930

Table 16: Estimated change in population with long term physical disability (LTHPD) (2016-2036)

Population with LTHPD		Change (2016-36)	% change from 2016
2016	**2036**		
12,553	17,742	5,189	41.3%

Source: Derived from demographic modelling and Census (2011)

Table 16 above shows a significant predicted increase in the number of people living with a physical disability. Table 17 overleaf shows the tenures of people with LTHPD – it should be noted that the data is for the population living in households rather than households. The analysis clearly shows that people with a LTHPD are more likely to live in social rented housing and are also more likely to be outright owners (this will be linked to the age profile of the population with a disability). Although this data is now quite old, the tenure pattern is unlikely to have changed significantly.

Table 17: Change in tenure for people with LTPD 2001-11

	2001 households	2011 households	Change	% change
Owns outright	7,098	8,790	1,692	24%
Owns with mortgage/loan	14,395	12,943	-1,452	-10%
Social rented	6,234	6,108	-126	-2%
Private rented	1,007	3,157	2,150	214%
Other	646	319	-327	-51%
Total	**29,380**	**31,317**	**1.937**	**7%**

Source: 2001 and 2011 Census

The housing strategy must ensure that older people are supported to make good choices about their housing which provide some futureproofing. There is much evidence nationally

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

HQN Limited Registered in England Reg No. 3087930

that the older you get the more disruptive and difficult a move is likely to be. A strengthened relationship with Citizens Advice could ensure that older people have access to independent advice about the range of options available.

The increase in the numbers of older people and those with a physical disability will put more pressure on the Disabled Facilities Grant; although largely funded by central government the council retains the statutory duty for delivering these. There are also areas of discretion around DFG's including funding of any required work which cannot be met through the DFG and funding work above the maximum limit. Some councils offer grants and loans for smaller work where it is felt that the full assessment process for a DFG is disproportionate.

Many older people also live in homes which need repair work but struggle to organise this, either because of lack of money or anxiety about getting the work done to a reasonable standard and cost.

The housing strategy will include an action to develop a new approach which encompasses a range of funding options available to older people depending on the nature and extent of the work required.

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk

HQN Limited Registered in England Reg No. 3087930

Fast, practical guidance on everything to do with housing.

HQN provides high-quality advice, tailored support and training to housing associations, councils, ALMOs and other housing providers.

Find out more about HQN and our network membership by visiting www.hqnetwork.co.uk or call us on +44 (0)1904 557150.

hqn

Rockingham House, St Maurice's Road, York, YO31 7JA
Tel: +44 (0)1904 557150 Email: hqn@hqnetwork.co.uk Visit: www.hqnetwork.co.uk