

Tuesday, 22 February 2023

Report of the Assistant Director - Partnerships

Housing Strategy Update

Exempt Information

NONE

Purpose

To update the Committee on actions within the Tamworth Borough Council Housing Strategy which directly impact on health and wellbeing of Tamworth communities.

Recommendations

It is recommended that:

1. The Committee consider the update/information provided against each Housing Strategy priority and actions.
2. The Committee provide feedback and direction for future reports in relation to the continued delivery of the Housing Strategy

Executive Summary

The Health and Wellbeing Scrutiny Committee were given an overview of the Tamworth Borough Council Housing Strategy 2021-2025 at the meeting in 12 July 2022. The Committee requested an update on all actions and/or relevant data sets as they relate to health and wellbeing of Tamworth communities on a quarterly basis.

This report highlights relevant Council and partnership actions and emerging datasets available as of 31st December 2022.

It is proposed that this data and information is reviewed in line with Housing Strategy Actions to enable feedback and to determine data and information for scrutiny at future meetings.

Information is presented in line with priority areas identified in the Housing Strategy and as it relates to the health and wellbeing of the Tamworth communities.

PRIORITY 1 - ENABLE THE PROVISION OF SUFFICIENT NEW HOMES TO MEET THE NEEDS OF THE EXISTING POPULATION AND THOSE ATTRACTED TO THE AREA FOR WORK; ENSURING A RANGE OF PROVISION TO REFLECT BOTH NEED AND ASPIRATION

The council’s Planning Policy states:

- Overall Affordable Housing (AH) Requirement on new sites – 20%
- First Homes initiative (from 2021) – 25% of the AH provision
- Additional affordable home ownership – 10% of all dwellings
- The remaining provision to be provided as rent

Year	Affordable Permitted*	Homes	Affordable Completed*	Homes
2020/21	29		167	
2021/22	29		90	

**Indicative figures only*

Information regarding the development of housing in Tamworth is updated on an annual basis to <https://www.tamworth.gov.uk/monitoring>

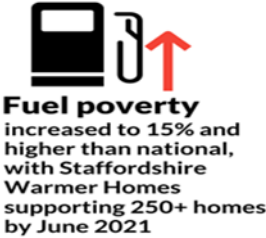
First Homes

- Nomination to 25% of affordable Housing on all new sites. Eligible buyers receive 30% reduction on full market value.
- The percentage discount is passed on to future purchasers in perpetuity on house market value (to be recorded by the Council)
- Maximum price of a First Home on its initial sale, after discount has been applied, will be £250,000.

The First Homes discount is secured through a planning obligation, which runs with the land. A title restriction is also placed on every First Home which prevents the transfer of title without the express permission of the Council ¹

PRIORITY 2 - MAKE BEST USE OF EXISTING HOUSING AND RELATED ASSETS

The 2021 Staffordshire Joint Strategic Needs Assessment sets out current and future strategic health and care needs in Staffordshire and identified that wider determinants such as the level of fuel poverty and homelessness in Staffordshire give an indication of how quality of life for residents can be improved.



There are number of ways in which Tamworth Borough Council supports and assists residents who may be experiencing fuel poverty to adapt and remain in their own homes:

¹ Draft First Homes Guidance April 2022 <https://www.gov.uk/guidance/first-homes>

Beat the Cold commissioned as HEAT (Home Energy Advice Tamworth)² are a Staffordshire based charity over 20 years' experience in energy advice and support. They are commissioned by the Council (in partnership with Staffordshire County Council) as part of the Staffordshire Warmer Homes initiative.

<https://www.staffordshire.gov.uk/Warmer-Homes/Staffordshire-Warmer-Homes.aspx>

The aim is to reduce fuel poverty, and cold related ill health and can help with;

- Energy advice to reduce bills and support with energy debt
- Income maximisation - Ensure residents they are claiming everything they can.
- Assisting eligible clients to access schemes to improve the energy efficiency of their homes and other government schemes they are entitled to which may include:
 - External wall installation
 - Cavity Wall insulation
 - Loft insulation
 - Air Source heat pumps
 - Solar Panels
- Help with emergency payments such as fuel vouchers and foodbank vouchers.
- Register for Priority Services Register (PSR) – a register where energy suppliers and other relevant parties (such as the electricity networks and gas distributions networks) hold and maintain the details of customers who may require non-financial support due to their personal circumstances or characteristics in order to manage accounts and remain supplied. Each energy supplier has their own PSR.
- Support with water bills

An energy efficient home is a warmer home which is also cheaper to heat and will improve health and wellbeing.

The commissioned service funded through the Private Sector Housing budget – current contract value is £8,500 per annum.

Performance statistics included as **Appendix 1**

Staffordshire Warmer Homes³

Staffordshire Warmer Homes is a scheme run by Staffordshire County Council, in partnership with district and borough councils. The goal is to combat fuel poverty across the county and help residents to heat their homes for less using greener and more energy efficient solutions.

Green Homes – Local Authority Delivery (LAD) Funding

The Midlands Energy Hub (MEH) received a total of £59.95 million of Government funding as part of Phase 2 of the Green Homes- Local Authority Delivery scheme (LAD 2) to improve the energy efficiency of homes of low-income households, helping reduce fuel poverty, phasing out high carbon fossil fuel heating, and delivering progress towards the UK's commitment to net zero by 2050. Applications for this funding was directly to Eon, through Staffordshire Warmer Homes delivery partners.

² <https://www.tamworth.gov.uk/save-money-your-fuel-bills>

³ [Staffordshire Warmer Homes Partnership](#)

The funding applications process is now closed resulting in the following outcomes (those with live applications are being progressed) :

Local District	Total volume leads	Retrofit assessments	Retrofit coordination	Installed	Cancelled
South Staffs	76	7	71	27	31
NUL	98	36	25	22	7
East Staffs	119	13	6	3	10
Stafford Moorland	91	11	6	4	0
Cannock	116	20	4	4	0
Lichfield	86	18	12	14	18
Stafford	136	61	61	64	4
Tamworth	63	33	30	36	8
Totals	785	199	215	174	78

Home Upgrade Grants (HUG) Fund

HUG 2 is a government scheme awarding grants to Local Authorities (LAs) for energy efficiency and clean heating upgrades in owner occupied and private rented sector fuel-poor homes off the gas grid. The funding is administered through application to Staffordshire Warmer Homes.

HUG 2 aims to deliver two main objectives:

- To deliver progress towards the statutory fuel poverty target for England, by improving as many fuel-poor homes (of energy efficiency rating Band D, E, F and G) as reasonably practicable to Band C by 2030.
- To progress the UK's target to reach Net Zero by 2050, by supporting the phase out of off-gas grid fossil fuels and transition to low-carbon heating systems.

HUG 2 funding will be awarded from early 2023 with delivery running from April 2023 until March 2025.

At this time there are no leads recorded from Tamworth:

Local District	Total volume leads	Retrofit assessments	Retrofit coordination	Installed	Cancelled
South Staffs	5	3	3	0	0
NUL	38	36	25	22	0
East Staffs	18	13	4	3	0
Stafford Moorland	11	11	9	6	0
Cannock	20	20	6	4	0
Lichfield	18	18	0	7	0
Stafford	136	61	56	46	0
Tamworth	0	0	0	0	0
Totals	248	164	103	88	0

Tackling Empty Homes – this is a Corporate Priority with a strategy in development to be completed by March 2024.

Houses of Multiple Occupation (HMO) Licencing

Houses of Multiple Occupation are properties rented out by at least three people who are not from the one 'household', eg a family, but share facilities like the bathroom and kitchen. It is a statutory requirement to ensure that all HMOs meet a licensable standard regardless of whether the property requires a mandatory licence.

127 HMOs have been identified in Tamworth (with a further two at planning stage).

Mandatory licencing is in place for those HMOs which meet the following criteria:

- Has five or more tenants living as two or more households, and
- Share facilities such as a kitchen, bathroom and toilet.
- Even if your property is smaller and rented to less people, a licence may still be required depending on the area.

At this time the Council have 66 currently active licences which must be retained on a public register⁴.

61 HMOs do not require licencing but must comply with legislation. A proactive inspection regime is now in place and it is likely more HMOs will be identified.

The number of HMOs is not high for the size of the Borough and provides an affordable housing option.

Damp and Mould

Following the tragic death of Awaab Ishak in which the Coroner attributed prolonged exposure to severe damp and mould as a cause of death there has been a significant amount of activity in the media, from the Government and from the Regulator for Social Housing focussed on the causes and impact of damp and mould in the home.

A report has been submitted to the Homelessness Prevention and Social Housing Committee on 16th February 2023 outlining the Council's review and general approach to dealing with reports of damp and mould in council properties.

The Secretary of State for Levelling Up, Housing and Communities also contacted local authorities to provide details of approaches to damp and mould in private sector rented properties.

An outline plan has been submitted and key performance indicators have been updated for Private Sector Housing to include any reports or disrepair which may be attributed to damp and mould.

Updated KPIs are as follows:-

- Number of disrepair requests – 11 (Sept-Dec 2022 – 0 damp and mould)
- HMO Inspections per month – 3 (Sept-Dec 2022)
- Number of proactive inspections per month – 8 (Sept-Dec 2022)
- Number of category 1 Hazards identified as result of inspection - 0
- The number of formal interventions around notice and harassment issues/landlord behaviour – 0
- Number of Improvement Notices served
- Number of Prohibition Notices served
- Number of Civil Penalties issued other than HMO
- Number of Hazard Awareness Notices served

The approach to enforcement in private rented properties is outline in the Council's Private Sector Housing Enforcement Policy .⁵

⁴ [Tamworth Council HMO Public Register](#)

⁵ [Housing Policies](#)

PRIORITY 3
ENSURE HOUSING PLAYS A KEY ROLE IN DELIVERING TAMWORTH'S RESPONSE TO CLIMATE CHANGE

A Net Zero Carbon Baseline Report was presented by the Leader of the Council to the Infrastructure Safety and Growth Scrutiny Committee on 26th September 2022 and endorsed by Cabinet on 20th October 2022.

The recommendations as follows:

- Endorse the baseline assessment
- Prepare an action plan
- Produce an action plan by 31st December 2024

Identifying assistance for home owners and private tenants to live in affordable and efficient homes is the priority for Staffordshire Warmer Homes Partnership

ECO4 – Statement of Intent

ECO4 is an obligation placed on the largest energy suppliers in Great Britain and is focused on the least energy efficient homes occupied by low income and vulnerable households

Households may be eligible through receiving means tested benefits, living in the least energy efficient social housing or through ECO4 Flexible Eligibility

It is aimed at helping households who are not likely to be in receipt of means tested benefits. Households must live in either an Owner Occupied or a Privately rented home.

The four ECO4 Flex routes are:

1. Household income: Households with a combined gross income under £31,000 (includes all sources of Local Authorities referrals only for SAP⁶ bands D-G

⁶ The Standard Assessment Procedure (SAP) is the methodology used by the government to assess and compare the energy and environmental performance of dwellings. Its purpose is to provide accurate and reliable assessments of dwellings that are needed to underpin energy and environmental policy initiatives.

2. Proxy targeting: Combination of two proxies outlined in the table below:

<p>A household must be in bands E, F or G and meet any two of the following qualifying criteria:</p> <ul style="list-style-type: none">• *Home is in LSOA 1-3 area• A householder receives a Council Tax rebate – (rebates based on low income only, excludes single person rebates)• *A householder is vulnerable to living in a cold home as identified in the NICE Guidance (only one from the list can be used, excludes the proxy 'low income')• A householder is referred under a Local Authority run scheme which aims to support low income and vulnerable households.• A householder receives free school meals• Household identified as struggling with sustained debt on utility bills and mortgage payments and has been referred to the Local Authority for support by Citizens Advice, their energy supplier or from their mortgage lender. <p>*If choosing both, another one must be selected from the list</p>
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3. NHS referrals: Households can be referred by either an NHS Trust, an NHS foundation trust, a general medical practitioner provider, a Health Board, or a Local Health Board where a person is at risk, and suffering from a severe and/or long term health condition that could be severely impacted by living in a cold home and falls under one of the four umbrella conditions;

- Cardiovascular,
- Respiratory,
- Immunosuppressed
- Limited Mobility

4. Bespoke targeting: Suppliers and LAs can submit an application to BEIS where they have identified a new mechanism which identifies low income and vulnerable households who are not already eligible under the existing routes Local Authorities and suppliers for SAP bands D-G. As ECO is a supplier obligation, delivery under the targeting methods will be up to suppliers.

Tamworth Borough Council will be signing up to the ECO4Flex and will be issuing a Statement of Intent (SOI) in February 2023 to work with Beat the Cold to refer eligible households with the intent of improving energy efficiency and affordability.

Data will be provided as part of future reports to the Committee and Cabinet where required.

Private Rented Sector Minimum Energy Efficiency Standards (MEES)

A project is underway to identify Private Landlords who are not compliant with Energy Efficiency (Private Rented Property) Regulations 2015 - ensuring private rented properties have an Energy Performance Certificate (EPC) an energy rating of `E` or above.

PRIORITY 4

ENSURE EVERYONE WHO LIVES OR WORKS IN TAMWORTH HAS ACCESS TO APPROPRIATE HOUSING THAT PROMOTES WELLBEING

Citizens Advice Mid Mercia (CAMM) operating as Tamworth Advice Centre, are working together with Tamworth Borough Council (TBC) to assist with the council priorities:

- Living a quality life in Tamworth
- Growing strong together in Tamworth
- Delivering quality services in Tamworth.

The services delivers

- An inclusive Financial Well-being, Debt and General Advice Service that is accessible to all through flexible methods of service delivery for an improvement in the health and well-being of local people through effective advice.
- Tenancy Sustainment project (referrals by TBC Staff)
- Homelessness Prevention Project (referrals by TBC staff)
- Sacred Heart project (outreach support)

The contract is funded with contribution from the Housing Solutions Service (Homelessness debt advice), Benefits service and Partnerships for general debt. (£96,000).

Tamworth Advice Centre – quarterly reports at Appendix 2a, 2b, 2c and 2d.

Key headlines September - December 2022:

- Client issues remain complex and can take multiple appointments, either due to complexity or the client's needs and understanding, or both. An affordability check is rarely just that; a client will have other issues, or their benefits are incorrect. Likewise, a debt appointment is never "just" debt, which our report highlights well.
- Increase in debt amounts coming through via the self-referral route
- There has been a very large increase in credit card debt, which has increased by £90,000.
- There have also been large increases in overdrafts and hire purchase arrears.
- There is an increase in Council tax arrears but also an increase in the number of debts suggesting that the amounts owed individually are lower.
- Rent arrears have increased.
- Fuel arrears appear to be less, which may mean that the support given out locally and by central government is having an impact.
- Slight increase in mortgage arrears, something which may continue as interest rates rise and fixed term deals come to an end.
- Face to face appointments at CT CIC offices and Heart of Tamworth.
- Continued communication with clients via text message, email or Whatsapp, and Zoom appointments can also be accommodated.
- Refernet system for referrals which is easier to refer and to see what is happening with the client at a glance. Other organisations also use this system.
- Tamworth Advice Centre volunteer recruitment program is ongoing.

Homelessness and Rough Sleeping Strategy 2020-2025

The Council has current strategy the outcomes of which are reported to Scrutiny.

A breakdown of the homeless data/prevention figures and reasons for homelessness was provided to the Committee on 22nd January 2023⁷.

⁷ [Report to H&W JAN 2023](#)

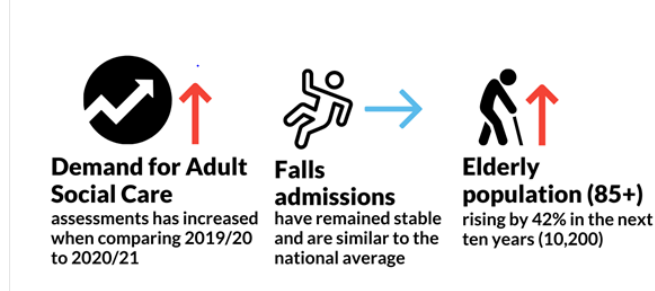
The report also included proposals for a Homelessness Hub to be presented to Cabinet in March 2023.

Housing Revenue Account business plan – planned investment in Decent Homes Plus standards to include EPC of C+ by 2028

PRIORITY 5

ENSURE APPROPRIATE ADVICE AND FUNDING IS AVAILABLE TO SUPPORT OLDER PEOPLE TO LIVE INDEPENDENTLY IN APPROPRIATE ACCOMMODATION.

Overview of key trends:



People aged 80+ account for two thirds of hip fractures, with rates similar to national average. Rates are highest and above national in Tamworth and East Staffordshire.

Healthy Ageing is a priority for both the Staffordshire Health & Wellbeing Board, and the Staffordshire and Stoke-on-Trent Integrated Care System⁸

Health ageing promotes well-being and enabling independence for older people. Outcomes on this priority includes:

- warm, energy-efficient homes for everyone
- a strong focus on independence
- the prevention of falls amongst older people
- more choice at the end of people's lives, with a focus on supporting people to remain at home, and to die at home.

The Healthy Ageing Partnership Group is currently developing a plan for this priority and has invited a wide range of stakeholders to attend several workshop events to help develop a plan for Staffordshire. (Appendix 3 refers)

Disabled Facilities Grants

Disabled Facilities Grants (DFG) are for private sector residents – Homeowners, Housing Association and Private Tenants.

A DFG helps to pay for adapting a home so a person with disabilities can continue to live there. Grants are paid when we consider that changes are necessary for the individual and it is reasonable and practical.

DFGs are used for someone living in a property, who is disabled and is either the owner occupier or a private rented tenant (permission will have to be sought from the landlord for the works to be done). The grant is means tested, except in the case of children under the age of 18, with the maximum grant being £30,000.

⁸ [Staffordshire Health and Wellbeing Strategy 2022-2027](#)

Delivery of the grants will be an in-house service from 1st April 2023. Details provided to the Committee on 22nd January 2023.⁹

Details of current open (known) cases:

	Clients	Works/ Cases	Estimated costs	Total DFG Funding
Tamworth BC				
1 Initial Enquiry	2	2	£0.00	
2 Awaiting POA or 3rd party consent or Contact from client	8	8	£0.00	
3 PTOR	7	11	£7,956.69	
4 Awaiting Landlord PIP	3	3	£0.00	
5 OT Assessment	13	13	£0.00	
6 Waiting List, Awaiting Allocation	26	26	£4,630.00	
7 CS Secondary Case (Pre-Caseworker Stages)	2	3	£0.00	
8 Caseworker Stage	7	9	£22,583.64	£5,018.56
10 Plan Approval	21	21	£0.00	
11 Awaiting Full Landlord Permission	1	1	£281.25	
12 Tender Process	2	2	£175.00	
13 Client Approval & Final Caseworker Checks	5	6	£88,947.39	£56,238.91
16 Contract Issued, Awaiting Work Start	11	20	£162,730.97	£152,662.51
17 Work On-site	6	6	£102,175.70	£93,962.57
19 Final Process & Payment	6	7	£74,640.69	£66,058.07

Disabled Facilities Adaptation (DFA)

Disabled Facilities Adaptations are for Tamworth Borough Council Tenants only.

The Disabled Facilities Adaptation (DFA) scheme is designed to give access to funding for Tamworth Borough Council Tenants for property adaptations to support the needs of people in the household with disabilities. Adaptations are completed at the discretion of Tamworth Borough Council and the council need to be satisfied that the work is necessary and appropriate. There is a cost cap on DFA projects.

In some cases, it may be better for a tenant's long term needs to consider moving to a ready-adapted property, or to downsize to a smaller property – for example from a two storey property to a bungalow or flat. This may be discussed with you during the application process. In the case of downsizing, some tenants may be eligible for the “incentive to move” scheme.

Hospital to Home

CT CIC continue to work with health partners and have been commissioned to provide a or – hospital discharge service. To date 195 referrals have not been readmitted to hospital and remain in their own homes. In partnership the Council can provide housing advice, referrals for warmer homes services as necessary for these vulnerable cohorts.

Sheltered Housing

⁹ [Report to H&W 22 JAN 2023](#)

Tamworth Borough Council Sheltered housing provides people aged 55 and over with another housing choice in Tamworth.

Sheltered housing can be flats, studios or bungalows and are let unfurnished. Each property has its own front door, bedroom(s), lounge, kitchen and bathroom. There is an emergency intercom alarm system with pull cords in each room available 24 hours per day to give residents peace of mind if they need help and a Scheme Manager is on site Monday to Friday from 8.45am to 5.00pm, although these times may vary (excludes bank holidays).

There is a total of 11 schemes across the Borough and 365 sheltered properties.

Facilities and services

Most schemes have a large centrally located resident’s lounge with an active social environment so there is plenty to do with people of a similar age. Some schemes qualify for a concessionary television licence (applicable to people 60 and over only). Some schemes have a guest bedroom which may be booked for visiting relatives or family and there are also laundry rooms containing washing machines and tumble driers for personal use and /or any carers in some of the schemes. Some schemes have a library or reading area which are stocked with books and there is a 24 hour entrance door entry phone system to give residents additional home security. Finally some schemes have lifts to give easy access to the first floor accommodation and some have enclosed private gardens. All have Car Parking available.

Key Performance Indicators as follows (as at December 2022)

KPI	Target	Actual
Percentage of needs and risk assessments carried out at all schemes prior to the tenant moving in	100%	100%
Percentage of new tenancy visits completed at schemes within 24 hours of the tenant moving in	100%	100%
Percentage of monitoring sheets completed in relation to legionella	100%	100%
Percentage of scheme resident meetings held bi-monthly	100%	100%
Percentage of calls to Careium community alarm centre answered within 60 seconds	95%	96.64%

Dementia Friendly Community Status

It is estimated that there are over 13,600 older people in Staffordshire suffering from dementia with a diagnosis rate of 62% in Tamworth (similar to national average). A higher diagnosis rate enables people to receive appropriate treatment.

Tamworth successfully retained Dementia Friendly Status in 2022, with 5000 Dementia Friends who continue to be involved in raising awareness about dementia.

The Dementia Friendly Community Group continues to be a strong voice and advocate for people living with dementia and their carers. The new members of the group have lived experience of caring for someone with dementia and continue to advocate for people living with dementia. This remains important support to ensure that people with dementia can remain at home.

Tamworth has an established and extremely well attended Memory Cafe. The Café is now meeting face to face as a support group.

Communities Together CIC continues to offer singing for the mind, arts and craft activities, seated exercise sessions. They also offer a befriending telephone line and Meals on Wheels service. The group secured funding to purchase 3 x Rempods which have been used at various events in the community and at Memory Café to provide unique pop up reminiscent scenes taking people with dementia back in time.

Resource Implications

There are no direct financial implications arising from this report.

Legal/Risk Implications

There are no direct legal implications arising from this report. Actions and statistics reported as for the mitigation of risk to the most vulnerable within our communities and to ensure health and affordable housing is available.

Equalities Implications

All activities give due consideration to the Council's Equality and Diversity Policy – Making Equality Real in Tamworth (MERIT)

Environment and Sustainability Implications (including Climate Change)

Included as a priority within the strategy and in wider considerations for the Council's Climate Change policies.

Report Author

Joanne Sands – Assistant Director Partnerships

Background Papers

Tamworth Housing Strategy 2020-2025

Appendices

Appendix 1 – HEAT Reports

Appendix 2a – 2d Tamworth Advice Centre Reports

Appendix 3 – Healthy Ageing Flyer