

Tuesday 17<sup>th</sup> October 2023

**Report of the Assistant Director - Partnerships**

**Housing Strategy Quarterly Update April-September 2023**

**Exempt Information**

NONE

**Purpose**

To update the Committee on actions within the Tamworth Borough Council Housing Strategy to 30 September 2023 which directly impact on health and wellbeing of Tamworth communities.

**Recommendations**

It is recommended that:

1. The Committee consider and endorse the report as presented.

**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 30<sup>th</sup> September 2023.

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

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.
- Eligibility criteria is set by Government – sales to local people with a combined household income of under £80,000

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 <sup>1</sup>

The first two First Homes properties went on sale in September 2023 at a site at Two Gates.

## 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.

Tamworth is currently represented at the Health Inequalities Directors Group. At the July 2023 meeting of the Health Inequalities Directors' Group (HIDG), the Insight team at Staffordshire County Council (SCC) presented an overview of data analysis completed to identify 'hotspot' areas of greatest health inequalities within each district/borough. This work was completed to enable the focus of resources and effort to achieve greatest impact.

Further work will be progressed to provide more focused and in-depth analysis, with a focus on the groups' identified topic of 'housing and health'.

Two geographical areas in each district/borough have been identified based on health outcomes and local intelligence assessed on how they compared with England or Staffordshire for indicators related to health and health inequalities to understand what improvements can be made. Update report is at **Appendix 1**.

Based on eligibility criteria the two wards for Tamworth proposed initially will be:

- Belgrave
- Glascote

It is proposed that a second phase of this work will be a more detailed discussion with key stakeholders and professionals within each district/borough, to identify additional sources of information and intelligence, review the identified 'hotspot' locations and consider local insight which adds depth and context. These could be in the form of partnership 'workshops' or 'world cafes'.

## Fuel Poverty

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:

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

**Beat the Cold** commissioned as HEAT (Home Energy Advice Tamworth)<sup>2</sup> 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 2 (April-June 2023)**..

Beat the Cold have also been awarded additional grant funding through the UK Shared Prosperity Fund Community (Cost of Living) pillar until 31<sup>st</sup> March 2025 to run targeted campaigns in specific wards identified at risk of fuel poverty, face to face meetings and enhanced support.

The Committee will receive a more detailed presentation from Beat the Cold during the meeting.

### **Staffordshire Warmer Homes<sup>3</sup>**

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.

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

<sup>3</sup> [Staffordshire Warmer Homes Partnership](#)

## 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 and Community Home Solutions (CHS) have been contracted to deliver Customer Journey Support (CJS)

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.

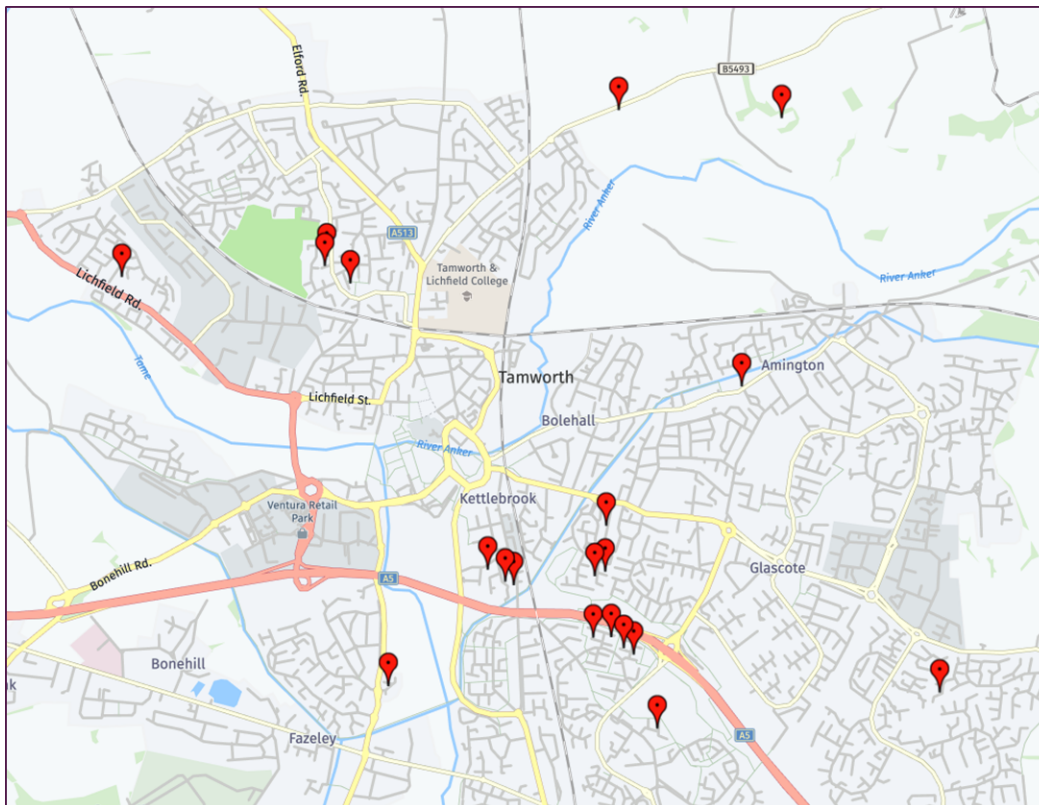
The budget grant funding for Staffordshire is as follows:

District Council	Capital Works Budget	Expected No. Homes
Staffordshire Moorlands	£1,585,000	88
East Staffordshire	£1,660,000	92
Stafford	£1,985,000	110
Lichfield	£1,145,000	64
Newcastle-under-Lyme	£920,000	51
Tamworth	£550,000	31
Cannock Chase	£720,000	40
South Staffordshire	£980,000	54
<b>Total</b>	<b>£9,545,000</b>	<b>530</b>

There has been a 'soft launch' for this funding with 7 applications rejected in Tamworth where eligibility criteria was not met.

A full launch will commence in October 2023, with area low income off-gas areas of Tamworth identified. CMS will work with the council to identify properties and work to promote the scheme.

To date 22 postcodes have been identified with a high proportion of off-gas properties, 96 properties identified as suitable for targeting at this stage of the scheme – fabric measures and 75 properties identified as suitable for targeting at later stages of the scheme – solid wall properties or heating only projects.



Progress will be reported on in future reports.

### **Tackling Empty Homes**

This is a Corporate Priority with a strategy in development to be completed by March 2024. Staff are currently undergoing training and working with the Empty Homes Network.

### **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.

89 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 register<sup>4</sup>.

23 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.

<sup>4</sup> [Tamworth Council HMO Public Register](#)

## Damp and Mould

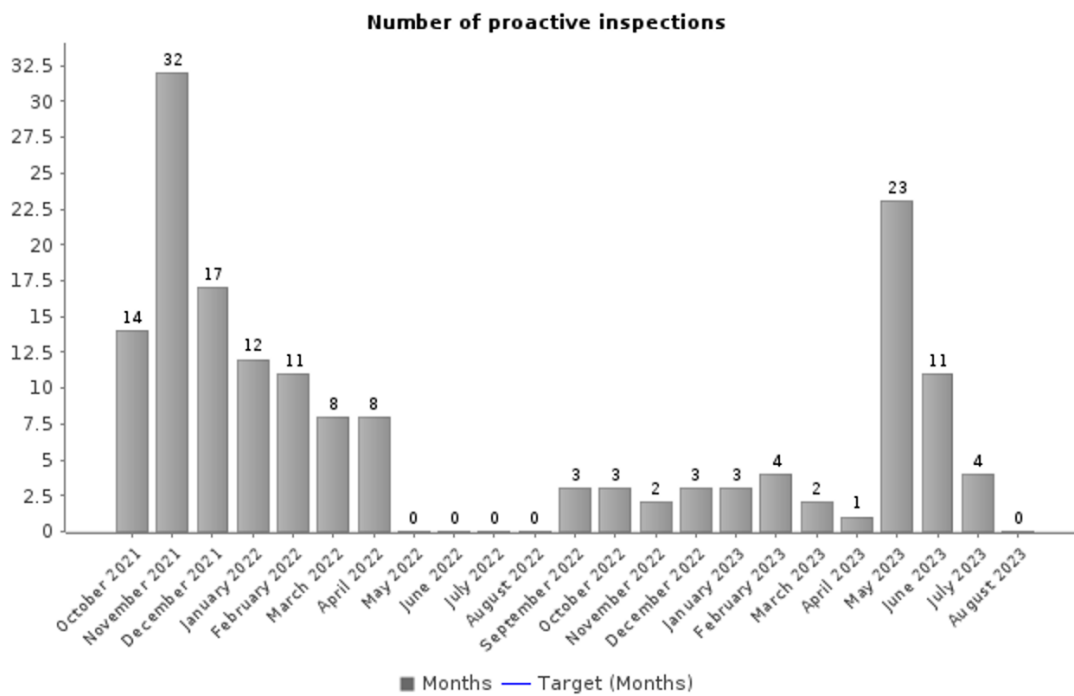
Following the tragic death of Awaab Ishak in which the Coroner attributed prolonged exposure to severe damp and mould as a cause of death there has been a significant amount of activity in the media, from the Government and from the Regulator for Social Housing focussed on the causes and impact of damp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

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

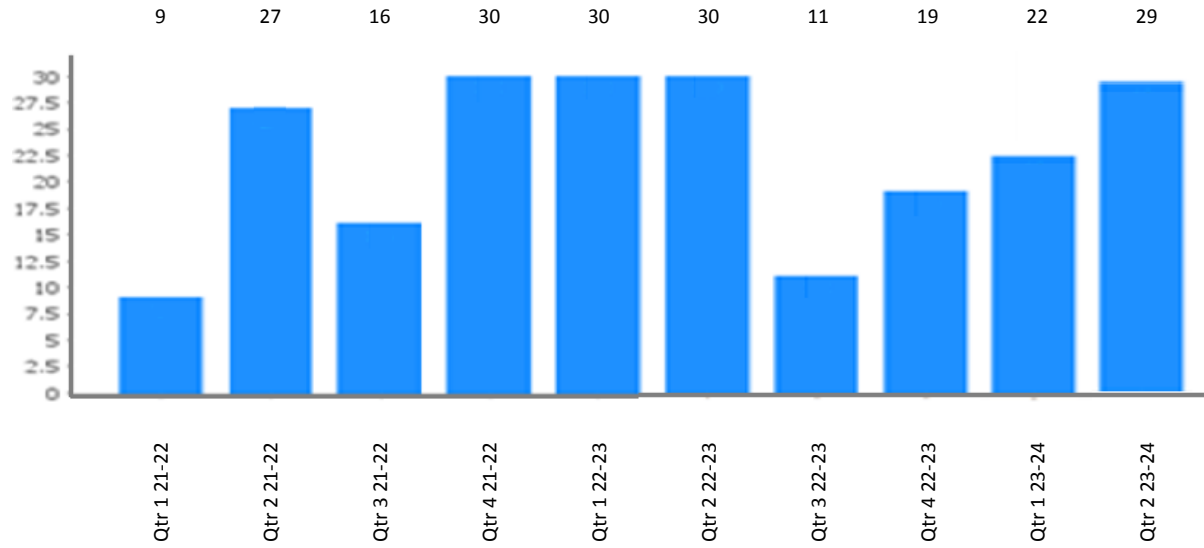
The Secretary of State for Levelling Up, Housing and Communities also contacted local authorities to provide details of approaches to damp and mould in private sector rented properties.

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.

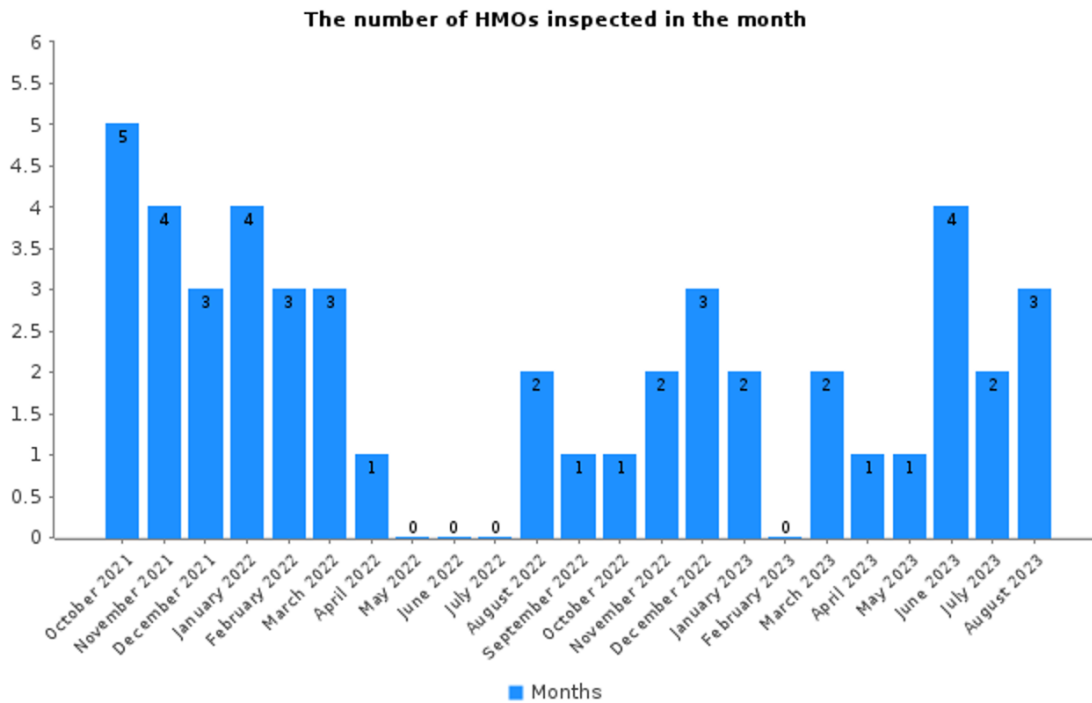
Updated KPIs are as follows:-



### Number of disrepair service requests



Q2 23/24 holds July/Aug 23 only



- Number of category 1 Hazards identified as result of inspection - 1
- The number of formal interventions around notice and harassment issues/landlord behaviour – 0
- Number of Improvement Notices served 0
- Number of Prohibition Notices served 1
- Number of Civil Penalties issued other than HMO 0
- Number of Hazard Awareness Notices served 0

The approach to enforcement in private rented properties is outline in the Council’s Private Sector Housing Enforcement Policy .<sup>5</sup>

Tamworth Borough Council Housing Repair Services report the following damp and mould requests April 2023-June 2023

Jobs Awaiting Authorisation for Works	0
Jobs Awaiting Post work inspections	0
Jobs Awaiting payment to contractor	0
Jobs Awaiting payment approval	1
Calls Awaiting job card to be issued	0
Jobs In progress	0
Jobs ready for invoicing	26

<sup>5</sup> [Housing Policies](#)



Jobs rejected	1
<b>TOTAL</b>	<b>27</b>

July – September 23 Quarter 2

Jobs Awaiting Authorisation for Works	0
Jobs Awaiting Post work inspections	0
Jobs Awaiting payment to contractor	0
Jobs Awaiting payment approval	0
Calls Awaiting job card to be issued	0
Jobs In progress	3
Jobs ready for invoicing	27
Jobs rejected	1
<b>TOTAL</b>	<b>31</b>

Advice about how to prevent damp and mould is available to tenants on the Council website <https://www.tamworth.gov.uk/controlling-condensation-and-mould>

**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 26<sup>th</sup> September 2022 and endorsed by Cabinet on 20<sup>th</sup> October 2022.

The recommendations as follows:

- Endorse the baseline assessment
- Prepare an action plan
- Produce an action plan by 31<sup>st</sup> 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 SAP<sup>6</sup> bands D-G

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

<p><b>A household must be in bands E, F or G and meet any two of the following qualifying criteria:</b></p>
<ul style="list-style-type: none"><li>• *Home is in LSOA 1-3 area</li><li>• A householder receives a Council Tax rebate – (rebates based on low income only, excludes single person rebates)</li><li>• *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')</li><li>• A householder is referred under a Local Authority run scheme which aims to support low income and vulnerable households.</li><li>• A householder receives free school meals</li><li>• 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.</li></ul> <p>*If choosing both, another one must be selected from the list</p>

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 have now signed up to ECO4Flex and a Statement of Intent (SOI) in April 2023 to work with Beat the Cold to refer eligible households with the intent of improving energy efficiency and affordability.

The direct NHS referral route has been circulated to the Primary Care Network.

Data will be provided as part of future reports to the Committee and Cabinet where required with 2 referrals and 2 approved in quarter 1 and 6 requests in quarter 2 with 5 approved.

#### **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:

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<sup>6</sup> 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.

- 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 which has been continued until September 2024)

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

Quarter 1 April – June 2023 reports are included as Appendix 3a,3b, 3c and 3d

The outreach service provided at Heart of Tamworth, due to cease on 30<sup>th</sup> September as it related directly to Homelessness has now been re-considered and will continue for generalist advice until at least September 2024 with consideration as to whether this can be included into the main Tamworth Advice Centre contract from April 2025.

### **Key headlines April-June 2023**

- Continuing to see an increase in clients with debt concerns coming through via the self-referral route.
- There has been a huge increase in mortgage arrears, rent arrears, council tax and utilities. Credit card debt, unsecured loans, and store cards remain high. This would appear to show the cost-of-living crisis is starting to have a bigger impact on families and shows how clients are trying to cope, with a concerning trend of falling into arrears with priority creditors.
- The level of debt itself is much higher but the numbers of debts has significantly increased too
- Continuing to see clients who cannot afford to remain in private properties where the rent has increased but the LHA rate remains frozen. This is likely to continue, given that the interest rates have risen again, and landlords are passing this cost on or indeed selling their properties, which creates very different issues.
- Financial gains and client outcomes have settled this quarter following a very high number of results in the previous quarter.

The Partnership Team continue to work with the Tamworth Advice Centre to seek to understand the impact of rising numbers and identify resource to assist with this to support those most vulnerable, including referral to the Private Sector team where necessary.

A verbal update on quarter 2 – June – September 2023 will be given at the meeting.

### **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 22<sup>nd</sup> January 2023<sup>7</sup>.

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<sup>7</sup> [Report to H&W JAN 2023](#)

The report outlining the commissioning of a Homelessness Hub was presented to Cabinet on March 2023

<https://democracy.tamworth.gov.uk/ieListDocuments.aspx?CId=120&MId=4581&Ver=4>

The contract for the operation of the Homelessness Hub was awarded to Citizens Advice Mid Mercia in September 2023 in partnership CT CIC, Homestart and Betterway Recovery. Full report has been provided to the Social Housing Committee and the contract monitoring will provide ongoing data.

## **PRIORITY 5**

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

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 System<sup>8</sup>

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.

## **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.

Delivery of the grants has been brought back in house from 1<sup>st</sup> April 2023. Details provided to the Committee on 22<sup>nd</sup> January 2023.<sup>9</sup>

Details of current open (known) cases: quarter 1 and Quarter 2 April – September 23

Details of current open (known) cases: **172 as of today**

Referrals Received: Qtr 1 – **38**; Qtr 2 – **33**

Closed Cases: Qtr 1 – **8**; Qtr 2 – **15**

Completed Cases: Qtr 1 – **2**

## **Disabled Facilities Adaptation (DFA)**

Disabled Facilities Adaptations are for Tamworth Borough Council Tenants only.

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<sup>8</sup> [Staffordshire Health and Wellbeing Strategy 2022-2027](#)

<sup>9</sup> [Report to H&W 22 JAN 2023](#)

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.

Details of current open (known) cases: quarter 1 and 2 April – September 23

Details of current open (known) cases: **127 as of today**

Referrals Received Qtr 1 - **29** Qtr 2 – **22**

Closed Cases Qtr 1 – **0**; Qtr 2 – **2**

Completed Cases Qtr **1** – **0**; Qtr 2 – **2**

## **Hospital to Home**

CT CIC continue to work with health partners and have been commissioned to provide a or – hospital discharge service.

## **Sheltered Housing**

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.

## **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 Alzheimers Society has announced that the Dementia Friendly Communities recognition scheme will end from January 2023.

The Dementia Friendly Community Group will continue 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 Café at the Heart of Tamworth and has recently taken part in Dementia Awareness Week.

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.

A new memory café has also been given grant funding through a recent community grant.

### **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  
Lisa Hall – Safer Communities and Homes Manager

### **Background Papers**

Tamworth Housing Strategy 2020-2025

### **Appendices**

Appendix 1 – Staffordshire Health Inequalities Hotspots  
Appendix 2 – HEAT Reports  
Appendix 3a – 3d Tamworth Advice Centre Reports