

# **Breckland Housing and Homelessness Strategy 2017-21**

## **SECTION 1 - INTRODUCTION AND OVERVIEW**

### **Why does Breckland need a Housing and Homelessness strategy?**

The Breckland Housing and Homelessness Strategy is a key strategic document for the council. Our strategy is one that sets out the council's policies, commitments and programme for a wide range of housing matters, including:

- How the council will assist those in housing need, such as the homeless and those living in fuel poverty
- The council's priorities for delivering new homes, including homes delivered through the market and homes to support those in housing need
- How the council will seek to improve the existing housing stock to support the health and wellbeing needs of residents
- How the council will seek to prevent households from experiencing homelessness, and the support that we will seek to provide if they do
- How the housing agenda in Breckland over the next four years will contribute towards delivery of the wider ambitions in the council's Corporate Plan, such as our ambitions in relation to the growth of the economy, supporting vulnerable people and improving health.

Furthermore, the council has a statutory duty to prepare a strategy setting out how it will seek to prevent homelessness across its administrative area. The Breckland Housing and Homelessness Strategy 2017-21 is designed to meet and exceed this statutory duty.

### **Who is the Breckland Housing and Homelessness Strategy for?**

The Breckland Housing and Homelessness Strategy is intended to benefit everyone who lives in Breckland. It does not only focus upon addressing housing need, but it also focuses upon the role that housing will play in meeting the wider aspirations of the district, including economic and social ambitions.

### **What period of time does it cover, and when will it be reviewed?**

The Breckland Housing and Homelessness Strategy covers the four-year period from 2017 until 2021. The policies contained within the strategy will be monitored and reviewed annually with our partners to ensure that they remain relevant to the housing agenda in Breckland. This process will lead to the production of an annual report that will set out progress made against each policy objective.

### **Structure of the document**

The Breckland Housing and Homelessness Strategy consists of three sections. It is structured along the following lines:

- **Section One (Pages 2- 5)** provides an analysis of the national and local policy context relating to housing and homelessness
- **Section Two (Pages 6 – 10):** provides a snapshot of the housing market in Breckland, along with information regarding housing needs and specific housing issues.
- **Section Three (Pages 11 – 31):** this section is broken down into three sub-sections. Each sub-section covers one of the three overarching objectives of the strategy. Under each of these three objectives we provide details of the key priorities that the council will focus upon over the next four years in order to work towards achieving these objectives.

The strategy includes a glossary of terms (pages 32 – 33). An annual action plan will be produced which will support the delivery of the priorities, aims and objectives of the strategy.

## National Strategic Context

Housing policy is changing at a significant pace at a national level. Since the General Election in May 2015, central government has altered the housing landscape through a number of significant policy changes to the financial and legislative framework that sits around the housing sector. This includes proposed changes to the National Planning Policy Framework, proposed changes to the rent regimes for affordable housing providers, the introduction of various reforms through the Housing and Planning Act 2016, and more recently the publication of the government's housing white paper entitled 'Fixing our broken housing market'.

The recent changes build upon previous changes to housing and planning policy introduced under the previous government between 2010 and 2015. During this period the coalition government brought about significant changes to the funding mechanism for low cost rented housing, introduced major reforms to the welfare system in the UK, and sought to promote and incentivise housing growth through the introduction of both the National Planning Policy Framework and the New Homes Bonus scheme.

The following provides a summary of the direction of travel in relation to housing policy at a central government level:

- An overarching ambition to build one million new homes by the end of the current parliament. The government's recent housing white paper sets out a 'supply-side' approach to achieve this aim, with a strong focus on removing the barriers to accelerating housing delivery.
- A focus on making local authorities responsible for ensuring the delivery of new housing, as opposed to local authorities simply allocating land and issuing planning permissions.
- A strong commitment towards supporting home ownership, including a policy ambition to support more employed households out of the private rented sector and into home ownership. This includes the introduction of the new Starter Homes scheme, which will provide first time buyers under the age of 40 with a 20% discount on the open market value of a new home. The government has committed to have 200,000 new Starter Homes either built or started by 2020, with funding set aside to deliver 60,000 of these. The government has also set out plans to extend the 'Right to Buy' scheme to housing association tenants, providing social tenants the ability to purchase their home at a discount.
- An emphasis on diversifying the number of organisations involved in the delivery of new housing. This includes supporting small and medium-sized developers with finance through the government's £2bn Home Building Fund, alongside proposed changes to the National Planning Policy Framework that seek to make it simpler for developers to obtain planning consent on sites typically developed by small and medium sized developers
- A focus on increasing the level of self and custom build housing activity within the UK, with an ambition to mirror the levels of self and custom build housing seen in other developed European countries
- A desire to see local authorities play a more active role in the direct delivery of new homes, including the provision of market housing for sale and rent
- An emphasis on encouraging housing associations to revisit their investment priorities and encourage them to provide a broader range of housing types, and no longer focus largely upon meeting the needs of those who require low cost rented housing.
- An emphasis on the need for social housing to be more effectively managed, including through the use of fixed-term tenancies to ensure that low cost rented housing is prioritised for the most vulnerable
- A welfare reform programme with a focus on reducing expenditure on housing subsidy for low income families, whilst incentivising households to access employment or to work additional hours. This includes the introduction of the Universal Credit system, the lowering of the 'benefit cap' to £20,000, and plans to reduce the housing benefit entitlement of people aged between 18 and 25.

- Through the Homelessness Reduction Act, plans to legislation in order to broaden both the statutory duties placed on local authorities with regards to preventing homelessness, alongside the support that local authorities will be required to provide homeless households.
- Plans to devolve revenue budgets for supported housing to local authorities, with a view to giving local authorities greater control and influence over the type and quality of supported housing in their area. The government refers to this as giving local authorities an ‘enhanced commissioning role’ for supported housing.
- Plans to improve the professionalism of the private rented sector, through the introduction of a range of mechanisms designed to address rogue landlords, encourage landlords to formalise their business arrangements, and provide private tenants with consumer rights.
- A focus on addressing fuel poverty and improving energy efficiency in private housing stock by utilising sources of private finance, principally achieved through the Energy Company Obligation

### **Local Strategic Context**

- **Breckland Corporate Plan 2015-19**

The Breckland Corporate Plan sets the council’s vision and ambitions for the district over the period between 2015 and 2019. The corporate plan sets our overarching vision, that being that ‘Breckland is a place of opportunity and ambition for all’, along with identifying four key cross-cutting corporate priorities. Those four priorities are set out below:

- To support Breckland to develop and thrive
- To provide the right services, at the right time in the right way
- To develop the local economy to be vibrant with continued growth
- To enable stronger, more independent communities

The Corporate Plan identifies a number of ‘critical activities’ that will support the delivery of corporate priorities and our overarching vision. The council’s housing agenda will play a significant role in supporting the delivery against the following ‘critical activities’:

- To develop and implement a local planning and development structure that achieves substantial and continued growth (Priority One)
- To work towards delivery and maintenance of a five year housing land supply (Priority One)
- To ensure that council services are accessible, customer friendly and responsive to residents and business needs (Priority Two)
- To develop our commercial approach in a consistent way to secure our financial position by exploring opportunities to increase income (Priority Two)
- Develop our organisation to be business ready, community focused and a partner of choice (Priority Two)
- Ensure that our regulatory services are consistent and effective and that the Council is legally compliant (Priority Two)
- To work with partners on supporting older people to remain active, participative and live independently within the community (Priority Four)
- To enable the effective planning and delivery of housing solutions to meet local needs (Priority Four)
- Work with current and new partners to deliver council services which improve the opportunities for vulnerable residents and families with complex needs (Priority Four)
- Lead and support the Breckland Health and Wellbeing Partnership to address key local health, care and wellbeing issues (Priority Four)

The Breckland Housing and Homelessness Strategy 2017-21 will set out how we will ensure the delivery of these critical activities and the broader priorities associated with the Breckland Corporate Plan 2015-19.

- **Breckland Local Plan**

The Breckland Local Development Framework sets out the spatial vision and broad growth ambitions of Breckland to 2026. Breckland Council is presently producing a new single Local Plan, with a plan period extending to 2036. The Breckland Local Plan is being developed within the context of the following guiding principles and strategic objectives;

- To deliver housing that meets the needs of the community and local economy through the concentration of development in the Strategic Urban Extensions of Attleborough and Thetford and where services and facilities can be supported within or adjacent to the market towns of Dereham, Swaffham and Watton and the local service centres, whilst giving recognition to the need for small scale and appropriate development in rural areas to support rural communities and services;
- To support the development and maintenance of a balanced housing market and a variety of decent, affordable housing which meets the needs of all local people and supports economic and community development;
- To encourage high quality, sustainable and safe design for places and spaces, in both the private and public realm, and which respects the character and local distinctiveness of Breckland's communities;
- To improve the health and well-being of our communities by reducing health inequalities, promoting healthy living and supporting locally accessible, high quality health care;
- To include technical design standards for new homes.

There is a strong relationship between this housing strategy and the Local Plan; the Breckland Housing and Homelessness Strategy sets the broad tone for many of the housing and growth-related policies that will emerge as part of the process of developing the Local Plan, specifically in relation to affordable housing.

## **SECTION 2: HOUSING IN CONTEXT IN BRECKLAND**

This section is designed to set the scene in relation to the housing across the district of Breckland. It highlights key trends in relation to the demographics, the housing market, housing need, housing demand, stock condition and the factors that drive homelessness in Breckland. These key trends and statistics will play an important role in identifying key areas of focus for priorities and actions that will emerge from the strategy.

### **1. Demographic analysis**

**The population of our district is growing, generating a need for new housing.** Statistics from the census demonstrate that our population grew by 7.47% to 130,491 between 2001 and 2011, representing a rate of growth faster than the national average over the same period. Our most recent post-census estimates, taken in 2014, suggest that our population now stands at around 134,000. This represents a further 2.2% increase on the population levels in 2011. By 2036 our population is anticipated to increase to 153,100, representing 12,500 additional households compared with 2011 figures.

**Our population profile is older than average, and the percentage of older people is anticipated to grow.** 48% of our population is aged over 45, compared with 42% nationally. Furthermore, we have higher than average numbers aged 65+ compared with the UK on a whole. In terms of projections, by 2032 the number of households aged over 90 is anticipated to increase by 131%. In terms of specialist housing provision, Norfolk has one of the lowest levels of Extra Care Housing per head of population when compared with other regions across the country.

**Dementia and disability rates are on the rise.** The rates of dementia in the population of Breckland is anticipated to increase by 58% over the next 16 years, with rates of physical disability also anticipated to increase by similar levels over the same time period. The number of residents with mental health problems is anticipated to rise by 1% over the lifetime of this strategy, and the number of residents under the age of 65 living with a disability is anticipated to increase by 4% by 2032.

**We have a larger 'white other' population than Norfolk and the UK as a whole.** This reflects growth over the past decade in the rates of new communities settling in the district from Portugal and Eastern Europe, driven largely by employment opportunities associated with agriculture and factory work. This inward migration includes single workers and young families. There is anecdotal evidence of local firms recruiting single people from across Europe to undertake factory work, generating a need for single person accommodation.

**There are a number of notable population trends associated with health and wellbeing in Breckland.** Health data covering 2015 from Public Health England suggests that the rate of excess winter deaths in Breckland is higher than the average for England. Whereas there is little evidence to conclusively explain this trend, we do know that our population is older than national averages and that excess cold is a common 'hazard' within our housing stock. Health data also suggests that obesity rates are higher in Breckland than the national average, as are rates of diabetes. These health trends have the potential to generate to influence the demand on housing services locally, specifically in relation to the need for adapted accommodation, and/or minor works to support people to live independently in their own home.

### **2. Housing need, housing demand and market signals**

**14,300 new homes are required in Breckland over the next 20 years, at a rate of c.600 a year.** Our 2015 Strategic Housing Market Assessment (SHMA), which considers future population growth and other trends to understand the future housing needs of the district, identified a need for 597 new homes per annum over the next 20 years to meet the needs of the district of Breckland, driven by population growth and household formation. A 2017 refresh of this study has provided further evidence of a need for this level of new housing per annum.

**The market for new housing in Breckland is strong, with capacity to absorb additional supply.** Our evidence suggests that Breckland is a district where the market for new housing is strong; a total of 619 new homes were delivered over 2015/16, and house prices have risen by 12% between 2011 and 2015 suggesting that demand for new housing continues to outstrip supply. Our evidence also suggests that demand is such for new homes that there is significant capacity within the market to 'absorb' a greater number of homes than which are presently being delivered. However, in order to continue to meet projected future need, the rate of house building across Breckland needs to continue.

**Affordable housing plays an important role in meeting the accommodation needs of the district.** Our evidence suggests that, in order to meet the needs of our district, there is a need for around a third of new housing to be affordable housing. This is driven by an average affordability ratio of 7.4 to 1, which means that the average house price in Breckland is over seven times that of the average salary for those residing within the district, compared with a national affordability ratio of 6.5 to 1 (meaning the price of a home nationally is six and a half times that of the average salary).

**Our private rented sector is growing in size, and plays an important role in meeting housing need and demand locally.** The private rented sector makes up around 15% of our housing stock, and the sector has grown by nearly 6% between 2001 and 2011. Our SHMA tells us that 8,200 households privately rent in Breckland. Evidence suggests that 2,580 of these households are supported by housing benefit, suggesting that the private rented sector plays an important role in meeting the needs of those who would be entitled to affordable housing. Furthermore, our SHMA tells us that around 2200 households in rented accommodation in Breckland are a) not renting through choice and b) would have the financial capacity to access different forms of low cost home ownership. Finally, 3500 households are renting through choice without any financial assistance from the state. This suggests that the private sector plays an important role in the housing market in Breckland, both in terms of meeting the needs of those are waiting to access affordable housing and also supporting those who rent through choice. Furthermore, it also tells us that there is scope to support many households into low cost home ownership.

**Certain groups are more likely to experience affordability issues than others.** Our evidence from the SHMA tells us that certain groups across Breckland are more likely to struggle to meet their housing needs without assistance in the form of housing benefit and/or affordable housing. Specifically, this includes all single person households (especially those under 25 years of age), couples under the age of 35 with one child, and 86% of lone parent households aged between 25 and 34. This evidence needs to feed into our strategic response to new housing development, fuel poverty and homelessness.

**There is a present and future need for accommodation designed to meet the needs of older people.** Our evidence, albeit limited at this time, suggest a gross need for new accommodation specifically designed to meet the needs of older persons. This includes Extra Care Housing, supported housing for those with dementia, and sheltered housing in a rented and leasehold basis. Limitations concerning our existing evidence base will require us to work with partners to undertake a more detailed analysis of these needs, including analysis of the most appropriate locations for this type of housing provision.

**There is a need to ensure that the needs of the gypsy, traveller and show persons are met.** In 2016 the authority commissioned a Gypsy, Traveller and Travelling Showpeople study as a means of providing an evidence to support the process of developing a new Breckland Local Plan. The new study was commissioned following changes to the national definition of 'gypsy and traveller' in 2015. This new definition focuses around distinguishing between those who are actively travelling, and those who have permanently ceased to travel. The new Gypsy, Traveller and Travelling Showpeople study identified a need for 10 additional residential pitches before 2036 (7 of which will be required early in the local plan period), alongside a need for 2 additional plots for travelling show people. Our emerging Local Plan sets out our approach to meeting this need.

## **Existing Housing Stock**

**Our housing stock is weighted towards larger housing stock when compared with the national average.** Nearly 47% of the existing housing stock in Breckland is detached housing, and the number of rooms per household is higher in Breckland than the national average. Our district has a higher percentage of three, four and five bed homes than the national average, and a lower percentage of two and one bed properties compared with England as a whole. This has implications for those looking to enter into the market for smaller homes, such as those looking to access the housing ladder for the first time or those looking to downsize.

**The condition of our housing stock compares well when compared nationally, but there is still work to do.** Around 85% of our housing stock meets the 'Decent Homes Standard', compared with the UK average of 74%. Our evidence suggest that this is largely due to the age profile of our housing stock, which is weighted more towards newer post-1981 housing compared with national averages. Challenges remain, however. Around 6% of our housing stock contains a 'category one hazard' (which is defined as a hazard which has the potential to significantly impact upon the health of the occupants), and 82% of these hazards relate to 'excess cold' linked to poor insulation, inefficient heating systems and a lack of draft-proofing.

**A high proportion of rural residents are classed as being in Fuel Poverty.** Our evidence suggests that in some wards of the district, as many as 14% of households can be defined as being 'fuel poor'. This is especially the case in many of the rural wards across Breckland. Fuel poverty is less prevalent in the towns, with the exception of certain parts of Thetford where fuel poverty affects around 9% of residents. To be 'fuel poor' means that your income is lower than average, but your fuel and heating costs are higher as a result of being off-gas and/or due to a lack of measures to keep homes thermally insulated and warm. Furthermore we know that hazards such as 'excess cold' are more prevalent in the older housing stock in Breckland. This evidence of high need in particular areas in particular house types will guide our strategic response to addressing fuel poverty.

**Houses in Multiple Occupation play an important role in meeting housing need across Breckland.** Houses in Multiple Occupation (more commonly known by the abbreviation 'HMO') are shared forms of accommodation where a house or flat has been let to a number of individual parties, each of which occupy a single room. Our Strategic Housing Market Assessment has identified that HMOs play an important role in the housing market across Breckland, specifically in terms of meeting the accommodation needs of single people, including those who have relocated to the district for employment. We estimate that there are approximately 250 Houses in Multiple Occupation (HMOs) across Breckland. However, we do not know enough about their location and their condition. Consequently, supporting good quality single person accommodation whilst better understanding and identifying poor quality and hazardous housing will be a key theme of our strategic work in relation to the private rented sector.

**There are approximately 450 empty homes across Breckland.** Over the past few years, the council has made a significant impact of reducing the number of empty homes in the district. This includes through our 'Restore' scheme, which has provided grants to empty home owners to return their properties to use as affordable housing. However, our evidence suggests that there are still approximately 450 empty homes across the district, which equates to a figure similar to the total number of new homes built in the district during 2014/15. This represents an untapped supply of useable housing that, if brought back into use through further proactive work with empty home owners, would make a significant contribution to the availability of housing across the district.

### **3. Homelessness**

**Despite an increase in prevention work, the demand on homelessness services remains high.** Working in conjunction with partners, Breckland Council prevented 223 households from experiencing homelessness during 2015/16. The council's Housing Advice and Homelessness service dealt with over 1,306 individual housing advice

cases during that same period, with the demand on the service expecting to remain high throughout the lifespan of this strategy.

**The loss of private rented accommodation is the main cause of homelessness in Breckland, as is the loss of housing association accommodation.** Our evidence suggests that the most common cause of homelessness in Breckland is the loss of a private rented tenancy, caused by landlords issuing notice to tenants. The loss of a housing association accommodation is also a major cause of homelessness, often as the result of rent arrears, anti-social behaviour and other tenancy breaches. This evidence suggests that more needs to be done to prevent homelessness amongst these groups, including exploring how we assist households leaving private rented accommodation back into private accommodation before they become homeless. This evidence also suggests that we need to work closer with housing associations to identify and support tenants at risk of homelessness before it occurs.

**Eviction from family accommodation is a major cause of homelessness.** The second highest cause of homelessness in Breckland is eviction from the accommodation of family or friends, accounting for around 20% of all homelessness applications to the authority over the past three years. This is often the result of young people leaving their family home as a result of family breakdown and/or a lack of space, or sometimes as the result of families living with friends on a temporary basis following the loss of their previous accommodation elsewhere.

**Domestic Abuse is a key cause of homelessness in Breckland.** Our statistics show that domestic abuse was the cause of around 10% of instances of recorded homelessness across Breckland over the past three years. Our strategic approach to preventing homelessness needs to look at how we support those experiencing domestic abuse. This involves looking at how we ensure that those fleeing abusive relationships are supported in finding a place of safety, and/or supporting victims in exercising legal powers that allow them to remain in their own home, free from harassment and intimidation.

**There is evidence of a local link between worklessness and housing problems.** There is anecdotal evidence to suggest that around eight out of ten households who experience homelessness in Breckland have also experienced challenges in relation to employment, skills and worklessness. This is especially in relation to single person households and young people. The importance of focusing on worklessness and skills as a means of addressing homelessness is heightened by the government's welfare reform agenda; proposed changes to the benefits system will make it increasingly difficult for out of work households to meet their housing costs.

**Young households are more likely to experience homelessness than other age groups in Breckland.** Over the past three years around 30% of recorded instances of homelessness in Breckland have involved households aged between 16 and 25, mirroring national trends. We also know that national research suggests that those who experience homelessness at a young age are more likely to experience long term issues throughout later adulthood. Furthermore, looking forward, it is this group who are likely to be significantly more affected by planned changes to the welfare system. This includes reductions in the housing benefit entitlement of social housing tenants under the age of 35, and plans to restrict housing benefit entitlement to those aged 18-21.

**Planned reforms to the welfare system will have a significant impact on out of work families across Breckland.** As part of the Budget in the summer of 2015, the government announced plans to lower the 'Benefit Cap' from £26,000 to £20,000. This places a limit of the total value of financial assistance that households can claim from the state in the form of welfare benefits. Our analysis suggests that the lowering of the cap will have a significant impact on certain groups across Breckland, specifically out of work families with three or more children who are residing in both the social and private rented sector. Data from the Department for Work and Pensions suggests that over 100 existing households have been affected locally since the introduction of the cap during 2016. Some larger families in the private rented sector will see a reduction in income of up to £290 per week. Without support to reduce their outgoing and maximise their income, including through support to find employment, these households will be

exposed to greater risk of experiencing hardship and homelessness. Our strategic approach to homelessness will need to help prepare households for these changes.

## **SECTION THREE: DEFINING THE PRIORITIES AND IDENTIFYING KEY ACTIVITIES**

The last two sections of this strategy have focused on national policy, local strategy, and the evidence in relation to the context surrounding housing in Breckland. A number of key overarching themes have emerged from this analysis; a focus on the need to support housing growth as a means of meeting a range of housing needs, a focus on improving the housing stock in order to improve health and wellbeing outcomes, and a need to work proactively in a number of areas to prevent and alleviate homelessness.

This allows us to define three key priorities for this strategy, those being the following:

- **Priority One: Preventing homelessness**
- **Priority Two: Improving health outcomes by improving our housing**
- **Priority Three: Supporting housing growth**

The following section of this strategy is structured along the lines of these three key priorities. Under each key priority are a number of themes, which themselves are supported by a number of actions.

### **PRIORITY ONE: PREVENTING HOMELESSNESS**

#### **Developing an effective partnership approach to preventing homelessness**

The effectiveness of agencies in preventing homelessness is hugely dependent upon the ability of those agencies to work closely and in partnership. Homelessness is a complex problem, and as a result the successful prevention of homelessness requires the sharing of skills, the sharing of expertise, and effective and joined-up communication between a wide-range of stakeholders. These key stakeholders include private and social landlords, voluntary sector agencies, Children and Adults Social Care services, hospitals, prisons and the police.

Informal partnerships focused on homelessness already exist between agencies across Breckland and Norfolk. However, in order to deliver a fully joined-up approach and address the challenges to successfully preventing homelessness over the lifespan of this strategy, these partnerships need to be further strengthened and developed. The introduction of the Homelessness Reduction Act, with its broadening of the duties that will be placed on local authorities to prevent homelessness, further necessitates the need for agencies involved in supporting people at risk of homeless to work in a joined-up way.

Consequently, Breckland Council will take a lead on developing network of strategic and operational partnerships that will form the cornerstone of our approach to preventing and alleviating homelessness.

*We will;...*

- Develop a Breckland-wide homelessness forum, with a view to taking the lead on the creation of a wider strategic homelessness prevention partnership with key statutory, private and voluntary agencies across Norfolk
- Work with partner accommodation providers across the private, public and voluntary sector to develop a shared pre-eviction protocol, helping to flag-up those at risk of homelessness before crisis occurs
- Develop stronger partnerships with private landlords, to better support them in supporting their tenants before tenancy failure occurs
- Work towards a method of sharing information between partners on vulnerable service users, with a view to preventing repeat homelessness and managing risk amongst vulnerable clients

#### **Debt and homelessness**

Debt is a major underlying cause of homelessness nationally and locally. We have anecdotal evidence to suggest that a high number of those experience housing difficulties and homelessness also experience issues relating to debt. This is reflected in the numbers of households that the council deals with where there are issues in relation to rent arrears, mortgage arrears and defaults on consumer credit.

In order to prepare households for the impact of planned welfare reforms there is a need to ensure that vulnerable households receive the support necessary to assist them in maximising their income, reducing their outgoings and better managing their finances. These reforms include the introduction of Universal Credit, which will see households receive their welfare entitlements in a single monthly payment, with an expectation that households will budget accordingly to meet of their essential costs such as housing. There is a fear that many households may struggle with this requirement, generating a need for appropriate support to be available for those who are particularly vulnerable.

There is also a need to raise awareness about the challenges associated with debt, especially amongst young people. Consequently, tackling long standing issues around debt and supporting households with access to budgeting advice will form a key part of our strategic approach to preventing homelessness for the lifetime of this strategy.

*We will;...*

- Seek to commission new debt and budgeting advice services, with a focus on helping those at risk of homelessness as a result of debt to better manage their finances in a sustainable way
- Review our policies in relation to Discretionary Housing Payment, with a view to ensuring that those seeking short-term support with accommodation costs access debt and budgeting advice in the first instance
- Build our relationship with, and promote the use of, organisation that offer alternative savings vehicles, such a credit unions. This is with a view to helping people become more resilient to sudden and unexpected changes in income that often lead households into debt and homelessness.
- Make debt and budgeting support a key feature of the service provided by the council's Housing Advice and Homelessness Service, as a means of preventing and alleviating homelessness in a sustainable way. The authority will use individual bespoke action plans (an requirement of the Homelessness Reduction Act) to provide tailored support to homeless to those at risk of homelessness on accessing debt and budgeting advice.
- Work with our partners to develop programmes to raise awareness of debt issues within schools, with a focus on debt education and preparing young people to start thinking about their housing options

### **Worklessness and homelessness**

Supporting households out of welfare dependency and into employment is also a key ambition of various strands of national government policy. There is also a strong link between worklessness, skills, dependency upon welfare and homelessness.

There are a number of national policy changes that will impact upon those who are experiencing worklessness. These include the introduction of Universal Credit, seeks to ensure that households who enter into employment are always better-off than those who remain on welfare, and reductions in the level of welfare entitlement that out-of-work households are entitled to receive. This includes the national introduction of a £20,000 'welfare cap', which limits the total value of financial assistance that a family can receive in terms of welfare benefits, alongside reductions in the entitlement of out of work households in relation to benefits to cover housing costs.

For many households, especially larger families in the private rented sector and for single people under 35 years of age, these reforms will compel many to seek employment in order to cover their basic living costs. Consequently,

supporting households out of both short and long-term worklessness will form a key focus of our strategic approach to addressing homelessness as a council.

*We will;...*

- Make promoting access to employment a key feature of the service provided by the council's Housing Advice and Homelessness Service as a means of preventing and alleviating homelessness in a sustainable way. The authority will use individual bespoke action plans (a requirement of the Homelessness Reduction Act) to provide tailored support to homeless to those at risk of homelessness on accessing employment.
- Through our Economic Development team, develop a number of programmes aimed at supporting people into work, including supporting young people in obtaining apprenticeships through to assisting those who are affected by the loss of jobs at key employers within the district.
- As part of our wider economic development programme, promote initiatives that support vulnerable people in developing their digital skills as a means of supporting vulnerable people in the process of obtaining employment that utilise ICT skills, and also to assist in online job searches.
- Develop mechanisms within our housing allocations policy that support and incentivise those who are undertaking education, employment or training, by awarding them additional priority for housing.

### **Complex needs and homelessness**

Homelessness is often the result of a range of more complex underlying issues, ranging from social exclusion, financial deprivation, poor mental health, repeat offending and substance abuse. Those with complex underlying needs are more likely to experience homelessness, with many with such needs becoming homeless on a repeat basis as underlying complex issues fail to get addressed.

Those with complex needs require a significant intervention from a range of services to help address these issues and bring about a sustainable resolution to their ongoing issues. However, these complex needs cannot be sustainably addressed in isolation; supporting those with multiple issues requires the right level of support to be delivered in a joined-up way across a range of partners. This requires agencies to work in partnership around the need of single individuals, and for the right services to be commissioned in the right locations to meet the needs of the most vulnerable.

In order to support the most vulnerable and prevent repeat homelessness, supporting the needs of those with complex issues will be a key focus of our activity in relation to homelessness prevention going forward.

*We will;...*

- Working with Norfolk County Council, develop two Early Intervention Hubs that will host and deliver a range of joined-up services that are designed to meet complex and multiple needs. The Early Intervention Hubs will host services ranging from housing advice services, welfare benefits teams, police and fire services, housing associations, Children's Social Services and voluntary agencies. This is with a view to deliver joined-up and cohesive services that enable those with complex needs to be more effectively support with multiple, often interrelated issues.
- Establish a multi-agency Vulnerable Adults Panel, chaired by the council's Housing team, to develop joined-up action plans for those with complex housing-related needs
- Work with commissioners to improve the availability of services designed to support those with complex needs, with a specific focus on increasing the availability of mental health services and prioritising investment in supported housing services for those with the most complex needs

### **Supporting those who are serving, or have served, in Her Majesty's Armed Forces**

Her Majesty's Armed Forces make an incalculable contribution to the defence of the realm. However, many serving and former members of the armed forces often struggle to access accommodation that is suitable to meet their needs. Specially, those who sustain injuries and disability through their service are often heavily dependent upon social housing to meet their ongoing needs when they leave the forces.

Breckland Council is proud to be a signatory to the Armed Forces Covenant, which commits the authority to supporting serving and former members of the armed forces and their families. This commitment is reflected in our Housing and Homelessness Strategy.

*We will;...*

- Continue to ensure that serving and recently discharged members of the armed forces are given additional priority for permanent accommodation through the council's housing register.
- Keep under constant review the need for specialist accommodation to meet the needs of serving and former armed forces personnel and their families.
- Strengthen our existing partnerships with the likes of SSAFA and Help for Heroes to ensure that, through our Housing Advice and Homelessness service, we ensure serving and former armed forces personnel and their families obtain the support and assistance that they need to prepare for, and adapt to, civilian life.

### **Ensuring the provision of effective housing support services**

Across Norfolk, housing support services (such as hostel accommodation for homeless households, and 'floating support' for those who require support to maintain their accommodation), are commissioned and funded by Norfolk County Council. At the time of writing this strategy, Norfolk County Council has unveiled plans to reduce the amount of funding available for housing support services across the county, with plans to commence withdrawing current levels of funding from late 2017.

Given the importance of housing support services in preventing and mitigating homelessness, Breckland Council is presently engaged in discussions with Norfolk County Council to understand and shape the commissioning priorities at a county level, in addition to liaising with providers of supported housing in Breckland in order to assist them in planning for the proposed reductions in funding.

The Government is also consulting on the design of the national mechanism for the funding for supported housing. Currently, the rental element of supported housing is funded through the welfare system via housing benefit. The government is proposing to change this from April 2019, and is consulting on plans to devolve funding directly to local government. Breckland Council is, and will continue to be, engaged in the ongoing work at a central government level around the future design of the funding mechanism for supported housing.

*We will:...*

- Work with our local partners to understand, plan for and mitigate the impact of any proposed county reductions in available funding for housing support services, including the impact upon current residents
- Work with Norfolk County Council to influence their plans for housing-related support services in Norfolk, with a view to focus on seeking to ensure that Breckland's strategic priorities concerning the prevention of homelessness (including repeat homelessness), dealing with complex needs, and supporting those with mental health issues are at the centre of service provision going forward.
- Proactively engage with and support central government in their consultation on the future design of supported housing funding, with a view to seeking to influence the design of a system that places local authorities in greater control over the quality and shape of supported housing provision in their area.

- Through our work around strengthening partnerships, we will work with neighbouring authorities to monitor gaps in housing related support services resulting from any reductions in funding or services, with a view to then identify funding opportunities that will enable unmet needs to be met.

### **Facilitating access to the right housing solution**

Ensuring that those in need of accommodation access the right housing solution to best meet their needs is a vital part of any strategic approach to preventing homeless. The recently passed Homelessness Reduction Act places a greater emphasis on local authorities to work closely with those at risk of homelessness to ensure that they receive the right support to access the right housing solution at the right time. The Act proposes to place a specific requirement on local authorities to work with homeless households to develop tailored action plans that address the needs of that household with regards to housing and homelessness, ensuring that they access the most appropriate accommodation and housing services to meet their needs.

Furthermore, with pressures continuing to grow on the supply of available affordable housing within the district, we need to find alternative mechanisms to prevent homelessness and meet housing need. In order to achieve this, our services need to be better designed to assist those with a housing need in accessing the right type of intervention, be that low cost home ownership, debt advice, a tenancy in the private rented sector, or priority for social housing. Facilitating access to the right housing solution is also especially important for those residing in supported accommodation which is designed to support vulnerable individuals in the transition towards independent living. Too often, individuals leaving supported accommodation do not have suitable accommodation to transition into. On some occasions, households leaving supported accommodation have ended-up experiencing street homelessness, unravelling the good work of the individual and their supported accommodation provider.

There is also a need to ensure that the existing supply of social housing in Breckland is prioritised effectively, ensuring that a scarce resource is accessed by those in the greatest need. This involves working with partners to ensure that housing goes to those in the highest need, and those who can meet their needs through means other than social housing are enabled to do so. Developing 'pathways' out of supported accommodation for vulnerable people, along with exploring new and innovative ways to better utilise the housing stock available to support vulnerable households, will form a key part of our strategy going forward.

*We will;...*

- Seek to adopt the principles of the Homelessness Reduction Act prior to its statutory implementation, ensuring that all customers of the council's Housing Advice and Homelessness Service receive bespoke and holistic advice concerning their housing options.
- As part of our approach as a provider of housing advice, to actively promote low cost home ownership as a viable housing option for those who are seeking alternative accommodation through the housing register, but have the financial capability to access products such as shared ownership, 'rent to buy' or Starter Homes.
- Develop a Discharge of Homelessness Duty policy, focused on enabling the authority to house certain homeless households in the private rented sector where it is suitable, appropriate and sustainable to do so
- Review our housing allocations policy to ensure that priority for scarce affordable housing is prioritised to those in the highest need
- Seek to facilitate the creation of an online housing services directory, designed to promote the services that exist and assist those in need of support and advice in accessing the right services to meet their needs.
- Work with partner agencies and commissioners to develop a 'pathways approach' to move-on for vulnerable households living in supported accommodation, seeking to ensure that those successfully leaving supported accommodation access accommodation of a type and quality that supports them in continuing to live independently.

- Explore the creation of a ‘tenant accreditation scheme’, designed to support vulnerable households in accessing the private rented sector
- To support single people in accessing accommodation, promote the government’s ‘rent a room’ scheme, which provides tax free income to households who rent out spare rooms in their accommodation.
- Implement policies that support the supply of good quality, single person accommodation across the district, be it new build accommodation through the planning system in conjunction with developers and housing associations, and/or good quality accommodation in the private rented sector
- Review our Strategic Tenancy Strategy in partnership with our housing associations partners, with a view to promoting the use of fixed term tenancies as a means of making the best use of high demand housing stock, such as one and two bed affordable rented housing
- Work with private landlords and other partner agencies to undertake a review our Rent and Deposit Assistance Scheme, in order to ensure that the scheme continues to act as an effective tool to facilitate access to the private rented sector for households at risk of homelessness.

### **Preparing for Welfare Reform**

The government’s welfare reform agenda, specifically the introduction of Universal Credit, generates both opportunities and challenges in relation to the prevention of homelessness. Our ability to help vulnerable households prepare for Universal Credit and other reforms will be central to our success or otherwise in our ambitions to prevent homelessness. Many of the wider ambitions set in this strategy, such as a focus on addressing debt, helping households obtain budgeting advice, and supporting mechanisms that enable household to escape worklessness, will all play a strong role in supporting households in preparing for welfare reform. However, there are a number of key activities that we need to understand in order to directly prepare for the impact of welfare reform. These include building a close relationship with the DWP as the scheme is rolled-out, supporting those with online applications for Universal Credit (applications for Universal Credit are ‘digital by default’), and helping landlords prepare for the introduction of the reforms.

*We will;...*

- Continue to maintain a strong working relationship with the Department of Work and Pensions as future phases of Universal Credit are rolled-out across Breckland. This includes working with the DWP to facilitate the provision of the necessary services to support vulnerable households in the transition towards Universal Credit through ‘partnership agreement’ arrangements.
- Working with partners and through the council’s ‘digitalisation’ programme, we will introduce initiatives that support digital access amongst vulnerable households, helping prepare them for the digital aspects of the Universal Credit application process. This includes the creation of an ‘assisted digital hub’ in Dereham, which will provide vulnerable households with support in applying for housing and benefits online.
- Work with social and private landlords to help them to prepare for the wider roll-out of Universal Credit. This will include facilitating the sharing of best practice between landlords, developing joined-up initiatives between housing providers, and supporting tenant profiling activity that helps identify those vulnerable to proposed changes to the welfare benefits system

### **Supporting those affected by domestic abuse**

Unfortunately, domestic abuse is an all too common cause of homelessness in Breckland. Our evidence suggests that around 10% of all recorded instances of homelessness within Breckland relate to domestic abuse, leading to many families seeking alternative accommodation within and outside of the district. Domestic abuse can take many forms, ranging from physical abuse through to emotional, financial and sexual abuse. It is a subject matter that impacts upon both men and women. Acting in accordance with the legislation that supports homeless households, district councils such as Breckland Council provide the ‘safety net’ for those who need to retreat to a place of safety.

Supporting victims of domestic abuse requires strong partnership working between district and council local authorities, the police, housing providers and the voluntary sector. Local authorities commonly play a role in 'Multi Agency Risk Assessment Conferencing' meetings (known by the abbreviation 'MARAC'), where agencies discuss and share information about high risk individuals and formulate individual strategies to support victims. Remedies for supporting victims of domestic abuse range from legal mechanisms such as injunctions and non-molestation orders, through to accommodation-based approaches involving moving to refuge or improving the security of a victim's existing accommodation (which is known as 'target hardening'). The authority has a strong track record in supporting victims of domestic abuse. For example, in January 2016 through working with two neighbouring local authorities, Breckland Council secured £100,000 in government funding to help bolster the support services available to victims of domestic abuse. This funding will be used to provide support to the most vulnerable victims, including those with mental health issues, and those victims who are not eligible to access public funds but who are financially reliant upon their abuser.

In addition to supporting victims, many successful strategies that seek to reduce domestic abuse also focus on how to support perpetrators. These strategies include ways of addressing the vast range of underlying issues that may cause such behaviour, such as anger management, mental health, substance misuse and/or debt. Those who abuse often become homeless as a result of their actions, and later experience a further deterioration in their social and economic wellbeing.

Tackling and reducing domestic abuse will form a key part of our strategic approach to addressing homelessness. We will re-evaluate the approach that we take to supporting victims of domestic abuse whilst they are living within an abuse relationship, plan for how we support them when they come to flee, and make supporting perpetrators of domestic abuse a key feature of our strategic approach to the matter.

*We will;...*

- Building upon recently awarded funding to deliver additional support services for the most vulnerable victims of domestic abuse in Breckland, we will work with partners, commissioners and central government to continue to improve the availability of advocacy services for those experiencing domestic abuse in Breckland.
- As part our broader approach to safeguarding, play a proactive role in supporting 'Multi Agency Risk Assessment Conferencing' meetings, helping to identify strategies to support individual victims of domestic abuse that reside within the district
- Review our approach to 'targeting hardening', with a view to devising a programme that will enable those who have experienced harassment to remain safe and comfortable within their own home
- Work with partners and commissioners to improve the availability of advice, support and services for those who are perpetrators of domestic abuse, seeking to prevent domestic abuse from occurring in the first place

## **PRIORITY TWO: IMPROVING HEALTH OUTCOMES BY IMPROVING OUR HOUSING**

### **Supporting vulnerable households to remain independent in their own home**

The suitability of accommodation is a major factor in when it comes to helping vulnerable, frail and elderly individuals remain independent in their own home. Furthermore, ensuring that elderly and disabled households have access to suitable, appropriate and hazard-free accommodation helps to prevent trips and falls in the home, improving health outcomes and reducing costs to the public purse.

Local authorities play a vital role in helping individuals to remain independent in their own accommodation, be that through the provision of statutory Disabled Facilities Grants (DFG) to deliver physical adaptations, or through other schemes such as handy persons services which deliver minor but essential repairs that help keep homes warm and hazard-free.

As a council we have a longstanding track record of supporting vulnerable to remain independent in their own home. Our Integrated Housing Adaptations team, which is a partnership between the council and Norfolk County Council, has been running since 2012. The scheme sees occupational therapy staff working together with local authority housing teams to provide a joined-up housing adaptations service in one place.

However, despite closer working between occupational therapy teams and housing officers, the demand for services to support people to live independently in their own homes continues to grow. Last year we saw 265 number of applications for DFGs, with 125 completed thus far in between July 2015 and June 2016 albeit with around a further 207 applications in the pipeline. This has resulted in a significant waiting list for new adaptations, leading to the risk of delayed assessment potentially resulting in a hospital admission or extended discharge.

It is also the case that our existing service works on a mainly responsive basis. Little is presently done to identify those who, if they received a low-level intervention now, would be less dependent upon emergency health services, respite care, or more extensive home adaptation work in the future. Furthermore, the availability of services to provide low level intervention outside of the DFG process is relatively limited across Breckland, meaning that the necessary targeted intervention work to identify and support vulnerable people who require preventative measures to keep them safe in their own home is lacking. This is despite the government commitment to almost doubling the funding available to better integrate housing, health and social care.

In response to the continued likely growth in demand for these services as our population continues to age, Breckland Council will explore developing a focussed and need-based service to deliver both grant adaptation work, in addition to exploring the creation of a chargeable but trusted handyperson service to carry out minor adaptations and repairs which if left unaddressed could result in injury or illness. Such adaptations include fitting hand rails, removing trip hazards, excluding draughts and improving home security. This proactive service would also look to identify any additional welfare needs such as a need to maximise income through unclaimed benefit entitlement, supporting those experiencing fuel poverty, or potentially exploring alternative housing options if it were deemed that the property was inappropriate for need. In summary this holistic service would ensure that the District is supporting people to remain independent within their own homes whilst proactively identifying those who without intervention would be at risk of illness of injury because of their housing situation which if left unaddressed would require medical attention.

In addition to the statutory DFG grant, the council also offers a discretionary grant to fund home adaptations to promote independence and support people to remain in their own home. The 'Reable' grant programme has been running since 2012 and is designed to significantly streamline the process of installing lower value adaptation works (such as level access showers and stairlifts) than the statutory and highly prescriptive DFG process. At present the council limits the value of works completed under the 'Reable' programme to £7,500. However, in order to improve

the efficiency of the council's approach to adapting the homes of vulnerable people, we will review the threshold that we apply to the scheme and explore the scope to bring more extensive adaptations into the 'Reable' process.

*We will;...*

- Explore developing a focussed and needs-based service to deliver both grant adaptation work together with a holistic 'handyperson' service, with a focus on helping vulnerable people to live safely, comfortably and independently in their own home. The ambition will be for this service to proactively identify vulnerable individuals who would benefit from minor adaptations to remain independent in their own home, alongside providing a timely, effective and efficient service for the delivery of major adaptations under the council's Disabled Facilities Grant programme.
- Review our 'Reable' grants programme, with a view to exploring how to extend the reach of the programme beyond smaller adaptations such as level access showers and into more extensive adaptations, with a view to improving the efficiency and effectiveness of the council in adapting the homes of vulnerable people.

### **Tackling 'fuel poverty' and addressing 'excess cold' as a hazard**

Excess cold is the most common 'hazard' identified in the private housing stock across Breckland by the council's housing enforcement team. Around 6% of our housing stock has a hazard of some kind, and 82% of these hazards relate to 'excess cold'. Linked to this, we know of the difficulties that households on low incomes face in heating their homes, and we also know poor health resulting from fuel poverty is a factor in increasing winter pressures on the NHS.

We also know that there are broader issues across Breckland in relation to affordable warmth given the rural and 'off-gas' nature of large parts of the district, alongside a small number of specific wards and estates where there are significant issues in terms of fuel poverty, linked with financial exclusion and poor housing.

Government funding is available for improvements to housing stock. The present round of the government's Energy Company Obligation scheme (or 'ECO' as it is more commonly known) is available until March 2017, with the 2015 Comprehensive Spending Review committing funding for the next round until 2022. The existing funding round supports three individual programmes; an 'emissions reduction' programme aimed at improving roof and wall insulation, a community programme aimed at supporting those reliant upon district heating systems, and a 'home heating cost reduction' programme aimed at those defined as low income and vulnerable households.

However, in order to leverage in such funding it requires the local authority to play an enabling role, identifying areas of high need and working with local stakeholders such as property owners, housing associations and local people to identify projects and liaise with funders. For this reason, delivering ECO funding into communities is a challenging task. There is also a need to undertake such work in conjunction with Clinical Commissioning Groups as a means of recording the positive impacts that investment in improvements to the fabric of our housing stock can have on health outcomes.

Our work in addressing fuel poverty and improving the thermal warmth of the housing stock across Breckland will be critical to our success or otherwise of our ambitions to improve the health of our residents. As a consequence, addressing fuel poverty and improving the thermal efficiency of the homes of the most vulnerable will be a key strand of our strategic aim to break the relationship between housing and health.

*We will;...*

- Develop a detailed evidence base concerning fuel poverty, poor housing, poor health outcomes and economic deprivation, with a view to identify localities where a targeted approach to fuel poverty is required.

- Strengthen and develop a targeted fuel poverty programme aimed at addressing fuel poverty in areas where there is evidence of high levels of need. We will seek to do this by working with key local stakeholders and partners, such as housing associations, private landlords and Clinical Commissioning Groups to leverage in sources of local, regional and national funding to support improvements to the fabric of poor quality and/or under-insulated housing, with an overarching aim to support improvements in the health outcomes amongst vulnerable residents. Our new handy persons service will also play a vitally important role in supporting vulnerable people with improving the thermal efficiency of their homes by undertaking minor adaptations, such as draught proofing.
- As part of our Housing Options and Advice service, seek to improve the availability of advice to vulnerable people on how they heat their home efficiently and effectively, with an aim of reducing heating costs, reducing hardship and improving health.

### **Supporting those with dementia**

The prevalence of dementia within the population both locally and nationally is projected to increase significantly over the short, medium and long term. As set out earlier in this strategy, dementia rates in Breckland are anticipated to increase by 58% over the next 16 years, and around 2,500 households across Breckland are affected by one or more family member with dementia.

To help those who are living with dementia, Breckland Council has already piloted a new initiative with a neighbouring authority called the 'Forget Me Not Grants' scheme. The programme, which has been developed in conjunction with the South Norfolk Clinical Commissioning Group, helps people living with dementia to maintain suitable and safe homes by providing grants of up to £1000 to make adaptations and improvements to the home.

A number of the actions across this strategy will contribute towards supporting those with dementia, namely the ambition to facilitate the delivery of new older persons and specialist accommodation, and plans to commission new services that support to prevent vulnerable people experiencing trips and falls in the home. However, in order to assist those who live with this condition, we will make initiatives designed to support those with dementia form a key focus of our strategic work in relation to housing over the lifetime of this strategy.

*We will;...*

- Working with partners, ensure that 'dementia-friendly design' forms a central component of design for new and forthcoming specialist older persons accommodation, ensuring that good and sensitive design supports improved health outcomes for those living with the condition
- Within with our partners and through a handy persons scheme, continue to develop and support the delivery of initiatives that support people to adjust to living with dementia in their own homes, such as the 'Forget Me Not Grants' scheme.

### **Supporting the growth of a good quality private rented sector**

The private rented sector plays an invaluable contribution to meeting the housing needs of the residents of Breckland. Our evidence suggests that over 8,000 households live in the sector across the district, and that the sector across Breckland grew by 6% between 2001 and 2011. The private rented sector in Breckland meets the needs of those who require financial support through housing benefit to meet their housing costs, helps support our economy by providing accommodation to transient workers employed in seasonal work, and is a tenure of choice for many professional employed households who work across the district.

Specifically, there is a weight of evidence to demonstrate that multi-let properties (also known as Houses in Multiple Occupation, or more commonly by the abbreviation 'HMO') play an invaluable role in meeting the need for single person accommodation across Breckland. Our Strategic Housing Market Assessment has identified that, due to the

shortage of single person accommodation across the district and recent changes to the welfare benefits system, the importance of HMO accommodation as a source of housing will continue to grow. Consequently, Breckland Council is committed to supporting responsible landlords who provide good quality accommodation and treat their tenants fairly and professionally.

The authority is also committed, however, to addressing rogue landlords; those landlords who provide accommodation of a poor and unsafe standard, and who do not provide their tenants with an appropriate level of service and support. This commitment is shared with central government, which has recently introduced a range of new powers and mechanisms designed to address rogue landlords by supporting the rights of tenants as consumers, improving the fire safety of private rented housing, and protecting tenants from retaliatory eviction where they raise legitimate complaints about the quality of their accommodation with their landlord and/or the local authority. The government is also consulting on powers and mechanisms to 'blacklist' rogue landlords and changes to the 'fit and proper person test' for HMO licence holders.

The need to appropriately regulate private rented accommodation is especially important when it comes to the matter of HMOs; the risk of death by fire in shared accommodation is statistically sixteen times higher than in the general housing stock, and local authorities have a statutory role to play in regulating the HMO sector. This statistic is one of the reasons why Breckland introduced an 'additional licencing scheme' for Houses in Multiple Occupation in 2013.

Consequently, the authority will review its approach to regulating the private rented sector, finding ways to support, encourage and incentivise good landlords who let good quality accommodation, alongside ways of identifying and addressing poor quality landlords and their accommodation. This includes reviewing our housing enforcement policies, and also reviewing how we operate our selective licencing scheme for HMOs.

We will also seek to introduce initiatives that build the relation between private landlords, the local authority and key partner agencies. There are two reasons for this; firstly, given the importance of the private rented sector in meeting housing need and demand across Breckland, the strength of our relationship with the private rented sector will become increasingly important going forward, especially when it comes to supporting homeless and vulnerable households in accessing the private rented sector. Secondly, this is because there is a huge amount of change occurring at a national level that will affect private landlords across Breckland, including new requirements for landlords to check the immigration status of their tenants, changes to the legal processes concerning protection of tenant deposits, and wholesale changes to the welfare benefit system through the introduction of Universal Credit. We want to support landlords in preparing for these changes, helping to landlords to support both their tenants and their business.

*We will;...*

- Launch and host a quarterly Breckland Private Landlord Liaison and Networking Event, with a focus on providing a forum through which private accommodation providers can learn about and receive support with national, regional and local changes that will impact upon them, their business and their tenants. The forum will also present an opportunity for the council to build a more effective relationship with those operating the private rented sector across Breckland.
- Develop a HMO intelligence partnership alongside agencies such as the police, the Gangmasters Licensing Authority and the Fire and Rescue Service, with a view to identifying, inspecting and regulating high risk and poor quality HMO accommodation across Breckland.
- Develop a Place based and proactive enforcement team to engage with Private Landlords and where necessary provide an end to end enforcement service. This will include the licencing of HMOs, addressing empty properties and enforcing on unauthorised gypsy and traveller encampments.

- Review and refresh our Housing Enforcement Policy, alongside our fees policy for our ‘additional licencing scheme’ (which requires all HMOs in Breckland to be covered by a licence), to ensure that our approach to the regulation of the private rented sector supports good landlords who work within the law, deters and addresses those who let unsafe and unsuitable accommodation, and protects vulnerable tenants at risk of retaliatory eviction
- Working across internal and external partners, develop and promote a ‘whistleblowing’ initiative that seeks to help tenants understand their rights and responsibilities, alongside developing a clear mechanism that enables tenants to understand how and where to report the activity of rogue landlords.
- Undertake a programme of activity to raise awareness of tenants consumer rights, including through promoting awareness of the recently introduced Letting Agent Redress scheme, which affords private tenants with recourse in the event of a dispute with their landlord
- Play a proactive role in supporting central government in establishing and maintaining the planned ‘register of rogue landlords’, which will support work to address rogue landlords operating within the district and those who move their operation between local authority areas

## **PRIORITY THREE: SUPPORTING HOUSING GROWTH**

### **Planning for a strong supply of new housing**

There is a wealth of evidence to suggest that there is a need to continue to support a strong supply of new housing across Breckland to meet existing and future needs. The Central Norfolk Strategic Housing Market Assessment 2015, which is one of our key pieces of evidence in relation to future housing needs, has identified a need for at least 14,300 new homes in Breckland between 2012 and 2036 driven by population and household growth. In terms of present demands for new housing, market signals in relation to the recent and continued growth in the cost of housing to buy and rent suggests that the demand for new housing continues to outstrip supply.

The local picture in relation to the need for additional housing reflects similar trends across the national picture in relation to housing requirements. The government has made significantly boosting housing supply a key political aim of the current parliament. To achieve this, the government has introduced a range of pro-growth changes to national housing and planning policy. These include changes to make it easier for developers to obtain planning consent on brownfield sites, measures to support delivery of housing on small sites, and a heightened emphasis on local authorities adopting deliverable Local Plan documents that allocate appropriate levels of land to support housing growth over the next five years and beyond.

Housing growth is already planned for many parts of the district, most notably through the Thetford Sustainable Urban Extension (which will provide around 5000 homes over the next 20 years) and an Attleborough urban extension which will deliver 4000 homes over a similar period and beyond. These developments will make a considerable contribution to meeting future housing supply, in addition to supporting a wider economic growth strategy linked to the A11 'tech corridor'. Future land allocations that are coming forward through the process of creating and adopting a new Breckland Local Plan will also make a significant contribution to meeting the future housing need of the district.

In addition to allocating land to support housing growth, there is also a need to ensure that our housing policies are viable, deliverable and attract inward investment in new housing. This means ensuring that our policies include appropriate flexibilities to take account of viability constraints related to specific development schemes, whilst also ensuring that our housing ambitions and requirements as a whole, as set out in the Local Plan, are deliverable.

Supporting the sustainable growth of new housing is a key priority for Breckland Council.

*We will;...*

- Develop a Breckland Local Plan that supports a strong supply of new housing across the district for each and every year of the strategy and beyond, allocating appropriate levels of development land in sustainable locations that will support the delivery of the district's housing requirements over the next five years and beyond.
- Through the process of developing a Breckland Local Plan, ensure that we adopt housing policies that are flexible, viable and attract inward investment in new housing across Breckland, as a means of supporting new housing growth as opposed to constraining it.
- Work with key partners, including the New Anglia Local Enterprise Partnership, the Homes and Communities Agency and Norfolk County Council, to support the delivery of new infrastructure to support the delivery of new housing at the required rate of pace to meet the needs and demands of the district.
- Develop a Brownfield Sites Action Plan, aimed at identifying and bringing forward derelict and under-utilised brownfield land for housing across Breckland by channelling investment.
- Seek to increase the supply of good quality market rented accommodation by working with private and public-sector partners to attract new inward investment into the private rented sector

## **Direct council-led investment in new housing**

In order to bring about the delivery of new housing to meet the needs and demands of local people, local authorities across the country are starting to take a more direct approach to supporting the delivery of new housing in their districts. This includes local authorities playing a role in directly investing in and delivering new housing to meet a range of housing needs, from affordable housing through to market rented accommodation and homes to buy. There are several different ways that local authorities are approaching this; some are entering into joint venture arrangements with development partners, some are setting up wholly-owned companies to build and hold new housing as an asset, and some are doing both.

The shift in the role local authorities are starting to play in driving housing growth was partially triggered by a key government review into the way councils can better support the growth of a wider range of housing types. The 2015 Elphicke-House 'Review into the local authority role in housing supply' made a number of recommendations to local and central government on how councils could become more effective in driving housing delivery. One major recommendation of the report related to the use of council-owned delivery vehicles to build, hold and/or manage new housing, including private housing for rent.

Breckland Council is already bringing forward new housing development through 'Breckland Bridge'; an innovative joint venture with a commercial development partner, the Land Group. This arrangement is seeing public sector land and private sector expertise to bring forward housing that is sold on the open market, in addition to much needed affordable housing, whilst providing the partnership with a commercial return.

Our ambition, however, is to explore how in addition to developing new housing, the authority can look to acquire and retain ownership of a portfolio of new market housing for rent. This will enable the authority to meet housing need and demand, see additional investment channelled into new housing across Breckland, and also enable the authority to meet its corporate ambitions to develop a commercial approach across the council.

The authority also holds a capital budget for investment in new affordable housing, including monies received by developers as part of development obligations. In addition to prioritising these funds for strategically important types of affordable housing provision (such as housing provided by specialist providers), we will also explore how the council may be able to directly invest these funds into affordable housing.

Exploring how the council can directly invest in the supply of new housing across the district of Breckland will be a key theme of our strategic approach to housing over the lifetime of this strategy.

*We will;...*

- Explore the business case for establishing a vehicle that will enable the council to directly invest in a portfolio of new housing designed to meet a range of needs, be it through joint venture arrangements with others and/or through a wholly council-owned company model.
- Explore how we can utilise these delivery mechanisms to directly invest in new affordable housing across the district over the lifetime of the strategy
- Seek to work with partners to utilise council 's.106' funds available for affordable housing to support the continued supply of low cost rented housing across Breckland

## **Supporting households into affordable home ownership**

Supporting households into home ownership is a key focus of current government policy and investment decisions in relation to housing. Various government initiatives, from new products such as the new Starter Homes initiative through to more traditional products such as shared ownership are all designed to help those who wish to own their home get on to the housing ladder. To support this aim, the Homes and Communities Agency has made available

£5.6bn in grant funding to support the Shared Ownership and Affordable Homes Programme 2016-21, alongside £2bn to support the delivery of Starter Homes on brownfield and under-utilised development sites.

These products have the potential to play an important role in the housing market across Breckland, both by supporting first time buyers on to the 'housing ladder' and also by assisting households out of the private rented sector, creating capacity within the private rented market that can be used to support households looking for rented accommodation. For example, our Strategic Housing Market Assessment has found that there are around 2,100 households living in the private rented sector across Breckland with a desire and financial ability to access the housing market through low cost home ownership products. Products such as Shared Ownership and 'rent to buy' housing are ideally suited to assist such households in accessing the housing ladder.

Driven by central government policy and local evidence of need, supporting aspiring households into home ownership will form a key part of our housing strategy moving forward.

*We will;...*

- Create housing and planning policies that bring about the delivery of homes that support households into home ownership, such as the government's Starter Homes scheme along with shared ownership, shared equity and 'rent to buy' housing.
- Work extensively with the Homes and Communities Agency and our housing association partners to secure inward investment from the Homes and Communities Agency in relation to shared ownership housing, Starter Homes and emerging innovative housing tenures such as 'rent to buy' housing.
- Work with housing association partners to ensure that they can meet their obligations to support their tenants into home ownership through Right to Buy, whilst seeking to ensure that the pool of low cost rented accommodation within the district is maintained and supported.

### **Supporting the supply of affordable rented housing, specifically in relation to smaller units of housing such as one and two bed homes.**

Whereas a large emphasis of national government policy is focused on supporting home ownership, there is a continued important role for low cost rented housing to meet the needs of those for whom home ownership is not a viable housing option. This is acknowledged by the government, who in the November 2016 Autumn Statement made available a further £1.4bn to support the delivery of low cost rented housing. To demonstrate this, our Strategic Housing Market Assessment has identified that around two thirds of all future affordable housing development needs to constitute low cost homes to rent in order to meet the needs of those who cannot afford to buy or rent in the private sector.

The scale of the challenge to deliver low cost rented housing going forward will be significant. Despite the availability of grant to support the capital cost of providing new affordable rented housing, the government has imposed a 1% rent reduction on all general needs affordable rented housing from April 2016 with a view to reducing the size of the national housing benefit bill. This has impacted upon the revenue that housing associations derive from their rented housing, impacting upon development viability and investment plans. In order to continue to deliver rented housing, housing associations are now looking to 'cross-subsidise' their development programmes. This means that whereas in the past the focus of many of Breckland's housing association partners would primarily focus on delivering rented housing, many will now need to focus on delivering a wide range of housing products (e.g. market sale and rent) in order to offset lost revenue.

Furthermore, in February 2017 the government has unveiled plans to all market housing sites deliver a minimum of 10% affordable home ownership units. Consequently, this will likely see fewer low cost rented housing units

delivered through planning obligations, with more affordable homes delivered in the form as shared ownership or 'starter home' accommodation.

In order to continue to drive delivery of low cost rented housing, the council will be required to maintain and build upon the strong relationships that it already has in place with housing associations. It will also require the council to consider how we balance our policy requirements, such as the need to increase the supply of new rented housing, with our need to ensure that our partners can maximise the opportunities to deliver new homes.

There is evidence of a district-wide need for a range of types of affordable homes to be delivered over the next 20 years. However, there is a notable and immediate shortage of smaller homes to rent in the affordable sector across Breckland. This is driven by an affordable rented housing stock that is heavily weighted towards three bed homes, along with the impact of welfare reform measures such as the removal of the spare bedroom subsidy. The lack of supply of smaller accommodation for rent has an impact upon the ability of the council to discharge duties owed to homeless families and individuals with complex needs, and also the ability of the council to support vulnerable individuals leaving supported accommodation with help in moving towards independent living. In addition to seeking ways of adding to new supply to overcome these challenges, we will also seek to identify ways to ensure the effective use of our existing supply of affordable housing, ensuring that those in the highest need for low cost rented housing access it above others who are able to meet their housing need through other means.

*We will;...*

- Develop planning policies that protect the continued supply of low cost rented housing through the planning system, specifically in relation to smaller rented properties for which there is a significant need, whilst maintaining our support for other affordable housing tenures such as low cost home ownership and Starter Homes.
- Work with registered providers, developers and the Homes and Communities Agency to maximise opportunities to bring forward low cost housing for rent in the absence of government grant, including seeking to ensure that the capital receipts from housing association 'Right to Buy' sales are re-invested in new rented housing within the district where appropriate.
- Work with developers, partner housing associations and manufacturers of off-site constructed housing to develop a design model for cost-effective one and two bed low cost, good quality housing
- Work with our partner housing associations to promote the use of fixed term tenancies, with a particular focus on high demand and low supply housing, as a means of ensuring that the supply of low cost rented housing in Breckland is used effectively and prioritised to those in the greatest need.
- Work with partner housing associations to identify opportunities to deliver shared accommodation within new and existing social housing stock, as a means of increasing the availability of accommodation for single people (specifically single people under the age of 35).

### **Supporting self and custom build housing**

Another key focus of government policy is concerning the growth of self-build and custom-build housing. Custom and self-build housing plays a pivotal role in supporting housing supply in many European counties, where up to 60% of new homes are delivered through custom and/or self-build routes. In the UK custom and self-build housing is still very much a niche area of development, accounting for around 7% of all housing development.

The approach to self and custom build housing can take many forms, ranging from an approach where individuals build their own home on serviced plots made available by the local authority, through to individuals simply designing the internal layout and design of a 'shell' built by a developer. There is also a niche area of self-build entitled 'self-refurbishment', where prospective homeowners refurbish and modernise existing housing.

The constraints of self and custom build housing development are often linked to matters such as access to suitable sites, access to affordable sources of finance, and a lack of custom build activity amongst mainstream housing developers.

In order to support the development of custom and self-build housing in the UK, the government has legislated through the Self Build and Custom Housebuilding Act 2015 to place a duty on local authorities to maintain a register of individuals who wish to build their own home, along with a duty to measure and understand the need and demand for self-build housing plots. Alongside this, the National Custom and Self Build Association has unveiled a toolkit to support local authorities to drive the growth of sector. The toolkit advocates a range of interventions that local authorities can explore to support the sector, ranging from simply supporting, advising and assisting with calls for land, through to providing council-owned land and loan finance to support developments.

Custom and self-build housing has an important role to play in supporting new housing growth, supporting the retention of character through good design and, crucially, it can provide a cost-effective way to support individuals on to the housing ladder. Local authorities have a crucial role in facilitating self and custom build. Consequently, supporting the self and custom build housing agenda will be a key priority for this strategy.

*We will;...*

- Develop, maintain and promote a 'Self and Custom Build Register', with a view to better understanding the demand across Breckland. We will then seek to utilise this evidence to develop policy and initiatives that respond to locally identified needs.
- Look to support those seeking 'self-refurbishment' opportunities as part of our strategic approach to returning long-term empty homes to use
- Develop planning and housing policies that support the supply of custom and self-build housing, where need and demand has been identified. This includes the emerging policy within the local plan concerning a criteria based approach to releasing very small sites for development in villages.
- Explore opportunities to bring forward council-owned land for custom and self-build housing plots

### **Meeting the needs of an ageing population, and those with specialist accommodation needs**

Our evidence suggests that over the next 16 years, the number of individuals in Breckland aged over 90 years of age is projected to increase by 131%, and the number of individuals aged 85-89 is anticipated to rise by 81%. Dementia rates are anticipated to rise by 58% over the same period. In an ageing population with people living with complex medical and health difficulties for longer, this creates a need for housing solutions designed to meet the needs and aspirations of older people.

The range of housing solution to meet the needs of an ageing population are wide ranging. They include traditional sheltered housing for rent or for leasehold sale, through to Extra Care housing that provides both support and care to help vulnerable and elderly individuals to live independent lives.

Norfolk is a county with a disproportionately low supply of specialist accommodation designed to meet the needs of older and disabled households, such as Extra Care Housing. Breckland has two Extra Care Housing schemes, which is a relatively low number of schemes when compared with other authorities of a similar size and with a similar age structure. Consequently, planning to meet the needs of the ageing population will be a key focus of activity over the 2016-20 period.

*We will;...*

- Undertake research in conjunction with Adult Social Care services within Norfolk County Council to understand the need and demand for different types of older persons accommodation across Breckland

- Supported by this research, we will develop an Older Persons Housing Position Statement, setting out the council's priorities in relation to older person housing, alongside the priorities for investment.
- Work with private sector and housing association partners to deliver a range of housing types to meet the needs of older persons, from dementia friendly housing through to Extra Care Housing
- Work with partner housing providers to remodel existing older persons housing stock where it is no longer suitable to meet the needs and aspirations of older people.
- Explore the business case for the council directly investing in new specialist older person's accommodation, as a means of facilitating the delivery of new housing designed to meet the needs of the elderly population.

### **Supporting the delivery of affordable housing that supports rural communities**

Outside of its five market towns, Breckland is a district characterised by its rurality and its 112 parishes. Whilst the focus of housing growth will remain focused around the district's largest settlements, Breckland is committed to ensuring that the housing needs of local people living in our rural communities are accounted for and met.

The authority has a track record of working with local land owners, parish councils and registered providers to deliver small development schemes of affordable housing to meet locally identified need in rural areas. This includes recent developments in Old Buckenham.

In order to enable for the council to continue to meet locally identified need for affordable housing in rural communities, the authority will seek to develop policies within the forthcoming Breckland Local Plan that support the delivery of small sustainable developments of affordable housing where need has been identified. To support this activity, we will also seek to better understand the existing and future affordable housing needs in specific rural areas by creating a Rural Housing Needs Profiling Tool. This tool will pull together locally gathered primary and secondary information that will help support the council and parish councils in understanding local housing need in individual rural areas.

Furthermore, in 2017 Breckland was allocated £180,000 under the government's Community Housing Fund. The funding, which is paid to areas with a high level of second home ownership, is designed to support activity that enables local people to get involved in shaping and bringing about affordable housing developments in their area. Working with other Norfolk authorities that have received money through the fund, Breckland will use this funding to develop a strategic approach whereby the authority will seek to utilise the funding to achieve two key aims; firstly, the council will use this funding to support communities where affordable housing developments are currently planned, with a view to enable genuine community involvement in shaping those development plans. Secondly, the authority will utilise this funding to bring in resource that will assist in the process of developing the capacity, expertise and skills of communities with an interest in seeing new affordable housing developed in their area.

*We will;...*

- Develop policy which supports the delivery of sustainable developments of affordable housing, including homes for first time buyers, for local people in rural areas where there is an identified and evidenced local need
- Utilising Community Housing Fund money, we will work with our neighbouring authorities to run a community-led rural affordable housing programme, aimed at supported community-led affordable housing delivery to meet the needs of local people. This includes the recruitment of a specialist 'rural housing officer', shared across Breckland, North Norfolk and West Norfolk, who will work intensively with local communities where there is a local desire to see affordable housing developed to meet local need.
- Seek to develop a strong evidence base of the housing needs within individual rural areas across Breckland by seeking to create a Rural Housing Needs Profiling Tool

## Supporting Small and Medium-sized builders

A key theme of the March 2017 government housing 'white paper' focuses on the need to diversify the number of organisations building housing across the UK. Across the country around 60% of all new development is driven by 10 housebuilders. The government has a strong desire to see small and medium-sized developers play an enhanced role in delivering new housing, helping to diversify supply.

Small and medium-sized builders and developers play an important role in driving the supply of good quality new housing, especially on small and brownfield sites where they have a strong knowledge of the local housing market. They also play a strong role in employing local skilled tradespeople, providing employment to college leavers and apprentices, and supporting the local economy. A strong SME development industry also adds to the range and variety of investment flowing into the supply of new housing.

However, small and medium-sized developers also face a number of challenges when competing to deliver housing in a market dominated by larger national house builders. These challenges include access to affordable development finance, a shortage of skilled tradespeople, access to land, and a lack of access to the same resources available to larger developers to navigate through the planning system. These challenges have seen the number of SMEs operating in the national market drop from 44,000 in 2007 to 18,000 in 2017.

To assist in this process, the government has launched the £2bn Home Builders Fund; a loan fund designed to provide SME developers with access to affordable and flexible forms of finance. The government has also announced an intention to introduce a 'presumption in favour' of development on smaller sites. However, it is clear that there is a role for local government in supporting this sector, specifically in how local government engages with and supports the sector in negotiating the planning process, accessing funding, and accessing land. Consequently, given the important role that this sector can play locally, supporting small and medium sized builders in bringing forward new housing supply will be a key focus of Breckland's housing strategy moving forward.

*We will;...*

- Work with SMEs and the Homes and Communities Agency to ensure that local housebuilders in Breckland maximise their access to the Home Builders Fund, helping to drive forward new housing growth and diversify the supply of new housing.
- Seek to ensure that SME developers access the right planning support when bringing forward development proposals
- Establish a Small Builders Forum, promoted by the council's housing and planning teams, to support and guide small and medium building firms and developers who wish to bring forward new development through the planning system, promote schemes such as the HCA Home Builders Fund, and share information and best practice designed to support the sector.
- Through our local plan, provide opportunities for SME developers by adopting a criteria based approach to the release of very small sites within villages, in addition to allocating a considerable number of smaller sites (10 - 30 units) for future development.
- Explore how, when the council disposes of land, the authority can seek to ensure that SME developers are not excluded from opportunities to acquire public land for development
- Through our economic development role, seek to explore how we can better support SME developers to achieve growth through business development advice and support, including how to ensure that they remain resilient throughout the course of the economic cycle.
- Through our work to promote apprenticeships, seek to support the supply of local skilled labour to support the SME developers and builders

## **Returning empty homes to use**

Whereas the delivery of new homes plays a central role in any strategy designed to support the supply of new housing, returning existing empty housing stock into use has the potential to play a significant role in meeting housing need and demand. Our evidence suggests that there are over 450 residential properties within Breckland that have been vacant in excess of six months. Putting this into context, this figure equates to almost three quarters of the total number of new homes built across Breckland during 2015/16, that being a total of 619.

Proactively working with home owners to return empty properties to use also has wider benefits that simply making a valuable contribution towards housing supply; empty properties can also attract anti-social behaviour, impact upon visual amenity, and create problems for adjoining homes and property. Central government has also recognised the important impact that returning empty homes to use can have to communities, and has sought to develop mechanisms to encourage local authorities to adopt a proactive approach to bring them back to use. This includes supporting local authorities with payments under the New Homes Bonus when empty homes are returned to use, alongside a range of enforcement options to compel owners of vacant property to be return their home to use where there is a clear case in favour of doing so.

The authority has already undertaken positive work to address empty homes over the past two years, reducing the number of empty properties by a third. This has often involved the authority simply advising and guiding those who required support to return their empty property to use. The authority has also operated the 'Restore' scheme, which provides empty home owners with a £5,000 grant to return their property to use as an affordable home.

However, due to the long-term nature of many of the properties that remain empty across the district, the authority will be required to re-evaluate its strategy for returning properties to use. Consequently, in order to tap into this significant potential source of housing and given the wider benefits derived from this work, returning long term empty homes to use will become a key priority for this Breckland Council throughout the lifetime of this strategy.

*We will;...*

- Develop a detailed business case for an alternative model for returning empty homes to use
- Develop an Empty Homes Strategy, which will compliment this business case. This strategy will retain a focus on offering support and assistance to those who wish to return their properties to use but cannot, and compelling owners of empty homes to return their property to use where they can return their property to have no plans to do so.

## **Planning for the needs of the gypsy, traveller and show persons community**

Breckland Council has a statutory duty to ensure that the accommodation needs of the gypsy, traveller and show persons community are identified, understood and planned for. The definition of what constitutes a gypsy and traveller for planning purposes was amended by government in 2015, with a focus on distinguishing between those who are actively travelling and those who have permanently ceased to travel. This revised definition will be reflected in the policy approach set out in the emerging Breckland Local Plan, which will set the council's policy on how the needs of this community will be facilitated for through the planning system.

To fulfil national policy and legislative requirements, along with ensuring that the council has a better understanding of the accommodation needs of Gypsy and Travellers (including travelling show persons) the Council commissioned a Gypsy and Traveller Accommodation Needs Assessment (GTANA) which was completed in October 2016. The GTANA provides an evidence base which is needed to aid the preparation of Development Plan policies for the provision of new Gypsy and Traveller pitches and Travelling Showpeople plots in the District. To ensure that the accommodation needs of Gypsies and Travellers are understood and adequate provision made we will;

- Keep under continuous review the accommodation needs of the gypsy and traveller community, including through the commissioning of Gypsy and Traveller Needs Assessments. Continued review and monitoring is necessary to ensure that any impacts as a result of the recent change in definition are identified and understood.
- Engage with the Gypsy and Traveller community to bring forward applications on suitable sites
- Respond to government guidance (once published) to ensure that housing needs of any Gypsy and Traveller households who do not meet the new 'planning' definition of a Traveller are understood and assessed as part of the wider housing needs of the area through the Strategic Housing Market Assessment process
- Continue to actively participate in the Norfolk & Suffolk Travellers forum.

## **Appendix One: Glossary of Key Terms**

### **Affordable Housing**

The government defines affordable housing as social rented, affordable rented and intermediate housing provided to specified eligible households whose needs are not met by the market. Intermediate housing includes products such as shared ownership housing.

### **Disabled Facilities Grant**

Disabled Facilities Grants are financial assistance, provided by the local authority, to help towards the costs of making changes to your home so you can continue to live there. DFGs commonly cover the cost of adaptations such as level access showers, stair lifts and door widening.

### **Discretionary Housing Payment**

Discretionary housing payments (DHPs) are extra payments to help people pay their rent. DHP is often awarded to people receiving Housing Benefit who need short term support to help with their housing costs.

### **Extra Care Housing**

Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, with their own front door

### **Fuel Poverty**

A household can be defined as being in fuel poverty where the household needs to spend more than 10% of its income on all fuel use and to heat its home to an adequate standard of warmth. In England, this is defined as 21°C in the living room and 18°C in other occupied rooms.

### **Homes and Communities Agency**

The Homes and Communities Agency is the national public funding agency for new housing development in the UK. The HCA administers a number of programmes designed to support housing growth, including grant funding for new affordable housing and loan finance to support the delivery of infrastructure and market housing.

### **Houses in Multiple Occupation**

Generally speaking, a House in Multiple Occupation (HMO) is a single dwelling occupied by a number of individual and separate households (e.g. a family house converted into rooms for single occupation).

### **Local Plan**

A Local Plan sets out local planning policies and identifies how land is used, determining what will be built where. Local Plans also set out many of the policies used to determine planning applications, including policies relating to design, density, sustainability and housing mix.

### **Rent to Buy Housing**

'Rent to Buy' is a new affordable homes product, whereby eligible tenants are able to rent a property at a rental value equivalent to 80% of the market rent, and have the option to buy the property after a period of time (usually between 5 and 10 years). The purpose of the Rent to Buy product is to enable households the opportunity to save for a deposit, in order to enable them to purchase.

## **Right to Buy**

The Right to Buy scheme helps eligible council tenants in England to buy their home with a discount of up to £78,600 (or £104,900 within London). The government has committed to rolling out the Right to Buy to housing association tenants.

## **Starter Homes**

The Starter Homes initiative is a new government initiative, whereby new build homes are provided to eligible purchasers at a discount of at least 20% of the open market value. Buyers must be under the age of 40, and be a first time buyer.

## **Strategic Housing Market Assessment**

A Strategic Housing Market Assessment (SHMA) is a technical study intended to help a local planning authority understand how many homes will be needed over a long term period (usually 20 – 25 years). It also considers the housing needs of specific groups such as older people, minority groups and people with disabilities.

## **Supported housing**

Supported housing is an umbrella term which is applied to a whole range of housing based solutions for vulnerable people. It caters for a wide range of client groups with diverse needs who require different levels of support in a range of accommodation models.

## **Universal Credit**

Universal Credit is a new welfare payment that seeks to pull together six means tested benefits into a single welfare payment. Payments of Universal Credit will be made to tenants in a single monthly payment, and housing costs within Universal Credit will be paid directly to the tenant as opposed to being paid directly to the landlord.