

# **North Norfolk Housing Strategy Discussion Document**

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## Housing Strategy Discussion Document

### Introduction

Housing plays a key role in the Government's agenda for place-shaping and sustainable communities, health and wellbeing, community cohesion and community empowerment.

The previous Government's preference was for Housing and Homelessness Strategies to be incorporated into local Sustainable Community Strategies. The North Norfolk Sustainable Community Strategy and the Council's Corporate Plan are both due to be reviewed in the autumn with adoption in the summer of 2011 following the local elections in May 2011. It is therefore timely to be developing a new Housing Strategy in advance of the review of these key strategic documents in order that the importance of good quality and affordable housing in improving the quality of life enjoyed by residents of North Norfolk can be articulated and considered alongside other issues impacting upon the district.

The Housing Strategy Discussion Document has been developed through dialogue with a range of stakeholders in the public, private and voluntary sectors. Its purpose is to explain how the Council might work with its partners to contribute effectively to meeting the housing and housing related needs and aspirations of residents of North Norfolk over the next five years.

The Council has the following vision:

*'Everyone in North Norfolk should have the opportunity to buy or rent a decent home at a price they can afford, in a community where they want to live and work'*

The Council and partners can improve housing outcomes for residents through the following interventions:

- Allocating sufficient land for new housing provision
- Development of a policy framework to manage new housing development
- Supporting the delivery of new affordable housing
- Development of a policy framework to make best use of existing stock
- Development of a policy framework to ensure standards in the existing stock
- Supporting residents to live independently
- Working in partnership

Whilst we consider that all of these interventions are important, the Council and its partners will need to focus on key outcomes and therefore the strategy development process will prioritise interventions based upon evidence of need

and gap analysis and determine to what extent these can be delivered with the resources available.

The Council's focus has primarily been on working with partners to develop strategy and policy and deliver services at the local level set within a nationally and regionally determined framework. This will change with the abolition of regional bodies and increased emphasis on decision making at a local level and with the need to drive down the cost of public services. Increasingly the Council is exploring opportunities to work with new and existing partners across a wider geographical basis and in particular across the county of Norfolk.

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## **Allocating sufficient land for new housing provision**

The District Council has an adopted Local Development Framework (LDF) Core Strategy and is currently engaged in an Examination in Public on the Site Specific Proposals which together provide a robust planning policy framework for the area.

When the Core Strategy was prepared it was against a background of no new housing sites having been allocated for development in the district for at least 20 years during which time new dwelling provision was on sites which had been previously identified and approved or through windfall developments.

In preparing the LDF Core Strategy a number of studies and documents were completed to evidence the need and demand for new housing, identify what existing capacity there was for new housing sites and identify the constraints which may restrict land availability:

- Strategic Housing Market Assessment which showed; a high level of demand for market housing in the area, an annual requirement for 921 additional affordable dwellings and a mismatch between supply and demand, with an oversupply of larger dwellings (4 or more bedrooms) in all tenures except affordable rented properties.
- Settlement Planning for North Norfolk: A report of work based travel to work analysis to inform the Regional Spatial Strategy (RSS) and LDF which showed which of the towns in the area were more self-contained and which acted as dormitories with residents commuting to work in other areas. It clearly showed a relationship between Cromer, Holt and Sheringham. It also showed high levels of reliance on the car for commuting.
- Urban Housing Capacity Study for North Norfolk which showed an existing capacity for 3,350 dwellings, of which just over a quarter are on sites of 5 or more dwellings.
- Strategic Flood Risk Assessment Stages 1 and 2 which identified areas at risk of flooding (including flooding due to breach of coastal defences) taking into account climate change. It also looked at where there may be constraints on drainage.
- Landscape Character Assessment which assesses the character of the landscape across the district which will be used to understand the impact of any development and ensure development does not negatively impact on the character of the area.
- Strategic Housing Land Availability Assessment and 5 Year Land Supply. The Strategic Housing Land Availability Assessment is updated annually and reflects the potential availability of land in areas suitable for development. The 5 year land supply shows those sites which have a realistic prospect of coming forward within a 5 year period. This

superseded the Urban Housing Capacity Study and shows capacity for 15,774 dwellings up to 2021 in the area.

- Shoreline Management Plan (Kelling Hard to Lowestoft) was reviewed and the final report produced in May 2010. This document provides a framework for managing the shoreline and coastal defence.

Together these studies demonstrated that whilst North Norfolk has very high levels of housing need (with an additional 921 dwellings needed per annum to meet levels of housing need in the district) and is an area of high demand (especially for households moving into the area to retire or in preparation for retirement), there are significant landscape and environmental constraints which affect where new housing can be provided. In order to maximise the provision of affordable housing through planning gain, it was necessary to ensure new allocations would trigger a requirement for affordable housing.

Consideration was also given to ensuring new homes would be sustainable in terms of supporting existing communities but also reducing reliance on the car and future proofing new housing to ensure it could respond to climate change. This has been reflected in specific policies which ensure adaptability of new housing and restrict development in those areas most at risk from climate change due to flooding or coastal erosion.

The Core Strategy was produced in compliance with the RSS (although this has now been revoked leaving local authorities to determine their own requirement for new housing in consultation with their local community). The Core Strategy allows for a minimum of 8000 dwellings to be provided in the area during the period 2001 to 2021. Initially the RSS suggested that North Norfolk should accommodate 6400 dwellings during the LDF period, however, the Council successfully lobbied for a higher figure of 8,000 to reflect the high levels of housing need in the district. The abolition of the RSS should not undermine the Core Strategy as the number of dwellings to be provided was locally determined based on sound evidence and subject to robust public consultation. In addition the Council has since been asked to reaffirm its continued support for the Core Strategy. The Site Specific Proposals\* propose land allocations for 3,500 new dwellings (reflecting existing approvals over the period 2001-2008) in accordance with settlement hierarchy set out in the Core Strategy.

Assuming that the Site Specific Proposals are deemed to be sound new housing development will be concentrated in the 4 Principal Settlements (Cromer, Holt, Fakenham and North Walsham) and 4 Secondary Settlements (Hoveton, Sheringham, Stalham and Wells-next-the-Sea) in addition to the 16 Service Villages. The proposed land allocations are of a size which seeks to maximise the delivery of affordable housing as well as reflecting the need to provide additional infrastructure in the Principal and Secondary Settlements.

The Gypsy and Traveller Accommodation Needs Assessment showed that the main need of Gypsies and Travellers in the district was for temporary sites to place their caravans whilst visiting the area. This was also supported by historic patterns of need identified through the Annual Caravan Count. Short-stay Stopping Places have been provided by the Council in recent years at Cromer and Fakenham to meet this need. Policy HO4 within the Core Strategy provides a framework for assessing site suitability should a need for a permanent site be identified. No specific allocations for permanent Gypsy and Traveller sites have been proposed through the Site Specific Proposals.

**\*We are not consulting on the Site Specific Proposals as part of this strategy as these have been subject to extensive consultation and are currently subject of an Examination in Public.**

<b>Existing Interventions</b>
Housing Needs Survey and Strategic Housing Market Assessment undertaken to provide evidence base for LDF
Contribution to the development of Core Strategy housing policies
Contribution to the development of Site Specific Proposals
Continued support for the Core Strategy and Site Specific Proposals following abolition of the Regional Spatial Strategy and move to localism
Contribution to management of performance of National Indicators 154 and 155 as part of the Local Area Agreement
<b>Possible Interventions</b>
Commission a new Housing Needs Survey and Strategic Housing Market Assessment in 2011/12 to support the LDF and Housing Policy development

## **Development of a policy framework to manage new housing development**

North Norfolk faces particular challenges in meeting housing demand and housing need due to the imbalance in the existing housing stock and the demographic profile of the district.

The existing housing stock in the area is predominantly detached properties, with a small number of flats and maisonettes and with properties in the area tending to be larger, with fewer smaller sized properties.

North Norfolk is a popular area for retirement, which is reflected by the fact that in-migration to the district is primarily of households without children (which tend to be older households), whilst there is a net loss of newly forming households (which tend to be younger households). The pattern of migration contributes to an unbalanced age profile for the district, which is dominated by older people. 32.15% of residents in the district are aged 60 or over compared to 24.53% in Norfolk, 20.19% in the East of England and 19.13% in England. The population of the area is also getting older, with 3.74% of residents aged 85 or over compared to 2.81% in Norfolk, 2.28% in the East of England and 2.16% in England. This trend is set to continue with 25.33% of the population in the area aged 45 to 64 which is higher than in Norfolk, the East of England and England; whilst the percentage of households who are aged 16-44 is lower in the area than in Norfolk, the East of England and England reflecting the low levels of working age people living in the district.

It is projected that the population of the area will grow at a faster rate than the East of England and England with the population reaching 117,800 and 70,000 households by 2026 reflecting the continuing growth in smaller and single person households. In reality however the constraints on the provision of new housing is likely to restrict this level of population and household growth.

The development of the Core Strategy\* sought to address the imbalance between housing supply and the changing demographics of the district having identified that more smaller homes are needed which are suitable for an ageing population and newly forming households recognising that the demand for family housing could be met within existing provision. At the same time, the existing stock profile means that there are fewer cheaper properties available which contributes, along with high house prices and a low wage economy in the area, to a significant affordability problem as demonstrated by the Housing Needs Survey which showed an annual requirement for 921 additional affordable homes to meet the levels of housing need in the district. The Core Strategy therefore also had to ensure that opportunities to provide affordable housing were maximized.

The Core Strategy contains 4 specific policies on housing provision which meet these requirements:

**Policy HO 1 Dwelling Mix and Type** – requires that all dwellings (new build or conversion) provided on sites of 3 or more dwellings shall contain at least one smaller sized property with 2 or less bedrooms. On sites of more than 5 dwellings, 20% of dwellings also to be suitable or easily adaptable for occupation by the elderly or disabled. Purpose built / specialist accommodation for the elderly to be provided in appropriate locations within the Principal or Secondary Settlements or Service Villages.

**Policy HO 2 Provision of Affordable Housing** – sets out thresholds and targets for affordable housing provision in Principal and Secondary Settlements and Service Villages. Such provision to be provided without public subsidy and protected as affordable housing in perpetuity, with all provision provided as part of the market scheme (except on sites of 3 or less dwellings where financial contributions in lieu of on-site provision can be taken). The policy is supported by a comprehensive viability assessment process.

**Policy HO 3 Affordable Housing in the Countryside** – allows the provision of affordable housing (Exception Housing Schemes) in the countryside as long as such schemes meet a proven housing need and meet that need in perpetuity.

**Policy HO 4 Sites for Gypsies and Travellers and for Travelling Show people**

Permits development of sites where they are of an appropriate size and scale and where they are on the outskirts of or within a reasonable distance of a settlement which offers local services and community facilities.

Policy HO 2 (Provision of Affordable Housing) is the main tool for delivering affordable housing through the planning system. The Policy states that 45% of all dwellings on schemes of 10 or more dwellings in Principal and Secondary Settlements and 50% of all dwellings on schemes of 2 or more dwellings in Service Villages will be affordable. This policy has increased the percentage of affordable housing required and reduced the threshold upon which affordable housing is triggered from the previous Local Plan. This policy is intended to increase the amount of affordable housing delivered, however, the current poor economic conditions have depressed the housing market and new schemes have not come forward as quickly as had been expected when the Core Strategy was originally being developed. The policy as drafted however should not stifle development as it allows for a viability assessment to determine the level of affordable housing that can be sustained by any development in the prevailing market conditions. The policy requires that the affordable housing is provided in phases, as the development progresses, recognizing that the developer needs to sell a number of market dwellings to fund the development of the affordable housing. A key requirement of the policy is that the affordable housing is to be

integrated into the wider scheme. It also seeks that wherever possible that the affordable housing has the same design or design characteristics as the market housing.

For all new major planning applications, where there are no fundamental objections to the principle of development proposed in terms of the current planning policies, a Development Team approach will be taken. The Development Team approach compliments the existing pre-application publicity and community consultation processes, but allows developers the opportunity to meet with key stakeholders early in the process to discuss the expectations and requirements of all parties and is followed up with an agreed action plan.

The Examination in Public will also consider the draft policy Conversion and Re-Use of Rural Buildings as Dwellings under which applications for the conversion of rural buildings, such as barns, into permanent dwellings can be considered providing that they are in a designated location and are considered worthy of retention due to historic, architectural or landscape value and conversion can take place without substantial rebuilding or extension.\*

The North Norfolk Design Guide (part of the LDF suite of documents) supports policies EN 4 Design and EN 6 Sustainable Construction and Energy Efficiency by providing more information on how these policies should be implemented as part of new developments, including housing schemes, in order to ensure that new development is of high quality and reinforces local distinctiveness.

Coastal erosion is a considerable issue in some parts of the district which alongside the risk of flooding places some properties at risk. The Core Strategy includes policies which restrict new housing development to locations outside the Coastal Erosion Constraint Area and which are not at risk of flooding. Policy EN12 Relocation and Replacement of Development Affected by Coastal Erosion Risk allows for the replacement of homes at risk of coastal erosion within 20 years, as long as the replacement dwelling is of a comparable size, outside the Coastal Erosion Constraint Area and within or adjacent to a Selected Settlement.

The new Government is proposing to introduce a new Community Right to Build as part of the Localism Bill. This will enable community organisations to take forward proposals to develop new homes, shops, businesses and facilities without a specific application for planning permission as long as there is overwhelming community backing demonstrated through a local referendum and minimum criteria are met. It is proposed that there will be restrictions in place which limit expansion of communities to 10 per cent over a 10 year period. The Community Right to Build is part of the Government's drive to create the 'Big Society'.

The Community Right to Build will support Community Land Trusts to achieve their aspirations for their communities. Community Land Trusts established in a

number of parts of the country have sought to deliver housing which in some cases has been affordable. The Council will need to determine what level of support it will offer to those wishing to develop housing through Community Land Trusts.

There are some concerns that the Community Right to Build may be used in some communities to veto future development in particular development of affordable housing.

**\*We are not consulting on our Core Strategy Policies as part of this strategy as these have been subject to extensive consultation and Examination in Public and have been formally adopted by the Council. The Council was asked to provide continued support for the Core Strategy despite the recent abolition of the East of England Plan and freedom for local councils to determine the extent of development for their area.**

**\*We are not consulting on the Conversion and Re-Use of Rural Buildings as Dwellings draft policy as part of this strategy as this has been subject to extensive consultation and is currently subject of an Examination in Public.**

<b>Existing Interventions</b>
Housing Needs Survey and Strategic Housing Market Assessment undertaken to provide evidence base for LDF
Contribution to the development of Core Strategy housing policies
Contribution to the development of Site Specific Proposals
Continued support for the Core Strategy and Site Specific Proposals following abolition of the Regional Spatial Strategy and move to localism
Contribution to management of performance of National Indicators 154 and 155 as part of the Local Area Agreement
Establishment of the Development Team Approach with housing representation to support major developments through the planning process

<b>Possible Interventions</b>
Consider what level of support the Council will offer to those wishing to develop housing through Community Land Trusts
Consider supplementary planning guidance to place local occupancy conditions on new market dwellings
Commission a new Housing Needs Survey and Strategic Housing Market Assessment in 2011/12 to support the LDF and Housing Policy development

## **Supporting the delivery of new affordable housing**

Affordable housing is the term used to describe housing which is provided at below market prices. There are 2 types of affordable housing:

- Social Rent – these are properties owned or managed by a Housing Association or Registered Provider. The rents are lower than private rents and the sector is currently regulated by the Tenant Services Authority (the TSA is being abolished as part of the Government's review of quangos).
- Intermediate Housing – properties which are provided at a cost which is above the rent of social rented property but below the cost of a market property to buy or rent. The main forms are Intermediate Rent and Intermediate Home Ownership which includes shared ownership, shared equity schemes and Rent to Buy schemes.

Providing more affordable housing is a priority for the Council and for the North Norfolk Community Partnership and is important to ensure the well being of residents and sustainability of communities across the district. There are high levels of housing need throughout the area as evidenced by the Housing Needs Survey (2007) and the Housing Register. The Housing Needs Survey showed that there is an annual requirement (over a 5 year period) to provide 921 additional affordable homes to meet the housing need, of these 78% need to be for social rent and the remaining 22% to be intermediate housing.

It is not possible to deliver this level of need due to constraints on development of new housing. The Core Strategy allows for the development of 8000 homes between 2001 and 2021, taking into account those that have already been built since 2001 it is expected that the average build rate over the remaining LDF period will be for 400 new homes per year. The need for an additional 921 units of affordable housing per year assumed that there would be a net supply of 334 existing social rented properties per year and a supply of new affordable housing of 475 units over the 5 year period. It is possible to calculate the backlog that has arisen since the survey by calculating how many net lets there have been and how many affordable housing units have been delivered. This assumes that all other factors that are considered in calculating the need for affordable housing remain unchanged, which we know not to be the case, but which it is not possible to quantify without undertaking a further Housing Needs Survey.

The Housing Register was reviewed in July 2009 and numbers on the Register have been increasing steadily since with 2744 households currently on the Register. The Register provides detailed information on households' current needs and on future needs for adapted properties.

New affordable housing is provided in 2 ways:

- As part of market developments (please see previous section for more information)

- By Housing Associations as 100% affordable housing schemes.

Historically a lack of housing sites in the area and high thresholds to trigger the requirement to provide affordable housing have meant that there have been very few opportunities to secure affordable housing as part of market developments. The adoption of the Core Strategy has meant that the thresholds for triggering affordable housing have been lowered and the target for how much affordable housing should be provided has been increased. In addition the Site Specific Proposals have proposed land allocations for the development of market housing which aim to maximize the level of affordable housing that can be provided through the market.

Housing Associations have a proven record of delivering affordable homes in the area, supported by the Council's strong enabling role through the provision of free land and grant funding towards the cost of new affordable homes. Grant funding is needed for the Housing Associations to provide affordable homes as the rental income from the properties being developed is not sufficient to support both the cost of providing and maintaining the homes. Financial support for delivery of new affordable housing also comes from Government through the Homes and Communities Agency (HCA, previously The Housing Corporation).

During the period 2006-11 it is predicted that 347 new affordable homes will have been provided in the district. The Council supported the provision of these homes with a little over £2m of funding and £10.7m from the HCA. 158 of these dwellings will have been built on land provided at nil cost by the Council which makes the schemes cheaper to develop and therefore more likely to attract funding from the HCA. The Second Homes Council Tax income has funded 32 of these units with £1.1m of funding. 18 of the homes will have been developed on land owned by Victory Housing Trust (which was transferred to the Trust as part of the stock transfer agreement) and 14 homes on land provided by Norfolk County Council at a discounted value. Unfortunately the Council's long standing policy of providing free land for affordable housing schemes means that the Council now has very few suitable sites left for housing and this will soon no longer be an option available to the Council. The Council will however, seek to ensure that other public sector landowners contribute to affordable housing through the provision of free or discounted land wherever possible.

The Council's current Corporate Plan 2008-2011 has a target to deliver 300 affordable homes over the plan period or an average of 100 per year. Prior to this the Council had a target to deliver 375 affordable homes over the 5 year period 2004-2009 or an average of 75 per year although the target was increased to 90 units per year prior to the target being increased when incorporated into the Corporate Plan. The target was increased to reflect the expectation that an increase in market development would result from the development of new planning policies as part of the Local Development Framework and that the market development would trigger affordable housing contributions. Although

there have been some affordable homes provided through market development this has not been in line with expectations which did not foresee a global recession and a reduction in the availability of loan finance to fund development and mortgages which resulted in stagnation of the housing market across the country. It is not expected that the large sites allocated as part of the Site Specific Proposals will start to come forward until 2013 and even then it is not possible to predict whether the housing market will be strong enough to deliver the required level of affordable housing. It is possible that developers will be requesting that viability assessments be undertaken to determine the level of affordable housing that can be supported.

The Council is currently predicting that it will deliver 182 affordable homes over the current Corporate Plan period which is 118 short of the target. The programme has been heavily dependent on Rural Housing Exception Schemes and these are particularly resource intensive to deliver. The Council and its housing association partners face a number of hurdles in delivering Rural Housing Exception Schemes including local opposition (which in some cases has included opposition from the Parish Council and local Member), site issues which have to be resolved including Highways objections, drainage and trees and difficulties in achieving Planning Consent often on design grounds.

A pipeline of affordable housing schemes has been developed which identifies a potential to deliver up to 830 affordable homes over the five year period 2010-2015. It is predicted that 118 of these homes would be provided as part of market schemes which have existing planning permissions and which should be provided without the requirement for public subsidy. If these schemes move forward and a viability assessment identifies that the required level of affordable housing cannot be supported the Council will have the option to negotiate a lower level of affordable housing or provide public subsidy to purchase the additional units of affordable housing (assuming that funding is available). It is predicted that a further 259 affordable homes would be provided as part of market schemes developed on the sites included in the Site Specific Proposals, again these homes should be provided without the requirement for public subsidy. The amount of affordable housing realised however will be subject to any viability assessment and availability of funding as above. The remaining 453 affordable homes are to be delivered through Registered Providers and will require grant funding, 141 of the homes already have funding committed leaving 312 homes that require funding. Assuming that schemes developed in settlements of 3,000 population and above require on average £45k grant per property and schemes in settlements below 3,000 population require on average £60k grant per property there is a shortfall of approximately £17.85m which would need to be found in order to fund and deliver the five year pipeline. It is extremely unlikely that this level of funding will be available and therefore realistic targets need to be set which make assumptions regarding the delivery of affordable housing based on the strength of the housing market over the next five years and assumptions based on the availability of grant funding.

The HCA has been required to make savings in its budget for the remainder of the Comprehensive Spending Review Period (CSR) 2008-2011. It is also expected that the amount of money that will be available for the delivery of affordable housing from Government over the next spending review period will be significantly less than has been available in recent years.

The HCA has recently launched the Investment Planning process through which the priorities for the development of housing and regeneration and identification of infrastructure needs in an area can be set out in an Investment Plan from which the HCA seeks to identify elements which support the Government's priorities and targets and to which it can commit to funding through an Investment Agreement. The Council will be developing its Investment Plan with a group of key stakeholders over the next 6 months. The HCA thus far has been liaising with individual local authorities in the Investment Planning process however it is possible that this may in future be developed on a sub-regional or a County basis.

The Council as part of its enabling role will determine what affordable housing should be provided both as part of market schemes and on 100% affordable housing schemes. The Council will seek to ensure that the households in greatest need as identified through the Housing Register will have a reasonable chance of being housed. The Council will look at the current supply of affordable housing in the area and the likely turnover and compare this to the need of households on the Housing Register to determine the number, size and type of homes to be developed including the proportion to be developed for social rent and intermediate housing. Consideration of local property prices and local incomes is particularly important when determining the number, type and size of properties to be developed for intermediate housing.

The Council no longer requires a local housing need survey to support proposals for Rural Housing Exception Schemes. The Council now uses information from the district wide Housing Needs Survey and Housing Register along with information on existing affordable housing in an area to determine to the number of homes that should be developed along with the size and type of the homes and the proportion of social rented and intermediate housing. The Housing Register provides comprehensive information on the level of need/demand for housing at a parish level and the extent of local connection to a parish which is required to let the properties in accordance with the Local Lettings Policy which applies to these schemes. It is the Council's aim to deliver a programme of Rural Housing Exception Schemes so that each parish is served by at least one scheme.

The Local Lettings Policy was agreed following consultation with Parish Councils and is an essential part of gaining support for affordable housing in the rural parishes as priority for the properties is based on the strength of local connection

with the parish in which the scheme is located or one of the adjoining parishes. All applicants however have to have a basic level of housing need in order to be considered for one of the properties.

As intermediate housing is a product in terms of cost which is between social rented and market housing it requires less subsidy or grant to deliver and make it affordable. Intermediate housing can also assist in funding social rented housing through cross subsidy. It is therefore essential to get the balance of social rented and intermediate housing products right and essential that these homes can be let or sold. The recent lack of mortgage finance particularly for shared ownership which at the height of the 'credit crunch' was considered to be a sub prime mortgage product meant that a number of properties that had been developed for shared ownership could not be sold. Additional funding therefore had to be sought to enable these homes to be converted into social rented properties or for Rent to Homebuy. There are signs that lender confidence in shared ownership as a product has recovered and that the availability of shared ownership mortgages has returned.

At a national level volume builders have sought to sell unsold market homes to Housing Associations over recent months for use as affordable homes and some areas have therefore been able to increase their delivery of affordable housing, many with the assistance of Government funding through the Kickstart programme. There were no large developments underway in the North Norfolk district however for the Council to benefit from this opportunity although the Council has been able to increase the number of affordable homes provided on two relatively small sites through the provision of additional funding from the Council and the HCA.

The Council would like to explore more innovative ways of delivering housing such as self build or exemplar projects. The high level of need for affordable housing however requires that the Council focuses its available resource on delivering volume and therefore focus on delivery through traditional and mainstream delivery mechanisms.

The Norfolk Strategic Housing Board formed in April 2010 includes representation from each of the district councils by the Portfolio Holder for Housing along with a range of other key stakeholders including members of the RSL Alliance, NHS Norfolk and the County Council. The Board has identified two key priorities for the coming year including meeting housing need with a focus on affordable housing and supporting older people to live independently.

The Council will seek to jointly commission supported housing through the Supporting People Programme. In order to be considered for grant funding from the HCA supported housing schemes need to have the support of the Norfolk Supporting People Programme, this also applies to supported housing schemes which do not require Supporting People Grant. This ensures that Central

Government funding for the delivery of new affordable housing supports the Supporting People commissioning process.

Norfolk County Council has undertaken a review of care home provision in Norfolk. Consultation undertaken as part of the review identified that people would prefer to move into Housing with Care if they needed to move into a care setting. A shortfall of Housing with Care places has been identified in the areas around Fakenham (80), Holt (48) and North Walsham (105). It is not clear when the proposals for delivering schemes that meet this shortfall will move forward and it is not clear if capital or revenue funding will be required although it is proposed that the schemes are to be of mixed tenure which will allow for cross-subsidisation of the affordable units. It is essential that this need is reflected in the Investment Plan being prepared as part of the HCA Investment Planning process in the event that public subsidy is required. In addition it is essential that this need is reflected in the Supporting People Strategy if capital and revenue funding is required and that a joint commissioning approach is taken involving all stakeholders.

The Wells Hospital and Hospice Trust is proposing the inclusion of a 42 unit Housing with Care scheme as part of a wider Care Complex development on the former Wells Cottage Hospital site. The Council supports the principle of the redevelopment of the hospital site although there are significant policy objections to the scale of the proposed Housing with Care scheme. It is proposed that the Housing with Care scheme is a mixed tenure development but it is not clear if the proposal requires any capital grant or revenue grant.

The North Walsham hospital site is also being proposed for redevelopment into a care complex including a Housing with Care scheme.

See previous section for information on the Community Right to Build and Community Land Trusts. The Council will need to determine what level of support it will offer to those wishing to develop affordable housing through Community Land Trusts.

The Wells Local Area Partnerships has supported the establishment of Home for Wells which is an independent body set up to assist key workers and residents of Wells-Next-the-Sea and surrounding parishes with established local connections to find housing at an affordable level. They provide a tenant finding service and property management service to landlords who are prepared to let their property at an affordable rent. In some cases properties have been made available to the organisation to let for a period of time and they have been able to retain the rental income to further their aims. The organisation has acquired properties which have been bequeathed to them or purchased using charitable donations through fund raising. These properties will be held by the organisation to be let to local people as affordable housing in perpetuity.

The Council would strongly encourage all of the Local Area Partnerships to follow the lead of the Wells Area Partnership in establishing Homes for Wells.

<b>Existing Interventions</b>
Housing Needs Survey and Strategic Housing Market Assessment undertaken to provide evidence base for LDF
Contribution to the development of Core Strategy housing policies
Contribution to the development of Site Specific Proposals
Continued support for the Core Strategy and Site Specific Proposals following abolition of the Regional Spatial Strategy and move to localism
Establishment of the Development Team Approach with housing representation to support major developments through the planning process
Contribution to management of performance of National Indicators 154 and 155 as part of the Local Area Agreement
Investment Planning process and development of an Investment Plan underway
Subscription to Hometrack to provide up to date evidence to support strategy and policy development and support viability assessments
Promotion of affordable housing to Members (including Members of Development Control Committee) through information, guides, training, scheme openings and tours of affordable housing schemes.
Engagement with Town and Parish Councils through individual and group consultation events and consultation on the Local Lettings Policy
Grant funding for affordable housing
Provision of free land for affordable housing
Development of pipeline for affordable housing including aspiration for each parish to be covered by a Rural Housing Exception Scheme
Investment in a new I.T system to develop the Housing Register to provide improved data on housing need to support affordable housing development particularly with regard to local connections and move forward with the implementation of Choice Based Lettings

<b>Possible Interventions</b>
Undertake further work to promote the development of affordable housing
Seek additional funding to deliver the affordable housing pipeline from the Council, Central Government through the Homes and Communities Agency and from the second homes Council Tax income through the Norfolk Infrastructure fund or lobbying for the re-instatement of the funding for affordable housing
Consider what level of support the Council will offer to those wishing to develop affordable housing through Community Land Trusts
Identify sites in public ownership which could be made available for affordable housing at nil or discounted cost
Work in partnership with Housing Associations to 'sweat' assets to invest further in the development of affordable housing
To identify good practice in the delivery of affordable housing and consider if this can be replicated in North Norfolk
To consider options for the delivery of joint working and shared services in the

delivery of affordable housing
Commission a new Housing Needs Survey and Strategic Housing Market Assessment in 2011/12 to support the LDF and Housing Policy development
Encourage all Local Area Partnerships to follow the lead of the Wells Area Partnership in the establishment of Homes for Wells

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## **Development of a policy framework to make best use of existing stock**

There are a little over 52,000 dwellings in the North Norfolk district with 76% being owner occupied, 12% privately rented and 12% social rented. Less than 1% of dwellings are in local authority and other public ownership.

### Occupancy levels

The Housing Needs Survey identified that less than 1% of households in the area were living in overcrowded housing where the household has less bedrooms in their home than their assessed need. A significant number of households however (43%) are under-occupying their home where the household has more than one spare bedroom.

Owner occupiers are more likely to be under-occupying their home, particularly those with no mortgage. Tenants in social rented properties are least likely to be under-occupying their properties and tenants in privately rented properties are most likely to be overcrowded.

There are a significant number of pensioner households in the area under-occupying in the owner occupied sector. 69% of under-occupying households in the social rented sector contain pensioners only and very few under-occupying households contain children.

14% of overcrowded households need or expect to move within two years whereas only 11% of households who are under-occupying their homes need or expect to move. This is lower than other households with 16% of households expecting to move within two years.

The Your Choice Your Home (Choice Based Lettings) Policy gives a high level of priority for households who are assessed as statutorily overcrowded on the Housing Register. The Policy also gives a high level of priority for households who are under-occupying social rented homes in the area to allow them to move to a smaller property thus freeing up a larger property for allocation to a larger household.

Owner occupiers can join the Housing Register although they will have a low level of housing need and realistically only older owner occupiers with support needs are likely to be successful in being allocated a social rented property in a sheltered housing scheme or Housing with Care scheme.

The Council may want to introduce policies which seek to reduce the level of under-occupation further by providing practical support and financial assistance with moving to a smaller property particularly where this would deliver other high

priority outcomes for the Council i.e. reducing expenditure on Disabled Facilities Grants or reducing fuel poverty. This support and assistance could be provided to households regardless of the tenure in which they live.

Allocation policies for social rented housing usually have strict eligibility criteria for the allocation of certain types and sizes of property. Traditionally properties will be utilised to their optimum and households will not be given the flexibility of having spare bedrooms. Over time however households will change and the number of people in the household may increase or reduce resulting in overcrowding or under-occupation. Some households will not seek to move to address this and those that seek to move may face a long wait for a suitable property to become available. Bungalows and ground floor flats have traditionally been allocated to older people or those who require ground floor accommodation for mobility reasons. Sheltered accommodation has traditionally been designated for people over the age of 60.

The Council and partner Housing Associations have sought to introduce a greater level of flexibility through the Your Choice Your Home scheme and as a result bungalows and ground floor flats are no longer restricted to those requiring ground floor accommodation and sheltered accommodation is allocated to those with a support need which may include a person below the age of 60.

Analysis of property availability and households on the Housing Register has identified that smaller households are less likely to be allocated a property. In response to this the eligibility criteria is being changed to allow single people (who will tend to be young people looking for their first home and people who have separated but may have access to children) to be considered for two bedroom flats and bungalows (couples can already be considered for these properties) and for smaller families to be considered for three bedroom properties in addition to two bedroom properties.

It is considered that these changes to policy will result in more sustainable communities as single people and smaller families are more likely to be offered a social rented property that meets their needs and gives them more space to allow their family to change and expand. Fewer families will be overcrowded and this is likely to assist in maintaining relationships, reducing anti-social behaviour, improving health outcomes and increasing educational attainment as families will be more settled in their accommodation. In addition it is anticipated that the changes may reduce the number of households facing homelessness and the requirement for the Council to place homeless households in temporary accommodation.

Rural Housing Exception Schemes are allocated using the Local Lettings Policy which provides greater flexibility in the allocation of the properties than the district wide Your Choice Your Home policy in that properties are allocated giving priority to households with a local connection to the parish in which the properties are

located or one of the adjoining parishes and then allocating the properties on the basis of best fit.

10% of the existing social rented stock is sheltered accommodation and some of these properties no longer meet the expectations of older people in terms of size and amenity, in particular studio properties. Only 7% of applicants on the Housing Register want sheltered housing and advertised properties receive a lower number of bids than other social rented properties. A further 1% of the social rented stock is Housing with Care, these properties are more modern and 2% of applicants on the Housing Register want this type of housing (there will be some applicants who are registered for both sheltered housing and Housing with Care). There is a higher level of turnover in both sheltered housing and Housing with Care than in the rest of the social rented stock. The County Council has identified the need for more Housing with Care places which is considered by older people requiring care to be preferable than residential care. The increase reflects future demand which will come from an increase in the number of older people and the changing aspirations of older people.

It is important to ensure that the existing stock of sheltered housing and Housing with Care meet the current and future needs and aspirations of older people. The relaxation of policies which do not allow pets in sheltered accommodation and marketing of sheltered housing as a product may increase the numbers on the Housing Register. It may also be necessary to decommission some sheltered housing schemes which no longer meet the needs and aspirations of older people. If sheltered housing is decommissioned consideration needs to be given to possible alternative uses such as supported housing for another client group or general needs housing or whether the scheme should be demolished and redeveloped. Decommissioning of sheltered housing will be a long process requiring properties to be left empty as they become available and possibly require re-housing of existing residents. This is a process which needs to be managed in a sensitive way.

Victory Housing Trust will seek wherever possible to redevelop properties where the cost of bringing them up to the Decent Homes Standard is not cost effective and where the demolition of the property will allow redevelopment at a higher density which results in an increase in the number of affordable dwellings on the site. Where there is no redevelopment potential the Trust will consider selling any affected properties with a view to using the receipt to develop additional affordable housing to replace the units sold. The Trust is also considering the feasibility of selling some of its properties either to existing tenants or to households on the Housing Register when they become available on an intermediate basis to meet the need for intermediate housing and at the same time generating receipts which can be used to invest in the development of affordable housing. The Council is supportive of these proposals particularly bearing in mind the likely reduction in resources for developing new affordable housing in coming years.

### Empty Homes

In October 2009 the Council identified 1359 dwellings which had been empty for more than 6 months this was 113 less than in October 2008. The majority of these (42%) were empty and substantially un-furnished, it is likely that most of these were being advertised for sale. A significant proportion of the empty homes (19%) were empty following the death of the owner and a further 7% were empty due to the owner being in hospital or a care home and which reflects the large elderly population in the area.

There are also a significant number of empty homes on the former RAF bases at Coltishall and West Raynham. The Ministry of Defence (MOD) sold the properties on the base at Coltishall to Annington Homes some years ago on a leaseback arrangement. Once the base was closed Annington Homes began marketing the properties for sale in phases. Approximately 100 of the 370 houses remain empty and unsold some of which are subject to redevelopment proposals. The Council has sought to negotiate with both the MOD and Annington Homes to acquire some of the properties for affordable housing. The Council also sought to purchase the properties at West Raynham and worked in partnership with a Housing Association to present a case for a comprehensive development addressing service and utility infrastructure deficits across the site as a whole. The site however was sold to a developer and the properties are being marketed for sale but sales remain slow with approximately 120 of the properties remaining unsold.

The Council has traditionally focused its efforts on working with owners of empty properties to bring them back into use voluntarily and offers grant assistance to bring the properties up to the Decent Homes Standard in order that they can be rented in return for nomination rights to the property. The Council has provided grant assistance to owners of 17 properties which have been brought back into use over recent years. A small budget for grant assistance continues to be available but consideration needs to be given to the level of value for money that this provides.

As a result the Council is increasingly turning its focus to the use of enforcement action to bring empty homes back into use. To date sustained pressure has resulted in two owners of long term empty properties putting their properties on the market for sale and both are now at the point of sales being completed. A further owner has submitted an application for an empty homes grant. The Council has threatened to pursue applications to compulsory purchase these properties but this has not been necessary. The Council is increasing the amount of resource it devotes to bringing empty homes back into use to reflect the new focus on enforcement.

Appendix 2 shows the geographical spread of empty homes which have been empty for more than 12 months. This shows that the parishes with a higher than

average level of empty homes tend to be located in the west and central parts of the district.

#### Second homes

North Norfolk is a popular holiday and retirement destination and as a result a significant proportion of the housing stock has been purchased for use as a holiday home/second home or in advance of retirement and these properties are not being fully utilised. The Council has little control over this and is aware that action taken to bring empty homes back into use may bring properties to the market which will then be purchased for second homes.

9.2% of all dwellings in North Norfolk are classed as second homes, the highest level in Norfolk. Second homes are contentious as they are seen to have a negative effect on the area as they reduce the number of dwellings available to meet the local need for market housing and drive up house prices making market housing less affordable and beyond the reach of local people who in turn become reliant on affordable housing to meet their needs. It is also stated that second homes affect the sustainability of villages and towns as they reduce the number of residents who use local facilities and services. However, this is not true of all second home owners and some purchase a second home in preparation for a future permanent move.

The Council will seek to have a dialogue with second home owners and encourage them to utilise their properties wherever possible.

Appendix 3 shows the geographical spread of second homes in the area. The level of second home ownership is disproportionately spread across the district with 35.7% of all dwellings in Morston being second homes, whilst only 0.5% of dwellings in Smallburgh are second homes. The highest concentration of second homes is in coastal locations and in the west of the district. These tend to be high price areas, although conversely high levels of second homes can be found in Bacton and Lessingham where there is a supply of cheaper properties – some with holiday occupancy restrictions which prevent permanent use.

Since 2004 the Council has exercised its discretionary power to reduce the discount charged on second homes to 10% from 50%, the additional revenue received has been divided between Norfolk County Council (80%), Norfolk Constabulary (10%) and the individual district which collects the council tax (10%). It was agreed that the increased revenue would be used to support communities through the Local Strategic Partnerships, with 25% of the funding provided to Norfolk County Council being redistributed on a pro rata basis to the district councils to fund the provision of affordable housing. In January 2010 Norfolk County Council resolved that this funding would be redirected to an infrastructure fund to support growth in Norfolk. This has reduced funding for affordable housing provision in North Norfolk and it is possible that the area will not receive funding from the infrastructure fund.

It is essential that the impact of second homes in the area is recognised by Government particularly on the availability and affordability of housing for local people and that the Council receives assistance in the form of funding for affordable housing to mitigate these impacts. It is also important that Government recognises the role that North Norfolk plays as a retirement destination in easing pressure on housing markets in the South and South East and the impact that this also has on the demographics in the area with its ageing population and the additional pressure that this places on the need for affordable housing for care workers and others needed to deliver essential services to older people.

<b>Existing Interventions</b>
Your Choice Your Home Choice Based Lettings policy which aims to make best use of the existing social rented stock addressing overcrowding and under-occupation and from October 2010 providing greater flexibility by relaxing property eligibility criteria
Provision of empty homes grants to bring empty homes back into use for privately renting
Use of threat of enforcement action to encourage empty home owners to bring their properties back into use
Implementation of empty homes I.T module to manage action taken to bring empty homes back into use which prioritises cases for action
Exercising by the Council of discretionary powers to reduce the discount charged on second homes and empty homes

<b>Possible Interventions</b>
Consider the development of Housing Renewal Policies which seek to assist residents who are under-occupying properties which are unsuitable, because they do not meet the Decent Homes Standard, or where the household is in fuel poverty or where the property needs to be adapted for a member of the household who is disabled, to move to a more suitable property
Work with Housing Associations to undertake a district wide review of sheltered housing to ensure that the provision meets the current and future needs and aspirations of older people and those who need supported housing. Link this in with the County wide review of sheltered housing undertaken by the Supporting People Team and the draft Norfolk Housing Support Strategy for Older People which proposes a move towards sheltered housing being a hub for the provision of care and housing related support to residents living in the wider community.
Work with Victory Housing Trust to identify re-development opportunities in the Trust's housing stock including sheltered housing schemes that no longer meet the needs and aspirations of older people and people needing support and consider the options for alternative provision
Work with Victory Housing Trust to identify opportunities to offer existing tenants the opportunity to occupy their property on a shared ownership or rent to homebuy basis to generate additional funding to deliver more affordable housing
Work with Victory Housing Trust to identify opportunities to offer available

properties to applicants on the Housing Register on an intermediate basis
Increased resources directed at bringing empty homes back into use
Consideration of opportunities for joint and shared working on Private Sector Housing Initiatives
Lobbying of Central Government to allow Councils to increase Council Tax liability to owners of empty homes to act as a disincentive to keeping the property empty
Lobbying of Central Government to allow Councils to increase Council Tax liability to owners of second homes to act as a disincentive to owning a second home
Commission a new Housing Needs Survey and Strategic Housing Market Assessment in 2011/12 to support the LDF and Housing Policy development
Commission a new Private Sector Housing Stock Condition Survey in 2011/12 to determine whether the Council's Housing Renewal Policies are still relevant

DRAFT

## **Development of a policy framework to ensure standards in the existing stock**

The Housing Act 2004 requires that a local housing authority (in this case North Norfolk District Council) must keep the housing conditions in their area under review with a view to identifying any action that may need to be taken under the Housing Act 2004 or other legislation relating to housing conditions.

There are currently two means of measuring standards within the existing housing stock:

- The Decent Homes Standard
- Housing Health and Safety Rating System (HHSRS)

The Council commissioned a Private Sector Housing Stock Condition Survey in 2006/07 to assess the housing stock in relation to these standards. The Council transferred its housing stock to Victory Housing Trust in 2006 and therefore all of the housing stock in the area is considered to be private sector stock.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 repealed most of the previous law relating to grants, leaving only the requirement to give certain types of Disabled Facilities Grants as an absolute statutory obligation. The Order gave local authorities new, wider powers to provide assistance to owners and tenants for repairing and improving their homes. Local authorities can now tailor their housing renewal policies for the provision of grants, loans and other forms of assistance, to address the specific identified housing needs within their districts.

Financial assistance can be targeted in the following ways;

- Area based
- Property based
- Tenure based
- Client based
- Theme based

Support mechanisms can include;

- Grant assistance
- Assistance to landlords
- Loan assistance
- Purchase and re-location support
- Enforcement

The findings of the Private Sector Housing Stock Condition Survey can be used to inform which approach will be most effective in addressing housing conditions in the area.

#### The Decent Homes Standard

Public Service Agreement (PSA) 7 introduced a target for measuring progress towards the Decent Homes Standard for private sector housing. This target was regarded as being met if:

- 65% of economically vulnerable households lived in decent housing by 2007
- 70% of economically vulnerable households lived in decent housing by 2011; and
- 75% of economically vulnerable households lived in decent housing by 2021

(Economically vulnerable households are households who are in receipt of the following benefits: Income Support; Job Seeker's Allowance; Housing Benefit; Council Tax Benefit; Working Families Tax Credit; Disabled Person's Tax Credit; Disability Living Allowance; Industrial Injuries Disablement Benefit; War Disablement Pension; Attendance Allowance; Child Tax Credit; Working Tax Credit and Pension Credit. For Child Tax Credit and Working Tax Credit the household is only considered vulnerable if the household has a relevant income of less than £15,050 (2006/07 levels)). NB This takes no account of equity held within property occupied by owner occupiers.

The Private Sector Housing Stock Condition Survey identified that 77% of dwellings in the district occupied by economically vulnerable households met the Decent Homes Standard. The Council had therefore exceeded the target for all years covered by the PSA. This did mean however that there were still 23% of dwellings occupied by an economically vulnerable household where the standard was not met. This is not a static target and properties which are not adequately maintained can become non decent and properties that are non decent can be improved or occupied by a household who is not economically vulnerable. In addition households that are not economically vulnerable at one point in time can become economically vulnerable.

11% of dwellings fail the Decent Homes Repair criteria. These dwellings are at risk of further deterioration. Rates of disrepair are similar in the owner occupied and private rented sector at approximately 11% whilst the social rented sector is in the best repair condition.

Only 1% of dwellings fail the Decent Home Amenity criteria. This means that almost all properties have reasonably modern facilities and services.

6% of properties do not have efficient heating and effective insulation and therefore fail the energy efficiency requirements of the Decent Homes Standard.

76% of dwellings failing the Decent Homes Standard are deficient on one matter of the Standard with the remaining being deficient on two or more matters.

50% of all households living in non decent homes are elderly however only 22% of these are economically vulnerable.

In the private rented sector 47% of economically vulnerable households live in non decent homes.

Housing Associations are required to have brought all of their housing stock up to the Decent Homes Standard by 2010. Most of the Housing Associations with properties in the area have already achieved the Decent Homes Standard across their stock with the remainder on target for achieving the Standard before the end of 2010.

The Housing Health and Safety Rating System (HHSRS)  
The Housing Health and Safety Rating System (HHSRS) replaced the Housing Fitness Standard. The HHSRS evaluates the potential risks to health and safety from any deficiencies identified in a dwelling and uses a scoring and banding system to determine the level of hazard a property poses to any potential occupant. Hazards will be grouped as either Category 1 or Category 2.

The Housing Act 2004 placed a general duty on housing authorities to take appropriate (enforcement) action in relation to a Category 1 hazard. Such action can include:

- Improvement Notice
- Prohibition Order
- Hazard Awareness Notice
- Emergency Remedial Action
- Emergency Prohibition Order
- Demolition Order
- Clearance Area Declaration

Similar powers exist to deal with Category 2 hazards but at the discretion of the housing authority. Typically advice and education would be targeted at households occupying these dwellings.

The Private Sector Housing Stock Condition Survey identified that 11% of dwellings have a Category 1 hazard and 47% of dwellings have a Category 2 hazard and of these 31% are also non decent.

Category 1 hazards were identified in six of the 29 areas of risk:

- Dampness and mould (3% of dwellings)
- Excess cold (7% of dwellings)
- Electrical (<1% of dwellings)

- Fire (1% of dwellings)
- Risk of falls on the level (<1% of dwellings)
- Risk of fall on steps/stairs (1% of dwellings)

26% of dwellings exhibiting Category 1 hazards were found in the private rented sector and 30% in Pre-1919 dwellings.

The HHSRS was newly introduced when the Private Sector Housing Stock Condition Survey was undertaken and therefore no comparisons were able to be made to set the performance in the area in context. The survey therefore also assessed the number of properties which were unfit using the previous Fitness Standard and identified that 3.2% of dwellings in North Norfolk were assessed as unfit which compares with the national average of 4.1%.

Costs to address non decency were estimated at £70.488m averaging £5,907 per dwelling across the non decent housing stock. Individual dwelling costs range from £500 linked to energy improvement measures to over £25,000 linked to HHSRS and repair failures. 66% of costs (£46.326m) were associated with Category 1 hazards within the HHSRS.

73% of the cost to address non decency is in the owner occupied sector, 13% in the private rented sector, 8% in vacant/other properties and 6% in the social rented sector.

Owner-occupiers are expected to repair and maintain their own properties. Poor housing conditions are associated with households in social or economic disadvantage and this affects the ability of households to repair and improve their dwellings. 21% of owner-occupiers live in non decent homes, with the cost of addressing this non decency being estimated at £47.749m. 17% of these households are economically vulnerable with the cost of addressing this non decency being estimated at £7.581m.

While economic factors will influence the ability of owner occupiers to repair and improve their homes, other factors will also impact. 57% of owner occupiers in non decent homes have not undertaken any recent major repairs or improvements and 67% have no short-term intentions to carry out major repairs or improvements. 66% of owner occupiers living in non decent housing are very satisfied with their current housing, 25% are fairly satisfied and only 6% expressed dissatisfaction with their current accommodation and none of these were very dissatisfied. This may reflect a lack of awareness of the repair and improvement requirements in their properties.

The Council has traditionally provided grant funding to economically vulnerable owner occupiers to assist them in repairing and improving their homes. The Council however was confident that its performance against the Decent Homes Target in 2006/07 was sufficiently high to ensure that it would still meet the

Decent Homes target in 2011 without deploying significant resource into the private housing stock in the intervening period. The Council therefore ceased to give grant to economically vulnerable owner occupiers to assist in maintaining their properties in 2007/08 in order that additional resource could be deployed to Disabled Facilities Grants whilst the support offered to economically vulnerable owner occupiers was reviewed. The Council continued to process applications received for assistance prior to the removal of the grant for a further 12 months. More recently the Council has explored options for providing assistance to economically vulnerable owner occupiers to reduce fuel poverty but has not yet developed this into an offer of financial assistance that can be taken up by residents.

There is an expectation from Government that owner occupiers use equity held in their property to fund home improvements. The potential for equity release is strongly related to a household's attitudes and to property values and the availability of loan/mortgage finance. The Council needs to determine what if any financial support it will give to economically vulnerable owner occupiers and use the findings from the Private Sector Housing Stock Condition Survey to assist in this. The Council's Housing Renewal Policy will then have to be updated to reflect the Council's position. The Policy will need to detail the basis upon which any assistance will be given and if loans are to be preferred to grants, the terms of the loan will need to be determined.

There is considerable equity held within the area estimated at £6 billion with 62% of owner occupiers having no outstanding mortgage or loan on their property. 20% of owner occupiers in non decent housing would consider re-mortgaging to repair or improve their home. Costs to achieve the Decent Homes Standard are estimated to be just over 3% of the potential equity available to households in non decent homes. For some owner-occupiers however the costs to meet the Decent Homes Standard as a percentage of the available equity in their property will be much higher particularly where a lower level of equity is held and this is more likely to be the case for younger households.

64% of owner occupiers in non decent housing would be interested in receiving a grant from the Council to help them carry out repairs/improvements whilst only 38% would consider taking out a low interest loan from the Council. 14% of owner occupiers in non decent housing would be interested in a Council backed equity release scheme which guaranteed that they would not lose their home.

The Regional Housing Board awarded funding to Great Yarmouth Borough Council to provide a Norfolk wide Equity Release scheme and economically vulnerable residents living in North Norfolk can be referred to the scheme.

The Council can also assist owner occupiers to repair and maintain their homes through the provision of information/advice and guidance. This will often include signposting or referral to other agencies including the Council sponsored Home

Improvement Agency, the Handyperson Service, Warm Front and the Energy Savings Trust.

The Council could take enforcement action against an owner occupier where Category 1 hazards are identified but often this will not be in the public interest. The Council will consider taking enforcement action however where the hazard is impacting upon neighbours or the wider public.

It is unlikely that a Clearance Area Declaration would be issued in the area. The Council is currently seeking to negotiate with the owners of a number of properties which are at risk from coastal erosion within the next 20 years. Some of these properties have suffered from a lack of investment as a result of their limited life and as a result of their close proximity to the edge of the cliff top are likely to exhibit Category 1 hazards. The Council was successful in attracting Coastal Pathfinder funding from Government in 2009/10 and is considering how this funding can be used to purchase the properties at risk and assist those being displaced to secure suitable alternative accommodation. As part of these proposals the properties will be demolished, it is hoped that this will be through negotiation and will not therefore necessitate the need for a Demolition Order. Some of the owners however may choose to remain in their properties and if the risks are considered to be too great the Council may then have to take enforcement action. As the coastline erodes further this will become more of an issue especially if the options open to the Council are limited due to a lack of funding especially if the Pathfinder funding is not available in future.

Housing Associations are required to have brought all of their housing stock up to the Decent Homes Standard by 2010. Housing Associations are expected to maintain their properties to this standard through the investment of rental income in responsive and cyclical repair programmes and modernisation programmes. The Council will ensure that the Standard is being met and will do this as part of its regular liaison. In addition the Council will respond to complaints from tenants and where Category 1 hazards are identified take action to ensure that the issue is addressed including taking enforcement action if necessary.

Private Landlords are expected to adhere to their repairing obligations and use the rental income they receive to keep their properties in good repair. The Council will respond to complaints from tenants and where Category 1 hazards are identified take action to ensure that the issue is addressed including taking enforcement action where necessary.

In 2009/10 the Council assessed 56 properties under the HHSRS of which 22 had category 1 hazards of these 5 were owner occupied, 2 were owned but empty, 12 were privately rented and 3 social rented. In addition 36 were deemed as non decent and of these 1 was owner occupied, 2 were owned but empty, 30 were privately rented and 3 were social rented.

The Council needs to set out its approach to enforcement in an Enforcement Policy and as part of this policy the Council needs to consider whether it is likely to need to undertake works in default in relation to Category 1 hazards and if so to ensure that there is sufficient budgetary provision.

#### Energy efficiency

The average Standard Assessment Procedure (SAP) rating for housing in the district is measured at 59, this compares to the national average of 51 (English House Condition Survey (EHCS) 2005) and 46 from the previous Private Sector Housing Stock Condition Survey undertaken in 2000. 4.7% of dwellings had a SAP rating below 30 compared with 9.1% nationally (EHCS 2004). Average annual CO<sub>2</sub> emissions per dwelling are estimated to be 7.26 tonnes compared to 9.2 tonnes in 2000.

Home energy efficiency is influenced by both heating and insulation characteristics:

#### Loft insulation

- 3% of dwellings lack any form of appropriate loft insulation
- 5% of dwellings contain loft insulation levels below 100mm
- 16% of dwellings offer loft insulation to 100mm
- 30% of dwellings offer loft insulation to 150mm
- 42% of dwellings offer loft insulation to 200mm or above

The loft insulation profile for the area is significantly better (88%) than the national average where 70% of dwellings are estimated to contain loft insulation to a minimum of 100mm thickness.

#### Cavity wall insulation

40% of dwellings with cavities have additional cavity wall insulation. 29% of dwellings with cavities were constructed post 1981 where the need for additional cavity wall insulation decreases.

#### Double glazing

83% of dwellings are double glazed which compares to 85.7% nationally. 69% of dwellings offer effective draught proofing to windows or doors.

#### Central heating

87.5% of dwellings offer central heating compared to 87.6% nationally with a further 3.7% offering partial heating systems.

Mains gas represents the primary heating fuel in 53% of dwellings.

The Private Sector Housing Stock Condition Survey looked at what actions would be required to bring the average SAP rating in the area up to 65 and found that a broad mix of insulation heating solutions is needed in 44% of dwellings at an

estimated cost of £7.291m averaging £317 per dwelling. 27% of dwellings however would still not reach the SAP target of 65 with these being the most difficult properties to improve.

The Private Sector Housing Stock Condition Survey identified that 11% of households were in fuel poverty. The definition of fuel poverty is where a household spends more than 10% of its disposable income on fuel. Fuel poverty will be influenced by a number of factors including a household's income, fuel prices, the size of the property occupied and the energy efficiency of the property. Interventions to relieve fuel poverty should therefore not only be focused on making a property more energy efficient but also give consideration to the households moving to a more suitable property.

The Council would normally commission a Private Sector Housing Stock Condition Survey on average every 5 years and would therefore be due to commission a further survey in 2011/12.

#### Carbon Emissions Reduction Target (CERT)

CERT is a programme which requires electricity and gas suppliers to improve energy efficiency and increase the amount of energy generated from renewable technologies such as wind turbines, solar panels and ground source heat pumps in order to assist the Government in meeting the following targets:

- cutting greenhouse gas emissions by 12.5% from 1990 levels by 2008-2012 as part of the Kyoto Protocol
- cutting emissions of CO<sub>2</sub> by 20% and 60% from 1990 levels by 2010 and 2050 respectively

In response to CERT energy suppliers will provide grants to householders to install energy efficiency measures and renewable technologies and will also fund other programmes to discharge their responsibilities under CERT such as Warm Front and Eastern CRI.

#### Warm Front

The Warm Front scheme currently provides a package of insulation and or heating measures up to a maximum of £3,500 (£6,000 if oil central heating is being installed) per household. Since 2005/06 2720 households in the district have received £2.89m worth of measures through the Warm Front scheme. In 2009/10 84% of Warm Front grant recipients were owner occupiers and 16% tenants in the private rented sector.

#### Eastern CRI (Eastern Carbon Reduction Initiative)

Eastern CRI is an initiative supported by the 47 local authorities in the Eastern region to provide a single cost insulation package for loft and cavity wall insulation for all households and which is provided free for those in receipt of benefits. The scheme was set up in late 2009 and 72 households in North Norfolk have so far been referred to the scheme.

#### Energy Savings Trust

The Energy Savings Trust is a non-profit organisation that provides free and impartial advice on conserving energy. In addition the Energy Savings Trust has provided advice to the Council on developing a strategic approach to energy efficiency and carbon reduction and addressing fuel poverty.

#### Carbon Action Network (CAN-East)

The Council is a member of CAN-East which was set up to support local authorities to address carbon reduction. The Council will use this network to identify good practice.

The Council will work with the energy suppliers and other schemes to develop its response to reducing carbon emissions and fuel poverty and will seek to learn from best practice of other local authorities.

#### Dwelling security

Rising public awareness of and media exposure to crime have placed an increasing emphasis on home security. 15% of dwellings do not have secure door and window locks compared to 40% nationally (EHCS). Household rates of burglary at 2.7 per thousand households during 2005/06 were considerably lower than the national rate of 13.5 and the Norfolk rate of 5.4. The level of home security is a key factor for burglary victimisation with households with no measures being almost ten times more likely to have been victims of burglary than households where simple security measures such as deadlocks on doors and window locks were in place.

#### Fire Safety

The Council has a joint service level agreement with Norfolk Fire and Rescue Service regarding Fire Safety in Residential Accommodation. The Council has also produced a document Fire Precautions in Dwellings.

#### Houses in Multiple Occupation (HMOs)

In essence HMOs will comprise houses, hostels, self contained flats or other relevant buildings that are occupied by persons who do not form a single household, where there is a degree of sharing of facilities, for example for cooking or where the housing lacks such facilities or is not self contained.

The Housing Act 2004 introduced mandatory licensing of HMOs to provide greater protection for the health, safety and welfare of the occupants of HMOs. In spite of the drawbacks of HMOs they are viewed as providing an affordable housing option, which is in many circumstances the only option for people on low incomes. Research has demonstrated that some of the very worst standards of accommodation are found in HMOs and that certain types of HMO present significantly greater health and safety risks to tenants than comparable single occupancy dwellings. The most common problems associated with multiple

occupancy relate to poor fire safety standards, overcrowding, inadequate facilities and poor or unscrupulous management.

Licensing seeks to provide proper enforcement of the HHSRS in highest risk HMOs and ensure the ‘fitness’ of those managing HMO accommodation. The Council has identified 6 licensable HMOs (although 1 is currently being taken out of use as a HMO) and a further 70 which do not meet the criteria for a license. HMOs are increasingly being used to house an increasing number of migrant workers in the area.

The Housing Act 2004 also permits the local housing authority to extend licensing beyond the scope of mandatory licensing. Prior to the Housing Act 2004 the Council had a voluntary registration scheme for HMOs and the Council consulted Government on the introduction of an additional licensing scheme but it was not considered that standards in the private rented sector were such that this was necessary.

Since 2006 the Council has spent £1.97m on Housing Renewal and a further £371k on bringing empty homes back into use.

<b>Existing Interventions</b>
Private Sector Housing Stock Condition Survey undertaken in 2007
Housing Renewal Policy which determines what assistance will be provided to assist in maintaining standards in the private sector housing stock
Contribute to LAA targets on Decent Homes and Fuel Poverty
Equity release scheme administered by Great Yarmouth Borough Council with funding from the former Regional Housing Board available to residents across Norfolk
Advice given to tenants and landlords to fulfil their rights and responsibilities in maintaining their properties and enforcement action taken where necessary
Monitoring of conditions in the social rented sector through liaison with housing associations and where necessary taking enforcement action
Taking enforcement action against owner occupiers where necessary
Support to development of proposals as part of the Coastal Pathfinder
Information, advice and guidance on energy efficiency including signposting and referral
Inspection of HMOs to ensure that standards are being maintained
Joint service level agreement with Norfolk Fire and Rescue Service regarding Fire Safety in Residential Accommodation. The Council has also produced a document Fire Precautions in Dwellings

<b>Possible Interventions</b>
Review of the Housing Renewal Policies to reflect revised priorities and means of assistance
Work with energy suppliers and agencies delivering energy advice and interventions to improve the offer to residents of the area

Increase the level of resource in identification and inspection of HMOs
Consideration of opportunities for joint and shared working on Private Sector Housing Initiatives
Commission a new Private Sector Housing Stock Condition Survey in 2011/12 to determine whether the Council's Housing Renewal Policies are still relevant

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## **Supporting residents to live independently**

Most people are able to access housing and support themselves to live independently without any assistance. There will however be some people who will need assistance to access housing and some of these will also need assistance in moving to independence whilst others will need assistance to maintain their independence particularly in the face of decreasing mobility, ageing and deteriorating health. A small number of households will have specific support needs and in some cases require a significant amount of support to live independently. This support will in some cases be provided by North Norfolk District Council but in many cases will be provided by other agencies with referral and signposting by the Council or through multi-agency partnership arrangements.

### **Your Choice Your Home**

The Your Choice Your Home Choice Based Lettings scheme was launched in September 2009. The Council and its partner Housing Associations sought to develop a scheme which was easy for people requiring affordable housing to understand and focus groups were held with applicants to gain feedback on the scheme. The feedback received from applicants, partners, Members and other stakeholders has for the most part been extremely positive.

Applicants for housing are placed into one of five bands with Band 1 being the highest and Band 5 being the lowest. In addition an Emergency Card can be awarded to those in extreme levels of housing need.

Available properties are advertised and applicants are able to 'bid' or express an interest in the properties for which they are eligible. Applicants can bid using a range of methods including through the Your Choice Your Home website (the website can be accessed at a number of public locations including the offices of the Council and partner Housing Associations and in libraries where demonstrations of the system can be given), by text, by phone and by coupon.

Applicants can apply to join the Housing Register through the Your Choice Your Home website or by submitting a paper application form. Applicants are asked as part of the application if they need support with bidding and if so what level of support they would like – 13% of applicants are sent personalised property lists to help them to identify properties which may be of interest, the Council bids on behalf of 6% of applicants and 3% of applicants have asked that a support worker bids on their behalf. Applicants are also asked if they receive support and for details of their support worker and if they do not receive support if they would like to, 18% of applicants receive support from a support worker. Applicants expressing a wish to have support will be referred to the Stonham Homestay floating support service.

The Your Choice Your Home website has the Browse Aloud facility for those with a sight impairment and Google Translate for those whose first language is not English. The Council has also had discussions with the County Council's Learning Difficulties Service to develop a guide on Choice Based Lettings for applicants with a Learning Difficulty.

Properties are advertised on a fortnightly basis which gives applicants plenty of time to select the properties they would like to bid for and to seek help with bidding from a support worker if necessary including submitting of bids through the postal coupons. Properties are advertised on the Your Choice Your Home website, property lists are sent to libraries and parish councils for display and personalised property lists can be sent to those who are potentially vulnerable and who do not have access to the internet. Housing Association partners would like consideration to be given to moving to a weekly bid cycle and it has been agreed that full consultation and an Equality Impact Assessment will be undertaken before a decision is made on this issue.

Feedback on properties which are let through the Your Choice Your Home scheme is provided as part of the property list in order that applicants can assess their chances of being successful in bidding for particular properties. Applicants can also use the 'What and Where' facility on the Council's website which details the size, type and location of all properties currently in the social rented sector and the details of lettings over the last five years.

All applicants applying to join the Housing Register will be given advice on other housing options that might be available to them by the Council's Housing Options Team at the same time that their Housing Register application is being assessed. Applicants who require additional support to secure suitable housing will be given the assistance they need by the team or referred to the Stonham Homestay floating support service.

The operation of Your Choice Your Home Scheme is overseen by a Partnership Board, an Operational Group and a Stakeholder Group.

The Council has a duty to publish a Homelessness Strategy, this strategy details the Council's approach to delivering its Homeless and Housing Options service including the provision of temporary accommodation where necessary. First and foremost the Council will work with customers to prevent homelessness and where this is not possible to secure suitable alternative accommodation either through the Your Choice Your Home scheme or in the private rented sector (providing a loan for rent in advance and deposit monies where required).

The Council has sought to develop a good working relationship with private landlords and a number of landlords will work with the Council to secure tenants for their properties. The Council will also use the nomination rights it has to empty homes which have been brought back into use with the Council's

assistance to help those in housing need. The Housing Options Team works closely with the Revenue and Benefits Team and Help and Advice Team to assist customers with claims for Housing Benefit and Local Housing Allowance and is involved in determining suitable cases to receive assistance from the Discretionary Housing Payments budget.

In March 2010 there were 6129 households claiming Housing Benefit compared to 5121 claimants in March 2006. There has been a steady rise in the number of claims since March 2006 with a peak of claims in February 2010 of 6178 claims. 35% of claims are from households in receipt of Pension Credit and 33% are from households in receipt of Income Support, Job Seekers Allowance and Employment Support Allowance. The Council had a target to process new claims and changes in circumstances within 15 days in 2009/10 (Council Tax Benefit and Housing Benefit), this target was exceeded with the average time to process claims being 10.31 days despite an 18.4% increase in claims between 2008/09 and 2009/10. The Council has a Welfare Benefit and Take-up Strategy and Policy.

The Government is proposing a number of Welfare Reforms including changes to Housing Benefit and Local Housing Allowance. From April 2011 Local Housing Allowance rates are capped at the four bedroom rate and a maximum allowance has been set for each property size (the Local Housing Allowance Rates for the area are however below these rates). The £15 weekly excess provision previously payable has been removed. The size criteria have been adjusted to provide for an additional bedroom for a non-resident carer where a disabled claimant has an established need for overnight care. From October 2011 Local Housing Allowance Rates will be based on the 30<sup>th</sup> percentile of rents in the Broad Rental Market Area rather than the median rent for the area which means that around a third of properties will be affordable to those claiming Housing Benefit. There will be staged increases in the rates of non-dependent deductions in the income related benefits from April 2011. From 2013/14 Local Housing Allowance Rates will be up-rated on the basis of the Consumer Prices Index rather than local rents. From April 2013 Housing Benefit for working age social rented sector customers will be restricted for those who are occupying a larger property than their household size and structure would warrant. Housing Benefit claimants who are claiming Job Seekers Allowance will only receive their full award for a period of 12 months after which their benefit will be reduced by 10% and they will continue to be ineligible for the full out of work Housing Benefit rate until they have left the benefit system and been in work for a period.

These changes are likely to make private landlords more reluctant to let their properties to people reliant on Government support and to increase the number of tenants at risk of eviction. Housing Associations are also likely to see an increase in the number of tenants in rent arrears which may result in an increase in the number of evictions. Discretionary Housing Payments are to be increased to mitigate these changes but this only provides temporary relief. The Council

could work with Housing Associations and private landlords to support tenants who are affected by these proposals and may want to consider changes to the Your Choice Your Home policy to give priority to those in the private rented sector who are under-occupying properties and developing worklessness initiatives to help tenants to secure employment.

Victims of domestic abuse who want to remain in their own home will be assisted to increase security within the property to reduce the risk of further abuse or harm through the Sanctuary Project.

The Council will work in partnership with other statutory agencies in particular Children's Services through the Joint Protocol for Young Homeless People and Care Leavers and Adult Services to meet the needs of vulnerable customers.

North Norfolk enjoys very low levels of crime and disorder, however; research shows that the fear of crime by residents in North Norfolk is high. Despite the low levels of crime and disorder that exist, it is important that crime and disorder is tackled effectively and that vulnerable residents feel protected. The Council and Norfolk Constabulary have established a new Operational Partnership to build closer links between Constabulary and the Council's Anti Social Behavior Team building on the existing good working relationship to improve incident reporting and information sharing thereby speeding up the identification of those vulnerable households who need help. It is hoped that other agencies will join the partnership as it develops.

The Housing Options Team participates in the multi agency Anti-Social Behaviour Action Group (ASBAG) to explore ways to assist victims and in some cases perpetrators of anti-social behaviour where relocation is considered necessary or where a lack of suitable housing is a root cause of anti-social behaviour.

The Council, in moving its emphasis from homelessness management through to prevention of homelessness and now to a housing options approach, has significantly reduced the number of homelessness applications taken, households accepted as homeless and numbers of households placed into temporary accommodation. Homelessness applications have reduced from a high of 388 in 2003/04 to 114 in 2009/10 and households accepted as homeless has reduced from a high of 214 in 2002/03 to 60 in 2009/10. In 2008/09 the Council assisted 106 households in preventing homelessness and 27 households to relieve homelessness. In 2009/10 due to the focus on housing options this has reduced to assisting 28 households to prevent homelessness and 16 to relieve homelessness.

In 2004 the Government introduced a target to reduce the number of homeless households in temporary accommodation by 50% by 2010 from a baseline at 31 December 2004. The Council had 54 households in temporary accommodation

at 31 December 2004 and therefore in order to achieve the target had to reduce the numbers of households in temporary accommodation to 27 by 2010. This target was reached in June 2009 and has been sustained and reduced further since with 15 households in temporary accommodation at 31 March 2010.

Historically the Council built up a portfolio of temporary accommodation to reduce reliance on unsatisfactory Bed and Breakfast accommodation for homeless families and at its highest had 72 properties at its disposal for this purpose. It no longer requires this level of accommodation and has over recent years reduced its portfolio and is seeking to work with Housing Association partners to agree a more flexible approach to use of properties for temporary accommodation as and when they are needed in order to reduce cost and voids and to provide accommodation in line with the needs of individual households. This has allowed for some of the temporary accommodation previously held to be converted to a supported housing scheme and permanent units of accommodation which have been advertised through the Your Choice Your Home scheme.

The Norfolk RSL Alliance has developed a Homelessness Strategy which details the role that Housing Associations can play in preventing homelessness including developing policies, procedures and protocols such as the Tenancy Sustainment Protocol which details how Housing Associations will work with their tenant, support agencies and the Council to prevent homelessness occurring with eviction of a tenant being the last resort.

The Council has signed up to the National Homelessness Advice Service's Joint Working Agreement on the Prevention of Homelessness which outlines a shared approach to homelessness prevention, housing options and homelessness advice and assistance between the Council and local advice agencies including Shelter and Citizens Advice Bureaux.

#### Households with support needs

The Housing Needs Survey sought to identify households with support needs. The survey is limited in that it can only identify support needs which are the most commonly occurring, more detailed research therefore has to be undertaken to identify the extent of need for less common types of support.

The survey identified the extent of the need for support for the following:

- Frail elderly
- People with a physical disability
- People with a learning difficulty
- People with a mental health problem
- People with a severe sensory disability
- Other need

The survey estimated that 22.5% of households in the area had one or more members in one of the identified groups, which is significantly higher than the

average of 13-14% found by Fordham Research who have undertaken such research across the country. Some households will have members who have more than one support need.

13.5% of households had a member with a physical disability which is the predominant group closely followed by 11% of households who had a member who was frail elderly. 3.6% of households had a member with a mental health problem, 2.8% households fell into the 'other' category, 1.4% of households had a member with a severe sensory disability and 1.2% with a learning difficulty.

Most households (77.5%) had no-one in the household with a support need whilst 19.3% had one person with a support need, 3.0% with two persons with a support need and 0.2% with three or more persons with a support need.

14.4% of households had a household member with a single support need whilst 8.1% of households had a household member with multiple needs.

Households with members with a support need are likely to be small and are also more likely to contain older persons. A higher proportion of households with support needs live in social rented housing. 61.2% of households containing someone with a learning difficulty contained four or more persons. Relatively few households containing someone with a mental health problem contained older persons and these households are more likely to be living in privately rented accommodation.

Households with support needs are more than twice as likely to be living in unsuitable housing (12%) compared to households who do not have support needs (4.4%).

The survey showed requirements for a wide range of adaptations and improvements across households with support needs including:

- level access showers - 22.8%
- emergency alarms - 16.2%
- more support services (i.e. to help with budgeting) - 14.8%
- other alterations to bathroom/toilet – 13.8%
- lift/stair-lift – 12.9%
- more support services to maintain home – 12.4%
- extra handrails – 11%
- car parking space near to front door – 10.3%
- other alterations/adaptations to improve accessibility – 10.1%
- need to move to alternative housing with specialist adaptations – 7.8%
- downstairs WC – 6.9%
- alterations to the kitchen – 6.2%

Households with support needs tend to have incomes which are significantly lower than the average income for households in the area, the only exception being households with a household member with a learning difficulty or severe sensory disability.

24.6% of owner occupied households with a household member with a support need experienced difficulties in maintaining their home compared to 15.9% of all households.

The Private Sector Housing Stock Condition Survey identified that 7% of the occupied housing stock had been adapted. 58% of adapted dwellings had an adapted bathroom, 27.4% had level or ramped access, 21.5% had a ground floor bedroom or bathroom adaptation, 18.3% had a chair/stair-lift/hoist, 7.7% had a wheelchair accessible toilet adaptation, 3.8% had repositioned electrical controls and 1.5% had an adapted kitchen.

21.1% of households contain at least one person with a long-term illness or disability. The presence of a long-term illness or disability is highly correlated with difficulties household members experience climbing stairs/steps, getting in and out of the bath, access to and from the property and access to ground floor rooms.

Households living in social rented properties (37.6%) are significantly more likely to contain an individual with an illness/disability than other tenure forms.

Of those households experiencing illness/disability 22.8% occupy properties that have been specifically adapted for disabled use.

3.7% of households on the Housing Register have a family member who uses a wheelchair and 4.5% of households have a household member who will require a wheelchair in the future with 2.5% identifying that this need will arise in 1-2 years and 1.7% in 2-5 years. 6.6% of households need an adapted property immediately whilst 6.1% identify that they will need an adapted property in the future with 4% identifying that this need will arise in 1-2 years and 2.3% in 2-5 years.

#### Disabled Facilities Grants

The Council provides assistance to residents in the area requiring adaptations through Disabled Facilities Grant (DFG). Since 2006/07 the Council has given 573 grants. A single grant can range from minor adaptations, or a number of adaptations up to the maximum amount of grant of £30,000. Most grants are given for level access showers.

Housing Associations will also have a budget for adaptations and will usually carry out minor adaptations using this funding. Most will refer cases requiring major adaptations to the Council for a DFG.

In addition the County Council and NHS Norfolk will provide aids and undertake minor adaptations and urgent adaptation work.

Delivery of aids and adaptations across the county is inconsistent and all partners delivering these services recognise the need to improve. As a result targets to improve the delivery of aids and adaptations were included in the Local Area Agreement. These targets however recognised the inconsistencies in delivery across the county and were to an extent aspirational and were in excess of the targets that had previously been included in guidance documents produced by government.

The Council is working with partners across the county involved in delivering aids and adaptations to seek to streamline these services and improve customer experience. The Council is also working with Victory Housing Trust to seek to improve the delivery of adaptations to tenants of the Trust who currently account for approximately 50% of all DFG applications.

The Norfolk Strategic Housing Board formed in April 2010 includes representation from each of the district councils by the Portfolio Holder for Housing along with a range of other key stakeholders including members of the RSL Alliance, NHS Norfolk and the County Council. The Board has identified two key priorities for the coming year including meeting housing need with a focus on affordable housing and supporting older people to live independently.

Victory Housing Trust has worked in partnership with Norfolk County Council and Age Concern to develop a SMART house in one of its properties which is part of a sheltered housing scheme. The SMART house incorporates a range of aids and adaptations and assistive technology to enable those who may require these to view and try them to determine what would best meet their needs. The Council would strongly encourage residents and agencies supporting vulnerable households to visit the house.

#### Housing Renewal

The Council will review its Housing Renewal Policy to determine what level of financial support will be offered to assist residents in the district in maintaining and improving their homes. This assistance is likely to be targeted at those who are economically vulnerable and therefore in greatest need of assistance. Additional support can be provided through the Home Improvement Agency and Handyperson Service as detailed below.

The Council is developing a number of key strategies to assist in enabling residents to live independently including a Health Strategy, a Community Engagement, a Community Empowerment Strategy and a Youth Engagement Strategy.

### Supporting People

Supporting People is a national programme which commissions, funds and regulates services which support vulnerable households to live independently through the provision of housing related support. Such support can either be provided alongside housing in a supported housing scheme whilst the person lives in the scheme or through floating support which can be provided regardless of where the person is living and which can move with them and which will be provided for as long as they need the support (up to a maximum of two years).

Approximately £16.3m of Supporting People Grant is used to fund housing related support across Norfolk most of which is currently tied up in contracts delivering a wide range of services to a wide range of 'client groups'.

The priorities for Supporting People Grant are set out in the Norfolk Supporting People Strategy. The current strategy has been developed on the basis that existing funding will continue to be available and assumes that additional funding will be available or released from current contracts through negotiated changes to fund new services. It is possible that the Supporting People Grant may be cut given the significant pressure to cut public spending and therefore the Strategy is being reviewed to identify how decommissioning decisions might be taken if required. The Norfolk Supporting People Strategy is supported by a suite of 'client based' strategies covering:

- Young people
- Older people
- People with mental health problems
- People with a physical or sensory disability
- People with a learning difficulty
- Offenders
- Gypsies and travellers

Each of the district councils takes a lead on behalf of the Norfolk authorities for one or more of the client groups. North Norfolk is the lead for Young People.

In addition a number of strategic reviews have been undertaken to inform commissioning decisions including sheltered housing provision, domestic abuse services, floating support services and hostel services. Further strategic reviews are planned for Home Improvement Agencies, Community Alarms and Substance Misuse in 2010.

Commissioning and decommissioning decisions are made by a Commissioning Body which includes representation from a wide range of agencies which have a role in commissioning services for vulnerable groups and includes Norfolk County Council (Children Services, Youth Offending Team, Community Services, Community Safety Team and the Drug and Alcohol Action Team), the seven district councils, NHS Norfolk, Norfolk (and Suffolk) Probation Trust and the Norfolk Police Authority. However the Supporting People Grant is no longer ring fenced and is now received as part of the Area Based Grant for Norfolk.

Decisions relating to the allocation of the Area Based Grant ultimately rest with the Norfolk County Strategic Partnership. Thus far the County Strategic Partnership has continued to use the money for the purpose it has been used for prior to becoming part of the Area Based Grant but pressure on public funding may result in scrutiny on how the Grant is spent and possibly used for other purposes in future. It is essential therefore that members of the County Strategic Partnership understand the importance of housing related support in supporting vulnerable people to be independent in order that they can make a useful contribution to society and address social exclusion.

There are a number of services receiving Supporting People Grant in North Norfolk including supported housing schemes for the following: sheltered housing schemes across the area, Housing with Care schemes in Cromer and Kelling (Holt), a domestic abuse scheme, supported housing for young people in Fakenham, North Walsham, Sheringham, Cromer and Stalham, a scheme for single homeless people in Cromer and schemes for people with learning difficulties in Fakenham and Thornage. A further scheme for people with learning difficulties is being developed in North Walsham. There are also a number of non accommodation based housing related support schemes available across the district including a generic floating support service provided by Stonham Homestay and a specialist floating support service for people with mental health problems provided by Julian Housing, a Home Improvement Agency (Care and Repair) service provided by South Norfolk District Council (but located at and accessed through North Norfolk District Council) a Handyperson service provided through Age Concern, a Family Intervention Scheme provided through Stonham Homestay and a Swifts and Night Owls service provided through Norfolk County Council. A supported lodgings scheme for young people is currently being developed through the Benjamin Foundation.

There are also a number of specialist services which are provided across Norfolk which can be provided to residents in North Norfolk if required.

Gypsies and Travellers are often considered to be one group, however, some are recognised as a distinct racial group such as Romany Gypsy and Irish Traveller whilst others such as New Age Travellers are not. Despite this they have similar characteristics in that they are disadvantaged in terms of access to services. Gypsies and Travellers are known to have poorer life chances and lower levels of life expectancy and higher levels of infant mortality than the most deprived parts of the settled community as a result of having poorer health. This is directly related to the lack of access to services, which is connected also to low levels of literacy. Gypsies and Travellers also often face prejudice and discrimination. There are few specific services available to help Gypsies and Travellers but services such as the Traveller Education Service and Ormiston Trust work with Gypsies and Travellers to improve their access to services. The Ormiston Trust provides a floating support service to the most marginalised Gypsies and

Travellers who may often be living on unauthorised sites whilst those in settled accommodation can access floating support through Stonham HomeStay.

<b>Existing Interventions</b>
Housing Needs Survey and Private Sector Housing Stock Condition Survey providing information on support needs to inform policy development
Homelessness Strategy
Implementation of Your Choice Your Home and the support provided to applicants
Close working between the Council's Housing Options and Revenues and Benefits Teams
Partnership working with statutory agencies to meet the needs of vulnerable customers
Operational Partnership (Anti-Social Behaviour) with Norfolk Constabulary
Participation in the multi-agency ASBAG
Review of temporary accommodation provision and move towards a more flexible provision through the use of properties within the social rented stock on a temporary basis
Delivery of Disabled Facilities Grants with a focus on improved performance and continued commitment to funding
Working with partners across the county involved in the delivery of aids and adaptations to seek to streamline services and improve the customer's experience
Working with Victory Housing Trust to seek to improve the delivery of adaptations to tenants of the Trust
Housing Renewal Policy which determines what assistance will be provided to assist in maintaining standards in the private sector housing stock
Contribution to Norfolk Supporting People as a commissioners of services
Range of services delivered across North Norfolk funded through Supporting People Grant
Contribution to the review of the Norfolk Supporting People Strategy
RSL Alliance Homelessness Strategy and Tenancy Sustainment Protocol
Sign up to the National Homelessness Advice Service's Joint Working Agreement on the Prevention of Homelessness
Contribution to the LAA targets

<b>Possible Interventions</b>
Work with Housing Associations to undertake a district wide review of sheltered housing to ensure that the provision meets the current and future needs and aspirations of older people and those who need supported housing. Link this in with the County wide review of sheltered housing undertaken by the Supporting People Team and the draft Older Persons Housing Strategy which proposes a move towards sheltered housing being a hub for the provision of care and housing related support to residents living in the wider community.
Your Choice Your Home scheme - consideration of move to a weekly bidding cycle following consultation

Your Choice Your Home scheme – exploration of options for advertising privately rented properties
Your Choice Your Home – exploration of options for delivering targeted advice to customers requiring assistance with housing
Review of the Housing Renewal Policies to reflect revised priorities and means of assistance
Commission a new Housing Needs Survey to further assess support needs
Commission a new Private Sector Housing Stock Condition Survey to further assess support needs
Consider changes to the Your Choice Your Home policy to give priority for tenants in private rented accommodation who are under-occupying
Work with Housing Associations and private landlords to develop initiatives to support tenants affected by the Welfare Reform proposals
Consider opportunities for joint working and shared services in supporting residents to live independently

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## **Working in partnership**

The Council cannot deliver improved housing outcomes for residents of North Norfolk alone. The Council delivers improved housing outcomes through a number of formal and informal partnerships and is constantly seeking opportunities to harness the resources of a wider range of organisations to deliver these outcomes thus reducing duplication, stretching resources and increasing effectiveness.

It is essential that through the Housing Strategy the Council seeks to influence the strategies, policies and plans of key partners including Government in order to support the delivery of housing outcomes. This section of the strategy identifies the main partnerships and documents that are key to the delivery of housing outcomes:

### **North Norfolk District Council Corporate Plan**

The Corporate Plan (2008-2011) sets out the Council's vision for the area and the Council's priorities for the plan period. The Council will be commencing a review of the Corporate Plan in the autumn with a view to adopting the new Corporate Plan following the local elections in May 2011.

In the current Corporate Plan housing features prominently as one of the Council's priorities.

### **North Norfolk District Council Capital Strategy**

The Capital Strategy determines priorities for the Council's capital programme and investment of capital. Housing is a key priority within the Capital Strategy with approximately £1.35m allocated annually for meeting housing priorities.

### **North Norfolk District Council Asset Management Plan**

The Asset Management Plan determines the use of the Council's assets in support of the Council's priorities. The Council transferred its housing stock to Victory Housing Trust in 2006. It has retained a block of flats pending a redevelopment proposal which is used for housing homeless households on a temporary basis and a Park Home site. The Council has for a number of years had a policy of disposing of land for the delivery of affordable housing at nil cost and as a result its housing land bank has been almost exhausted. The Council has other assets and land holdings which could be made available to support its priorities including housing priorities.

### **North Norfolk Local Development Framework**

The LDF is a series of documents which together provide the planning policy context for North Norfolk. The Strategic Housing Market Assessment and the Housing Needs Survey are a key part of the evidence base for the LDF.

### **Core Strategy Development Plan Document**

The Core Strategy is one of a suite of documents which make up the LDF. The Strategic Housing Market Assessment and the Housing Needs Survey were a key part of the evidence base for the Housing Policies included in the Core Strategy.

### **Site Specific Proposals Development Plan Document**

The Site Specific Proposals Development Plan Document identifies allocations for new development. The proposed allocations were based upon the Council's wish to maximise the delivery of affordable housing in the area.

### **North Norfolk Community Partnership**

The Council is represented on the North Norfolk Community Partnership Board by the Leader of the Council and the Chief Executive. In addition there are three sub groups through which the Council is further represented. The Council's Strategic Housing Manager is a member of the Housing and Access Thematic Group which is chaired by the Chief Executive of Victory Housing Trust who is also a member of the North Norfolk Community Partnership Board.

There are 7 Local Area Partnerships in North Norfolk covering the 7 towns and their rural hinterlands.

### **North Norfolk Sustainable Community Strategy**

The North Norfolk Sustainable Community Strategy is being reviewed in tandem with the North Norfolk District Council Corporate Plan.

### **Norfolk County Strategic Partnership**

The Chair of the North Norfolk Community Partnership represents North Norfolk on the Norfolk County Strategic Partnership. North Norfolk District Council is represented by its Chief Executive on the Norfolk County Strategic Partnership Management Group. Norfolk Ambition the Norfolk Sustainable Community Strategy has housing as one of its key priorities.

### **Norfolk Local Area Agreement**

The Local Area Agreement (LAA) is a three year agreement between Norfolk County Council (as the Responsible Authority) and Central Government to deliver improved outcomes across a range of priorities which are both nationally and locally determined. The LAA is the delivery plan for Norfolk Ambition. The LAA includes a Housing Outcome Area with 6 targets, 2 of which are linked to national indicators 154 (net additional housing) and 155 (delivery of affordable housing) and 4 local indicators relating to Disabled Facilities Grants, Fuel Poverty, Decent Homes and Homelessness. There are a number of other targets in the LAA which support the delivery of housing outcomes. The three year agreement expires in March 2011 and a decision has yet to be made on whether there will be a third successive LAA.

### **Local Economic Assessment**

All County Councils from 1 April 2010 are required to prepare an assessment of the economic conditions of their area. In two tier areas the County Council is required to consult and seek participation of districts within its area and district councils have a corresponding duty to co-operate with the County Council. The assessment is intended to be used as a reference point for the development of local economic policy, strategy and interventions.

### **Norfolk Strategic Housing Board**

The Norfolk Strategic Housing Board was set up in April 2010 and includes representation from the seven district councils (Portfolio Holder), the Chair of the Norfolk Strategic Housing Officers Group, the Norfolk LAA Housing Outcome Champion, the Broads Authority, Norfolk County Council, NHS Norfolk, the RSL Alliance and the Homes and Communities Agency. The Board was formed to address the issues identified in the Norfolk Comprehensive Area Assessment and the particular criticism relating to the lack of strategic leadership in housing at a county level. The Board will identify where the Norfolk housing authorities can work together across the county to address inconsistencies in service delivery and to deliver efficiencies.

### **Rural East Anglia Partnership**

The housing sub regions were proposed through the Regional Housing Strategy a number of years ago and became a mechanism through which regional agencies could work and distribute funding. The Rural East Anglia sub region covered the council areas of Breckland, King's Lynn and West Norfolk and North Norfolk. A Rural East Anglia Partnership was established through which the three authorities could work with partners to support sub regional working. The Partnership however has struggled to be effective and more recently the partnership has been undermined by a move towards working on a county basis. The future of sub regional working has yet to be determined, however, much of the regional infrastructure through which sub regional working was required has now been abolished.

### **Supporting People**

See section on Supporting Residents to live independently.

### **Your Home Your Choice – Choice Based Lettings Partnership Board**

The Partnership Board was set up to oversee the development and implementation of the Your Choice Your Home Scheme and includes the three largest stockholding Housing Associations in the area who represent all of the Housing Association partners along with representatives of the Council. The Board is supported by an Operational Group and a Stakeholder Group.

### **Norfolk RSL Alliance**

The Norfolk RSL Alliance is an alliance of the main Housing Associations in Norfolk. The main focus of the Alliance has been on issues relating to tenancy

and stock management and the Alliance has recently invited the two remaining stockholding local authorities (Great Yarmouth Borough Council and Norwich City Council) to join the Alliance and as a result has been renamed as the Norfolk Alliance. The Council and other Norfolk authorities are seeking to work more strategically with the Alliance through the Norfolk Strategic Housing Board.

### **Victory Housing Trust**

The Council transferred its housing stock to Victory Housing Trust in February 2006 (formerly North Norfolk Housing Trust). Victory Housing Trust is a key partner in delivering housing outcomes in the area and the Council and the Trust maintain a close working relationship. Victory Housing Trust as the largest social landlord in the area will tend to represent RSL Alliance Members on issues in the area. The Council has representatives on the Board of the Trust.

### **Children and Young Peoples Trust**

The Chief Executive of North Norfolk District Council represents the Council on the Children's Trust Board. The Trust's priorities are set out in the Children and Young People's Plan. It is essential that the contribution that good quality housing can make to the well being of families and young people is recognised and that Housing and Children's Services work together to improve the life chances of residents of the district through the provision of good quality services and multi agency working through the Common Assessment Framework.

### **Joint Strategic Needs Assessment**

The main purpose of Joint Strategic Needs Assessment (JSNA) is to aid the commissioning of health services for a county, by involving key decision-makers in social services alongside those in public health departments of Primary Care Trusts. The result should be a needs assessment that encompasses health and social issues as well as inequalities that may exist in the county. The key housing evidence documents have been provided as part of the JSNA in order that housing can be recognised as a key determinant of health.

### **Homes and Communities Agency**

The Homes and Communities Agency allocates Government funding for housing in accordance with Government priorities. The local housing authority commissions affordable housing schemes through Registered Providers. Currently the HCA invites Registered Providers to bid for funding through regular bidding rounds. The HCA has recently launched the Improvement Planning process (formerly the Single Conversation process) which brings all stakeholders in an area together to agree the housing, infrastructure and regeneration priorities with a view to developing an Investment Plan. The HCA will consider the Investment Plan and will commit to funding schemes which meet the Government's priorities and offer value for money. This commitment will be outlined in an Investment Agreement. The HCA will use the information contained in the Investment Plans to make a case for funding housing through the Comprehensive Spending Review process.

**Operational Partnership (Anti-Social Behaviour)**

The Council and Norfolk Constabulary have established a new Operational Partnership to build closer links between the Constabulary and the Council's Anti Social Behavior Team building on the existing good working relationship to improve incident reporting and information sharing thereby speeding up the identification of those vulnerable households who need help. It is hoped that other agencies will join the partnership as it develops.

<b>Existing Interventions</b>
Contribution to the development of Core Strategy housing policies
Contribution to the development of Site Specific Proposals
Continued support for the Core Strategy and Site Specific Proposals following abolition of the Regional Spatial Strategy and move to localism
Representation on a wide range of bodies
Contribution to delivery of housing targets in the Local Area Agreement
Contribution to the local profile in the Local Economic Assessment
Contribution to the establishment of the Norfolk Strategic Housing Board
Contribution to the Norfolk Supporting People programme including undertaking client group lead for Young People
Contribution to the provision of data to support the Joint Strategic Needs Assessment
<b>Possible Interventions</b>
Review of the Local Area Agreement and the inclusion of housing targets
Work through the Norfolk Strategic Housing Board to explore opportunities for joint working and shared services
Review the future of the Rural East Anglia Partnership

## **Consultation**

North Norfolk District Council is developing a new Housing Strategy for the area which will identify priorities for the investment of what will be very scarce resources over the coming years.

The Council has been working with a group of internal and external stakeholders to identify;- issues, gaps in delivery and existing and possible interventions in order to produce this Housing Strategy Discussion Document through which we can undertake wider consultation to determine these priorities.

As a key stakeholder we would like feedback on the Housing Strategy Discussion Document and would be grateful if you could complete and return the attached form.

We would like to receive your feedback by 30 September 2010.

The Council will consider all feedback and revise the Housing Strategy Discussion Document accordingly prior to presenting the document to the Council's Cabinet in October 2010. The Cabinet will determine the housing priorities having considered the views of stakeholders and a Housing Strategy and Action Plan will be developed to address these priorities.

The Council is keen to ensure that the Housing Strategy reflects the contributions of all stakeholders acknowledging that it cannot deliver improved housing outcomes alone. We are therefore particularly keen to know what contribution your organisation is able to make to improving housing outcomes for residents of North Norfolk.

The Council will seek formal endorsement of the Housing Strategy from the North Norfolk Community Partnership.

If you wish to discuss the Housing Strategy Discussion Document, the process in moving towards a Housing Strategy and Action Plan or your organisations contribution to delivering improved housing outcomes for residents of North Norfolk please do not hesitate to contact the Strategic Housing Manager at North Norfolk District Council.

## Glossary

### **Affordable Housing**

Affordable housing is the term used to describe housing which is provided at below market prices. There are 2 types of affordable housing:

- Social Rent – these are dwellings owned or managed by a Housing Association or Registered Provider. The rents are lower than private rents and subject to regulation by the Tenant Services Authority.
- Intermediate Housing – dwellings which are provided at a cost which is above the rent of social rented property but below the cost of a market property to buy or rent. The main forms are Intermediate Rent and Intermediate Home Ownership which includes shared ownership, shared equity schemes and Rent to Buy schemes.

### **Affordability**

This is an assessment of whether a household can afford to meet their housing needs (not aspirations) by buying or renting a private property in the local area. Savings and equity are taken into account.

### **AONB**

Area of Outstanding National Beauty is a national definition used to describe areas of such high landscape character that they require the highest level of protection. North Norfolk has part of the Norfolk Coast AONB which stretches from Kings Lynn in the west to Mundesley in the east.

### **Area Based Grant**

Is an un-ringfenced pot of revenue funding awarded to Councils to allow them flexibility in how they deliver services to meet their priorities. This funding is normally paid to County Councils and Unitary Authorities.

### **Big Society**

Is an emerging agenda of the Coalition Government, its aim is to reform public services and reduce bureaucracy, increase community empowerment and involvement and increase the role of the voluntary sector. The emphasis is on allowing communities to decide for themselves how the Big Society will work.

### **CBL**

Choice Based Lettings allows applicants on the Housing Register to make choices about where they want to live. All available properties are advertised and households who are interested in a property make a bid (express an interest) in the property. Only applicants on the Housing Register can bid for properties. Your Choice Your Home is the Choice Based Lettings scheme for North Norfolk.

### **Community Cohesion**

Community Cohesion is where all groups in the community get on well together and where they feel part of and want to contribute to their community.

### **Community Empowerment**

Is the process where people can shape and choose the services they use on a personal basis, so they can influence the way the services are delivered.

### **Community Land Trust**

A Community Land Trust (CLT) is a not for profit community based organisation which is set up to provide community benefits such as affordable housing, although they may provide other local services and facilities.

### **Decent Home Standard**

The Decent Home Standard is a national minimum standard for dwelling condition. A dwelling is decent if it meets the following 4 criteria:

1. It meets the current minimum standards for housing (for example there are no category 1 hazards under the HHSRS (see below)
2. It is in a reasonable state of repair
3. It has reasonably modern facilities and services
4. It provides a reasonable degree of thermal comfort.

### **DFG**

Disabled Facilities Grants are grants the local authority provides to help people with disabilities adapt their homes to meet their needs.

### **Discretionary Housing Payment**

This is an additional payment which can be claimed towards a shortfall in Housing Benefit and Council Tax Benefit against the actual costs of rent and Council Tax and is based on the personal circumstances of the applicant. It is paid for a set (short) period to allow the applicant time to improve their circumstances.

### **Dwelling**

A self contained unit of accommodation served by its own entrance door where all the rooms and facilities are available solely for the occupant's (and their household) use.

### **East of England Plan**

This was the adopted Regional Spatial Strategy for the East of England which set out the needs and distribution of new housing, identified areas for regeneration and expansion. The East of England Plan was revoked (along with all regional strategies) in July 2010.

### **EDMO**

Empty Dwelling Management Order - Council's can serve an EDMO on an empty dwelling to bring the property back into use, serving an EDMO allows the Council to carry out repairs which are needed to make the property usable and rent the property to recover its costs.

### **Enabling Role**

The Council's Enabling Role includes providing money and free land to help provide more affordable housing. This role also includes identifying housing need, helping to identify suitable sites for affordable housing, negotiating affordable housing on market sites, carrying out community consultations on large affordable housing schemes and consulting parish councils on Exception Housing Scheme proposals.

### **Equality Impact Assessment**

Is a review of a service, policy or strategy to identify the impact on the community and ensure that it meets the communities' needs. It is also a way of identifying whether some parts of the community would be adversely affected by the service, policy or strategy and how this can be addressed.

### **Examination in Public**

The Examination in Public is a key part of the finalization of planning policies through the LDF. Each development plan document (i.e. Core Strategy, Site Specific Proposals) is subject to a hearing held by a planning inspector to judge the soundness of the documents. The public can make representations on whether they agree that the policies are sound.

### **Exception Housing Scheme**

An Exception Housing Scheme is a 100% affordable housing scheme provided to meet local housing needs. Local is the parish in which the scheme is located and the adjoining civil parishes. Exception Housing Schemes have their own Local Lettings Agreement which gives priority to households in housing need with strong local connections for all properties provided. The homes are protected as affordable housing in perpetuity.

### **Floating Support**

Housing Related Support provided to a household to help them maintain occupation of their home no matter where they live and if they move the support can move with them. The support can be provided for up to two years and will be tailored to the needs of the individual.

### **Fuel Poverty**

A household is in fuel poverty if they spend more than 10% of their net income on their heating costs.

### **HHSRS**

The Housing Health and Safety Rating System is the national standard for assessing the potential risks to health and safety of living in a dwelling.

### **HMO**

A House in Multiple Occupation is any dwelling (not just houses) which is occupied by more than 2 households who share facilities. Some flats which have been provided by converting a larger building may also be classed as a HMO.

### **Household**

A household can be one person or a group of people who live together and who share at least one meal a day or share the living accommodation.

### **Housing Association**

Housing Associations are not for profit organisations which are either charities or Industrial and Provident Societies. They provide affordable housing. Some are also Registered Providers.

### **HCA**

The Homes and Communities Agency is the main funder of new affordable housing and funding for regeneration.

### **Housing need**

A household is in housing need if they do not have housing which is suitable for their needs or do not have access to housing which it is reasonable for them to live in and they can not meet their housing needs through buying or renting a suitable property.

### **Housing Register**

Local authorities can choose whether or not to hold a housing register. The register is a list of people who want to be considered for affordable housing. If a register is held all allocations should be made through the housing register in a fair and transparent way in accordance with an agreed Allocations Policy.

### **Housing Related Support**

Is the term used to describe the support provided to a household to ensure that they maintain their occupation of their home. It can include providing help with accessing other services, help with setting budgets and in developing independence.

### **Intermediate Housing**

Dwellings which are provided at a cost which is above the rent of social rented property but below the cost of a market property to buy or rent will be intermediate housing. The main forms are Intermediate Rent and Intermediate Home Ownership which includes shared ownership, shared equity schemes and Rent to Buy schemes. Intermediate housing is suitable for households who can afford to pay more than social rents but can not afford market rents or to buy on the open market.

**LAA**

Local Area Agreement is a 3 year funding agreement between a local area (Norfolk) and Government. The Local Area Agreement includes key targets for performance across District and County Council responsibilities. It is unclear if LAAs will continue after March 2011.

**LDF**

Local Development Framework is a suite of documents which together set out the planning policies which govern new development in North Norfolk and provide guidance on how these are to be used.

**Local Housing Allowance**

Local Housing Allowance is the maximum amount of Housing Benefit that will be paid to eligible households to meet the cost of their rented property. The Local Housing Allowance is based on the size of the household and on the median of rents in the local area (although the use of median rents is proposed to be changed).

**Local Plan**

The Local Plan was the planning document for North Norfolk which set out which forms of development would be permitted and where development would be allowed. The Local Plan has been replaced by the LDF.

**LSP**

A Local Strategic Partnership is a non statutory partnership where the public sector, private sector, community and voluntary groups and local businesses work together to improve the quality of life and delivery of services in North Norfolk.

**Nomination Rights**

Nomination rights is the ability of a Council to identify a household off their Housing Register who should be offered a property available to rent (or buy if the property is a form of intermediate housing) from a Housing Association.

**PCT**

Primary Care Trust's are responsible for funding and commissioning primary health care services such as GP's and hospitals.

**Place-shaping**

Place-shaping is a process whereby attractive, prosperous and safe communities are created. It is a process of creating local pride and a sense of belonging.

### **Public Subsidy**

Public subsidy is funding provided by the Council or other public body such as the Homes and Communities Agency. This funding is in the form of grants which are not normally required to be repaid.

### **Registered Provider**

The Tenants Services Authority regulates the social rented housing sector and landlords in the sector are registered with the TSA as Registered Providers. A Registered Provider does not have to be a Housing Association but generally will be. Only Registered Providers can receive grant funding from the HCA.

### **RSL**

Registered Social Landlord was the term used to describe a landlord who was registered by the Housing Corporation (which no longer exists).

### **Re-lets**

Is the term used to describe when a social rented property which has been lived in by a social rented tenant has become vacant and has been let to another household.

### **Sanctuary Project**

A project designed to provide security measures to the homes of people who have experienced domestic abuse once the abuser no longer lives at the property. Works are tailored to the needs of the occupier based on the risk they may face and can include window locks, security chains and new locks and other more extensive security measures.

### **SAP**

Standard Assessment Procedure (generally called SAP Rating) is the national standard for assessing the energy efficiency of a building. The larger the number the more energy efficient the building is.

### **Section 106 Agreement**

A Section 106 Agreement is a legal agreement between the Council and a developer which is agreed between both parties to set out the obligations required to be met as part of the implementation of a planning permission. The Section 106 Agreement is a legally enforceable document.

### **Selected Settlement**

Is one of the Primary Settlements, Secondary Settlements, Service Villages or Coastal Service Villages as identified in the Core Strategy (policy SS1).

### **Shared Equity**

Shared equity is a form of intermediate housing (see above) whether the household buys a share in the property.

### **Shared Ownership**

Shared ownership is a form of intermediate housing (see above) where the household buys a share in the property and pays rent on the share they do not buy. There is the ability to increase the amount of the property that can be bought up to 100%. On Exception Housing Schemes (see above) a maximum share of 80% can be purchased as the dwelling can not become a market dwelling.

### **SHMA**

Strategic Housing Market Assessment is an analysis of the local housing market to identify whether the market is balanced and if not what areas of the housing market are out of balance (where there is an over or undersupply).

### **Social Rented Housing**

Dwellings owned or managed by a Housing Association or Registered Provider. The rents are lower than private rents and are subject to regulation by the Tenant Services Authority

### **Studio Property**

Is a self contained dwelling which has a bathroom and kitchen and a bed sitting area. It does not have a separate bedroom and living area.

### **Supported Housing**

Supported housing is a term used to describe properties which have been specifically provided and designed to meet the housing and support needs of a particular group of vulnerable people.

### **Supporting People**

Supporting People is a national programme which commissions and funds services which help vulnerable households to live independently through the provision of housing related support. The Norfolk Supporting People Team is based at Norfolk County Council and funds specialist supported housing schemes and floating support.

### **Sustainable Communities**

Defined as places where people want to live and work, now and in the future.

### **Temporary Accommodation**

Temporary accommodation may be provided to a homeless household on a short term basis either in an emergency situation whilst the Council determines what, if any, duty it has to accommodate the household or until a permanent home can be found.

**Under-occupation**

A household will be under-occupying a dwelling if the dwelling has at least 1 bedroom more than the household requires to meet their housing needs.

**Viability Assessment**

A Viability Assessment is a process where the costs of a market housing development are assessed to see whether it is economic to provide the required numbers of affordable housing properties which are to be provided as part of the scheme. If it is not, the viability assessment identifies the number of affordable housing dwellings it is economic for the scheme to provide.

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## Links

Use the links below to find more information:

### **Choice Based Lettings Policy**

[http://www.northnorfolk.org/files/Choice\\_Based\\_Lettings\\_Policy.pdf](http://www.northnorfolk.org/files/Choice_Based_Lettings_Policy.pdf)

### **Community Land Trusts**

<http://www.communitylandtrusts.org.uk/>

**Conversion and Re-Use of Rural Buildings Draft Policy** (page 6 of attached document)

[http://www.northnorfolk.org/ldf/documents/A2.1\\_-\\_Conversion\\_and\\_Re-use\\_of\\_Rural\\_Buildings\\_\(Draft\\_Policy\).PDF](http://www.northnorfolk.org/ldf/documents/A2.1_-_Conversion_and_Re-use_of_Rural_Buildings_(Draft_Policy).PDF)

### **Corporate Plan**

<http://www.northnorfolk.org/council/1226.asp>

### **Decent Home Standard**

<http://www.communities.gov.uk/housing/decenthomes/whatis/>

### **Design Guide**

[http://www.northnorfolk.org/ldf/documents/North\\_Norfolk\\_Design\\_Guide\\_Adopted\\_2008\\_\(WEB\).pdf](http://www.northnorfolk.org/ldf/documents/North_Norfolk_Design_Guide_Adopted_2008_(WEB).pdf)

### **Empty Homes Strategy**

[http://www.northnorfolk.org/files/North\\_Norfolk\\_Empty\\_Homes\\_Strategy.pdf](http://www.northnorfolk.org/files/North_Norfolk_Empty_Homes_Strategy.pdf)

### **Energy Saving Trust**

<http://www.energysavingtrust.org.uk/>

### **Gypsy and Traveller Accommodation Needs Assessment**

[http://www.northnorfolk.org/ldf/documents/Norfolk\\_Gypsy\\_and\\_Traveller\\_Accommodation\\_Needs\\_Assessment.pdf](http://www.northnorfolk.org/ldf/documents/Norfolk_Gypsy_and_Traveller_Accommodation_Needs_Assessment.pdf)

### **Housing Health and Safety Rating System**

<http://www.communities.gov.uk/housing/rentingandletting/housinghealth/>

### **Homelessness Strategy**

<http://www.northnorfolk.org/housing/6704.asp>

### **Housing Register Policy**

[http://www.northnorfolk.org/files/Housing\\_Register\\_Policy.pdf](http://www.northnorfolk.org/files/Housing_Register_Policy.pdf)

**Housing Needs Survey 2007**

[http://www.northnorfolk.org/files/REAP\\_North\\_Norfolk\\_Housing\\_Needs\\_Study.pdf](http://www.northnorfolk.org/files/REAP_North_Norfolk_Housing_Needs_Study.pdf)

**Landscape Character Assessment**

[http://www.northnorfolk.org/ldf/documents/Landscape\\_Character\\_Assessment\\_of\\_North\\_Norfolk\\_-\\_Adopted\\_June\\_2009.pdf](http://www.northnorfolk.org/ldf/documents/Landscape_Character_Assessment_of_North_Norfolk_-_Adopted_June_2009.pdf)

**Local Development Framework**

<http://www.northnorfolk.org/planning/3481.asp>

**Local Lettings Policy (pages 26 to 33)**

[http://www.northnorfolk.org/files/Choice\\_Based\\_Lettings\\_Policy.pdf](http://www.northnorfolk.org/files/Choice_Based_Lettings_Policy.pdf)

**Norfolk Ambition**

<http://www.norfolkambition.gov.uk/index.htm>

**Norfolk Joint Strategic Needs Assessment (Headlines)**

[http://www.norfolkdata.net/ResourceUploads/Norfolk\\_JSNA\\_Key\\_Headlines.pdf](http://www.norfolkdata.net/ResourceUploads/Norfolk_JSNA_Key_Headlines.pdf)

**North Norfolk (Coastal) Pathfinder**

<http://www.northnorfolk.org/pathfinder/>

**Norfolk Supporting People Strategy 2008-2013**

Part 1 (overview)

[http://www.norfolk.gov.uk/Adult\\_social\\_services/Support\\_at\\_home/Supporting\\_people/groups/public/documents/general\\_resources/ncc060258.pdf](http://www.norfolk.gov.uk/Adult_social_services/Support_at_home/Supporting_people/groups/public/documents/general_resources/ncc060258.pdf)

Part 2 (Key issues for client groups and action plan for service development)

[http://www.norfolk.gov.uk/Adult\\_social\\_services/Support\\_at\\_home/Supporting\\_people/groups/public/documents/general\\_resources/ncc060259.pdf](http://www.norfolk.gov.uk/Adult_social_services/Support_at_home/Supporting_people/groups/public/documents/general_resources/ncc060259.pdf)

**Private Sector House Condition Survey 2007**

[http://www.northnorfolk.org/files/Private\\_Sector\\_House\\_Condition\\_Survey\\_2007.pdf](http://www.northnorfolk.org/files/Private_Sector_House_Condition_Survey_2007.pdf)

**Settlement Planning for North Norfolk**

[http://www.northnorfolk.org/files/Settlement\\_Planning\\_for\\_North\\_Norfolk\\_-\\_Travel\\_to\\_Work\\_Analysis\\_2005.pdf](http://www.northnorfolk.org/files/Settlement_Planning_for_North_Norfolk_-_Travel_to_Work_Analysis_2005.pdf)

**Strategic Flood Risk Assessment Stages 1 and 2**

<http://www.northnorfolk.org/planning/3493.asp>

**Shoreline Management Plan**

<http://www.northnorfolk.org/coastal/810.asp>

**Statement of 5 Year Land Supply**

<http://www.northnorfolk.org/planning/3506.asp>

**Strategic Housing Land Availability Assessment**

<http://www.northnorfolk.org/planning/5281.asp>

**Strategic Housing Market Assessment 2007 – Executive Summary**

[http://www.northnorfolk.org/files/REAP\\_Strategic\\_Housing\\_Market\\_Assessment\\_-\\_Executive\\_Summary.pdf](http://www.northnorfolk.org/files/REAP_Strategic_Housing_Market_Assessment_-_Executive_Summary.pdf)

**Strategic Housing Market Assessment 2007 (full document)**

[http://www.northnorfolk.org/files/REAP\\_Strategic\\_Housing\\_Market\\_Assessment\\_-\\_Report.pdf](http://www.northnorfolk.org/files/REAP_Strategic_Housing_Market_Assessment_-_Report.pdf)

**Sustainable Communities Strategy 2008-11**

[http://www.northnorfolk.org/nncp/documents/North\\_Norfolk\\_Sustainable\\_Community\\_Strategy\\_2008-2011.pdf](http://www.northnorfolk.org/nncp/documents/North_Norfolk_Sustainable_Community_Strategy_2008-2011.pdf)

**Urban Housing Capacity Study**

[http://www.northnorfolk.org/files/Urban\\_Housing\\_Capacity\\_Study\\_2005.pdf](http://www.northnorfolk.org/files/Urban_Housing_Capacity_Study_2005.pdf)

**Warmfront**

<http://www.warmfront.co.uk/index.htm>

**What and Where? (Affordable Housing Information)**

<http://www.northnorfolk.org/housing/5275.asp>

**Your Choice Your Home**

<http://www.yourchoiceyourhome.org.uk/>

**Appendix1: Housing Strategy Discussion Document Questionnaire**

**Housing Strategy Discussion Document Questionnaire**

Name of contact: \_\_\_\_\_

Name of organisation: \_\_\_\_\_

Contact telephone number: \_\_\_\_\_

Contact address or e-mail address: \_\_\_\_\_

Please complete the form below to provide your comments on the Housing Strategy Discussion Document and to provide details of the three most important housing issues which you consider are affecting residents in North Norfolk. Please place your three issues in order of priority. If you need more space, please use a separate piece of paper.

**General Comments on the Housing Strategy Discussion Document**

**Has anything been missed out of the Housing Strategy Discussion Document? If so, what**

**Would your organisation be able to help improve housing outcomes for residents of North Norfolk? If yes, please provide details**

**Issue 1:**

**Issue 2**

**Issue 3**

Please return your completed questionnaire to Nicola Turner, Strategy Team Leader, Strategic Housing, North Norfolk District Council, Council Offices, Holt Road, Cromer, NR27 9EN by close of business on Thursday 30 September 2010.

**Thank you**