

Rural East Anglia

Sub Regional Housing Strategy 2005-2009

Consultation Draft



Foreword

The Rural East Anglia sub region is one of nine sub regions in the East of England and incorporates the districts of Breckland and North Norfolk and the Borough Council of Kings Lynn and West Norfolk. The Rural East Anglia Partnership was formed in September 2003. Its first main task was to contribute to the production of the first Regional Housing Strategy by way of an insert which broadly categorized the area and the main housing issues it faced. Over the past year the partnership has developed, with further research and analysis of the housing market being undertaken. This has enabled the Partnership to develop this document, the first Rural East Anglia sub regional strategy.

The strategy is underpinned by the housing strategies of the 3 authorities, which have made a significant contribution to the identification of objectives and priorities, whilst being mindful of Regional and National priorities. The strategy has also been informed by a consultation day attended by a range of local stakeholders. Further consultation will be undertaken on the draft document before being finally adopted by the Partnership in early 2005.

The Partnership is aware that Regional Housing Strategies will inform future Comprehensive Spending Review decisions and that the Regional Housing Strategy for the East of England will inform the future investment decisions of the Regional Housing Board, in particular the programmes for 2006/07 and 2007/08. A critical element of the strategy therefore is the Investment Plan for new housing provision. The Partnership recognizes that the Rural East Anglia sub region does not fall into one of the designated areas for economic growth as identified in the Government's Sustainable Communities Plan and is therefore not expecting to receive significant amounts of investment for this reason. However the housing pressures in the sub region are significant and cannot be ignored and have been exacerbated by an 8.25% increase in population in the sub region between 1991 and 2001, as compared to a 4.4% increase in England over the same period. Over half of the sub region's population live in parishes with populations of less than 3,000, with some areas experiencing high levels of deprivation, it is expected therefore that the sub region will receive a reasonable level of investment from the rural pot. The needs of the market towns however are just as evident and the Partnership is pleased to see the proposal for an additional pot for schemes meeting general housing need.

The Partnership also recognizes however that this strategy needs to have a wider remit than the delivery of new housing provision and that issues relating to the improvement of standards in both the public and private sector along with the provision of disabled facilities and aids and adaptations are just as important. The Partnership has therefore used this strategy to highlight issues requiring investment decisions both at the local, regional and national level.

The pace of change in the housing sector will require that this strategy document remains as work in progress, requiring regular updates and revisions, taking account of latest intelligence. The focus of the Partnership will now change to monitor performance outcomes and delivery against the strategy where each and every partner plays an essential role in its success.

I would like to thank all those who have contributed to the production of this strategy, in particular the Strategy Officers in the 3 local authorities making up the Rural East Anglia sub region.

A handwritten signature in black ink, appearing to read 'K Hill', written in a cursive style.

Karen Hill
Strategic Housing Manager, Breckland Council
Chair of R.E.A.P (Rural East Anglia Partnership)

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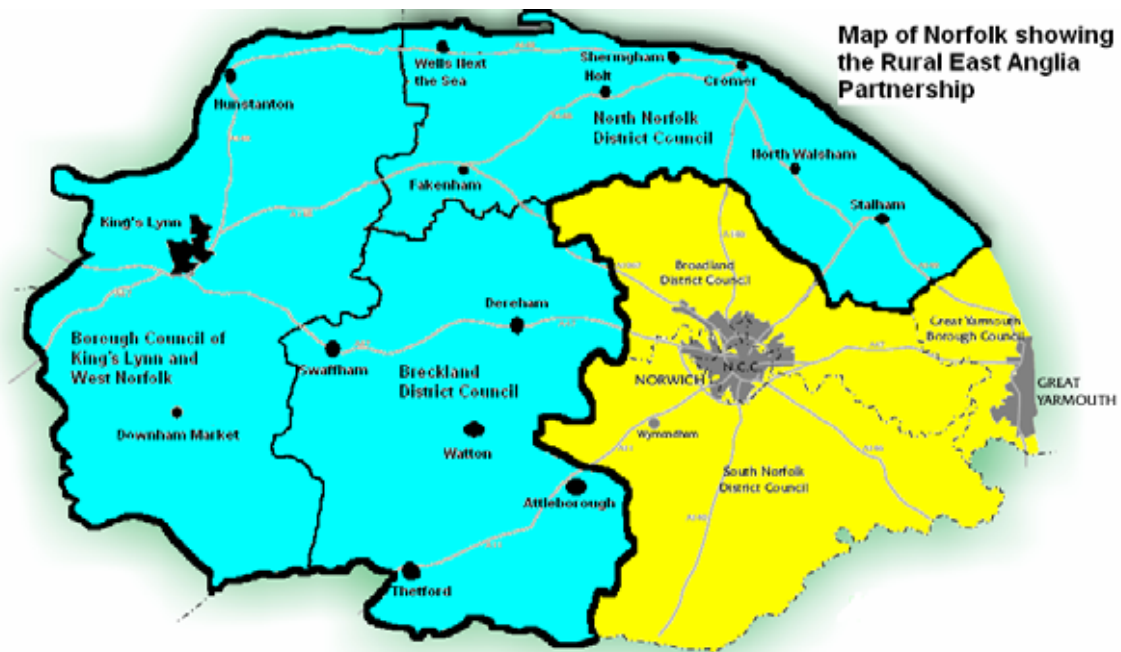
Chapter 1

Introduction to the sub region

Vision for the Rural East Anglia Partnership

‘To seek innovative solutions through joint working as a sub region to enable people living in the area to access a range of tenure options and homes that are decent and affordable’

The sub region consists of the districts of Breckland, King’s Lynn and West Norfolk and North Norfolk. The sub region is characterised by the wide geographical area which it encompasses, from the North Norfolk coast through to the borders of Cambridgeshire and Suffolk. Combined the three districts cover some 3,700 km², presenting challenges for sub regional policy development and service delivery.



The sub region is intrinsically rural in nature including a number of market towns of varying sizes. The sub region has a total of 337 parishes and towns with 319 having a population of 3,000 or less. 53% of a total population of 356,000 live in the villages and rural parishes.

Rural areas within the sub region often show quite different characteristics where very wealthy households co-exist with those on incomes less than the national average. The tourist image of the rural area masks problems of low incomes, poor access to services, poor public transport links, concealed households, high numbers of second and holiday homes and increasing house prices making owner occupation unaffordable for many local people.

There are twelve recognised towns across the sub region with the largest being King’s Lynn, Thetford, Dereham and North Walsham. The towns serve as commercial, employment and social hubs for the surrounding rural hinterlands providing the essential services, including health, education and retail. The towns, like the rural areas, show differing characteristics, with areas of affluence alongside

areas of deprivation with a need for regeneration of both the built environment and the community.

The Three Objectives

The Eastern Regional Housing Strategy 2003-2006 identified 5 strategic aims:

- To ensure everyone can live in a decent home at an affordable price.
- To contribute effectively to social inclusion within sustainable communities.
- To enable housing to contribute fully to ensure good health and promote health equality.
- To use housing investment to complement sustainable economic development.
- To contribute to a sustainable environment.

REAP considered that these objectives reflected three overarching themes embedded in each of the three Council's Housing Strategies and regional and national housing agendas. These themes have been set as objectives for this strategy and an action plan developed.

Theme 1 – Balancing the Housing Market

This objective reflects the need to ensure that the housing market in the sub region is balanced to ensure that all households have the opportunity to access the market. This not only reflects the need for more affordable housing for households with a housing need and incomes incapable of accessing the owner occupied market or private rented market. It also reflects the needs of the growing intermediate market and key workers, who are increasingly being priced out of the market by the rapid increase in house prices. This is combined with the attractiveness of the sub region for second and holiday homes, in migration due to retirement, the presence of migrant workers, and the suitability of the sub region for easy commuting to Norwich, Cambridge and London.

Theme 2 – A Decent Home for All

This objective reflects the need to ensure that all public sector housing must achieve the decent homes standard by 2010 and to significantly reduce the number of vulnerable households living in a non decent home in the private sector by 2010.

Theme 3 – Supporting Independent Living

Many households in the sub region have special needs and will need support to enable them to remain independent and living in their own home. The emphasis is on providing appropriate models of support, which reflect the diversity of the client groups. This encompasses such services as floating support and supported housing schemes, as well as the provision of aids and adaptations to make properties more suitable for their respective households.

It is acknowledged that these objectives are not mutually exclusive and that they overlap with each other. Actions have been set against the priorities identified for each objective. As the objectives interact with each other some priorities and actions occur more than once. For example 'the provision of more affordable housing' is an action for the balancing housing markets and supporting independent living objectives.

Chapter 2

Strategic context

It is important to ensure that this strategy is not developed in isolation and that it fully integrates and contributes to the objectives of other strategies. In addressing the key housing issues facing the Rural East Anglia sub region, it is imperative that we consider links to national, regional and local priorities. This section sets out these links to other strategies such as those relating to planning and economic development.

National Housing Priorities

In February 2003, the Government published *Sustainable Communities: Building for the Future*, which sets out the main national priorities and strategies for housing, linked to developing sustainable communities. The key national housing priorities are:

- Addressing housing shortage
- Addressing low demand and abandonment
- Decent Homes
- Liveability
- Protecting the countryside

Four out of these five key national housing priorities will impact on this strategy. Although there are small pockets of deprivation within the sub region, this is not present on the scales found in the larger urban centres therefore tackling low demand, abandonment and large scale inner city renewal is not one of our priorities.

The Governments National Housing Priorities will have a major impact on this strategy and will have a strong influence in the setting of our priorities. Proposed actions in this strategy indicate how we will contribute towards the delivery of the following National Priorities:

- **Ensuring Communities are sustainable**
- **Tackling the shortage of housing and addressing the urgent need for more affordable homes**
- **Providing Starter Homes for Key Workers and encouraging sustainable home ownership**
- **Improving the standard of private sector housing (Regulatory Reform Act) both on an individual and area basis**
- **Implementing new homelessness legislation and a strategy for tackling Homelessness and reducing the number of people in bed and breakfast accommodation**
- **Assessing options for bringing social housing up to a decent standard by 2010**
- **Implementing the Supporting People programme**
- **Taking action to prevent crime, anti-social behaviour and problems at neighbourhood level**
- **Increase efficiency by employing modern methods of construction**
- **Addressing issues associated with empty homes**

Links to Other Strategies

Regional Housing Strategy

In 2003, the Government established Regional Housing Boards in each of the regions, including a Regional Housing Board for the East of England. The role of these boards is to analyse the housing issues in different parts of the region, and to develop a strategy and investment plan to address housing issues, consistent with the national plan. This approach recognises that housing markets differ between and within regions, and that a coherent approach to improving housing issues is best pursued at a regional level.

The initial East of England Regional Housing Strategy for 2003-2006 was developed through the Regional Housing Forum, with representatives of local government, the National Housing Federation, Housing Corporation, Government Office, Chartered Institute of Housing, Countryside Agency, East of England Development Agency and the House Builders Federation. The Regional Housing Strategy 2003-06 identifies the major housing stresses for the East of England:

- High and rising house prices in many areas
- Inability of those in low paid employment to rent or buy a home
- Pockets of deprivation masked by overall affluence of a district
- Some pockets of low demand
- Commuting and congestion as people travel long distances to work
- Shortages of accommodation for key workers in some areas
- Non-sustainable communities

The Regional Housing Board has sought to address these issues through an investment plan for new housing based on the following themes:

Theme	Target for resource allocation
Growth	40%
Regeneration	30%
Rural	15%
Supported housing	10%
Black and minority ethnic	5%

Regional Housing Board investment has been targeted through the Housing Corporation to begin to address these themes, and to ensure:

- That growth is pursued in a balanced way, which protects the essential character of the region; and is supported by adequate infrastructure investment, including social infrastructure
- The consolidation of Supported Housing over the next two or three years
- Support for sustainable rural communities by investment in affordable housing
- That housing needs of black and minority ethnic communities are recognised

One dimension of the Regional Housing Strategy 2003-06 is the strong focus on sub regions. Nine sub regions (groupings of local authority areas) were developed to reflect the diversity of the East of England, and to reflect housing market areas.

A further Regional Housing Strategy covering the period from 2005-2010 is currently in development and will be available for consultation from November 2004, with

adoption in February 2005. It is being developed from strategic information and priorities from the nine sub regional strategies and as such this strategy gives an opportunity to influence the regional strategy and investment decisions made by the Regional Housing Board. The Regional Housing Strategy will inform the government spending review in 2005, as well as guiding regional housing investment decisions for 2006/07 and 2007/08.

Local Housing Strategies

The Local Authority Housing Strategies of Breckland Council, North Norfolk District Council, and King's Lynn and West Norfolk Borough Council underpin this sub regional strategy and are the main drivers behind the formulation of our three objectives and make a significant contribution in identifying our priorities and objectives.

Regional Economic Strategy

The vision of the Regional Economic Strategy (prepared by the East of England Development Agency) is to *'make the East of England a world class economy, renowned for its knowledge base, the creativity and enterprise of its people and the quality of life for all who live there.'*

The key aims with regard to the cities, towns and villages within the region are as follows:

- Growth of sustainable communities in the region's growth areas that make a major economic and social contribution to regional success
- Enhance the region's qualities as an attractive place to live, work and visit
- Significantly reduce deprivation in disadvantaged communities and neighbourhoods

The Regional Economic Strategy is currently being revised and the final version is expected to be available in November 2004.

Planning strategies

Planning strategies for the sub region and the delivery of affordable housing, are critically dependent on regional planning guidance, regional spacial strategy, structure plans and local plans in the three authorities, which are currently being reviewed and replaced by Local Development Frameworks.

Local Strategic Partnerships

Local Strategic Partnerships (LSP's) for each local authority have been established to co-ordinate the work of various agencies, partnerships and organisations from the public, voluntary, community and private sectors. The objective of each Partnership is to improve the Social, Environmental and Economic well being of the people who live and work within its district. Each LSP is required to produce a Community Strategy which sets out the LSP's, goals, priorities and actions. Relevant, housing-related partnership goals are:

- King's Lynn and West Norfolk Borough Council want to encourage the adequate provision of, and access to, decent and affordable places to live for the people of West Norfolk
- North Norfolk District Council want to provide more affordable housing for people of North Norfolk.

Chapter 3

Partnership Working, Stakeholder Engagement and Consultation

Partnership working, stakeholder engagement and consultation are fundamental to the successful implementation of this strategy and to the ability of the sub region to meet its aims and identified priorities.

Partnership Working

The sub region undertakes partnership working on a number of levels:

- The Rural East Anglia Partnership (REAP) provides a structure for partnership working with key stakeholders such as RSLs and provides a specific identity for the sub region to raise awareness of the sub region and the issues it faces. The membership of REAP will also be widened to include RSL, the Government Office for the East of England, Housing Corporation, Norfolk County Council and voluntary organisation representatives. Delivery of this strategy and monitoring of achievement against the action plan will be taken forward by the extended Rural East Anglia Partnership. REAP is moving towards establishing a Partnership Agreement with RSL's operating in the sub region in early 2005.
- REAP is represented on the Regional Housing Forum (which produced the Regional Housing Strategy 2003-6 and is in the process of producing the new Regional Housing Strategy).
- The constituent districts are integral to the Norfolk Supporting People structure, and are represented on the Commissioning Body which is ultimately responsible for ensuring that the programme is effectively run and managed and agrees priorities for new schemes and new funding. The sub region is also represented on the Core Strategy Group which provides guidance and support for the Supporting People programme.
- The sub region is actively represented in County structures on homelessness and affordable housing development.
- The sub region is represented on the steering group for the Norfolk Rural Housing Enabler which provides advice, support and monitoring of the work of the rural housing enabler.

Stakeholder Engagement and Consultation

Stakeholder engagement is key to ensuring that this strategy has 'buy in' by all the partner statutory and voluntary organisations that will be integral to the successful implementation of this strategy.

A consultation event was held in August 2004 which was attended by representatives of all three Local Authorities (officers and members), the Government Office for the East of England, the Housing Corporation, RSLs, Norfolk Supporting People team, voluntary groups and the private sector.

A list of those attending the consultation event is attached at Appendix 3. The first part of the event set the scene with presentations.

- Caroline Bowdler, Regional Director for the East of England and Chair of the Regional Housing Board provided an introduction to the Regional Agenda and role of the Regional Housing Board
- Jon Cowdell, Housing Corporation provided an overview of the importance of sub regional working
- Paul Cason of REAP presented an introduction to the sub region and the issues it faces

Workshops followed the presentations which were based on the 3 objectives:

- Balancing the Housing Market
- Decent Homes for All
- Supporting Independent Living

Attendees at the consultation event endorsed the 3 themes and discussed the issues and identified options and priorities for the sub region. The outcomes from the workshops shaped the priorities and actions identified in this draft strategy and the action plan.

Further consultation will take place on this strategy; this will include all stakeholders receiving a copy of this draft strategy for their comment and feedback. The consultation will then feed into the final strategy which is expected to be completed and adopted by spring 2005.

The consultation event was sponsored by:

- Anglia Housing Group
- Broadland Housing Association
- Flagship Housing Group
- Hastoe Housing Association
- Orbit Housing Association

Chapter 4

Housing Market and Need Analysis

It is essential that the partnership has a thorough understanding of its housing market in order to allow for a clear identification of the needs of the sub region and allow for targeted action.

A range of research has been undertaken by the sub regional partners and information assembled to inform this strategy. This robust information base has enabled a clear identification of the key issues and priorities for this strategy

The partnership will continue to update and improve its information base with a view to carrying out a full housing needs and housing market assessment study in 2006/2007.

Composition of the Housing Stock

The tenure breakdown of the housing stock in the sub region is as follows:

- Owner occupation 72% compared to the national average of 68%
- 14.4% Council and Housing Association (social rented) stock compared to the national average of 19%
- Private rented sector only accounts for 8.5% of the market compared to the national average of 8.9%
- 3.78% of the housing stock in the sub region is second and holiday homes, six times higher than the national average of 0.64%

Table 1: Number of Households in each tenure group

Tenure	Total number of households	% of households
Owner Occupied (no mortgage)	57,971	38.01%
Owner Occupied (with mortgage)	51,579	33.81%
Council	12,616	8.27%
Housing Association	9,291	6.09%
Private rented	12,952	8.49%
Other (e.g. tied)	8,146	5.33%
Total	152,555	100.0%

Source: 2001 Census

As demonstrated by Table 2 below, the high percentage of detached dwellings and the low percentage of terraced properties and flats means that there is a limited choice of lower priced dwellings available on the market.

Table 2: House Types: Sub Region and National

House Type	Sub Region	England
Detached	45.44%	22.51%
Semi Detached	29.57%	31.57%
Terraced	16.36%	25.84%
Flats and other	8.63%	20.08%

Source: 2001 Census

Demographic Trends

- 152,555 households in the sub region
- Total population of 355,145 which is 44% of Norfolk's population
- The population density of the sub region is 0.9 persons per hectare compared with 1.48 in Norfolk as a whole and a national average of 3.37
- 8.25% increase in population in the sub region from 1991 to 2001, compared to a 4.4% increase in England over the same period
- 21.7% of the sub region is aged 65 or more compared to 15.8% in England
- 17.9% of the sub region are 15 years of age or younger compared to 22.1% in England

As can be seen the sub region has a lower population density than nationally, yet it is experiencing higher than average population growth. It is also important to note that the sub region has a high percentage of people at retirement age and a lower than average number of young people. This demographic makeup has widespread implications for the sub region in terms of planning to meet the needs of an ageing population and sustaining economic activity.

Economic activity of households

- 60% of the sub region's population is in paid employment which is in line with the national average
- 18% of the population is classed as being retired compared to 13% nationally
- 2.6% of the sub region is of working age and unemployed compared to 3.35% nationally.

Traditionally, rural areas are seen to be dominated by low paid employment predominantly in the agriculture sector. However;

- Only 5.69% of the working age population in the sub region are employed in agriculture and related activities, although this is higher than the national average of 1.47%.

The main areas of employment are as follows:

- | | |
|-------------------------------------|--------|
| • Wholesale, retail and motor trade | 17.9% |
| • Manufacture/food processing | 16.94% |
| • Health and Social Work | 10.75% |

Income levels remain an issue however as only 2.57% of the sub region's population are employed in the traditionally higher paid areas of work such as financial services compared to a national average of 4.8%. Therefore, fewer people are able to access

the housing market at a time when prices are rising rapidly, resulting in issues difficulties in accessing the housing market.

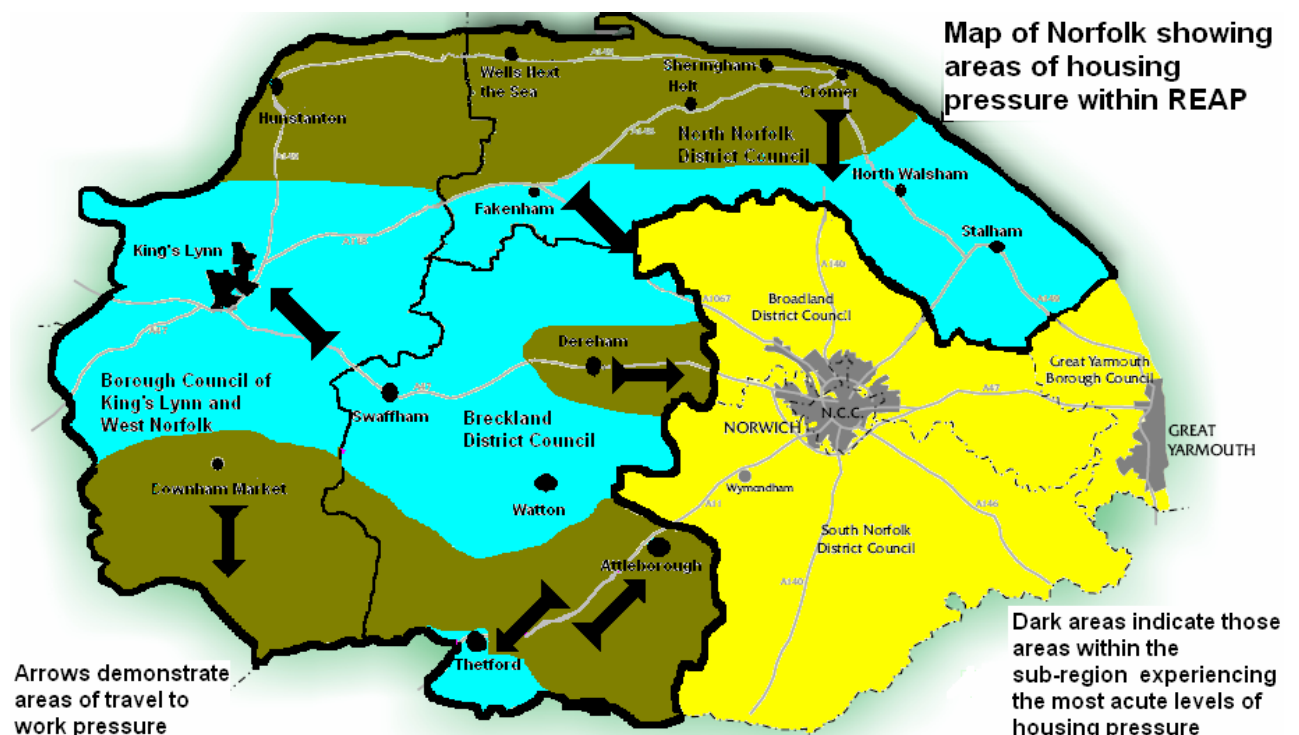
New Households and Migration

The 2001 Census demonstrates that Norfolk has a higher rate of household growth than both England as a whole, and the Eastern region. The Census demonstrates that the majority of this growth is in households aged over 55 years. Conversely, this means fewer households in the 25-55 age group; where households are likely to be larger due to the presence of children. This has the effect of further increasing the upward demand for housing in the sub-region.

Household migration into the sub region is continuing, particularly from London and the South East, where average house prices are significantly higher. There is a trend for households to retire to the more attractive areas of the sub region, releasing equity from the higher house prices in the south.

Additional pressure is also being brought to bear on the sub regional housing market as a direct result of the recently improved transport links across the Eastern Region. The dualling of the A11, coupled with the new Norwich to Cambridge rail link has meant that commuting from the sub region to these destinations is now a realistic option. This new pressure has been evident in a tangible growth in demand for properties around these key corridors which has resulted in an upward pressure on house prices. This has the effect of increasing house prices above the level which is affordable to local people and continues to fuel developer trends to build larger detached properties to satisfy this demand.

The sub region recognises that the extent of the housing market does not stop at the boundaries of the three districts and is affected by neighbouring housing markets. In particular, the sub region is and remains an established commuter area for the City of Norwich as property prices in the sub region are less expensive than the City.



The Housing Market

From the housing need research undertaken in the sub region; it is apparent that the main shortage of open market housing for sale is smaller properties. For example, Breckland Council's Housing Needs Survey demonstrates a shortfall of 4,344 one- and two-bedroom dwellings for owner occupation, compared with no shortfall for three bedroom and larger dwellings. King's Lynn and West Norfolk's survey demonstrated a shortfall of 4,306 for smaller market dwellings, compared with a shortfall of 309 for larger market dwellings. This information would therefore seem to prove that there is a clear and unmet need for smaller dwellings for owner occupation.

An analysis of the Housing Needs Surveys undertaken by the three districts revealed that the commercial housing market in the sub region is driven by the second hand market, as is common in most of the country. The new build housing market represents only a small fraction of the total market, at higher prices than the typical second hand properties. In spite of the need for smaller properties with two bedrooms or fewer, it appears that the number being constructed is insufficient to meet the increasing demand for smaller properties.

Sub Regional House Price Survey

In July 2004 a sub regional house price survey was carried out the aim of which was to gather intelligence on the current state of the owner occupied and private rented housing markets.

Owner Occupied Housing Market:

- A total of 2,079 property prices were surveyed with little difference in availability between the three districts
 - The sub regional average asking price for property was £179,995
 - The average asking price in North Norfolk was the highest at £189,000
 - The average for King's Lynn and West Norfolk was the lowest at £171,950
 - The average prices in Breckland were £182,500
- Only 39 properties, fewer than 2%, of those available to purchase, were priced at below £80,000, which is considered by the partnership to be a level that first time buyers were likely to be able to afford. A first time buyer able to pay £100,000 would still only be able to afford 145 of the properties, or 7%.

In conclusion the main findings of the survey on owner occupation showed that:

- The property market is similar across all three districts
- Estate agents reported a high demand for smaller, cheaper properties of which there is a limited supply
- Market prices are highest in North Norfolk particularly on the North Norfolk coastal strip
- Prices in the town of King's Lynn are lower than the sub regional average
- Breckland prices are closer to the average; however there are still significant variations within the district

Private Renting

Table 3: Minimum and Average Private Rental charges 2002 – 2004

Property Size	Minimum Rent 2002 (£, pcm)	Minimum Rent 2004 (£, pcm)	Average Rent 2002 (£, pcm)	Average Rent 2004 (£, pcm)
1 bedroom	£232	£300 (29%)	£288	£365 (27%)
2 bedroom	£298	£365 (22%)	£357	£450 (26%)
3 bedroom	£407	£450 (11%)	£454	£575 (27%)
4 bedroom	£450	£650 (44%)	£593	£850 (43%)

As demonstrated by Table 3, rises in private rents have averaged around 13% per year between 2001 and 2004, except for the largest properties which have risen by around 20%. If the standard affordability measure of 30% of net income is applied to the average weekly household income of £342 ($0.3 \times £342 = £103$), only 1 and 2 bedroom average properties are affordable. Three bedroom properties are affordable only at or very close to the minimum price.

- A further issue which was highlighted in Table 1 is that the private rental sector in the sub region is relatively small, with a limited number and range of properties available
- Supply is mainly focussed on the market towns and certain coastal areas
- Properties in other, predominantly rural areas are extremely scarce

Intermediate Market

The sub regional market as shown earlier has been characterised by a rapid increase in house prices with a consequential knock on effect on the private rented market. This has meant that many households who were formerly able to purchase a property to meet their needs are no longer able to access the owner occupied sector and are finding it increasingly difficult to access the private rented market.

In order to determine the level of need for assistance in accessing the housing market for key workers, REAP carried out a survey of key worker employers and employees who live and / or work in the sub region in May 2004. This survey also included major public sector employers located on the boundaries with neighbouring sub regions, but who have a direct influence on the Rural East Anglia sub region such as the Norfolk and Norwich Hospital.

The survey examined the need for assistance both in terms of the Office of the Deputy Prime Minister's (ODPM) definition of key workers and those public sector employees who considered that they were key workers.

The survey showed that:

- Teachers were the largest responding group
- ODPM defined key workers had a higher than sub regional average income
- Non ODPM defined key workers have a significantly lower income than the sub regional average
- The majority of respondents aspired to home ownership
- Affordability was a significant issue for key workers as even on a higher than average income, they face a limited choice of properties and location due to affordability and availability

Mortgage affordability and Income

Table 4: Minimum and Average property prices in the Sub Region, November 2001 – July 2004, with percentage increases in brackets.

Property Size	Minimum Price 2001-2	Minimum Price July 2004	Average Price 2001-2	Average Price July 2004
1 bedroom	£40,500	£72,500 (79%)	£54,500	£89,950 (66%)
2 bedroom	£61,000	£98,950 (62%)	£77,175	£145,000 (88%)
3 bedroom	£81,000	£124,950 (54%)	£105,175	£169,995 (61%)
4 bedroom	£117,500	£184,950 (57%)	£154,500	£265,000 (71%)

Source: District Housing Needs Surveys, Sub regional House Price survey, July 2004

Table 5: Sub Regional average household income and savings 2002 – 2004, with percentage increase in brackets

Household income	Average household income 2002	Average household income 2004
Annual gross household income (excluding all benefits)	£19,971	£21,601 (8%)
Weekly net household income (excluding all benefits)	£316	£342 (8%)
Average household savings	£4,512	£4,880 (8%)

Source: District Housing Needs Surveys increased by 4.5% for 2002, 4% for 2003, and 4% for 2004 (ONS Labour Market Assessment)

Table 4 demonstrates an average 62.75% increase in house prices in the sub region from November 2001 to the present time. In comparison Table 5 demonstrates the much slower rise in household income levels over a similar period. The difference between the rise in property prices and income has further inhibited the ability of those on low and intermediate incomes to purchase a home in the sub region.

As an example, in November 2002, a household with an average income and savings would be able to raise a mortgage of £64,425 based on 3x income. This would have been sufficient to purchase the minimum priced two bedroom property, or the average one bedroom property. The same household in July 2004 would be able to raise a mortgage of £69,683 available, which is below the minimum price for one bedroom properties.

Housing Need

Housing needs surveys have been carried out across all three districts between 2001 and 2002. These surveys provide estimates on the number and type of households in housing need in the individual districts, and estimates of how levels of need are likely to change in the future. This information is coupled with an analysis of the supply of affordable housing to estimate the requirement for additional affordable housing. The survey also provides detail on other relevant matters, such as which types of affordable housing can meet housing need, and suggested affordable housing planning policy responses concerning matters such as target and site threshold levels.

Unsuitable Housing and Existing Need

The ODPM definition of Housing Need is “households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance”.

Detailed assessments were carried out as part of all three Housing Needs Surveys to identify the level of need for affordable housing compared with the level of supply. This showed that an additional 1,575 affordable dwellings are required per annum across the sub region (see Figure 1 on page 22)

The figure of 1,575 units per annum is vastly in excess of what could be achieved through anticipated funding from the Regional Investment Pot and current individual Local Authority Planning Policies. The planned housing supply for the sub region shows an allocation of 29,300 units between 1991 and 2011. Of these, 20,230 units are completed or committed, leaving a residue of 9,070 units. However, since the requirement for affordable units noted in the three Housing Needs Surveys total 1,575 per year, this residue is inadequate to meet the need for affordable accommodation in the sub region through to 2011, even if all the units built were to be affordable units.

The character of housing need in the sub region is such that over 90% of it can be met only by social rented housing. The remainder of the need can be met by shared ownership and a very small amount of low cost home ownership, although low cost home ownership is not an affordable option in all three districts.

Of the 1,575 properties required annually in two of the three districts in the sub region, 928, representing 59%, are required in rural areas, with the remaining 41% required in the market towns. This demonstrates that there is a real and unmet need for affordable housing in the rural areas of the district.

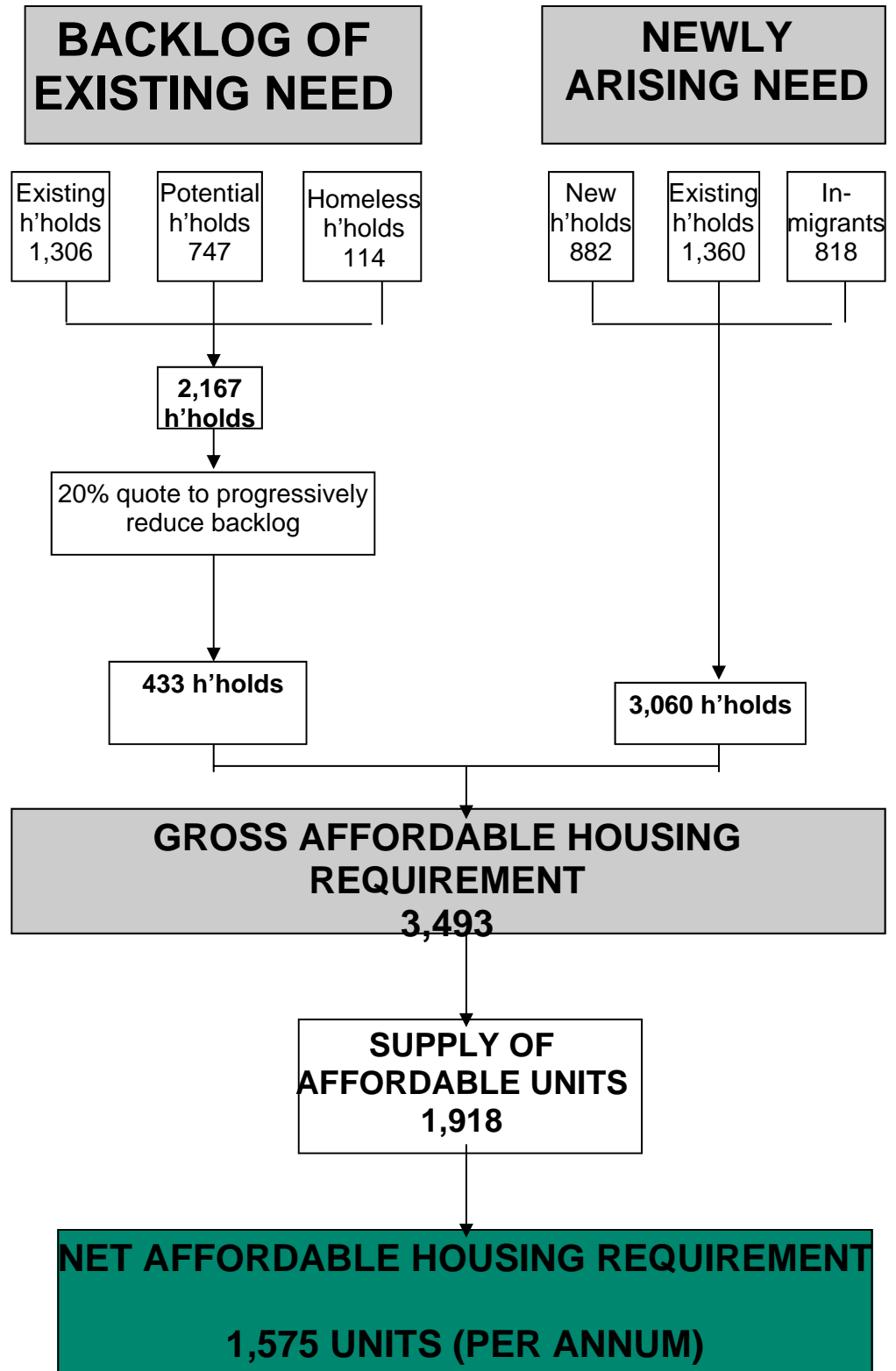
Table 6: Proportion of annual requirement for each type of affordable housing

Low cost market	Shared ownership	Social rented	Total
0.2%	7.4%	92.4%	100%

Source: Combination of three district housing needs surveys

The above table is based solely on housing need, and does not look fully at the intermediate market. It is clear from the findings however that REAP should be seeking to maximise the levels of affordable housing provision in the sub region through whatever means possible.

Figure 1: Basic Needs Assessment Model – Summary
 Source: Amalgamation of the three district-wide Housing Needs Surveys, 2002



Right to Buy

Right to Buy applications and completions are increasing across the sub region as a whole, although Breckland has actually seen a fall recently. This is likely to be as a result of the cap on eligible discounts and rising sale values.

- Sales have risen from 284 in 1999-2000 to 434 in 2002-3, an increase of 53%

The effect of the Right to Buy has been disproportionate as it has led to the loss of mainly 3 bedroom family houses particularly those in rural areas. New build social housing has not been able to replace the stock that has been lost which has led to an overall reduction in properties available for letting.

Homelessness

In 2003/4, 736 households who presented as homeless were found to be eligible for assistance, homeless and in priority need. This is a 13% rise against the figures seen for 2002-3 with a corresponding increase in households in temporary accommodation.

Information for repeat homelessness was collated for the first time in 2003-4 and showed that there is an issue with some households making sequential homelessness applications and others experiencing repeated tenancy and relationship breakdown.

Table 7: Homelessness trends over the past three years

	2001/2	2002/3	2003/4
Number of homelessness acceptances (unintentionally homeless and in priority need)	698	647	736
Acceptances per 1,000 households in local population	4.35	4.03	4.58
Households in temporary accommodation at end of March	105	130	179
Families with children in B and B hotels at end of March	34	22	36
Estimated level of repeat homelessness			10

Black & Minority Ethnic population

The sub region has a low Black and Minority Ethnic population:

- 96.2% of households in the sub region are white British compared to 91.45% in the Eastern Region.
- 1.98% of households are white other compared to 2.53% in the Eastern Region.
- 0.12% of households are Chinese compared to 0.38% in the Eastern Region.
- 0.54% of households are mixed race compared to 1.07% in the Eastern Region.

The main ethnic groups in the sub region are Portuguese, Chinese, and Travellers and Gypsies.

The rural nature of the sub region attracts high numbers of migrant workers employed both on the land and in local food processing factories. Typically many of the migrant workers live in private rented accommodation which is generally

overcrowded and in poor condition. The seasonal nature of the employment and the fact that some of the workers may be illegal immigrants makes it difficult for the Local Authorities to identify and control their accommodation conditions.

In the sub region only King's Lynn has been designated as a dispersal area for asylum seekers. There are approximately 100 asylum seeker households in private sector accommodation in the King's Lynn area. There exists however a perception that the figure is greater, mainly due to the significant numbers of migrant workers in all parts of the sub region.

The sub region is interested to note the recently announced EEDA study into the migrant workforce in the East of England. Any implications arising from the study for the sub region will be considered by the partnership alongside the need for additional more locally based studies.

The sub region is involved in the on going development of the Norfolk Travellers Strategy which sets out the housing and support needs of this minority group and raises actions and priorities that need to be implemented by a range of partnerships including Local Authorities. Once adopted, the sub regional will seek to assist the Norfolk Traveller's Liaison Group in implementing the action plan.

Chapter 5

Balancing Housing Markets

Context

Housing markets are defined by supply and demand and the factors that influence them. Demand may be influenced by factors such as numbers of people wishing to buy, prices, aspirations, interest rates etc. Conversely supply may be influenced by number of people wanting to sell, profitability and the availability of land and cost of building etc. In simple terms a 'balanced' housing market is seen to be where the supply of housing is matched by the demand for that housing.

Local Authorities recognise that housing markets are not confined to district boundaries and that a joint approach to seeking to address issues in a common housing market can mean a more effective response. Imbalances in the Rural East Anglia housing market are predominantly derived from a mismatch between type and levels of supply and demand and have resulted in very visible pressures such as increased levels of homelessness and housing need and the inability of those local people on modest incomes to afford homeownership.

The sub regional partners recognise that balancing housing markets should not be viewed as merely an exercise in providing more affordable housing for those in need of subsidised housing, moreover a holistic view on issues of supply and demand across all tenures and all property types.

Attendees at the strategy consultation day defined balancing housing markets to mean;

'Ensuring that the right number of houses of the right type are available in the right places to meet the needs and aspirations of the community'

The planned housing supply for the sub region shows an allocation of 29,300 units between 1991 and 2011. Of these, 20,230 units are completed or committed, leaving a residue of 9,070 units. The need for market housing detailed in the housing needs survey indicates a substantial requirement over the five year period of the survey (2002-2007). Figures for Breckland and Kings Lynn and West Norfolk alone demonstrate a requirement for 8,959 houses in addition to the numbers required for affordable housing. The most acute area of need is for smaller properties.

As the requirement for affordable units noted in the three Housing Needs Surveys totals 1,575 per year, this residue of 9,070 is also inadequate to meet the need for affordable accommodation in the sub region through to 2011, even if all the units built were to be affordable units.

There is a need for housing and planning departments in the sub region to work closer together in the formulation of housing policies in the new Local Development Framework system to ensure the right type of houses are provided in the right locations to meet need and that housing policies continue to contribute to the development of sustainable communities.

Working together to deliver an increased level of affordable housing output in the sub region in the future will require a continued emphasis on proactive planning

arrangements such as exceptions site development, a reconsideration of existing affordable housing policies through the Local Development Framework process, and up to date, robust housing needs and market information.

The sub region has set challenging targets for the provision of new affordable housing units detailed in the investment plan of 450 units in 2006/07 and 600 units in 2007/08. The partners have compiled pipeline information on schemes coming forward which indicates that the need for additional affordable housing units cannot be met through planning policy and local authority contributions alone, additional public subsidy will be required. The number of additional affordable dwellings provided in 2003/2004 was 127 which demonstrates starkly the gap in need and provision.

The sub region will submit bids for additional funding from the Regional Investment Pot in line with the priorities set out in the sub regional investment plan.

Intermediate and Key Worker Housing

The sub regional housing market has been characterised by a rapid increase in house prices. This has meant that many households who were formerly able to purchase a property to meet their needs are no longer able to access the owner occupied sector. The sub region needs to consider the needs of the intermediate market and seek to provide solutions to enable access to the housing market.

The recent REAP survey of key worker employers and employees examined the levels of need for assistance both in terms of the ODPM's definition of key workers and those public sector employees who considered they were key workers .

The survey identified a clear if limited need for key worker housing in the sub region

Of the 54 respondents considered to be key workers;

- The needs of 16 of the respondents could only be met through the provision of social rented accommodation
- The needs of a further 16 could be met by Shared Ownership
- The needs of 22 could be met by Homebuy

The sub region will seek to continue to provide shared ownership options where appropriate to people in housing need and those wishing to access the intermediate market such as key workers. The Sub Region with its RSL partners and as part of the Norfolk Development Liaison Officer Group is currently undertaking research into the affordability of the tenure with a view to influencing future policies and practice.

There has been a strong level of demand for Homebuy schemes in the sub region to date and as such REAP will continue to seek funding from the Regional Investment Pot to provide Homebuy to those in housing need, households in the intermediate market and key workers.

Empty and Second Homes

As of March 2003, there were 4,270 empty homes in the sub region. Of the 4,270 recorded, 2,882 have been empty for six months or longer. REAP is committed to reducing the number of empty properties in the sub region to facilitate maximum use of the existing housing stock and currently has a number of initiatives to draw

attention to the different options available to bring properties back into use. These include;

- Grants to encourage the renovation of an empty dwelling for letting
- Loans, advice and assistance to owners of empty properties

Where possible REAP's aim is to bring empty properties back into use for letting to people in housing need in the sub region. Over the past two years however it has proved ever more difficult for housing associations to identify and fund empty property initiatives due to a more restricted funding framework and because landlords are able to obtain higher rents in the private sector and because a buoyant housing market means more owners are taking the opportunity to sell.

As a significant proportion of empty homes are also unfit any targeted action can also contribute to the aim of addressing unfitness in the private housing stock.

The sub region is seeking discussions with the Ministry of Defence in regards to disposal of its site at West Raynham. The site is on the boundaries of all three districts within the sub region and provides an excellent opportunity for the partnership to target action at long term empties through redevelopment and refurbishment and bring properties back into use for a mix of affordable and market housing.

In recognising the need to reduce the number of empty homes in the sub region the partnership will therefore be submitting a bid to the Regional Investment Pot with our Housing Association partners for additional funding of £300,000 per annum in 2006/2007 and 2007/2008 to reduce the number of empty homes.

The partnership will also investigate the opportunities which have been presented to local authorities with regard to compulsory leasing in the newly enacted Housing Act.

Private Rented Sector

The sub region recognises the need to strengthen its links with the private rented sector and engage more effectively with landlords and agents to work in partnership to ensure that a supply of properties remain available to let across the sub region to provide more choice.

Accessibility is a key factor as many households who are unable to purchase a property on the open market are now looking to the private sector to meet that need. REAP is committed to developing more effective services such as rent deposit schemes and to work with landlords through forums to reinvigorate partnerships and to utilise existing resources.

In addition REAP will seek to explore options to access the intermediate housing market and the market rented solutions with key RSL partners.

What are the current and anticipated challenges facing REAP?

- Insufficient levels of current house building to meet market demand which will continue to sustain high house prices
- Influencing the planning agenda to ensure the provision of a wider range of property types to meet identified need/demand i.e. smaller properties.
- Meeting the identified levels of need for affordable housing including the needs of homeless families
- Meeting the needs of the intermediate housing market including key workers.
- Meeting the housing needs of an ageing population
- Provision of sufficient purpose built supported housing to meet the needs of the vulnerable
- Addressing the high numbers of second homes which restrict the supply and affordability of housing for local people
- Addressing the level of empty homes in the sub region to ensure action is taken to bring them back into use
- Strengthening links with the private rented sector to ensure access to a greater supply of properties and tackle issues of affordability
- Ensure that the needs of rural parishes are met alongside those of the market towns

What will happen if we do nothing?

- Increased level of housing need and homelessness
- Increased inability of those on modest incomes to access the housing market
- Decline of the private rented market leading to restricted supply
- Continued imbalance in the type of housing being built and that which is needed
- Negative effects on public sector recruitment as key workers are priced out of the market
- Imbalance of supply between rural and urban communities, creating unsustainable communities.
- Failure to meet the needs of vulnerable communities
- Failure to anticipate and plan for future housing needs of the sub regional population
- Increase in the number of empty and second homes

Priorities for action

1. **‘Ensuring that the right number of houses of the right type are available in the right places to meet the needs and aspirations of the community’**

This will require an emphasis on planning arrangements, considering joint approaches to investment and developing new models of affordable housing requiring limited or no public funding.

2. **To provide more affordable housing to meet identified sub regional needs including the needs of vulnerable households and homeless people.**

Need for the sub region to work together with key partners to deliver an increased level of affordable housing output in the sub region with a provisional target for this strategy of 400 in 2006/2007 rising to 650 per annum in 2007/2008.

3. To identify and meet the needs of the intermediate housing market;

The sub region needs to provide housing solutions for the increasing numbers of those on modest incomes, including public sector key workers, who cannot afford to purchase their own home.

4. To target Empty and second homes

Action is required to target empty homes in the sub region to bring them back into use; in particular consideration should be given to letting them as affordable housing. The Sub regional partners should seek to consider existing policies with regards to second homes.

5. To strengthen links with the Private Rented Sector

There is a recognised need for the sub region to strengthen its links with the private rented sector and engage more effectively with landlords and agents.

Where will the resources come from?

Regional Investment Pot
Planning contributions
RSL private Finance
LA capital contributions
LA revenue contributions
Supporting People
ODPM Homelessness Prevention Grant

Chapter 6

A Decent Home for All

Introduction and Context

Identifying, tackling and preventing non-decent homes in both the public and private sector housing stock and assisting people to remain in their homes is a key challenge for REAP. The 'Sustainable Communities Plan' reaffirmed the Government's commitment to make:

- all social housing decent by 2010
- reduce the proportion of vulnerable households in the private sector living in non decent accommodation, with a current target of a 70% reduction by 2020 (vulnerable households are defined as those in receipt of an income related or disability related benefits)

The Government's definition of a decent home is one which is wind and weather tight, warm and has modern facilities. A decent home meets the following four criteria:

- It meets the current statutory minimum standard for housing
- It is in a reasonable state of repair
- It has reasonably modern facilities and services
- It provides a reasonable degree of thermal comfort

Baseline figures from 2001 English House Condition Survey:

- Nationally 7.45 million non-decent homes
- Nationally 1.6 million non-decent homes in social sector
- Nationally 1.2 million vulnerable households living in non-decent private sector accommodation

Sub Regional Statistics:

• Total LA Stock Holding	11,930
• Number of current non decent LA stock	6,593
• Total RSL Stock	10,576
• Number of unfit RSL dwellings	1
• Total Private Sector Stock	144,575
• Number of unfit private sector dwellings	7,150
• Total cost for remedying unfitness in private sector	£41,481,000
• 2003 / 04 Sub Regional Private Sector renewal budget remedying unfitness	£1,051,034

Council Owned Properties

North Norfolk District Council and the Borough Council of King's Lynn and West Norfolk are currently stock holding authorities. After carrying out option appraisals, the two Councils have decided that the best way to ensure delivery of the decent home standard by 2010 is by transferring the stock to a Registered Social Landlord, also known as Large Scale Voluntary Transfer. At the time of writing this strategy both Council's were in the process of consulting their tenants and preparing for a ballot. If positive ballots are achieved transfers will take place in 2005 which will be followed by a major programme of improvements.

In April 2003, there were 12,085 local authority dwellings located in North Norfolk and King's Lynn and West Norfolk, at present 6,593 of these dwellings fall below the Government's decent homes standard.

Housing Association owned Properties

Information provided by RSLs with stock in the sub region shows that there is only one non-decent property; therefore no major issues are anticipated for this sector.

Private Sector Housing

The condition of private sector housing is fairly consistent across the sub region with elements of disrepair and unfitness evenly spread. Although the overall picture in the sub region is favourable compared with the national picture, private sector housing in poor condition tends to be occupied by people who are vulnerable or have low incomes. To alleviate the problem of housing in poor condition, the individual local authorities have recently developed new private sector renewal strategies using the powers of the Regulatory Reform Act 2003 to provide loans as well as grants, which allows limited resources to be used more effectively to assist more people.

Energy efficiency and Fuel Poverty

The average SAP rating across all tenures in the sub region is 45, slightly higher than the national average of 44. Approximately 15% of the stock has a SAP rating of below 30, which is considered inadequate.

The July 2000 measurement of dwelling energy use indicates an 11% saving on the initial 1996 figures. The Home Energy Conservation Act target of a 30% reduction in energy use by 2010 remains the overall target. Tackling fuel poverty is a key objective for councils. The average proportion of household disposable income spent on fuel in the UK is 4.5%; however, for a pensioner couple on income support the proportion rises to 16%; and 20% for a single pensioner. All three councils in the sub region are committed to tackling fuel poverty across all tenures.

Houses in Multiple Occupation

There are an estimated 905 Houses in Multiple Occupation (HMO's) in the sub region. There is concern that many of these fall below acceptable standards, particularly in relation to fire precautions. Stricter legislation surrounding HMO's, in particular requiring them to be licensed by the local authority in some circumstances, was included in the recent Housing Act. There has been a noticeable increase in the number of HMOs which tend to be used to meet the accommodation needs of migrant workers.

The Housing Act

The three Councils are assessing the implications of the new Housing Act, which was recently given Royal Assent. The new Act requires Councils to licence HMO's and use the Housing Health and Safety Rating System to assess housing conditions. The Act also provides councils with new powers to deal with unfitnes.

What are the current and anticipated key challenges facing REAP?

- Securing stock transfer in order to finance the necessary improvement to the Council housing stock and maintaining it to a modern standard
- Accurately monitoring the level of unfitnes in the private sector stock and ensuring that the information gathered remains relevant
- Identifying non-decent homes in the private sector
- Tackling existing levels of unfitnes and preventing borderline properties from slipping into unfitnes
- Tackling fuel poverty and risks associated with hypothermia
- Implementing relevant issues arising from the Housing Act
- Registration or licensing of eligible Houses in Multiple Occupation

What will happen if we do nothing?

- Stock transfer is the only option that delivers the full investment needs in the Council housing stock. Without this investment the housing stock could not be improved to the decent homes standard by 2010. It is unlikely that this could be achieved without additional resources.
- Without the investment secured through stock transfer estate improvements will not take place, which will have an impact on the wider community
- Without the increased programme of works there will be a lost opportunity to create investment in the local economy including employment and training opportunities
- The health, safety and well being of local residents will deteriorate
- The Councils will fail to meet Government targets for the numbers of vulnerable residents living in decent homes
- The opportunity to improve social inclusion and community cohesion will be missed
- The Council will fail to meet its statutory obligations
- Elderly and vulnerable residents will have difficulties in carrying out works of renewal/adaptation to their properties
- The condition of the private sector housing stock will deteriorate

Priorities

1. Ensuring the successful delivery of stock transfer

After carrying out options appraisals, both North Norfolk District Council and the Borough Council of King's Lynn and West Norfolk have concluded that the only option to deliver the necessary investment required to meet the Decent Home Standard is by Large Scale Voluntary Transfer of the Housing Stock

2. Better sub regional working

Better sub regional working between partners could involve joint stock condition surveys, information and technology sharing, consider a common private sector housing policy across the three councils. This could bring increased efficiency of service delivery by a single agency.

3. Attracting more resources

To better utilise the provisions of the Regulatory Reform Act 2003 in connection with private sector renewal and adaptation and bid for additional resources from the Regional Investment Pot and Central Government.

4. Targeting resources, reactive, proactive, selecting

Better publicity and targeting of resources to encourage the private sector to maximise resources on offer in order to reduce levels of unfitness and non decency

5. Further prepare for the introduction of the new Housing Act

Consider joint training and working procedures for the implementation of the Housing Health and Safety Rating System and HMO licensing.

Where will resources come from?

LA Capital budgets
LA Revenue budgets
Housing Association private borrowing
Regional Investment Pot
Central Government funding
Owner Occupiers
Private sector landlords

Chapter 7

Supporting Independent Living

Context

Supporting independent living is not just about the new Supporting People agenda but includes the range of services that people need in order to assist them to live independently or which will allow them to remain able to live in their existing home. It therefore encompasses a range of services and needs from low level services such as assistance with shopping and cleaning to floating support services and supported housing schemes which provide accommodation and support. Providing appropriate support can help prevent loss of accommodation and prevent moves to higher dependency services and reduce calls on health and social services.

Analysis of the Housing Needs Surveys shows:

Table 1: Total Number of Households with special needs

District	Number of Special Need Households
Breckland	6998
Kings Lynn	5881
North Norfolk	4692
TOTAL	17571

Of these households, the following special needs were identified:

Table 2: Analysis of special needs households

Categories	Number of Households			% of all Households			% of Special Needs Households		
	BDC	NNDC	KLWN	BDC	NNDC	KLWN	BDC	NNDC	KLWN
Frail Elderly	1319	1336	1602	2.60%	3.20%	2.60%	22.40%	28.50%	22.90%
Physical Disability	3808	2712	4236	7.80%	6.50%	6.90%	64.80%	57.80%	60.50%
Learning Difficulty	555	370	874	1.10%	0.90%	1.40%	9.40%	7.90%	12.50%
Mental Health Problem	800	550	946	1.60%	1.30%	1.50%	13.60%	11.70%	13.50%
Vulnerable Young People	17	45	54	0%	0.10%	0.10%	0.30%	1.00%	0.80%
Severe Sensory Disability	457	880	611	0.90%	2.10%	1.00%	7.80%	18.80%	8.70%
Other	312	219	500	0.60%	0.50%	0.80%	5.30%	4.70%	7.10%

The above table while providing useful information on the incidence of households with special needs in the sub region is indicative only as it relied on the householder to identify if they considered themselves to have a special need. This is therefore likely to under record the incidence of some special needs.

The 2001 Census information showed that:

- There are 152,555 households in the sub region, the Housing Needs Surveys show that 17,571 of these households have a special need, which equates to 11.5% of the population.
- 69,461 people aged 15-64 have a long term limiting illness/health problem or impairment which limits their daily activities.
- 70,157 over the age of 65 have a long term limiting illness/health problem or impairment which limits their daily activities.

The sub region has a higher than average number of old people:

Table 3: Elderly population as % of overall population

	England and Wales	Norfolk Average	REAP average
% of population aged 60 or over	21%	26%	27.8%
% of population aged 75 or over	7.6%	9.7%	10.34%

The aim of the Supporting People Programme in Norfolk is:

“To sustain, develop and improve good quality housing support services which help people who are vulnerable or have a disability to live as independently as possible in their communities”.

The following key points will be used to guide future investment in new services:

- New services should be provided where people live unless there are reasons why this is not suitable
- New accommodation based services will only be developed where:
 - The service can not be effectively provided as a floating support service
 - There is no available existing accommodation which meets users needs
 - Users need a specialist or intensive service which can only be provided in an accommodation based setting
- New services will be prioritised to meet strategic objectives and fill identified gaps in services according to the priorities for the development of client group services

The following priorities for client group service development have been identified:

First priority:

- Victims of Domestic Violence
- Offenders and Ex-offenders
- Gypsies and Travellers

Second priority:

- Substance Misuse
- Young People at Risk and Leaving Care
- Teenage Parents
- Refugees

Third Priority:

- Extending choice for vulnerable older people
- Implementing Valuing People for people with Learning Difficulties
- Helping people prepare for and sustain independent living
- People with a mental illness
- People who are homeless
- Provide housing and support for people with a physical or sensory disability.

The client groups have been prioritised through an analysis of the supply of services available to the client groups compared to regional and national average supply of services and also the risks to others, users and to other organisations if services are not provided.

REAP supports the aims and priorities for investment included in the Norfolk Supporting People Strategy.

Analysis of Current Support Needs

Analysis of current support services in the sub region identifies¹:

Additional floating support services are needed in the sub region to enable the service to be provided across all tenures. The lack of specific services in parts of the sub region for the following special needs groups have been identified:

- People who misuse substances
- Offenders and ex-offenders
- Young people at risk or leaving care
- Teenage parents
- Travellers and Gypsies
- Older people with support needs
- People with a learning difficulty
- Single homeless
- People with a physical or sensory disability

Floating support services are generally considered to be short term services and therefore through Supporting People there is no charge for these services. However for some groups such as the elderly, people with a learning difficulty or a mental health problem it must be acknowledged that floating support will be required in the long term.

¹ Source: Norfolk Supporting People Strategy 2005-2010. 2nd Consultation Draft September 2004.

Across the sub region there are a range of accommodation based services; however additional services in the sub region are needed to meet the following identified needs:

- Domestic Violence – North Norfolk has no refuge. An additional refuge is needed in Breckland
- Young people at risk and leaving care, and single homeless people – scheme needed in Breckland to complement existing floating support provision
- Temporary supported housing for people with a mental health problem needed in Breckland and West Norfolk

Home Improvement Agencies

HIA services act to support the elderly and disabled in the owner occupied and private rented sector through the provision of advice and information and providing access to grant funding for minor works and adaptations. Home Improvement Agencies operate effectively to allow people to stay in their homes and prevent or delay moves to higher dependency services. Currently, only Kings Lynn and West Norfolk has a Home Improvement Agency, however Breckland and North Norfolk are in discussions to implement an HIA through the expansion of existing services.

Gypsies and Travellers

Breckland and Kings Lynn have permanent traveller sites; however the need for short stay stopping places within the sub region has been identified.² In addition the support needs of gypsies and travellers have been identified and it is proposed that a dedicated advocacy and support service is established across the County.

Access to Aids and Adaptations

Kings Lynn and North Norfolk Councils directly fund the costs of aids and adaptations for their tenants. In 2003/4 the 2 Councils spent £902,000 on capital aids and adaptation works to their properties in addition to ongoing revenue funded works. In 2003/4 the 3 Councils spent £1,474,000 on Disabled Facilities Grants (DFG). DFG are available to private sector tenants, owner occupiers and Housing Association tenants. Formerly LSVT Housing Associations were able to access Housing Corporation funding for aids and adaptations however, this funding is no longer available and as a consequence the demand for DFG in the sub region has increased. The sub region is also facing a long term increase in the demand for aids and adaptations as a result of the increasingly elderly population in the sub region. As a consequence Breckland has identified the need to bid for additional funding for DFG. All three districts are however, monitoring the need for resources for DFG and will consider bidding for additional resources where required.

² Source: Gypsy and Traveller Strategy 2004

What are the current and anticipated key challenges facing REAP?

- Ensuring that the special needs of the population are met in the most appropriate way and in a way which is client focussed and outcome driven
- Working with the Supporting People team and other statutory and voluntary partners to provide new services to meet existing proven shortfalls in service provision in the sub region
- Carry out further analysis of gaps in services
- Identify future service needs and ways in which these can be met
- For future accommodation based schemes identify solutions which will allow capital funding and revenue funding tie up issues to be addressed
- Extending services to those groups that have not been historically well served
- Supporting the provision of low level services which are not Supporting People Grant eligible and which other statutory services do not fund i.e. shopping, assistance with housework, gardening and handyman services
- Ensuring that there is sufficient affordable self contained housing available in the sub region for people with support needs. The lack of single person/childless couple accommodation in particular is acting to block existing supported accommodation and prevent these groups accessing permanent accommodation
- Ensure that there is sufficient self contained affordable housing with support for those with transitory support needs
- Access to, cost of, and quality of services in a predominately rural sub region
- Ensure that the needs of the BME population are reflected in current and future service provision

What will happen if we do nothing?

- The needs of the most vulnerable members of the population will be met in an ad hoc way or not at all
- Existing services will be not be client focused or output driven
- The need for new services will not be identified or addressed
- People will have to move out of the sub region to access the services they will need
- The need for high dependency/high cost services will increase with a consequential effect on Supporting People, Health and Social Services budgets
- Existing accommodation services will become blocked preventing new clients accessing the service and risking the deterioration of clients ready to move on
- Unauthorised encampments by Travellers & Gypsies will continue

Priorities

- 1. Ensuring that existing support services are appropriate and funding is maintained.**

Support services must be good value for money and be client focused and outcome driven.

- 2. Expand floating support provision.**

Additional floating support services are needed to meet the identified shortfall in services and to expand across all tenures.

3. Provide accommodation based support services to meet identified needs.

Some people with special needs will need accommodation based support services and the gaps in existing provision need to be addressed

4. Provide low level support service.

A low level support service which can act as a befriending service and provide access to services such as handyman and gardening service is needed to plug the large gap in provision.

5. Provide more affordable housing.

More affordable housing is needed to help prevent existing support services from becoming blocked and for those whose need for support is short term.

Where will the resources come from?

Supporting People Grant (through new funding and savings made through reviewing existing services)

LA Capital Budgets

LA revenue funding

RSL's

Regional Investment Programme Budget

Chapter 8

Investment Priorities for the Sub Region

There is substantial need for additional investment into the sub region to address the identified needs and to ensure that the two national Public Sector Agreement targets of balancing the housing market and ensuring that dwellings meet the decent homes target are met.

Balancing the housing market will necessitate additional resources for new housing provision due to the high need for affordable housing. Analysis of this housing need clearly shows that the need exists both in rural settlements and the market towns. In addition new housing is needed as part of the long term regeneration of the most deprived parts of the sub region.

Resources for additional affordable housing are needed to meet the growing need for intermediate market housing and also the needs of key workers. Following the REAP analysis of key worker needs, it is considered that a further survey is needed in order to identify those groups of employees who are key workers to the sub region through their contribution to sustaining the local economy.

Ensuring that the existing housing stock is used effectively is an important part of the sub region's long term strategy.

Meeting the Decent Homes target in the public sector is a challenge, with both stock holding authorities currently in the process of progressing towards a tenant ballot to transfer the housing stock to new RSL's. If the ballots are successful the decent homes target in the public sector will be achieved. If a no vote is received for one or both of the ballots additional resources from the ODPM via the Regional Investment Pot will be required if the decent homes target is to be achieved on time.

Meeting the decent homes target in the private sector will also be a challenge and as a greater understanding of the extent of vulnerable households living in non decent homes is obtained the priority this area needs will become clearer. However all three districts will endeavour to make best use of available resources by utilising the new powers provided through the Regulatory Reform Act 2003.

In conclusion the key investment priorities for the sub region are:

1. To maximise the supply of affordable housing in the sub region to:
 - a. meet the needs of those in housing need and in particular homeless households (i.e. social housing and shared ownership)
 - b. meet the needs of the intermediate housing market and key worker households

This housing will mainly need to be new build but will include the provision of grants to secure reuse of empty homes

2. To meet the capital costs of supported housing schemes
3. To meet the decent homes standard in the public sector
4. To meet the decent homes target in the private sector
5. To ensure the availability of DFG's and aids and adaptations

It is acknowledged that existing resources will not allow these priorities to be met and additional resources are required. The level of any additional resources provided will dictate the sub regions ability to achieve the priorities it has set in this strategy.

The need for additional resources for new housing is highlighted in the investment plan for 2006-8 (on the following page) and has been calculated on the following basis:

- Target to provide 1050 new social rented homes between 2006/8, this figure includes supported housing and rural housing.
- Target to provide 200 shared ownership properties between 2006/8 for households in housing need, households needing intermediate housing and key workers.
- Target to provide 70 units of “Homebuy” between 2006/8. This Homebuy allocation is targeted at households who need intermediate housing which includes government defined key workers and the sub regional defined key workers, 40 of the Homebuy allowances will be for this group. The remaining 30 Homebuy allowances are targeted at households with a housing need. The need for Homebuy is shown in the investment plan in the key worker section.

The need for additional resources for bringing empty homes back into use has been identified and the making of a bid for additional funding of £300,000 per annum has been included in the Action Plan.

The need for a bid for additional funding for Disabled Facilities Grants has also been identified in the action plan.

Appendix 1

Sub Regional Investment Plan for new homes 2006-2010

Investment Plan 2006/7-2007/08

Investment for:	Number of <u>new</u> homes	Council Capital Investment	Private finance	Investment from other sources, e.g. S106 contributions	Investment required from Single Regional Investment Pot
General Needs rented (covers both growth and regeneration themes)	620	£0	£34,925,000	£7,060,000	£26,215,000
BME	0	£0	£0	£0	£0
Rural	400	£1,450,000	£22,000,000	£2,455,000	£18,095,000
Supported housing *	30	£0	£825,000	£0	£2,475,000
Totals General needs rented	1050	£1,450,000	£57,750,000	£9,515,000	£46,785,000
Intermediate Tenure (Covers both growth and regeneration themes)					
• Shared ownership	200	£500,000	£16,500,000	£2,745,000	£2,255,000
• Key worker					
• Sub market Rent	70	£0	£10,500,000	£0	£3,500,000
• Discounted sale	0	£0	£0	£0	£0
	0	£0	£0	£0	£0
Totals for Intermediate tenure	270	£500,000	£27,000,000	£2,745,000	£5,755,000

* Capital investment only. Does not take account of revenue funding required from Supporting People

Investment plan 2008/9 – 2009/10

Investment for	Number of <u>new</u> homes	Council Capital Investment	Private finance	Investment from other sources, e.g. S106 contributions	Investment required from Single Regional Investment Pot
General Needs rented (covers both growth and regeneration themes)	744	£0	£49,104,000	£4,451,900	£44,652,100
BME	£0	£0	£0	£0	£0
Rural	480	£0	£31,680,000	£1,548,100	£30,131,900
Supported housing *	36	£0	£2,376,000	£0	£2,376,000
Totals General needs rented	1,260	£0	£83,160,000	£6,000,000	£77,160,000
Intermediate Tenure (Covers both growth and regeneration themes)					
• Shared ownership	240	£0	£23,760,000	£1,500,000	£6,420,000
• Key worker					
• Sub market Rent	84	£0	£15,120,000	£0	£5,040,000
• Discounted sale	0	£0	£0	£0	£0
	0	£0	£0	£0	£0
Totals for Intermediate tenure	324	£0	£38,880,000	£1,500,000	£11,460,000

* Capital investment only. Does not take account of revenue funding required from Supporting People

Appendix 2

Action Plan

<p>Vision ‘ To seek innovative solutions through joint working as a sub region to enable people living in the area to access a range of tenure options and homes that are decent and affordable’</p>				
<p>Aims – To work towards achieving the sub regional vision To achieve the objectives contained within the Action Plan</p>				
<p>Objective 1 – Balancing the Housing Market</p>				
Priorities	Actions	By whom	Target	Resources
<p>Ensuring that the right number of houses of the right type are available in the right places to meet the needs and aspirations of the community</p>	<ul style="list-style-type: none"> To influence policy development with regards to affordable housing/sustainable communities in LDF process 	REAP, LA planning depts	Short/ medium 2005/ 2006	REAP
	<ul style="list-style-type: none"> To influence land allocation process in LDF process 	REAP, LA planning depts	Short/ medium 2005/2006	REAP
	<ul style="list-style-type: none"> To consider areas of influence over what type of houses are built in the sub-region 	REAP, LA planning depts	Short/ medium 2005/2006	REAP
<p>To provide more affordable housing to meet identified sub regional needs including the needs of vulnerable households and homeless people</p>	<ul style="list-style-type: none"> Provide 400 new affordable housing units in 06/07 and 650 in 07/08 Submit bid to RIP for 06/08 for funding against priorities identified in strategy and investment plan. Seek to develop models of affordable housing provision without grant funding Consider the use of S106 contributions to meet the need for wheelchair accessible accommodation on a site by site basis Undertake needs survey into BME community 	<p>REAP, RHB, RSL's</p> <p>REAP, RSL's</p> <p>REAP, RSL's LA planning depts</p> <p>REAP, LA planning depts</p> <p>REAP</p>	<p>Medium/long term(06/08)</p> <p>Short term (2005)</p> <p>Medium Term (05/06)</p> <p>Medium Term (05/06)</p> <p>Medium term (05/06)</p>	<p>RIP, LA's</p> <p>Private Finance.</p> <p>S106 contributions</p> <p>LA/RSL's</p> <p>RSL/Private Finance</p> <p>S106 contributions, LA/RSL's</p>

	<ul style="list-style-type: none"> • Commission sub regional housing needs survey/housing market assessment. • Maximise provision through planning policy – consider opportunities to revise Affordable Housing Policies presented through LDF 	<p>REAP</p> <p>REAP, LA Planning Depts</p>	<p>Short term (2005)</p> <p>Medium Term (05/06)</p>	<p>LA/RSL's</p> <p>S106 contributions</p>
To identify and meet the needs of the intermediate housing market	<ul style="list-style-type: none"> • Determine the needs of the intermediate housing market through Housing needs survey/housing market assessment • Expand Key worker research to consider more thoroughly needs of non ODPM 'locally' defined key workers • Submit bid to RIP for intermediate need; <ul style="list-style-type: none"> - 100 shared ownership units per annum for general housing need and key workers - 15 units of Homebuy per annum (general housing need) - 20 units Homebuy (key worker) per annum 	<p>REAP</p> <p>REAP</p> <p>REAP/RSL's,</p>	<p>Medium Term (06/07)</p> <p>Medium Term (06/07)</p> <p>Short term (2005)</p>	<p>LA/RSL's</p> <p>REAP</p> <p>RHB/RIP</p>
To Target Empty and Second Homes	<ul style="list-style-type: none"> • Combine research on empty homes in sub region • Make bid to RIP for £300,000 per annum to bring back a number of empty homes into use for letting as social housing • Work towards a sub regional empty homes strategy • Undertake research on the incidence of second homes in the sub region • Consider options for restricting number or maximising use of second homes i.e. use for local people as winter lets 	<p>REAP, LA depts</p> <p>REAP</p> <p>REAP, EHF</p> <p>REAP, LA depts</p> <p>REAP, LA depts</p>	<p>Short (2005)</p> <p>Short (2005)</p> <p>Medium 06/07</p> <p>Long 2007</p> <p>Long 2007</p>	<p>REAP</p> <p>RIP,RHB</p> <p>REAP & LA Budgets</p> <p>REAP</p> <p>REAP</p>
To strengthen links with the Private Rented Sector	<ul style="list-style-type: none"> • Consider feasibility of creating sub regional private landlords forum • Consider sub regional coverage of rent deposit scheme • Undertake feasibility study with RSL partners to develop opportunities presented by PRS 	<p>REAP, LA depts, l/lords, RSL</p> <p>REAP, LA depts, L/lords</p> <p>REAP, LA depts, L/lords, RSL's</p>	<p>Short 2005</p> <p>Short 2005</p> <p>Short 2005</p>	<p>REAP</p> <p>REAP, ODPM (homelessness prevention grant), LA budgets</p>

Objective 2 – A Decent Home For All				
Priorities	Actions	By whom	Target	Resources
Ensuring the successful delivery of stock transfer	<ul style="list-style-type: none"> To follow the formal process of pre- ballot tenant consultation. To implement post ballot transfer following successful ballot Develop action plans to secure the necessary improvements and value for money Develop an alternative business plan should stock transfer not proceed 	REAP (specifically NNDC & BC of KL & WN)	Short to medium term (End of 2005)	LA capital & revenue budgets
Better sub regional working	<ul style="list-style-type: none"> Work towards a common private sector renewal strategy for the sub region Explore the option of undertaking joint stock condition surveys Consider joint working on the development of systems for this implementation of Housing Health & Safety Rating System 	REAP (LA private sector housing teams)	Short term 2005	LA capital & revenue budgets
Attracting more resources	<ul style="list-style-type: none"> Consider the case for bidding for additional funding from the RIP for decent homes 	REAP (LA private sector housing teams)	Short to medium 2005 to end of 2006	LA capital & revenue budgets RIP
Targeting resources	<ul style="list-style-type: none"> Increase publicity on the availability of loans for improving housing conditions Explore the option of joint working of Private Sector Housing teams 	REAP (LA private sector housing teams)	Short to medium term 2005 to end of 2006	LA capital & revenue budgets
Further prepare for the introduction of the new Housing Act	<ul style="list-style-type: none"> Consider joint training and working procedures for the implementation of the HHSRS. Determine policy implications for the introduction of HMO licensing 	REAP (LA private sector housing teams)	Short to medium term 2005 to end of 2006	LA capital & revenue budgets

Objective 3 – Supporting Independent Living				
Priorities	Actions	By Whom	Target	Resources
Ensuring that existing support services are appropriate and funding is maintained	<ul style="list-style-type: none"> • Work with the Supporting People (SP) Team to ensure that through reviews existing SP services meet identified need, are good value for money (reflecting the costs of operating in a rural area) and are client focused and output driven. • Ensure the needs of BME community are met. • Continue aids and adaptations funding. • Continue funding for Disabled Facilities Grants (DFG) and monitor take up of DFGs and consider submitting increased bids to the ODPM to reflect the increase in the older population • Submit additional £400,000 bid for DFG funding to ODPM to reflect the withdrawal of Aids & Adaptations funding 	<p>REAP, SP Team, support Providers</p> <p>REAP, SP Team REAP, RSL's</p> <p>REAP, RHB</p> <p>Breckland</p>	<p>Medium Term (up to 2005/6)</p> <p>Medium Term</p> <p>Ongoing</p> <p>Ongoing</p> <p>Short term</p>	<p>REAP, SP Team</p> <p>REAP, SP Team</p> <p>LA's, RSL's</p> <p>LA, RHB</p> <p>ODPM, LA capital budgets</p>
Expand Floating Support Provision	<ul style="list-style-type: none"> • Lobby for more resources for floating support in the sub region to expand across tenure and meet identified need. • Lobby for long term floating support service. • Work with the SP Team so that through the restructuring of existing floating support schemes the number of people who can be supported is maximised. • Increase the provision of floating support to private sector tenants with support needs 	<p>REAP</p> <p>REAP</p> <p>REAP, SP Team, support providers</p> <p>REAP</p>	<p>Medium/Long Term</p> <p>Medium/Long Term</p> <p>Short/medium Term</p> <p>Medium Term</p>	<p>REAP</p> <p>REAP</p> <p>REAP, SP Team</p> <p>REAP</p>
Provide accommodation based support services to meet identified need	<ul style="list-style-type: none"> • Identify unmet accommodation based needs. • Develop schemes to meet needs identified in SP strategy. 	<p>REAP, RSL's voluntary orgs, SP, support providers</p> <p>REAP, RSL's</p> <p>REAP, RSL's,</p>	<p>Medium Term</p> <p>Medium/Long Term</p>	<p>REAP, RSL's, RHB, SP</p> <p>REAP, RSL's, SP, RHB</p>

	<ul style="list-style-type: none"> • Work with the SP Team to develop joint commissioning of new schemes to ensure the link between capital and revenue. 	SP Team	Medium/Long Term	REAP, SP Team
Provide Low Level Support Services	<ul style="list-style-type: none"> • Work with the SP Team to identify the level of need for low level services – especially low level floating support services / good neighbour services and non SP eligible services such as cleaning/shopping. • Establish low level support service – possible link to HIA services i.e. handyman services and aids/adaptations and expansion of existing small services. • Investigate link with private businesses to sponsor home deliveries of shopping. 	REAP, SP Team REAP (HIA's) REAP	Medium/Long Term Medium / Long Term Long Term	REAP, SP Team REAP (HIA's /SP Team) REAP
Provide more affordable Housing	<ul style="list-style-type: none"> • Seek to provide more self contained accommodation where support can be provided, especially accommodation for single people/childless couples and bungalows. • Consider introducing a quota for lifetime homes on all affordable housing developments (including s106 sites). • Provide more short stay stopping places for travellers and gypsies in the sub region. 	REAP, RSL's REAP REAP	On going Medium Term Medium Term	REAP, RSL's, RHB REAP REAP

Appendix 3

Glossary and Terms

Affordable Housing	Homes available at below market prices. These are usually Registered Social Landlord / Housing Association tenancies or shared ownership dwellings
Annual Development Programme (ADP)	The biannual capital programme allocated by the Housing Corporation to Registered Social Landlords
Brownfield	Land which has previously been developed
BVPI	Performance indicators (PIs) linked to Best Value
Community Strategy / Plan	A requirement as part of the Local Government Act 2000. It is intended to serve as a framework for improving the quality of life in the area by promoting social, economic and environmental well-being
Comprehensive Performance Assessment (CPA)	Government Review of services leading to continuous improvement
Corporate Strategy	A Council's overarching strategy setting out its visions, themes and priorities
Decent Homes Standard	The Government's minimum standard for all social housing to reach by 2010
Exceptions Scheme	A policy which permits affordable housing to be built on land adjoining village settlement boundaries where market housing would not be permitted
Fit for Purpose	In 2002 the Government stipulated that Housing Strategies must be 'Fit for Purpose.' To reach this standard, strategies must meet a range of criteria set by the Government
Greenfield	Land which has not been previously developed
HECA	Home Energy Conservation Act
Homebuy	Homebuy is a loan provided by a RSL towards the purchase of 25% of the price of a market dwelling. The applicant pays the remaining 75% of the purchase price. The loan is repayable as 25% of the value of the property at the time of repayment.
Home Improvement Agency (HIA)	Home Improvement Agencies operate to allow people to stay in their homes and prevent or delay moves to higher dependency services.
House in Multiple Occupation (HMO)	A house or flat which is occupied by persons who do not form a single household
Housing Association	A non profit making organisation providing affordable housing
Housing Corporation	The non-departmental Government body that is responsible for regulating and funding RSLs
Housing Revenue Account (HRA)	Mainly income from rents of Council housing, and what that money is spent on
Key Worker	Key workers are considered by the ODPM to be nurses and some other NHS staff, teachers in schools and in further education and sixth form colleges, probation service staff, social workers, educational psychologists and occupational therapists
Local Development Framework (LDF)	Statement and plans setting out land use policies for a Council

Local Strategic Partnership (LSP)	Partnership of local agencies including the Council whose purpose is to prepare and implement a community strategy
Low Cost Home Ownership	Subsidised homes, including shared ownership, shared equity, and cheap housing for sale
Nomination Agreement	An agreement allowing the Council to select tenants for properties to be let by an RSL
Norfolk Structure Plan	Statement and plans setting out the Council's land use policies
ODPM	The Office of the Deputy Prime Minister
REAP	Rural East Anglia Partnership, the name of the Strategic Housing Partnership covering Breckland, King's Lynn and West Norfolk and North Norfolk Councils
Regional Housing Strategy	The document setting out the housing investment priorities in the Eastern Region produced by the Regional Housing Forum
Regional Housing Board (RHB)	The Board is a partnership between the Regional Housing Forum, the East of England Development Agency, English Partnerships, the East of England Regional Assembly, the Government Office for the East of England and the Housing Corporation. It was established for the purpose of directing the strategic allocation of funding and improving the match between supply and demand relating to housing in the region, in the line with the ODPM's Sustainable Communities Plan.
Regional Housing Forum (RHF)	The Forum is a multi-agency, multi-disciplinary body that draws together a range of stakeholders to assess housing need and advises on housing policy in the region. The RHF has a key advisory role to both the Assembly's Housing Panel and the Regional Housing Board.
Regional Investment Pot (RIP)	Money allocated to the Regional Housing Board by the Office of the Deputy Prime Minister for housing purposes
Registered Social Landlord (RSL)	A housing association or a non-profit making company registered by the Housing Corporation to provide social housing
Rent Guarantee Scheme	A scheme to help people access private rented housing by removing the need to find a deposit. The Council either provides a loan, or guarantees to pay for damage up to a set limit
Rural Housing Enabler	Works with Parish Councils to identify housing need within parishes. If need is proven, the Rural Enabler will seek to meet that need via an Exceptions Site
SAP (Standard Assessment Procedure)	A method of measuring the overall energy efficiency of a property. Ranges from 0 (appalling) to 100 (outstanding)
Section 106 Agreements (also known as Planning Gain)	Agreements made between the Council and a developer under Section 106 of the Town and Country Planning Act to provide affordable housing and/or other contributions, such as libraries or highways
Shared Ownership	A form of social housing tenure where properties are available on a part rent, part sale basis
Social Housing	Rented homes provided by Registered Social Landlords
Social Housing Grant	Capital grant provided by the Housing Corporation to fund RSL development
Supporting People	A government scheme, administered by Councils, offering vulnerable people the opportunity to live more independent lives in the community

Appendix 4

Attendance list for Sub regional Housing Strategy Consultation Day

Melissa Adcock	Norfolk Rural Community Council
Gary Alexander	North Norfolk District Council
Shirley Archer	Solo Housing
Martin Aust	Flagship Housing Group
Caroline Bowdler	Go-East
Anita Brennan	Breckland Council
Yasmine Brien	Leeway Norwich Women's Aid
Lesley Burdett	Shelter
James Campbell	Breckland Council
Paul Cason	King's Lynn and West Norfolk Borough Council
Laurna Compton	East of England Regional Assembly
Cllr R Coombe	North Norfolk District Council
Jon Cowdell	Housing Corporation
Cllr M Craske	North Norfolk District Council
Samantha Creed	Project 91
Cllr B Crowe	North Norfolk District Council
Emma Daniel	VHG
Maggie Davies	Olive Tree Project
Mike Drewery	Howards Estate Agents
Graham Dunn	North Norfolk DC Tenant Representative
Brian Edwards	Orbit Housing Group
Kerry Fenton	Leeway Norwich Women's Aid
Shirley Fish	North Norfolk DC Tenant Representative
Tony Gilkerson	Hastoe Housing Association
Lukie Gooda	Breckland Council
Peter Goodrick	Anglia Housing Group
Chris Greenhill	Norfolk County Council Supporting People
Sera Hall	Norfolk County Council Supporting People
David Hanson	West Norfolk Care and Repair
Jacqueline Hargreaves	Olive Tree Project
Cllr D Harwood	King's Lynn and West Norfolk Borough Council
James Heaton	Breckland Council
Karen Hill	Breckland Council
Nick Inman	The Longhurst Group
Ivan Johnson	Peddars Way Housing Association
Louise Launchbury	Peddars Way Housing Association
Derek Leach	Eastern Landlords Association
Cllr A Lovett	King's Lynn and West Norfolk Borough Council
Martin Lutman	Go-East
Anne McCrudden	Julian Housing
Sonya Manship	Project 91
Emily Millington-Smith	Age Concern
Karen Oldman	The Matthew Project
James Owen	North Norfolk DC Tenant Representative
Gordon Partridge	Breckland Council
Cllr S Partridge	North Norfolk District Council
Simon Phelan	King's Lynn and West Norfolk Borough Council

Carol Prentice
Dean O'Regan
Nicola Simpson
Helen Skoyles
Christopher Smith
Jane Smith
Wendy Stanger
Sue Stavers
Wayne Tatlow
Stuart Thomas
Jenny Williams
Randall Williams

King's Lynn and West Norfolk Borough Council
Broadland Housing Association
North Norfolk District Council
Flagship Housing Group
King's Lynn and West Norfolk Borough Council
Consultant to the Regional Housing Forum
North Norfolk District Council
Wherry Housing Association
Cotman Housing Association
Cotman Housing Association
St Matthew Housing
The Matthew Project

Appendix 5

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