Appendix 2

Evidence Log

Consultation and a review of homelessness

**Equality Impact Assessment** 

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#### Statistical data used in this Evidence Log

The data in this Evidence Log is the most recent available as at April 2021. The only exception is *Section 2. Population*, which includes data published by ONS (Office of National Statistics) on 24 June 2021. Some data is old because there is no alternative data e.g. Census 2011. All data sources are referenced and there are links to them; clicking on these links will show if any updates have been published.

#### Approximate number of statistical datasets by source

Data source	Number	%
ONS website excluding census 2011	17	29%
ONS website census 2011 only	3	5%
Other government websites	17	29%
SDC internal	17	29%
Other	4	7%
Total	58	-

#### 1. Consultation

#### Introduction

Extensive consultation with a wide range of partners and the public was undertaken in preparation for the Housing Strategy 2021 to 2026.

#### Consultation undertaken by the Council and its partners

#### 2019 to 2020

· Consultation about new development, homelessness, support etc.

#### Mid to late 2018

- · Consultation with older people;
- Consultation with young people;
- · Consultation with people who are socially isolated or excluded;
- Consultation with support services.

In putting together this evidence log, the Council has also had regard to feedback from other consultations and work:

- Consultation carried out for other local strategies that crossover with the Housing Strategy.
- Council's housing services' customer satisfaction surveys and diversity audits.
- Ongoing multi-agency work to identify and address housing needs, develop new homes and prevent homelessness.

The themes and areas of concern identified in the consultations largely reflect the results of earlier consultations. This is unsurprising as the big housing issues facing the District such as the poor affordability of housing are unchanged. The pandemic will have worsened the situation for many, but not all, households. The consultation results are set out below.

# Consultation with housing associations, Homes England and other partners re new affordable homes September 2019 & February 2020 Further discussions with partners 2020 and 2021

See Section 8: Affordable housing for more information about what is being built and partners. Partners identified the following key issues for the new strategy.

#### Optimum mix and tenure of affordable homes

There was a balance to be struck between the Core Strategy optimum mix, sustainability considerations, the views of associations' lenders, and managing the impact of the 'bedroom tax' and the overall benefit cap.

The setting of new homes was an important consideration in optimising stock profile. Generally, in urban settings (with a larger affordable housing stock), the provision of a proportion of one bedroom properties was considered more appropriate in urban settings than in rural settings.

RP's are refusing schemes where the mix is unworkable. The question was posed as to whether developers are submitting poor mixes deliberately in the knowledge that no RP would take the scheme on in order to avoid onsite affordable housing.

Partners debated the Government's emphasis on home ownership, and in particular discounted market sale units. It was recognised that SDC has been enabling Fixed Equity Sale units for a while (60% of market sale), most often on smaller sites too small for an RP to take the units.

#### Number of bedrooms

Partners considered the proportion of one-bedroom properties (15-20%) too high. Partners again expressed their preference for 10% of 1-beds on

schemes. Orbit's preference would be for a maximum of 10%, preferably 5-10%. A higher proportion than this could give rise to sustainability issues.

All one beds will be rented and therefore make up a higher proportion of the rented stock. Prefer houses, or at least maisonettes with own front door due to service charge issues. Some providers have refused schemes where the mix is particularly bad, for example, a block of flats with mixed tenure 1 and 2 bedroom flats.

Warwickshire Rural Housing Association's preference was for 2 bedroom rather than 1 bedroom units.

Orbit's preference is to develop predominately 2 and 3 bedroom houses. Roughly, even split of 2 and 3 bedroom properties is ok but the preference was for slightly more 3 beds than 2 beds.

The proportion of 4-bed houses (current guideline 5-10%) was considered satisfactory. 4-bed 6 person units are unacceptable and should be swapped for 3-bed 6 person units and / or 4-bed 7 person or 8 person units.

The Housing Advice Team has some large families in temporary accommodation. The consensus was that 5-beds were problematic in terms of build costs, high rents (and any benefits capped at the level of that for 4-bed properties) but particularly allocations. The time lag between the need and the actual completion is such that the demand and need will change in the intervening period; the limited demand for properties of this size is a significant constraint. Consequently, partners were not building any 5-beds. Orbit would consider a specific request.

#### **Bungalows**

Some 2-bed bungalows are acceptable but it depends on the site. It is still difficult to get developers to build bungalows. SDC prefers 4 person 2 bedrooms to increase flexibility. Partners confirmed that they will develop shared ownership bungalows, and sales are normally good. However, the homes must be attractive. An example was given of bungalows for shared

ownership sale which had wet rooms; these aren't necessarily popular and a shower was seen as a more middle-ground' option.

#### Affordable rents v social rents

Concerns about the extent to which the Affordable Rent tenure product was genuinely affordable and hence 'fit for purpose' in the context of high value areas such as Stratford-on-Avon District were noted. People in work cannot afford Affordable Rents. There is a preference for the delivery of social rent.

#### Shared ownership

The consensus was that in this District Shared Ownership is still the best option for delivering *intermediate* units.

2-bed shared ownership flats are unacceptable.

Orbit would be prepared to consider developing 4 bed shared ownership houses on larger schemes but the higher costs involved would probably rule this option out on a big scale. Four-bed shared ownership homes have sold in our District.

There is concern that due to the amount of building in certain parts of the District there is over saturation in the shared ownership market, particularly due to some for-profit providers taking on units over and above the S106 requirement.

#### Optimum mix of market homes

This was a specific issue for Registered Providers because of the promotion of, and preference for, *land-led* schemes. The market for *mid-range* 2 and 3 bed houses is consistently strong. The current policy mix for market housing was still considered satisfactory.

#### Space and accessibility standards

Poor space standards on units on developer led s106 sites are an issue. Associations are increasingly refusing to take-on such properties; there was broad agreement with this approach.

Bromford has a base standard (45 square meters for a 1-bed), and will walk away from schemes that are below their standard. Clarion will not accept anything 10% below NDSS (Nationally Described Space Standard). Homes England confirmed 10% below is the maximum it would consider (rather than 15% below which would only be in extreme circumstances).

There are currently no specific minimum space standards in the Core Strategy. The one exception covers the requirement for all bedrooms in one and two bedroom properties to be double or twin bedded. There was support for the principle of identifying specific standards in the forthcoming Core Strategy Review. Other Local Authorities e.g. Cherwell and Birmingham specify NDSS standards.

There are also no specific accessibility standards in the Core Strategy; the Core Strategy review should tackle this issue. Most partners build to standard building regulations. Until the regulations change, developers on S106 sites would not opt for a higher standard. A standard similar to Lifetime Homes is acceptable.

There was no appetite for building or providing small *pods* for some vulnerable people e.g. people who sleep rough. The Housing Advice Team has argued that this type of accommodation is missing in our development programme, as for some people even a 1-bed flat is too much responsibility. Partners, including Homes England, stated that pods would be a step in the wrong direction. Pods were not general needs accommodation; specialised accommodation e.g. a hostel would be more suitable. Any specialised accommodation must be in the right location and close to services. Even tenants in general needs accommodation are increasingly presenting with complex needs.

#### Range of partners

Concerns were expressed about the recent experiences of the Council and its partners arising from the adverse impact of 'new entrant' Registered Providers on the overall delivery of affordable housing when they sought to buy and sell (in particular) additional Shared Ownership homes on sites where there was already affordable housing – including shared ownership. There was evidence to suggest this was having a disruptive impact on affordable housing delivery overall.

#### Responses to climate change and development capacity /skills

Despite the current high public profile of this issue and high-level government objectives e.g. decarbonisation, there was a problem with translating those ambitions into specific solutions at a local level.

There were general concerns about the availability of an appropriately trained and skilled workforce locally to support housing delivery ambitions in a predominately rural District. The Council's current Economic Development Strategy flagged some issues. There was a specific question around whether the right skills are available to deliver future net zero carbon technologies at scale.

The apparent lack of responsiveness/accountability of utility companies when providing the infrastructure necessary to support new housing was another constraint on development capacity.

There was a query as to whether the Council was considering energy efficient MMC (*Modern Methods of Construction*) housing. The Council had nothing against it in principle.

The fourteen home community led rural Passivhaus scheme in Wootton Wawen was completed in 2018 but it was not modular. Another community led rural housing scheme that utilises modular timber frames, and provides training via a social enterprise, is in the pipeline.

#### Community-led housing schemes

National initiatives to promote community-led housing schemes were welcome. It is a fact that the District Council and its partners had been successfully promoting the delivery of community-led schemes using a 'conventional' delivery model for many years. The Council's Core Strategy refers to these rural local choice / local needs schemes as 'community-led'.

Notwithstanding the Council's promotion of such models, initiatives to develop alternative/complementary delivery models, for example, community land trusts, had in practice been slow to develop at a local level. Therefore it was questioned whether the more narrowly defined national model of 'community-led' housing was really fit for purpose in a local context.

Partners expressed a concern that the way the Site Allocations Plan process operated was generating high hope values for land, which could frustrate delivery of schemes especially community-led schemes.

#### Specialised housing

Most housing schemes are general needs accommodation. However, it was also important to consider the contribution of specialised housing schemes towards meeting identified local needs.

The recent/forthcoming contribution to supply from Extra Care Housing schemes (for example, Orbit's scheme at Arden Quarter, Stratford-upon-Avon) was noted. The Council was also keen to ensure that the potential need for smaller-scale specialised housing schemes was not overlooked e.g. the provision of move-on accommodation for homeless households.

There was concern that the management costs of such schemes were high' the consequential skills/staffing needs of such schemes, and whether they could be properly satisfied in a local context.

## Stratford-on-Avon District Housing Forum and guests Housing Strategy / homelessness consultation June 2019 Outcomes from workshops

&

Additional consultation with the Forum November 2020

See section 12 of this evidence log for more information about the Forum.

Over 50 people attended the consultation event including:

- Coventry Cyrenians
- Asylum and Leaving Care Team, Warwickshire County Council
- Housing Related Support/Adults Warwickshire County Council
- Young People First
- Rotary Shelter Bus
- Orbit
- Citizens Advice
- Bromford
- Department of Work and Pensions
- Municipal Charities
- Street Pastors
- Ministry of Housing, Communities and Local Government
- Stonewater
- Charnwood House
- Refuge
- Stratford Foodbank
- Doorway
- St Basils
- Change Grow Live (CGL)
- SDC Housing Policy & Development and Housing Advice Teams

- Stratford Churches
- Street Arts
- Volunteers working with homeless people
- Stratford Town Trust
- Together
- P3
- PHIL (Preventing Homelessness Improving Lives)
- Mental Health Matters

#### Types of housing advice and support available

Although people identified a number of organisations, many people did not know what was available locally. Even if people were aware of organisations, they did not know who could access services, how they could do so, and exactly what the organisations' offer.

For 'non-experts' looking for advice and support, it was very complicated with multiple agencies involved because each agency specialises in specific support. The multi-agency Warwickshire County Council Housing Related Support referral form is useful.

Homeless people may not know where to go for advice, especially if they lack access to a computer or are not IT literate.

The workshops identified the following local sources of advice and support:

- Citizens Advice phone appointments, face-to-face appointments including home visits, and advice on the website. There is a Citizens Advice Directory of services but it may be out of date.
- P3 for clients of the support service.
- P3 outreach to street homeless.
- Foodbank raising funds to provide an advice service/ new venue.
- Street pastors.
- Town hosts.

- Refuge.
- Together for clients of the support service.
- St Basils for clients of the support service.
- Stratford-on-Avon District Council phone appointments, face-to-face interviews, home visits, website.
- Housing associations Orbit, Bromford, Stonewater, WRHA. Tenancy advisors and coaches can provide information and advice to tenants over phone, by email and home visits.
- PHIL (Preventing Homelessness Improving Lives)
- Municipal Charities (Alms Houses).
- Doorway.
- MIND.
- Compass.
- CGL (Change Grow Live) for clients of the service.
- Community Law Centres.
- Coventry Cyrenians.
- The Stratford Link Project.
- NHS support.
- Community mental health team.
- Lighthouse.
- Break Through.
- Accelerate.
- IAPT (Improving Access to Psychological Therapy).
- Shelter website and phone advice.
- DWP's home visiting service. Referrals can be made to the team in Coventry but the capacity and wait time for the service is unknown.

#### Gaps in the provision of advice, support and accommodation

#### Lack of clarity about local organisations and what they do

Asset map where agencies are based, what areas they cover in terms of geography, what service they provide and their referral processes.

#### Communication across agencies and GDPR

There are problems with GDPR (General Data Protection Regulation). Even with consent, it can be hard for agencies to exchange information. Some consent forms are poor. Need for better communication e.g. with probation services, especially for ex-offenders and people with complex needs.

#### People with complex needs, mental ill health, drug & alcohol issues

The complexity of individuals' support needs conflicts with rigid national policies, procedures and legislation. The number of people with complex needs has increased. For example, Refuge is turning down referrals for people with complex needs because they are too high need. Housing is not the main issue for many. There is a lack of mental health services. Specialist agencies do not always address mental health, drug and alcohol issues.

#### Supported housing

There are long waiting lists for supported housing and the rents are high. Clients' complex issues (which should be better understood) may result in them being evicted from supported accommodation for rent arrears, antisocial behaviour or rule violations.

Refuge noted that it works well with SDC; it is very busy and referrals have doubled in recent years. There is a lack of supported accommodation for young people e.g. people with autism who need space and quiet. Varied accommodation is needed, from live-in support to regular contact. Part solution could be for the County contract to provide this young person service. Gap from probation service and provision of supported accommodation in the District.

#### Preparedness for tenancies

Tenancy training is important to sustain successful tenancies. There needs to be a middle option for people not ready for a tenancy. Housing First is inappropriate for some people. There needs to be something else e.g. The

House Project in Nuneaton for care leavers which provides tenancy training for two years which results in a qualification at the end, enabling the young person to get a tenancy.

#### **Housing associations**

Many duties fall on local authorities and not housing associations who have the stock; this could be rebalanced. There is a perceived lack of housing association early intervention and prevention for people at risk of homelessness. More tenancy support is needed e.g. Bromford coaches. Local connection criteria cause difficulties in housing association nominations. Alternative Pay Arrangements for Universal Credit (UC) are not always used. Council HELP funds pay rent arrears but tenants continue to abuse UC by not passing housing costs to associations; three to four months later, tenants are again threatened with eviction.

#### Street homelessness

Some homeless people struggle to access medical care without an address. This should not happen, as there is a 'Right to Access'. Begging can be more financially beneficial than claiming benefits. The Council is looking at an alternative giving campaign. Some people find it difficult to know who is begging and who is homeless. More services needed such as Housing First.

#### Service provision across the District

Services must be accessible across the whole rural District with more emphasis on what is available in a local community. The Joint Strategic Needs Assessment looks at actual needs in an area, which could improve things.

#### **Other**

 Stratford District is seen as an affluent but there is a big housing problem. Austerity and a lack of funding for many agencies adversely affect people's housing. National health and social care capacity and associated issues.

- Early education is key. We need to start early i.e. in schools.
- A holistic person-centred and joined up approach is needed. We often treat the symptom, not the cause. More needs to be done around Adverse Childhood Experiences (ACE). Counselling is very expensive.
- More affordable housing is required as is improved access to affordable housing. We need housing for young people. Hostels are needed. Shared supported accommodation and shared temporary accommodation is not ideal for everyone.
- People with rent arrears and poor credit ratings struggle to get housing.
- It is a myth that DWP choose to go straight to sanction for benefit claims.
- The Government's Hclic tool used by the District Council to report homelessness identifies customers' specific support needs; this is useful. Support needs can affect how a customer engages with agencies; agencies should be more flexible. Some people fear leaving their home, entering offices and facing their problems. One solution could be to offer a variety of contacts by phone, email or home visit. A joint approach like the partnership between Citizens Advice and Orbit works.

#### How partnership arrangements could be improved

- Award customers on Home Choice Plus for engaging with support services.
- Service Level Agreements should be in place between SDC 3rd party providers, in particular around lettings/ nominations.
- Affordable rent properties are unaffordable and the properties are small.
   An issue with planning? Housing associations try to limit affordable rents.
- Evictions protocol for housing associations offering / providing support.
   Agreement as to how they would be managed.
- Details of notices should be shared with other agencies (data protection?). Citizens Advice receive notifications; maybe the Council's Housing Advice Team and others should as well.

- Get all agencies under one roof to fill in gaps, provide a multi-agency hub and assist with sign posting.
- Use Rotary buses to provide mobile hubs for information; advertising space on side of buses and accommodation when parked up at night could be an option.
- An information service at the foodbank that in its simplest form could be leaflets providing contact details for Citizens Advice, the Council's Housing Advice Team, Together etc.
- Provide dedicated phone lines into Universal Credit (UC). Clients' appointment times with Citizens Advice (CA) expire whilst CA is on hold on the UC helpline. Shows what claimants are up against when they call UC.
- Overall, the Council's Housing Advice Team provides a good service with speedy outcomes for clients.
- · Improve the use of Discretionary Housing Payments.

#### Top priorities to prevent homelessness

At least two of the three workshops identified the first four priorities listed below.

- Improve the co-ordination and knowledge of services by providing up to date information as to what is available, contact details and how to make referrals. Referring well and appropriately will ensure that clients get good advice promptly.
- 2. Prevent homelessness by focussing on early intervention including education and tenancy sustainment. This links to everyone knowing what is available as "well informed foot soldiers can stop things escalating to the firefighting stage". Make tenants familiar with their landlord in good times, not just when something is wrong Bromford neighbourhood coaches are a good example. Utilise the work around Adverse Childhood Experiences.

- 3. Provide a multi-agency hub with either accommodation or a separate 24-hour access hostel. A central place with different services that promotes joint, collaborative working with regular meetings etc. There is a recognition that we are stronger working together e.g. to lobby government. This must be balanced with access to services across the District – possibly by using a bus to provide information in rural areas.
- 4. Build more affordable homes to meet the needs of communities including varied accommodation to reflect different housing and support needs (concern about local connection restrictions on Home Choice Plus). The Council should not place people with complex needs in shared accommodation. Provide more Housing First accommodation. Disseminate information about the numbers and types of existing affordable homes.

#### Summary of top priorities

- · Improve the co-ordination and knowledge of services.
- Focus on early intervention including education and tenancy sustainment to prevent homelessness.
- Provide a multi-agency hub with either accommodation or a separate 24-hour direct access hostel.
- · Build more affordable housing.

#### Other priorities

- Provide face-to-face advice. Telephone or web advice does not always work.
- Reduce evictions from housing association properties.

- Work with the private rented sector to take tenants on Universal Credit (UC). Educate landlords about UC because in future many more people will be on UC e.g. people currently in receipt of working tax credits. This will involve improving the offer to landlords. Work to be done around the unaffordability of private rented and sometimes poor housing stock.
- Tackle the issue of housing benefit claims stopping when in rehabilitation owing to housing benefit not receiving information from the claimant. This results in suspension and eventual termination.

## Additional consultation with the Forum November 2020

**Stratford-on-Avon District Housing Forum** confirmed that the four priorities identified at the consultation event in June 2019 were still the right priorities and that the aims of the Strategy were still appropriate.

Forum members also commented:

- The necessity of recognising gender specific issues and providing appropriate services e.g. domestic abuse.
- Importance of agencies knowing about Psychologically Informed Environments.
- Organisations knowing which agency to contact, and the services agencies provide, is essential for a joint agency approach. Some agencies work across the County, but services and charities, available funding etc. differ considerably across local authority areas in Warwickshire.
- The challenge of securing suitable accommodation for single households.
- Tenancy sustainment.

 Housing Association policies to be flexible – key to keeping people in their homes. Government is looking at consumer standards and best practice.

#### Consultation with older people

#### Summary of key points for older people

- 1. Older people need to be consulted about future homes for older people.
- 2. More bungalows are needed, as well as smaller houses with manageable gardens to enable people to downsize and remain independent.
- 3. Extra-care is not for everyone. An option before the need for extra-care is desirable.
- 4. More affordable housing is required for both older people and for younger people. Families living far away cannot support older people.
- 5. More information in all formats (not just on the internet) must be provided to older people regarding different housing options.
- 6. Homes need to be built in the right place, with good access to amenities and have good links to public transport.
- 7. Homes should be future proofed in order to cope with people's changing needs, as they get older.
- 8. Maintaining the home and garden is a worry for older people.

#### Introduction

Senior Citizens Action Network (SCAN) groups meet regularly and offer a chance for older people to meet socially and hear information on various support services. There are six SCAN groups across the District.

Attendees of three SCAN groups and a meeting of SCAN chairpersons were consulted to find out what housing issues are important to older people and what most needs improving as regards housing, support and care to make life easier. They were told that the Council and its partners are preparing a new District wide Housing Strategy. The Strategy is a plan for the future setting out how people will get the housing and support they need and choose. It covers owner occupation, private rented and affordable housing.

A paper survey was also sent to members of SCAN groups, asking the following questions:

- What do we need to get right in housing designed specifically for older people?
- **Ø** What problems do you have in maintaining your home and garden?
- We are living longer. What can be done to promote independence and health?
- Where would you go for housing advice?

A summary of the discussion and themes that emerged from the SCAN meetings and the paper survey is listed below.

#### Location

- Homes need to be built near facilities and infrastructure like schools, community halls, shops and medical centres. Transport links are important.
   Homes need to be near bus routes for ease of getting to doctors, opticians and for shopping.
- The location of new houses is sometimes questionable, for example in areas that have previously flooded.

#### Type, design and size

- More bungalows are needed but developers do not build them. We should learn from countries like Canada where bungalows are grouped together around facilities for later life care and socialising.
- New developments do not cater for older people; they are built for younger people. Properties should if possible be on one level with manageable gardens.

- There are too many large 4/5-bed houses being built and a lack of smaller properties. Smaller properties need to be built for people wanting to downsize. There is no suitable accommodation for older people in larger properties to downsize to i.e. only expensive retirement homes or extracare no suitable options in between, such as smaller houses. Not everyone is ready to move into extra-care.
- Older people stuck in larger homes create a blockage for families looking for larger properties.
- Older people do not want little boxes with no separate gardens (like in retirement homes).
- Homes should be future proofed and desirable for people aged over 60. New builds should be built in a way that enables people to stay in their homes if their needs change. Homes should be future proofed for ground floor living if required, and have a downstairs toilet and shower/ wet room. There should also be room for a carer or relative to stay.

- A lack of tradesmen wanting to do the small every day gardening or handyman jobs.
- There should be a trusted tradesman list people are wary of scams and contacting tradesmen who have put leaflets through doors.
- It is difficult sorting things out when you are living on your own, and can be dangerous if no one is checking up on them. Not being able to do something that you used to enjoy, i.e. maintaining your home and garden is upsetting. Dealing with disrepair issues and getting housing associations to agree the repairs can be stressful.
- Living in a conservation area is problematic; windows that are in poor condition and draughty cannot be replaced with double-glazing.
   Conservation Officers need to be more sympathetic.
- There needs to be more support for older people when their home is in poor condition, especially as it can affect people's health. Many older people are living in private rented accommodation that is in poor condition.

#### Health

- As people live longer, we should recognise that they want to stay in their own homes but require help to do this. People should *only* stay in their own homes if it is safe to do so.
- Social Care is in crisis and we need to recognise the important role families can play in supporting older family members, to enable them to stay in their own homes. Families need to be able to stay in the same village / town or be able to move back if they have moved away; however, they are often unable to as there is no suitable housing.
- Public Health/ NHS and County Council Social Care Services should work better in partnership with the Council to promote independence and better health. The different agencies do not have a joined up way or working.

- Hospital discharge is an issue. There is a lack of social care staff to make sure the person leaving hospital is going to manage at home.
- There are insufficient occupational therapists now they only seem to be in hospitals.
- People want to live independently in their own home and not in a care home.
   The mental health of people aged 50 or 60 can suffer if they have to go into a home.
- Promotion is needed to raise awareness of all the services that are available to older people.
- Fitness activities should be easily available for pensioners, including ensuring older people can access the activities using their bus pass. Sometimes bus companies alter their timetables and people in rural villages are not able to get to the activity on time. Opportunities for 'safe' walking should be encouraged, such as the Stratford Monday morning group, which sticks mainly to paths.
- Meeting places such as halls should be provided at an affordable rent to allow local meeting up opportunities.
- More interaction between older people and schools should be encouraged.

#### Affordable housing and development

- More affordable housing is required.
- Planning constraints and developers impede how the Council can deliver affordable homes. Planning laws need changing. Developers win on appeal, and build large 4/5-bed houses instead of affordable housing.

- In Henley in Arden, housing association stock in need of repairs has been sold to a private developer, who are building large expensive homes; taking away flats from young people.
- · 'Affordable housing' is often <u>not</u> affordable. An example of the rent for new properties being advertised in Wootton Wawen was given, which are set at an 'affordable rent' level however it was felt older people would not be able to afford the bungalows.
- The sale of Council houses has not helped the current housing situation.
- The Council needs to help older people and young people. Housing association properties are always oversubscribed. Young people are often priced out of the market; home ownership is out of their reach. Even private rented accommodation is too expensive for them.
- The Council should specifically designate land for older people in the local plan. Do the planning committee know what older people want?
- The German housing model is sound. Development is controlled and many people rent and have long-term secure tenancies. There is less emphasis on home ownership.
- More extra care schemes like Ettington Court in Wellesbourne are needed.
   An extra-care scheme in Henley in Arden recently granted planning approval has no provision for affordable housing.
- Development is harder to achieve in the greenbelt.

#### Advice and housing options

- · For advice about housing people would go to:
  - The Council
  - CAB in Southam library
  - Unsure

- Local District Councillor
- H.E.A.R.T
- Not everyone is confident using the internet; others they like it.\_There is not enough information about different housing options and the difference between for example sheltered and extra-care.

#### Other issues

- There should be more consultation with older people and feedback from consultations. People want to know how what they said has been taken into account.
- Departments within the Council need to be more joined up.
- · Older people in villages should receive the same help as those in towns.
- SCAN meetings are always helpful with very good speakers.
- Living alone can be very lonely; it would be useful if there were organisations or volunteers who would be willing to visit for a few hours per week.
- Many people over 60 are sitting in large houses they do not want to stay in but are having to because there are no suitable alternatives. There is no financial incentive to swap a large 4-bed house for a 'pokey' 1-bed flat, and the extra 3% stamp duty on purchasing a new home to move into before selling your existing home is a disincentive.

#### Consultation with young people

#### Summary of key priorities for young people

- 1. More general needs housing association accommodation *for young people* including one-beds and help to find independent accommodation.
- 2. More supported housing for young people, particularly smaller scale non-shared type accommodation.
- 3. Need for there to be more provision for young people (youth clubs etc.).
- 4. More affordable homes in rural areas or near employment opportunities.
- 5. Increase understanding of all forms of abuse.
- 6. Need for more face-to-face contact with the Council and for interviews to feel less intimidating.
- 7. Simplify letters from housing benefit and council tax.
- 8. Improve the quality of bed and breakfast accommodation provided via the Council, including more contact.

#### Introduction

There were two consultation exercises to find out what was important to young people:

- 1) Five face to face in depth interviews with young people, and comments from a St Basils support worker.
- 2) Two people receiving support from St Basils or Doorway completed questionnaires.

#### Case histories of young people

Some information has been omitted to avoid identifying people. All the young people were local people from Stratford-on-Avon District.

#### 20 year old single female living in a housing association tenancy

White British.

She left home at 16 and moved into supported accommodation with the help of children services. She was first in shared accommodation and then after three years was moved into a single occupancy unit where she was taught independent living skills and budgeting. She was awarded move-on priority on the Housing Waiting List and was offered a one-bed flat in Stratford within three months. She felt lucky to get her flat, as there were not many available when she was looking.

She had to sign an acceptable behaviour contract with the housing association when she accepted the flat, and there have been issues with ASB in the block of flats however the housing association are keen to address issues promptly. She sometimes feels she is picked on/ gets the blame, as she is a young person.

She is receiving support from St Basils who help her with correspondence. She has learning disabilities but does not receive any extra support.

She feels much more settled. She is currently looking for a 2-bed property now that she is pregnant, and would like to stay in Stratford if she can. However, there are not many properties available.

#### What could be improved?

- i) There is not much for young people in terms of housing; there are not enough one-beds. Too many of the one-beds on the Housing Waiting List are for older people.
  - ii) Small scale supported accommodation is needed. She was shown around a large hostel in Leamington, which she did not like, the rooms were very small. She had issues with the other resident in the shared supported accommodation she was in, to the extent that she did not feel safe. She felt the provider did not address her concerns.

- iii) There was nothing in the flat when she moved in. Her family helped her with carpets etc.
- iv) There is not much going on for young people; no youth clubs in Stratford for her age group.

#### 25 year old woman with a young child in a housing association tenancy

White British.

She was private renting with her partner. They were struggling to pay the rent, which kept increasing, and there were issues with repairs. She fell pregnant and having to work part-time hours further exacerbated their financial issues so they moved in to live with family, hoping that they could try to save for a deposit.

As they were classed as overcrowded, they were awarded a high band on the Housing Waiting List and were housed fairly quickly in a village. However, she had a relationship breakdown with her partner who then moved out.

She was the victim of continuing emotional abuse, which has continued, and she feels very isolated where she is. Her housing officer has been very supportive of the situation and she is receiving support from a domestic abuse organisation. She would like to move to another rural village.

#### What could be improved?

i) She would like the Council to build more affordable housing in rural areas; however not necessarily for people with a local connection to a village. She would like to move to a different rural village where she does not know anyone and will feel safe. If she does not have a local connection, it is unlikely she will be successful. She does not have a connection to certain places she would like to move to; however, her local connection is somewhere she would like to move away from. As such, she feels the bidding system discriminates against people in her situation.

- ii) There is not a good understanding of emotional abuse. Services such as the Police do not understand it and say they cannot do anything, as there are no physical marks.
- iii) She would like to move but there are not enough affordable homes; she would not be able to afford private rented accommodation and certain areas in the District, particularly Stratford are too expensive. People also cannot afford to save for a deposit while they are private renting.
- iv) Social housing is cheaper and you can treat it like your own home by decorating, unlike private rented. However, there are not enough properties.
- v) She would like to speak to someone from the Council about her situation to explain why she wants to move as she thinks they would understand more; everything is done on forms and then nothing happens.

#### 18 year old man in temporary accommodation

White British.

He was in foster care and then moved in with a family member at the age of 18. The relationship broke down and he was asked to leave. He was still receiving support from the leaving care team, who brought him down to the Council to declare himself as homeless.

He was placed in a Bed and Breakfast by the Housing Advice Team and was then moved to a supported temporary accommodation shared house.

He has been in priority band on the Housing Waiting List for 2 months and is bidding but has not yet been successful. He would like to live in Wellesbourne; however, there does not seem to be that many one-beds there. There are shared houses available but he does not want to live in a shared house after living in one currently. He sometimes has not been able to bid for a whole month, as there

have not been any suitable properties. He has been told by the Housing Advice Team to widen his area choice; however, he does not want to live in Stratford.

He does not feel he has any support needs and is capable of independent living. He is in contact with St Basils who help sometimes; they tell him if there is an issue with his rent. He is currently in receipt of Universal Credit, and has had no problems with it. He gets just about enough to survive.

#### What could be improved?

- i) He was a lot happier in the bed and breakfast and does not understand why he was moved to the shared house (supported temporary accommodation); he feels it is the same as the bed and breakfast. He does have access to a washing machine in the shared house, which is useful, however there are too many things going on in the house and he wants to leave as soon as possible.
- ii) There are not enough one-beds in the areas he would like to live in.
- iii) Overall, he was happy with the service the Housing Advice Team provided when he was homeless; he only had to wait a few hours before he was placed in a bed and breakfast.

#### 18 year old male in supported accommodation for young people

White British.

Before moving into supported accommodation, he was sofa surfing and staying between properties including his partner's family, who support him a lot. Previously he lived with his parent, who had substance abuse problems, and who asked him to leave.

He receives great support from Doorway as part of the supported accommodation. His support worker helps him with bills, paperwork etc. which can be confusing. He is happy with his life skills such as housework.

He does not mind where he moves to however a location to enable him to work is important. He is learning to drive and has recently done work experience. He wants to work. He does not mind whether it is social housing or private rented, and he is currently waiting to go on the Housing Waiting List to go into the move-on band.

He is in now in receipt of Universal Credit (and housing benefit for his rent); however he has had issues since he moved on to Universal Credit.

#### What could be improved?

- i) Council meetings can be overwhelming when you are homeless. There is a lot of information to take in and it would be difficult to understand this without a support worker's help.
- ii) Letters from housing benefit and council tax are very complicated and confusing. His support worker helps him with these.
- iii) When he moved to Universal Credit, all his benefits stopped. He had to borrow money from people and pay them back. The system is very slow to update circumstances and 'cash in hand' jobs can be difficult when on universal credit. One member of staff at the Job Centre told him that his CV was rubbish but his work coach said that it was good.
- iv) He feels very lucky that he was able to move into supported accommodation; however, he was on the waiting list for nine months.

  There needs to be more supported accommodation for young people.

#### 21 year old female living in a housing association tenancy

She was asked to leave her mother's house in 2016, as she could not cope with her mental health issues. The Council accommodated her in Bed and Breakfast.

She moved to four different Bed and Breakfasts and then finally a shared house, which was, supported temporary accommodation. She found the whole experience very difficult and often felt unsafe. She was placed outside the District in one Bed and Breakfast. She did not have any washing or cooking facilities and had to eat out a lot, which was expensive, and the bed and breakfast was not near a supermarket. It took a while for her benefits to be sorted out so she had to borrow money off family.

In the shared house, she did have access to a washing machine but felt uncomfortable using it along with the other residents. She felt unsafe due to drinking and drug taking there.

She is receiving support from St Basils whom she relies upon to help her with her bills, respond to letters and keep appointments e.g. with the mental health team. Her ability to manage and keep on top of things is linked to her mental health.

She was accepted as priority homeless and is now in a 5 year tenancy with a housing association. It took a while to get the offer, partly because she has an emotional support dog so she could only bid on pet permissible properties. In addition, many advertised properties gave priority to people who were working.

She is in receipt of Employment Support Allowance and has applied for Personal Independence Payments. She is just about managing but it can be very stressful; she has had to reduce her water bill, will not always put the heating on when it is cold and has had to use foodbank vouchers in the past.

#### What could be improved?

When she was homeless, she did not feel that the Council cared. There were no check-ups to see how she was coping and she was not aware of referrals to agencies such as St Basils and the Mental Health Team until they turned up. She had to leave the Bed and Breakfast to move into the shared temporary accommodation with very little notice, which caused some logistical issues with getting her belongings over from Leamington, having to rely on family for help.

- ii) It did not take long to be accepted as priority homeless but it took a long time to be made an offer of a property.
- iii) She did look for private rented accommodation. However, it was very expensive and she did not understand how housing benefit worked.

#### Comments from St Basils support worker

- i) Housing Associations seem to skip young people because of their age. They tend to prefer young people with children or over 25 year olds (compared to those under 25). Under 25's struggle to pass affordability tests. They seem to prefer those who are in work with no support needs.
- ii) Stratford-on-Avon District Council seems better at seeing young people who are homeless, compared to some councils. Forms also seem to be processed quickly.

#### Survey of young people

#### How can housing services be improved for young people?

There needs to be less waiting time if possible. It would be better to be updated a bit more, sometimes left in the dark. The Housing Team need to listen to points of view a little more; have more understanding and compassion about situation.

#### What are the main issues finding accommodation?

Too expensive. Not appropriate and nothing in Stratford. Young people go to Citizens Advice, Doorway or other agencies in the area if they need advice about housing.

#### Any support needs?

One young person said they were getting help from Doorway but no mental health support from the Council. Another young person was receiving support from Doorway and Creative Support.

Consultation with people who are socially disadvantaged or isolated

### Summary of key priorities for people who are socially disadvantaged or socially isolated

- 1. People are able to get support and advice from The Link Project.
- 2. There is a lack of direct access emergency accommodation in the District.
- 3. There is a lack of affordable one-beds in the District.
- 4. There is a lack of support for those with high needs. People had been told they were above the threshold for support.
- 5. Often a number of contributing factors lead to homelessness.

#### Introduction

The Link Project was a free drop-in centre where people can get advice and support, including people who are sleeping rough. Two consultation exercises with 'The Link Project' customers were carried out to find out what was important to people who are socially disadvantaged or socially isolated:

- 1) Three face to face in depth interviews with The Link Project customers, and comments from a volunteer.
- 2) Ten people receiving support from The Link Project completed questionnaires.

#### **Case histories**

Some information has been omitted to avoid identifying people.

## 53 year old male in temporary accommodation

White British.

The Council placed him in bed and breakfast after he was evicted from a housing association property because of rent arrears. He had lived in his flat for 20 years. Before he was evicted, he had started staying in a tent as there were anti-social behaviour issues with the neighbours and he wanted to get away from the issues. He felt the housing association did not take his complaints seriously.

## What could be improved?

- i) He appreciates the support that The Link Project and the Rough Sleeper Engagement Officer provides. With this support, he does not feel like he needs any further support.
- ii) He would ideally like to live in a caravan but he is finding it difficult to find a site that allows occupation 12 months of the year. He does not want another property, as it is too much hassle with the neighbours and landlord.

## 50 year old male sleeping rough

White British.

He has been sleeping rough for a number of years after a family bereavement sent him in a downward spiral. He came to Stratford in August 2017 and has a number of places where he sleeps. He did have a tent but it was stolen. He has travelled all over the country; he goes wherever there is work and prefers not to sign on. He wants to work but says it is hard to find work classed as homeless.

He does not class himself as homeless; he chooses to live his life this way. At some time in the future, he would like to live in a flat; he feels he is getting too old to live on the streets.

He does not feel he has any support needs and he does not beg. The church is very good and provides him with sandwiches.

## What could be improved?

- i) He was offered a flat through The Link Project; however, they did not ask him about it first so he did not take it up.
- ii) Support services such as The Link Project need to have the right provisions for people who are homeless. For example socks and hot food.

## 52 year old male living in supported accommodation

White British.

He lost his job a few years ago and he got into £2000 rent arrears, which led to him being evicted from a property in another Warwickshire authority. He ended up filing for bankruptcy and lived on the streets for about a year before securing supported accommodation in the District.

He is now on the Housing Waiting List and is hoping to secure accommodation that is more permanent. However, it took a while to be able to register, as he did not have a local connection initially.

He used to have alcohol and substance misuse issues; however, the supported accommodation provider has helped him to address these issues. He finds that The Link Project and the Rough Sleeper Engagement Officer are a great support and can help him and others with most things.

## What could be improved?

i) The information the Council provide needs to be clearer. He received a letter from the Council stating that he was not eligible to join the Housing Waiting List, however he had met with a housing advisor who had told

him he would be eligible. This sort of confusion can tip people over the edge when they are in crisis.

- ii) Other Warwickshire local authorities have a shelter system for people sleeping rough. People are able to go to a different church or The Salvation Army each night from December to February. It offers a warm bed and provides breakfast. When he came to the District there didn't seem to be much support or shelter here in the evenings.
- iii) He has heard of a project where a double decker bus is converted to provide shelter for people sleeping rough.
- iv) When he arrived in the District The Link Project was only open two days a week, although it is open more frequently now. Other Councils seem to give more support to people.
- v) Sometimes the unintended consequence of giving vulnerable people things like food and clothes at The Link Project actually supports their drug or alcohol habits as they have more money to spend on drugs and alcohol.
- vi) The Recovery Partnership does not currently have an office in the District which is not ideal. They used to come to The Link.

#### Comments from a volunteer

- i) The District needs a hostel to help those living on the streets.
- ii) The Link Project needs a bigger premises and more privacy for those wanting to talk in a confidential setting. There are issues with the lease conditions meaning it can only be open a few hours Monday to Friday but it needs to be open on weekends as well.
- It is very difficult to get a job when someone is homeless; a lot of clients are also illiterate and are not able to complete forms.

- iv) Local supermarkets have been very supportive and provide food and equipment. The Church soup kitchen is now open Saturday and Sunday lunchtimes.
- v) Many had difficult childhoods and no family support. Many turn to drink and drug use as a coping mechanism; others have mental health issues caused from being homeless.
- vi) The District needs more affordable homes. There is a hidden homeless (those sofa surfing etc.), but also those who are only just managing. Private rented accommodation is very expensive. Some people are lucky to have family who can help and support them but some do not have this luxury.

## **Detailed information from people using The Link Project**

## Sex, age and ethnicity

- · Nine Men and one woman.
- The ages ranged from; 35, 37, 38, 44, 45, 47 and 60. Two people did not disclose their age.
- Eight people White British, one person Lithuanian National and one person Israeli national.

## People who are sleeping rough

Four people said that they are sleeping rough.

Two people are living in a tent; one person is sleeping in a shop door and one person at the rear of shops.

## Reasons for getting into housing difficulties

The most common reasons for getting into difficulty are rent arrears, Universal Credit issues and mental health issues. Family breakdown, loss of employment, and not being able to afford to pay for household bills and food are also factors.

- · A combination of issues often led to housing difficulty.
- Universal Credit problems included: delay with payments; not coping with the online journal due to learning disabilities; being declared fit for work when suffering from medical issues and housing costs not being paid while in hospital.

## Support needs

The most common support needs were

- Tenancy maintenance (including budgeting and help with benefits);
- Mental health support;
- Drugs and alcohol support.
- · Help to find work;
- Support for those that are deemed too high need for generic tenancy support.

## What are the main barriers to securing housing?

The most common barriers to securing housing were

- Universal Credit;
- Lack of I.D and no reference;
- No computer or phone;
- Lack of one-bed properties; not considered a priority;
- Lack of support for high needs including non-shared accommodation where sharing is problematic due to specific needs
- Prejudice about housing people from hostels.

## What could be improved?

- 1) Provide more support (and accommodation) for those with high level needs.
  - Five people felt that there was a lack of suitable support for those with high level support needs. Some had mentioned that they had been assessed as too high support needs for the generic tenancy support provider.

- Three people suggested there was a need for suitable self-contained properties with support.
- 2) Provide more one-bed general needs Housing Association homes.
  - Three people mentioned there was a shortage of one-bedroom properties.
  - One person mentioned that because of a deduction in their benefits (due to the 'Spare Room Subsidy') they needed to downsize, however there are very few one-beds available.
- 3) Improve the operation of the Housing Waiting List when someone in a hostel is ready to 'move-on'.
  - Two people mentioned that they encountered difficulties and that the system needed to be made easier.

## Consultation with support services

## Summary of key points for support services

## Assuming continued provision of existing services

- 1. Moving-on from supported accommodation is taking longer because of the difficulties securing more permanent housing both privately rented and social housing.
- 2. It is important short term, emergency accommodation such as a refuge is recognised as such; it is not a long-term housing solution.
- 3. Rent arrears can be an issue when people are trying to secure permanent housing via the Housing Waiting List, despite sometimes the arrears being a result of financial abuse.
- 4. Agencies referring to specialised support services need to be clear about people's needs and risks.
- 5. More support needs to be offered to people to prevent homelessness; there is not enough early intervention.
- 6. The demand for extra-care housing outweighs the supply.
- 7. Specialised housing needs to be in a central location, close to amenities.
- 8. Recruitment of staff throughout the sector is an issue.
- 9. Opening hours for services have been reduced due to funding cuts.
- 10. Organisations who operate online as default do not consider those who are not able to go online due to their health issues, or those who do not have access to the internet.

#### Introduction

To understand the issues specialised support services and their clients face in securing and maintaining housing, a number of face-to-face interviews were carried out with various agencies. A consultation event was also carried out with Springfield Mind service users.

# Stratford Refuge – supporting women and children escaping domestic violence

- The refuge offers a purpose built safe haven for women and children feeling domestic violence. It is run by REFUGE, who also provides outreach services. 'Refuge Domestic Violence Service Warwickshire' is a county-wide service.
- 2. Refuge accommodation should only ever be emergency, short term accommodation. Refuge are concerned that refuges may be understood as fulfilling the relief stage (duty) of the Homeless Reduction Act, where Councils are required to find accommodation for a minimum of six months. Refuge cannot be considered as suitable accommodation to fulfil this requirement.
- 3. Housing is a crucial element in ensuring the safety of women and children.

  More women would die if refuges weren't able to offer them accommodation; many refuges have closed over the last few years.
- 4. The refuge supports women at high risk of domestic abuse but not women with additional complex needs as the support is not 24 hour; funding does not allow this or the training and provision of specialist staff. The number of referrals for women with high complex needs is increasing but they are turned away.

- 5. The average length of stay is increasing from 3 months to in some cases a year owing to the difficulty of securing more permanent housing both private rented accommodation and social housing.
- 6. Women trying to secure private rented accommodation find that many landlords won't consider them if they are in receipt of benefits. Even when they have found a private rent tenancy they usually cannot take it up due to the high rents; often over the maximum amount of support they are entitled to (Local Housing Allowance). Women under 35 particularly struggle due to the maximum level of housing assistance they can get (from Housing Benefit or Universal Credit).
- 7. On the Housing Waiting List, there can be a delay from the time of being offered a property to the point of moving in. When clients are matched to properties which are in need of repair or still have tenants in, they are unable to bid on alternative properties so often have to wait months to move.
- 8. Rent arrears are a massive issue for women fleeing violence. Housing associations don't recognise that arrears can result from financial abuse. Some women have had problems claiming dual housing benefit, leading housing associations to consider them to be in arrears. As a result, women are missing out on permanent housing.
- 9. The Government is considering changes to the definition of financial abuse to include all economic abuse, for example the impact the abuse has on housing/ rent arrears. Refuge welcomes this.
- 10. Refuge also welcomes the opportunities the Homeless Reduction Act should provide for single women fleeing violence, with the new prevention and relief duties. However there is a concern that Councils *may* seek to prevent homelessness when it is inappropriate to do so.
- 11. It can be hard to contact other professional agencies, for both staff and residents, which can be frustrating and leads to more feelings of anxiety for residents in relation to what will happen to them.

- 12. Social Housing is unfurnished. The refuge encourages residents to start saving when they arrive, where they can, so they have funds for furniture when they secure housing. They also assist them to apply for grants from the Town Trust when the property is in a CV37 postcode, and they also apply to 'Turn to Us' for a grant.
- 13. The refuge feels it is supported by the Council.

## Refuge case study - resident 1

The client was offered a housing association property two months ago but can't move into the property as it is still occupied. There is a delay with a chain of moves. The client is uncertain of timescales and is unsure why she was allocated a property that is not empty. The property is now vacant but requires repairs before she can move which is another delay.

## Refuge case study - resident 2

The client is trying to quickly get into private rented. However she is finding it difficult to get a guarantor and provide three month's pay slips.

## Refuge case study - resident 3

The client has had an issue with dual housing benefit and Universal Credit payments. The Council where she has fled from has not been paying housing benefit on the property she left. She has been advised to liaise with Universal Credit. She has an issue with her homeless application and the length of time it is taking to get priority status which means she is being overlooked for properties.

She has received a large Council tax bill and has not got the rebate she is entitled to. This will put her into arrears and will affect her housing application. She is finding that a lot of the available properties are only for people with a local connection, however clients escaping violence move to safe areas they do not know and should not be expected to have a local connection. The client feels she is not being fairly treated and supported by the Council. She has gone through the

trauma of fleeing, leaving her job and her family is scattered. She sees other clients arriving after her and being allocated housing before her and this has caused her a lot of stress.

## Refuge case study - resident 4

Housing associations are arguing the client has rent arrears because the Council from the area she fled from are taking months to resolve her dual housing benefit application. As such they consider her to be in arrears and are bypassing her for properties. She is also being penalised for her lack of local connection. She bid on a property where she was first, and it was allocated to someone who was eighteenth. Local connection should not affect victims of domestic abuse who are in a refuge because they have had to move to a safe area away from their friends and family.

## Supported accommodation hostel for single people

Charnwood House is a supported accommodation hostel for up to 11 single people who require housing and who have low to medium support needs. It is a house in multiple occupation (HMO) with a shared kitchen, lounge and dining room. Residents are supported to move-on to other accommodation.

A number of issues affect single people who become homeless.

- 1. The Housing Waiting List criteria make it very difficult for people. People can only join the List if they lived in the District for 2 years or have been in full time work for 6 months.
- 2. People struggle to move on if they have arrears and are in the reduced banding on the Housing Waiting List.
- 3. Residents stay in the hostel for a long time; one had been there 4 years.
- 4. Prevention is better than cure there is not enough early intervention to stop people from becoming homeless. People aren't getting the right support at the right time in their lives. There is often a pattern of struggling with mental health issues, getting into arrears and then loss of accommodation. People

- need support agencies or housing officers to visit, knock on doors etc. letters about arrears are no good.
- 5. There is no intervention in-between the time someone is in hospital to someone sleeping on the streets. The hostel has had people turning up in their pyjamas, sent from the hospital without warning. Better discharge arrangements need to be in place to ensure people don't end up sleeping on the streets.
- 6. The drugs and alcohol service used to be over the road which was useful, and residents knew where to go for their appointments. The new drugs and alcohol misuse service does not have a Stratford office and instead operate out of various agencies' offices which is confusing. A resident has been waiting over 2 months for an appointment.
- 7. New Hope Counselling accepts referrals and is a useful service. Three people have successfully moved on after having counselling and there is not a big waiting list like NHS/IAPT (Improving Access To Psychological Therapy).
- 8. Referral agencies don't provide enough information on the referrals and consequently Charnwood sometimes accommodates people who turn out to have higher support needs than it is capable of supporting. Some residents have acute mental health issues e.g. psychosis. Charnwood works with the Community Mental Health Team.
- 9. The hostel gets frustrated with organisations who won't divulge information due to human rights and/or data protection, despite the resident signing a form of authority. Communication between agencies needs to be better. Signed form of authority isn't always accepted by other agencies.
- 10. Residents have had issues with Universal Credit and, in particular, the six weeks wait for the first payment. One resident had been told he has to have a habitual residence test for Universal Credit and is unable to apply for a short term advance, despite passing the test when he applied for Job Seekers Allowance (JSA).
- 11. Residents are usually male, and in their late 30's or early 40's.

- 12. The average stay is around two years and most people are housed via the Housing Waiting List but it takes time. Some residents don't want to leave as they don't have any bills to pay (just the service charge).
- 13. Another frustration is the issuing of foodbank vouchers. The hostel support worker only issues vouchers if a resident has no money or food. However, when a voucher has been refused, the resident may ask another agency for a food voucher and may get it. Agencies cannot confirm who they issue vouchers to because of data protection. Some people want food bank vouchers so that they can then spend money on other things. This issue is being fed back to the foodbank.

## Supported accommodation hostel for single people case study

One elderly resident was evicted from his home of 25 years. He had mental ill health and stopped paying his rent and other bills. There was nothing in place for him to reach out to, and no one that reached out to help him, and he lost his home.

## **Heart of England Mencap – learning disabilities**

- 1. Heart of England Mencap supports people with learning disabilities by offering a range of services, including supporting people within the community in their own home or one of Mencap's own specialised housing projects (extra-care). It also provides day activities and respite.
- 2. Extra-care accommodation is advertised on the Housing Waiting List (Home Choice Plus). Usually a family member or social worker helps the client to complete the application. The process works well.
- 3. The demand for extra-care housing far outweighs the supply. The purpose built extra-care scheme for people with learning disabilities in Shipston could have been filled over and over again.
- 4. Mencap is able to provide support to those living in their own home. It advises clients and their families that the quickest housing option is private rented

- accommodation. There is a lack of suitable social housing properties, and people with learning disabilities are not considered a priority on the Housing Waiting List. As such, the time to secure a suitable allocation can be lengthy.
- 5. Mencap work with a number of letting agents and landlords who will accept their clients and housing benefit. Landlords know that the tenant will be receiving a lot of support from the care package which in some ways reduces the risk level. However, it is increasingly difficult to find landlords that accept housing benefit. There are less 'new' landlords and a large pool of customers to choose from. People aged under 35 also struggle due to the maximum level of housing benefit (shared room rate).
- 6. The majority of clients are not able to drive so housing needs to be in a central location, close to amenities with access to public transport.
- 7. Many people in receipt of Personal Independence Payments (PIP) for a long time have now been told that they no longer qualify for PIP and must find work. Other benefits have also stopped at the same time.
- 8. There are no purpose built transitional properties. For a client and family considering making the step towards living in the community, there are no facilities which could offer respite to enable the client to learn independent living skills. If this was in place, this could reduce the need for a high care package at the start of a tenancy.
- 9. Agencies, including the Council and hospitals, don't seem to know how to deal with people with learning difficulties.
- 10. Many clients who fall 'in-between' services (for example mental health or learning disabilities) slip through the net.
- 11. Care organisations now have to tender to be the support provider for clients.
- 12. Recruitment for staff is an issue throughout the sector. Wages are minimum wage, for a lot of responsibility. Stratford is a wealthy area and people can't afford to have a low paid job if they are living in Stratford. There is also a certain stigma to the job, particularly for young people.

## Heart of England Mencap – autism case study

Mencap sees an increasing number of people with autism. Autism is no longer defined as a learning disability. A client with autism was evicted from a residential placement as he no longer qualified to live there. He was placed in a bed and breakfast by the Council. He had to move to a number of different bed and breakfasts during his stay, one of which was out of the area. He found the experience very upsetting, particularly as he was given no indication of how long he would be in the accommodation, and there was no set routine. Bed and breakfast can be particularly distressing for people with autism and can cause high anxiety; there is no alternative emergency accommodation.

## Springfield Mind – mental ill health

- 1. Springfield Mind's 'Wellbeing Hubs' offer early/ low level support to people experiencing mental health issues, and support for people with on-going mental health issues. Springfield Mind in Stratford and has been running for over 30 years but opening hours have been reduced in recent years due to funding issues.
- 2. Springfield Mind offers one-to-one support sessions, peer led drop-ins, walkins and workshops. The peer led drop-in group in Stratford is one of the best attended. The drop-ins are a chance for people to chat and seek advice.
- 3. Most of those attending the Stratford hub are social housing tenants.
- 4. Two people commented that complaints about their social housing tenancies and repairs weren't being taken seriously by their landlord. Housing associations are becoming more like businesses; tenants are now called 'customers' rather than tenants. It's no longer possible to go in to see their housing association; contact has to be by phone or internet. This can be difficult for older people or less capable people if they are not confident online.
- 5. One older person was considering moving due to issues with the neighbour. However, she didn't know where to go for advice.

- 6. What older people want should be taken into account when new housing is designed. For example: easy access to shops; adaptable kitchens; good internet access.
- 7. The well-being charge (which residents voted for) for sheltered accommodation means the well-being staff are only there eight hours per week. Many other services have been cut as well.
- 8. A practitioner commented that it can be difficult for people registered or applying to join the Housing Waiting list, where they have no formal diagnosis, and therefore won't be awarded much priority (without evidence of a diagnosis). This can be particularly difficult for younger people where they may be being tested for various conditions. Cases such as these are at risk of slipping through the net. Getting a diagnosis is not always easy, but can help with housing and benefits.
- 9. Lots of application forms and agencies are now operating online as default; some people with mental health issues are not able to go online, or do not have access to the internet.
- 10. A volunteer who also works at a foodbank commented that people who are struggling are becoming more reliant on foodbanks; this includes working families. Springfield Mind also help a lot of people placed in bed and breakfast. Springfield mind is able to issue foodbank vouchers.

## Springfield Mind - mental ill health case study

One person had recently been housed after becoming homeless due to a relationship breakdown. When she became homeless she went to the CAB who referred her to the Housing Team who placed her in temporary accommodation. She had never had to apply for social housing before, and was overwhelmed. She had a very good experience with the Council, and felt they were helpful and friendly. She is now very happy in a bungalow.

## 2. Population

## Resident population and past growth

The resident mid-year population of the District in 2020 was 132,402 people. The population of Warwickshire in 2020 was 583,786 people. In the five years between 2015 and 2020, the population of the District increased by 8.1% and the population of Warwickshire by 5.2%.

Population Stratford-on-Avon District and Warwickshire 2015 and 2020

	Mid-year 2015	Mid-year 2020	% change 2015 to 2020
Stratford-on-Avon District	122,438	132,402	8.1%
Warwickshire County	552,450	577,933	4.6%

Source: ONS Analysis of population estimates tool UK (June 2021)

In 2020 of the 132,402 people in Stratford-on-Avon District, 64,378 (49%) were males and 68,024 (51%) females.

## Current population by age

Mid 2020 resident population by broad age bands in Stratford-on-Avon District, Warwickshire and England

	Stratford-on- Avon District	Warwickshire	England
Children 0 to 17 years	19%	20%	21%
	24,881	119,153	12,093,288
Approx. working age	56%	59%	60%
18 to 64 years	73,901	343,398	33,992,831
Older people	25%	21%	18%
65+ years	33,620	121,235	10,464,019
Total resident population	132,402	583,786	56,286,961

Source: ONS Analysis of population estimates tool UK (June 2021)

Mid 2020 Stratford—on-Avon District resident population by 5-year age bands

	Number of residents	% of residents
0-4 years	6,388	4.8%
5-9 years	7,083	5.3%
10-14 years	7,296	5.5%
15-19 years*	6,446	4.9%
20-24 years	5,939	4.5%
25-29 years	6,724	5.1%
30-34 years	6,906	5.2%
35-39 years	7,006	5.3%
40-44 years	7,049	5.3%
45-49 years	8,940	6.8%
50-54 years	9,961	7.5%
55-59 years	10,188	7.7%
60-64 years	8,856	6.7%
65-69 years	8,146	6.2%
70-74 years	8,936	6.7%
75-79 years	6,966	5.3%
80-84 years	4,833	3.7%
85-89 years	2,895	2.2%
90+ years	1,844	1.4%

<sup>\*2,731</sup> are 16 and 17 year olds. Homeless 16 and 17 year olds are an issue.

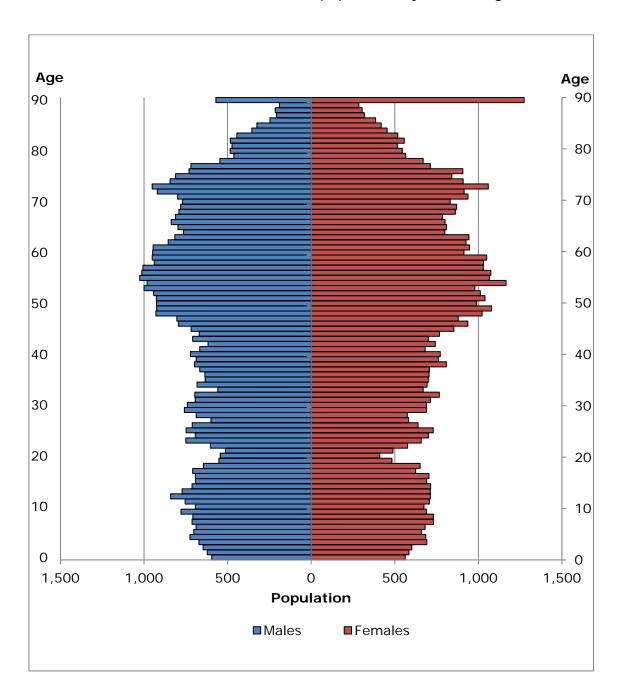
Source: ONS Analysis of population estimates tool UK (June 2021)

Proportionately the District has fewer children and working age households and more people aged 65+ years than Warwickshire and England.

A quarter of the population of the District is aged 65 or over. This compares to 21% in Warwickshire and 18% in England.

The median age of people in Stratford-on-Avon District is 48 years. This compares to a median age of 43 years in Warwickshire and 40 years in England.

Stratford-on-Avon District mid 2020 population by median age and sex



Source: ONS Analysis of population estimates tool UK (June 2021)

## Population change last 5 years

Population change happens because of natural change – the difference between births and deaths, and net internal and international migration. Deaths exceed births in the District. Population growth is due to the growth in internal migration and to a much lesser extent international migration.

## Summary of Stratford-on-Avon District population change last 5 years

Popul	ation increase 2015 to 2020	9,964 (8.1%)
	Natural change 5,581 births 7,043 deaths	-1,462
	Net internal migration 40,594 internal migrants 30,755 internal out migrants	9,839
•	Net international migration 3,379 international in migrants 1,835 international out migrant	

Source: ONS Analysis of population estimates tool UK (June 2021)

## Resident population - future growth

The population of the District will increase by 29% in the 25 years between 2108 and 2043 to 164,750 people. During this time, the population of Warwickshire is projected to grow by 20% and that of England by 10%.

Change in population mid-2018 to mid-2043

	2018	2043	Change	% change
Stratford-on-Avon	125,580	164,750	37,170	29%
Warwickshire	571,010	684,310	113,300	20%
England	55,977,178	61,744,098	5,766,920	10%

Source: Population projections local authorities Table 2 ONS (March 2020)

Percentage increase in Stratford-on-Avon District population 2018 to 2043 by broad age bands

2043	Stratford-on- Avon District	Warwickshire	England
0 to 19 years	27%	16%	1%
20 to 64 years	20%	14%	3%
65+ years	51%	30%	45%
Total resident population	29%	20%	10%

Source: Subnational population projections 2018 (March 2020)

Older people are the fastest growing sector of the population in the District. Between 2018 and 2043, the number of people in the District aged 65+ years will increase by 51% (32,366 to 48,927 people).

## **Ethnicity and nationality**

The 2011 Census is still the best source of information about ethnicity. Of the District population:

- 97.4% of the resident population is White and 2.6% is non-White.
- 94% of the resident population is White: British.

Stratford-on-Avon District ethnicity - Census 2011

	Population	%
White	117,307	97.4%
English/Welsh/Scottish/Northern Irish/British	112,780	93.6%
Irish	890	0.7%
Gypsy or Irish Traveller	173	0.1%
Other White	3,464	2.9%
Mixed multiple ethnic group	1,258	1.0%
White and Black Caribbean	417	0.3%
White and Black African	106	0.1%
White and Asian	448	0.4%
Other Mixed	287	0.2%
Asian/Asian British	1,466	1.2%
Indian	564	0.5%
Pakistani	74	0.1%
Bangladeshi	13	0%
Chinese	391	0.3%
Other Asian	424	0.4%
Black/African/Caribbean/Black British	264	0.2%
African	112	0.1%
Caribbean	115	0.1%
Other Black	37	0%
Other ethnic group	190	0.2%
Arab	51	0%
Any other ethnic group	139	0.1%
Total population	120,485	100%

Source: 2011 Census: Key Statistics for Local Authorities ONS KS201EW

The Office for National Statistics (ONS) publishes population data about nationality. <u>Data for July 2019 to June 2020</u> (Jan 2021) is very limited at district level but shows that of the 123,000 residents in the District, 117,000 are British nationals and 6,000 are non-British nationals.

ONS data for January 2019 to December 2019 (May 2020) is more detailed. It states that of the 123,000 residents in the District, 113,000 were British nationals and 10,000 were non-British nationals.

Of the 10,000 non-British nationals, approximately 9,000 people were from the European Union. The majority were from the Czech Republic, Estonia, Poland, Hungary, Latvia, Lithuania, Slovakia and Slovenia. Other long standing detailed ONS datasets suggest that these people are mainly from Poland. There is no information about the other 1,000 non-British nationals.

The data also shows that in the year January to December 2019, there were approximately 71,000 people of working age i.e. aged 16 to 64 years in the District. Of these people, 63,000 were British nationals and 8,000 were non-British nationals. Of the 8,000 non-British nationals, 7,000 were from the European Union.

## 3. Number of households and tenure

## **Number of households**

Without an up to date census, it is difficult to accurately estimate the number of households. The <u>ONS estimates that in 2017</u> (July 2019) there were 54,000 households in Stratford-on-Avon District. According to Council Tax data there were approximately 59,840 households in the District as at March 2021.

## Recent estimates of tenure

The number of households should not be confused with the number of dwellings. The Government estimates that in April 2019 of the 61,360 dwellings in the District, 87% were private sector housing (owner occupied and private rented) and 13% were affordable housing. The percentage of affordable housing in the District is lower than in Warwickshire (14%) and the West Midlands (18%).

The table below shows the number of dwellings in the District, Warwickshire and West Midlands.

Number of dwellings by tenure April 2019 (rounded)

Authority	Local authority rented	Housing association rented	Other public sector	Private sector	Total
Stratford-on- Avon	0	7,700	120	53,540	61,360
Warwickshire	17,680	17,780	120	223,720	259,300
West Midlands	199,000	259,000	3,000	2,051,000	2,513,000

Note: Shared ownership dwellings are included as part of the private sector.

Source: MHCLG Tables 100 and 109 - dwelling stock (published May 2020)

It is difficult to get a breakdown of private sector dwellings i.e. owner occupied and private rented dwellings. Change between the two tenures can happen relatively quickly as individual owners respond to economic factors. The Office of National Statistics (unofficial tenure statistics November 2019) estimates that in 2018, 73% of dwellings in the District were owner occupied and 14% were private rented i.e. a total of 87% private sector housing. Data held by the District Council shows that rented affordable homes accounted for the remaining 13% of dwellings.

More up to date and accurate data about different housing association tenures as at February 2020 is set out in Section 8.

#### Census and tenure

Although the 2011 Census is out of date, it still provides the best detailed information about tenure.

Percentage of households by tenure (Census 2011)

	District	Warwick- shire	England
Social rented (housing association or Council)	12.9%	13.8%	17.7%
Privately owned	87.1%	86.2%	82.2%
Owner occupied	72.9%	70.9%	64.1%
owned outright	(39.1%)	(34.5%)	(30.6%)
owned with a mortgage or loan	(32.7%)	(35.5%)	(32.8%)
shared ownership	(1.1%)	(0.8%)	(0.8%)
Privately rented	12.7%	14.1%	16.8%
from private landlord or	(11.3%)	(12.8%)	(15.4%)
letting agency	(1.4%)	(1.3%)	(1.4%)
from household member, employer, relative or friend			
Living rent free	1.5%	1.2%	1.3%

Of particular note is the high percentage of homes in the District that are owned outright with no mortgage which is linked to the older population. The proportion of shared ownership homes in the District is higher than in Warwickshire and England. These are long standing trends that are likely to be replicated in the Census 2021.

## 4. Economic activity

## **Employment**

Stratford-on-Avon District Local Industrial and Economic Development Strategy 2018-2031 seeks to increase productivity by promoting local business growth, retention and inward investment. The Council is currently preparing a new joint Local Industrial and Economic Development Strategy with Warwick District Council.

The <u>Coventry and Warwickshire Local Enterprise Partnership</u> (CWLEP) is made up of private and public sector organisations. It aims to grow the local economy, attract new jobs and investment, and increase prosperity. Following the pandemic, it is working on a *Reset Strategic Framework* to drive economic recovery

Stratford-on-Avon District Council is a non-constituent member of the <u>West Midlands Combined Authority</u>, which is made up of 18 local authorities and 4 Local Enterprise Partnerships (LEP's). Using devolved powers, the Combined Authority aims to deliver a more prosperous West Midlands. The Strategic Economic Plan (SEP) sets out the Combined Authority's investment programme.

The 'employment profile' of the District is set out in the table below. The figures in the table are 'employee jobs' and therefore underestimate the number of jobs because they exclude self-employment; government supported trainees; HM Forces and farm-based agriculture.

Across the District manufacturing; wholesale and retail including motor trades; and accommodation and food services provide the most jobs. Tourism related jobs are important. Compared with the national jobs profile, the District has proportionately more jobs in manufacturing and accommodation and food.

Employee jobs in Stratford-on-Avon District and Great Britain 2019

Total employee jobs	Stratford-on- Avon District Number	Stratford-on- Avon District %	Great Britain %
Full-time	47,900	66.7%	67.8%
Part-time	23,900	33.3%	32.2%
Total number	71,800		
Employee jobs by industry			
Mining and quarrying	10	0%	0.2%
Manufacturing	13,000	18.1%	8%
Electricity, gas, steam and air conditioning	10	0%	0.4%
Water, sewerage, waste management and remediation	150	0.2%	0.7%
Construction	3,000	4.2%	4.9%
Wholesale and retail; car and motorcycle repair	10,000	13.9%	15%
Transportation and storage	3,000	4.2%	4.9%
Accommodation and food services	8,000	11.1%	7.7%
Information and communication	2,250	3.1%	4.3%
Financial and insurance	2,500	3.5%	3.5%
Real estate	1,500	2.1%	1.7%
Professional, scientific and technical	6,000	8.3%	8.8%
Administrative and support services	4,500	6.2%	8.9%
Public administration and defence; compulsory social security	1,000	1.4%	4.4%
Education	5,000	6.9%	8.7%
Human health and social work	7,000	9.7%	13.1%
Arts, entertainment and recreation	3,000	4.2%	2.5%
Other services	1,250	1.7%	2.0%

Source: Nomis - official labour market statistics

## Number of people furloughed

The Coronavirus Job Retention Scheme (CJRS) is commonly known as the furlough scheme. It supports employers to pay their employees during the pandemic. The scheme was announced on 20 March 2020 and since then has been amended; it is currently extended until September 2021.

Government Official Statistics on the CJRS published in March 2021 show that:

- As at 15 March 2021, the cumulative number of employments furloughed in the District since the start of the pandemic was 24,800. The figure refers to people who are resident in the District.
- As at 31 January 2021, 10,500 District residents were furloughed; 5,800 were women and 4,700 men. Most furloughed jobs were in the accommodation and food services sector, followed by the wholesale and retail sector. This mirrors the national trend.
- Between 17 to 20% of all (eligible) employments were furloughed in the District as at 31 January 2021.

Coronavirus Job Retention Scheme furloughed employments in Stratford-on-Avon District by sector as at 31 January 2021 (based on each employee's residential address)

Sector	Number of employments furloughed
Agriculture, mining, energy, water and waste	140
Manufacturing	760
Construction	360
Wholesale and retail; repair of motor vehicles	1,890
Transportation and storage	290

Sector continued	Number of employments furloughed
Accommodation and food services	2,970
Information and communication, Finance and insurance, Real estate	490
Professional and scientific and technical	900
Administrative and support services	840
Education	440
Health and social work	340
Arts, entertainment and recreation	580
Other service activities	450
Public administration and defence; social security, Households, Unknown and other	90
Total	10,540

Source: CJRS extension: furloughed employments by local authority

The ONS has published an experimental Claimant Count (March 2021) of people aged 16 to 64 who are seeking work *or* who are in low paid work and qualify for unemployment-related benefit support. Consequently, changes in the Claimant Count are not wholly due to changes in the number of people who are unemployed. The data comprises claimants of Universal Credit and Jobseeker's Allowance.

Some people seeking work will be excluded from this Count because they are not claiming any benefits.

Claimant count March 2021 - people aged 16 to 64 seeking work

	Men	Women	Total	% of population	% change on year
Stratford-on-Avon District	1,645	1,415	3,060	4.1%	2.9%
Warwickshire	9,895	7,145	17,040	4.8%	3.0%
England	1,358,005	951,225	2,309,230	6.6%	4.0%

Source: Claimant Count – ONS experimental statistics

Claimant count in Stratford-on-Avon District by age March 2021

	Number	Percentage
Aged 16+	3,060	4.1%
Aged 16 To 17	10	0.4%
Aged 18 To 24	490	6%
Aged 18 To 21	260	6.2%
Aged 25 To 49	1,620	4.5%
Aged 50+	945	3.3%

Note: % is a proportion of resident population of the same age

Source: Nomis - official labour market statistics

Across the West Midlands, increases in the Claimant Count since March 2020 at local authority level vary widely. The largest increase was 192% in Stratford-upon-Avon District. The Department of Work and Pensions makes the point that this increase needs to be seen in context i.e. areas that prior to the pandemic had virtual full employment top the rankings because the increase started from a low baseline Count.

## 5. Earnings and income

## **Employee income**

ASHE i.e. the Annual Survey of Hours and Earnings is the most comprehensive source of information about incomes. In 2020, the District median gross annual income per employee was £28,004. Unfortunately, some District level data is missing because the ONS considers the estimates to be unreliable.

Annual summary of earnings: gross annual pay April 2020 by place of residence (full time and part time employees, provisional figures)

	Stratford-on-Avon District	England	
10 <sup>th</sup> percentile	£8,991	£8,611	
20 <sup>th</sup> percentile	х	£13,670	
25 <sup>th</sup> percentile	х	£16,280	
30 <sup>th</sup> percentile	Х	£18,350	
40 <sup>th</sup> percentile	£24,821	£22,030	
60 <sup>th</sup> percentile	£32,335	£30,601	
80 <sup>th</sup> percentile	х	£43,500	
Mean	£33,770	£32,237	
Median	£28,004	£26,055	

Source: ASHE - Annual survey of hours and earnings table 8

Notes: Percentiles mark the values below which a proportion of jobs fall.

X = estimates unreliable

Estimates for 2020 include employees who have been furloughed under the Coronavirus Job Retention Scheme (CJRS).

In 2019, a quarter of all employees in the District earned less than £14,514; this is lower than the England income of £15,603.

## Household income

Accurate up to date information about District household incomes is difficult to obtain.

The Office for National Statistics divides the District into fifteen areas by population and publishes the mean household income for these areas (which are broader than just the names suggest). Mean household range from £38,900 in *Alcester* to £54,200 in *Stratford South East & Tiddington*.

Total annual household income by middle layer super output areas (MSOA) in Stratford-on-Avon District for financial year ending March 2018

MSOA	Mean household income	
Earlswood, Tanworth-in-Arden & Sambourne	£49,800	
Henley-in-Arden & Claverdon	£44,200	
Studley	£41,700	
Southam, Stockton & Napton	£43,500	
Harbury, Long Itchington & Fenny Compton	£49,200	
Alcester	£38,900	
Wilmcote & Great Alne	£47,800	
Wellesbourne & Snitterfield	£47,200	
Stratford North	£43,600	
Stratford South East & Tiddington	£54,200	
Stratford South West	£44,100	
Bidford & Welford	£44,600	
Kineton, Tysoe & Warmington	£49,900	
Lower Quinton & Ettington	£48,900	
Shipston-on-Stour & Brailes	£44,300	

Source: Income estimates for small areas, England and Wales, financial year ending March 2018 (ONS March 2020)

Mean households incomes are not necessarily representative of the majority of households as the incomes can be skewed by a few high earners or, possibly, low earners.

#### Household income and benefits

Household income comprises not only earnings from employment but also benefits such as state pensions etc. Changes introduced by the <u>Welfare Reform Act 2012</u> and the <u>Welfare Reform and Work Act 2016</u> have had a significant impact on household income. Some of the main benefits are outlined below.

#### **Universal Credit**

Universal Credit has been rolled out in the District. It was introduced to simplify the benefits system and to ensure that being in work was more financially beneficial than being out of work. Universal Credit replaces six means-tested benefits, including housing benefit, for people who are on a low income, and of working age.

Payments are monthly in arrears. The Job Centre can arrange budgeting support for those that need it. In some circumstances, if a claimant is vulnerable or has a history of failed tenancies, Universal Credit can be paid direct to the landlord. Universal Credit is an online system and claimants update their claims with live information via their online journals.

## **Housing Benefit**

Although the vast majority of new claims in this District are for Universal Credit, people who have reached state pension age and people living in supported, sheltered or temporary accommodation arranged by the Council can continue to claim housing benefit.

## Benefit cap

The benefit cap seeks to encourage people into work by limiting the amount of welfare benefits a working age person receives.

The current benefit cap limits (April 2021) are £20,000 per year (£384.62 per week) for a couple or a single parent, and £13,400 per year (£257.69 per week) for a single person without children or not living with their children. These caps are unchanged since 2016 (when they were reduced).

There are some exemptions to the cap including people in receipt of working tax credits and people over pension credit age. Some people getting Universal Credit are also exempt from the cap i.e. people whose disabilities or health stop them from working; carers for people with disabilities; and anyone who with their partner earns more than £617 a month combined after tax and National Insurance. The rules are complex.

According to the latest figures from the <u>Department of Work and Pensions</u>, the households most affected by the benefit cap are single parents (61% of all cases nationally, March 2021).

## Spare room subsidy

The spare room subsidy (the 'bedroom tax') relates to working age housing association and council tenants who claim Universal Credit or housing benefit and who are under-occupying their accommodation.

A deduction is made to the Universal Credit or housing benefit award depending on how many bedrooms are regarded as spare: 14% if the claimant has one spare room, 25% if the claimant has two or more spare rooms.

Anyone with a deduction is expected to make up the shortfall themselves. If the claimant cannot afford to pay the shortfall, options include: renting out a room, downsizing, finding a job or increasing hours, or applying to the Council for a Discretionary Housing Payment.

There are too few smaller properties in the right location for people who want to downsize. Older people are exempt from the spare room subsidy but some also want to move.

## **Local Housing Allowances**

Local Housing Allowances (LHA) dictate how much housing element of Universal Credit or housing benefit someone can claim for a private rented tenancy. The maximum amount someone will receive depends on where they want to live, their income and household size.

Every property in the district falls within a specific *Broad Rental Market Area* (BRMA). There are seven Broad Rental Market Areas across Stratford-on-Avon District, and Local Housing Allowance rates are calculated based on local rents in each of these areas.

See section 6 for more detailed information about Local Housing Allowance rates.

## **Discretionary Housing Payments**

Discretionary Housing Payments (DHP) are additional payments or "top ups" that can be made when someone's housing costs are not being met by Universal Credit or housing benefit. The Council administers the payments.

An example of when a Discretionary Housing Payment application may be appropriate is when a person's rent is more than the maximum amount of Universal Credit or housing benefit or that person is entitled to, and the person is struggling to pay the shortfall themselves. It can also cover rent in advance or help with moving costs.

Discretionary Housing Payments are from a limited budget set by government and are only meant to be a temporary measure to enable a person to increase their income or move to a more affordable property. Demand for payments is high in the District. They are used extensively to help households in the private rented

sector owing to most rents being over the maximum amount those on benefits are entitled to, and to assist housing association households affected by the spare room subsidy.

## **Local Council Tax Reduction Scheme**

This scheme helps people on low incomes to pay their Council Tax. The maximum amount that someone can get is 80% of the full charge, which means that they have to pay the remaining 20%.

# 6. Cost of buying or renting a home

People's incomes (see section 5) determine the type and size of housing that they can afford. The poor affordability of housing for people on middle and low incomes in Stratford-on-Avon District is a continuing cause for concern. High house prices and high private rents make it difficult for many households to access market housing.

#### **House Prices**

Stratford-on-Avon District has the highest median house price in the West Midlands. In the year ending September 2020, the median house price in the District was £315,000. This compares to £255,000 in Warwickshire, £200,000 in the West Midlands and £249,000 in England.

The District lower quartile house price of £235,000 in the year ending September 2020 is also the highest in the West Midlands.

The District ratio of median house prices to incomes was 9.44 in September 2020. In the same period, the District ratio of lower quartile house prices to income was 10.08.

The table below compares the affordability of housing in the District, Warwickshire, West Midlands and England.

Affordability of housing in Stratford-on-Avon District, Warwickshire, West Midlands and England in year ending September 2020

	District	Warwick- shire	West Midlands	England
Median house price	£315,000	£255,000	£200,000	£249,000
Lower quartile house price	£235,000	£185,000	£147,500	£164,000
Ratio of median house prices to residence based earnings	9.44	7.92	6.78	7.84
Ratio of lower quartile house prices to residence based earnings	10.08	7.89	6.79	7.15

Source: <u>House price to residence based earnings ratios</u> (ONS March 2021)

The <u>National Housing Federation</u> (July 2020) has calculated that in 2018/19 households in the District required an income of £84,033 to obtain an 80% mortgage at 3.5 times their annual salary. This compares to £52,220 in the West Midlands region.

It is useful to compare residence base to workplace earnings. Residence based earnings are what people who live in the District earn. Workplace earnings are the earnings of people who work in the District but who may live elsewhere.

Ratio of District house prices to residence and workplace earnings in 2020

	Median	Lower quartile
Ratio of house prices to residence based earnings	9.44	10.08
Ratio of house prices to workplace based earnings	10.23	10.89

Sources: ONS House price to residence-based earnings ratio

House price to workplace-based earnings ratio

Both people who live in the District and people who work in the District struggle to afford home ownership. For people living in the District in 2020, the lower quartile ratio house prices to earnings was 10.08; the ratio for people working in the District was 10.89.

House prices vary across the District. They are generally lower in Studley and Alcester than in the central area around Stratford town, Henley and Shipston. Prices in the east, for example around Southam, are in between those in the west and central areas.

Number of residential property sales and lower quartile house prices by Stratford-on-Avon District middle layer super output areas (MSOA) for year ending September 2020

MSOA	Number of sales	Lower quartile house prices
Earlswood, Tanworth-in-Arden & Sambourne	62	415,000
Henley-in-Arden & Claverdon	77	275,000
Studley	63	£178,000
Southam, Stockton & Napton	151	£234,000
Harbury, Long Itchington & Fenny Compton	159	£260,000
Alcester	62	£137,000
Wilmcote & Great Alne	62	£262,500
Wellesbourne & Snitterfield	128	£225,000
Stratford North	142	£210,000
Stratford South East & Tiddington	116	£284,975
Stratford South West	111	£250,000
Bidford & Welford	160	£225,000
Kineton, Tysoe & Warmington	113	£252,000
Lower Quinton & Ettington	154	£250,000
Shipston-on-Stour & Brailes	160	£245,500

Source: HPSSA datasets 1 and 4

## Cost of District 'entry level' housing - the cheapest housing

Government guidance recommends that lower quartile house prices should be taken as a proxy for indicating entry-level property prices. This is the housing many first-time buyers typically aspire to own.

Entry-level homes at £235,000 remain generally out of reach of aspiring first time buyers. The lower quartile ratio of house prices to incomes is 10.08. The District lower quartile price of £235,000 means that households putting down a 10% deposit of £23,500 require a mortgage for 90% of the value of the property i.e. £211,500.

Government schemes such as *Help to Buy* make owner occupation more affordable. In the West Midlands, people can buy newly built homes worth up to £255,600 with a minimum 5% deposit and a 75% mortgage. The remaining 20% is a government equity loan that is interest free for the first five years. However, the homes are still expensive and many households fail the stringent affordability checks lenders apply to households requesting mortgages. The £255,600 is a West Midlands regional price cap and as such in a high house price area such as this District many new homes, and especially larger homes, will be excluded from the scheme.

There are other schemes to help people buy homes. Although the current stamp duty holiday is scheduled to end in 2021, Lifetime ISAs to assist younger people to save for a deposit are still available.

Nearly all 95% mortgages were withdrawn during the pandemic. Therefore, the Government has recently launched a mortgage guarantee scheme that guarantees 95% mortgages for buyers with 5% deposits for homes worth up to £600,000. The Treasury will guarantee mortgage providers a portion of loans for seven years. The scheme is open to first time buyers and existing home owners for an initial period between 19th April 2021 and December 2022.

#### First Homes

The Government is proposing that *First Homes* make up a mandatory 25% of any affordable housing requirement on eligible (s106) sites. There will be some exemptions in *designated rural areas*. The homes are a form of discounted market sale housing and will be offered for sale at a minimum discount of 30% of market value.

The Council's *Development Requirements Supplementary Planning Document* states that a 40% discount is required for such properties. First Homes will result in fewer rented and shared ownership affordable homes being built. Shared ownership partly cross subsidises the cost of building rented affordable homes. The Core Strategy states that a minimum of 80% of all affordable housing should be for rent.

## **Shared ownership**

Shared ownership is a type of affordable housing where buyers' part-buy and part rent properties. The rent on the unsold equity is paid to a housing association. Buyers can buy a greater share of the property over time.

Shared ownership is a way of getting on the property ladder but it is not cheap in this District because house prices are high. Therefore, it is important that associations offer the homes for sale at minimum shares of 10% to 25% or the rents are capped. Shared ownership gives households some savings in the form of equity in their properties – even if they will never be able afford to buy the properties outright. Unlike private renting, shared ownership also offers security of tenure.

Deposits and mortgages for shared ownership homes are smaller than for open market properties. Locally, the cost of shared ownership compares favourably with the cost of renting privately. Anecdotally, housing associations state that many people refused Help to Buy 20% equity loans on affordability grounds go on to purchase shared ownership properties.

The cost of shared ownership, like that of outright market housing, varies considerably across the District according to location, property type and size, and on how the building of the homes is funded.

The affordability of shared ownership is best illustrated by looking at some properties built in November 2019. Local Independent Financial Advisors with expertise in shared ownership mortgages supplied figures for three year fixed interest rates for 25-year repayment mortgages. The interest rates quoted were not the lowest but were widely available. One and two year fixed rate mortgages, and varied rate mortgages, are much cheaper. Costs go down markedly with larger deposits. Information about rents, which include any service charges, came from housing associations.

Total cost per calendar month i.e. rent plus 3 year fixed rate mortgage of District new build shared ownership properties in November 2019

	Total monthly costs i.e. rent and mortgage				
	5% deposit	10% deposit	20% deposit		
	3.8% mortgage interest	2.1% mortgage interest	2% mortgage interest		
Long Itchington 3 bed house Full market value £300,000 Sale of 30% = £90,000 Rent = £491 pcm	£923 (£4,500 deposit)	£828 (£9,000 deposit)	£786 (£18,000 deposit)		
Shipston 2 bed house Full market value £240,000 Sale of 25% = £60,000 Rent = £413 pcm	£708 (3,000 deposit)	£645 (£6,000 deposit)	£616 (£12,000 deposit)		
Shipston 2 bed house Full market value £225,000 Sale of 45% = £101,250 Rent = £307 pcm	£804 (5,063 deposit)	£698 (£10,125 deposit)	£650 (£20,250 deposit)		

	Total monthly costs i.e. rent and mortgage				
	5% deposit  3.8% mortgage interest	3.8% mortgage 2.1% mortgage			
Shipston 3 bed house Full market value £275,000 Sale of 45% = £123,750 Rent = £371 pcm	£979	£822	£791		
	(6,188 deposit)	(£12,375 deposit)	(£24,750 deposit)		
Southam 2 bed house Full market value £230,000 Sale of 40% = £92,000 Rent = £333 pcm	£789	£692	£649		
	(£4,600 deposit)	(£9,200 deposit)	(£18,400 deposit)		
Southam 3 bed house Full market value £285,000 Sale of 40% = £114,000 Rent = £413 pcm	£973	£853	£800		
	(5,700 deposit)	(£10,400 deposit)	(£22,800 deposit)		
Stratford 2 bed house         £953           Full market value £280,000         £953           Sale of 40% = £112,000         (5,600 deposit)           Rent = £403 pcm		£835 (£11,200 deposit)	£783 (£22,400 deposit)		
Stratford 3 bed house Full market value £315,000 Sale of 40% = £126,000 Rent = £452 pcm	£1,071	£938	£879		
	(6,300 deposit)	(£12,600 deposit)	(£25,200 deposit)		
Tredington 3 bed house Full market value £280,000 Sale of 30% = £84,000 Rent = £489 pcm	£901	£813	£774		
	(£4,200 deposit)	(£8,400 deposit)	(£16,800 deposit)		

Demand for shared ownership varies across the District. Shared ownership houses are far more popular than flats with associations and buyers. Lenders to associations prefer houses to flats because houses are a more valuable asset and easier to sell. Repair costs and service charges are generally lower for houses than flats. Most buyers prefer houses to flats and it is far easier to obtain a shared ownership mortgage for a house than a flat.

## The cost of a privately rented home

As well as having the highest house prices in the West Midlands, the District also has the second highest private rents in the West Midlands. Solihull has the highest rents.

In the year ending 30 September 2020, the lower quartile District rent for all private rented properties was £700 per calendar month or £8,400 per year. The median District rent was £775 per calendar month or £9,300 per year. For more information see the <u>Private Rental Market Statistics</u> (ONS Dec 2020) analysis of 860 properties.

The table below shows the lower quartile, median and average (mean) private rents of different sized properties in the District, the West Midlands *and England*.

Lower quartile, median and mean private rents per calendar month in year ending 30 September 2020

	Lower quartile	Median	Mean				
All properties							
Stratford-on-Avon District	£700	£775	£867				
West Midlands	£550	£650	£679				
England	£550	£725	£845				
Studio self contained							
Stratford-on-Avon District	£450	£495	£516				
West Midlands	£375	£450	£465				
England	£450	£550	£627				
One bed							
Stratford-on-Avon District	£600	£650	£656				
West Midlands	£450	£525	£544				
England	£495	£625	£712				
Two bed							
Stratford-on-Avon District	£700	£750	£769				
West Midlands	£550	£625	£648				
England	£550	£700	£790				

	Lower quartile	Median	Mean					
Three bed	Three bed							
Stratford-on-Avon District	£875	£975	£1,018					
West Midlands	£650	£725	£751					
England	£650	£795	£908					
Four+ bed	Four+ bed							
Stratford-on-Avon District	£1,195	£1,300	£1,409					
West Midlands	£850	£1,050	£1,137					
England	£950	£1,300	£1,525					

There are a large number of private rented properties in Stratford town and the rents charged are generally higher than in many areas of the District.

In terms of measuring the affordability of private rented housing, a household is considered to be able to afford market renting where the rent payable is no more than 25% of their *gross* household income.

In Stratford-on-Avon District, median rents are a more useful measure than lower quartile rents to work out how much income a household needs to rent privately. This is because lower quartile rents are concentrated in only a few areas of the District and largely exclude Stratford town with its big but expensive private rented market.

Gross annual household income required to rent privately in the District

September 2020

	Median rent per calendar month	Median annual rent	Gross annual income required
Studio	£495	£5,940	£23,760
1 bed	£650	£7,800	£31,200
2 bed	£750	£9,000	£36,000
3 bed	£975	£11,700	£46,800
4 <sup>+</sup> bed	£1,300	£15,600	£62,400

Households require a gross annual income of £31,200 or more to afford to privately rent a one-bed property and £36,000 to rent a two-bed property in Stratford-on-Avon District. Higher household incomes are required to rent in Stratford town.

About 40% of the people who work and live in this District earn less than £25,000 per annum.

Private renting is expensive. Many households in work (some of whom qualify for benefits – and especially people who have been furloughed) and households in receipt of the housing element of Universal Credit / housing benefit cannot afford to rent privately because their incomes are too low.

## **Local Housing Allowance rates for private rented properties**

For many years, the *Local Housing Allowance* rates (see section 5) have not covered the cost of local private rents. This leads to homelessness. A <u>District wide snapshot survey</u> of 350 private rented properties in January 2018 found that only 6% of properties were affordable to people in receipt of Universal Credit or Housing Benefit. The west of the District, including Alcester and Studley, was the least affordable area of the District for households in receipt of housing benefit or Universal Credit. Rents were lower here than elsewhere in the District but so was the amount of benefit payable.

In April 2020, the Government increased the Local Housing Allowance rates to cover 30% of properties in all Broad Rental Market Areas. These rates are frozen but, at least in the short term, they have made it easier to rent privately. However, the overall benefit cap (see section 5) has not been raised and has a negative impact on some households. In addition, as most Broad Rental Market Areas cover more than one local authority area, the rates do not necessarily reflect actual rents in each area.

# Maximum Local Housing Allowance rates per calendar month as from April 2021 in the seven Broad Rental Market Areas

Broad Rental Market Area	Room	1 bed	2 bed	3 bed	4 <sup>+</sup> bed
Cheltenham Includes: Barton-on-the-Heath, Little Compton					
Cherwell Includes: Brailes, Long Compton, Shotteswell, Tysoe					
Rugby & East Includes: Lower Shuckburgh					
Solihull Includes: Henley, Tanworth					
Warwickshire South  Includes: Bidford, Kineton, Shipston, Stratford town, Southam, Wellesbourne					
Worcester North Includes: Alcester, Great Alne, Studley, Ullenhall					
Worcester South Includes: Salford Priors					

Rents are higher in Stratford town than in most of the District.

## Older people and private rented accommodation

There are a growing number of older people in private rented accommodation. Difficulties older people face in private rented accommodation include affordability, poor housing (and related health issues) and landlords unwilling to allow adaptions. Unlike owner-occupiers, private renters cannot use equity in their homes to fund care costs

## Housing association rents

#### Social rents

Social rents are significantly lower than private sector rents. They are typically 50% to 60% of market rents. As at 31st March 2020, housing association social rents in Stratford-on-Avon District were on average £449 per calendar month or £5,384 a year (MHCLG table 704: figures are for general needs housing and for housing associations managing or owning at least 1,000 homes).

#### Affordable rents

The affordability of *affordable rents* set at up to 80% of local private sector rents is a concern because many people, including working households, cannot afford them.

Until very recently, affordable rents set at up to 80% of local private sector rents were mandatory on all schemes built since 2011 with the help of government grant. This has particularly affected specialised housing and small scale local needs/ local choice rural housing schemes that require grant funding to be viable. Housing associations operating in this District cap affordable rents at approximately 65% to 70% of open market rents to make homes more affordable and to keep them at or below Local Housing Allowance rates. The rates do not apply to affordable housing but the overall benefit cap does. There is no robust and readily available District level data about affordable rents.

In this District, it is now possible to build some homes with government grant and charge social rents.

## How social rents, affordable rents and private market rents compare

The difference between social rents and affordable rents, and private market rents, is best illustrated by comparing actual rents and private rent valuations for the same properties. The rents for the properties in the table below are all on a scheme in Southam that will be built in the next 18 months.

Comparison of social rents, affordable rents and private rents for a scheme to be built in the next two years

		1 bed maisonette	2 bed house	3 bed house	3 bed house (large)	4 bed house (small)
ج	Social rent	£420	£485	£532	£576	£615
ar month	Affordable rent	£500	£639	£720	£800	£880
calendar	Private rent	£625	£800	£900	£1,000	£1,100
Rent per	Difference between affordable & social rents	£80	£154	£188	£224	£265
Ä	Difference between private & social rents	£205	£315	£368	£424	£485
	Social rent	£5,038	£5,819	£6,384	£6,908	£7,375
ţ	Affordable rent	£6,000	£7,670	£8,640	£9,600	£10,560
Annual rent	Private rent	£7,500	£9,600	£10,800	£12,000	£13,200
Ar	Difference between affordable & social rents	£962	£1,851	£2,256	£2,692	£3,186
	Difference between private & social rents	£2,462	£3,781	£4,416	£5,092	£5,825

Note: Rents include service charges.

Private market rents as per RICS (Royal Institute of Chartered Surveyors)

valuation November 2020.

Source: Housing association and Council internal data.

In the example above, and depending on the property, affordable rents are 19 to 43% more expensive than social rents. Private rents are between 49 to 79% more expensive than social rents.

The table below compares the gross household incomes required to afford the 2 bed house at a social rent, an affordable rent and to rent privately (assuming rents account for no more than 25% of gross household income).

Gross annual household income required for a two bed house at social rent, affordable rent and private market rent in Southam November 2020

	Annual rent	Gross household income required
Social rent	£5,819	£23,276
Affordable rent	£7,640	£30,680
Private rent	£9,600	£38,400

To rent the 2 bed house, households need an annual income of £22,300 if it is let at a social rent, £30,700 at an affordable rent property and £38,400 at a private market rent.

# 7. Requirement for new housing

#### **Local Plan**

The Local Plan is the plan for future development of the District. It includes the District Council's adopted <u>Core Strategy</u> 2011-2031, which determines the overall level, location and nature of new market and affordable housing, employment and other land uses in the District.

The Core Strategy identifies a need for at least 14,600 additional homes between 2011 and 2031 and includes a requirement for 35% of homes on eligible sites to be affordable homes.

The Council has a 7.08 year housing land supply as of 31 March 2020.

A number of other planning documents accompany the Core Strategy e.g. Supplementary Planning documents (SPDs) that provide more detailed advice and planning guidance. These documents are based on evidence, and are prepared and adopted in accordance with specific legal requirements.

The SPDs include the *Development Requirements Supplementary Planning Document 2020.* Part 5 of this document covers Climate Change Adaptation and Mitigation.

A total of 16 Neighbourhood Plans have been 'made' as at 1 April 2021 and many others are in various stages of preparation.

#### South Warwickshire Local Plan

Work has commenced on a joint Stratford-on-Avon District and Warwick District South Warwickshire Local Plan that will run up to 2050. This will be a high level strategic document. There will be a scoping and initial options consultation, including a call for sites, later this year. Four key principles underpin the Plan:

Tackling climate change

- Health and wellbeing of communities
- · Connectivity helping people move for purpose and leisure
- Increasing biodiversity

## **Gypsies and Travellers**

The Council is preparing *A Gypsy and Traveller and Travelling Show People Supplementary Planning Document*; public consultation on a draft ended in February 2021. A 2019 review of the housing needs of this community up to 2035 identified that 59 to 70 additional permanent pitches for Gypsies and Travellers and 6 additional plots for Travelling Showpeople were required. The Document will eventually be subsumed into the South Warwickshire Local Plan that will also allocate land for new permanent sites.

Some Gypsies and Travellers (Romany and Travellers) are on the Housing Waiting List for bricks and mortar accommodation.

## People living on houseboats

The Council is not aware of any issues regarding a lack of moorings for people living on houseboats in the District. There are no households living on houseboats on the Housing Waiting List.

## Affordable Housing

Affordable housing is required in the District because many households cannot afford to buy homes on the open market or rent privately. Stratford-on-Avon District has the most expensive market housing and private rented housing in the West Midlands (see section 5). The District has a large housing waiting list and homelessness is an issue. The Core Strategy reflects these housing affordability issues. It states that on larger sites 35% of the homes should be affordable and that the *overall* affordable housing tenure split should be a minimum of 80% rented and a maximum of 20% intermediate housing:

- Minimum 60% social rented
- · Maximum 20% Affordable Rent
- · Maximum 20% intermediate.

The overwhelming need in this District is for rented accommodation for people on middle and low incomes. However, the Government via its <u>National Planning Policy Framework</u> continues to widen the range of affordable housing tenures. The emphasis is on homeownership (including the sale of homes built for rent). The forthcoming requirement for mandatory *First Homes* sold at up to 80% of market prices to make up 25% of any affordable housing requirement will result in fewer rented affordable homes being built.

## Specialised housing

The Core Strategy encourages *specialised housing* that meets the needs of vulnerable people of whatever age. Such housing is purpose designed, purpose built and designated for a specific client group. It covers a range of accommodation including schemes that promote independent living for older people and various types of supported housing.

Currently there is an identified need for the forms of specialised housing set out below.

#### Extra care housing for older people

'Extra care' homes are fully self-contained specially designed homes with support and 24-hour care available to enable people to care for themselves and live independently. Each household has its own front door. Such housing is a good solution for people whose disabilities, frailty or health needs make ordinary housing unsuitable but who do not need or want to move to long term care (residential or nursing homes).

Warwickshire County Council's Extra Care Housing Position Statement April 2014 is still in use and states that there are approximately 6,600 people in Stratford-

on Avon District aged 75+ years who live alone and who have a limiting long-term illness. These people are likely to need extra care housing. The Statement is to be updated in 2021.

## Housing for people with disabilities

Additional specialised housing is required for people with physical disabilities, sensory impairment, learning disabilities, autism and mental health difficulties. A number of specialised housing schemes have been developed over the past few years.

## Housing for people who are homeless or at risk of homelessness

Additional accommodation is required for people with multiple needs who are homeless and or at risk of homelessness. This may be in the form of specialised housing.

See section 11 for more information about the Fred Winter Centre in Stratford town, which will open in 2021, and other schemes that are imminent for people who are homeless.

# 8. Affordable housing

Source: Council records.

## Number of affordable homes by tenure

As at February 2020 there were 8,916 affordable homes in the District:

- 7,870 rented homes.
- 996 shared ownership homes (excluding shared ownership where the owners have bought 100% of the properties).
- 50 fixed equity discounted market sale homes.

The Council will become an affordable housing stock provider for the first time in many years when it buys a few affordable homes in spring 2021.

Demand for affordable housing in the District is high. Most affordable homes are provided by housing associations. Changes in stock occur when new homes are built and existing homes are sold. Audits of the affordable housing stock in the District have been undertaken between October 2004 and February 2020.

Number of affordable homes in the District by year and tenure

	Social rent & affordable rent	Shared ownership*	Fixed equity (discounted market sale)	Total affordable homes
October 2004	6,352	227	0	6,579
Spring 2008	6,730	417	0	7,147
April 2012	6,895	506	0	7,401
April 2013	6,935	530	0	7,465
August 2015	7,133	525	0	7,658
November 2017	7,520	743	19	8,282
February 2020	7,870	996	50	8,916
Increase 2004 à 2020	24%	339%	-	35%

<sup>\*</sup>Excludes homes bought outright i.e. now 100% owned by buyers

There are social rented and affordable rented housing association homes in most parishes in the District. There are sheltered housing schemes for older people in Alcester, Bidford, Henley, Lower Quinton, Shipston, Southam, Stratford, Studley and Wellesbourne. There are extra care housing schemes for older people in Stratford, Southam and Wellesbourne.

## Size and type of existing housing association rented homes

Number of rented homes by size and type February 2020

Rented properties b	Number	Percentage	
Room			-
	Flats and maisonettes	616	8%
One bedroom	Houses	157	2%
	Bungalows	228	3%
	Flats and maisonettes	1,028	13%
Two bedroom	Houses	1,490	19%
	Bungalows	840	11%
	Flats and maisonettes	44	1%
Three bedroom	Houses	2,355	30%
	Bungalows	5	-
Four bedroom	Houses	299	4%
Four bedroom	Bungalows	2	-
Five+ bedroom	Houses	4	-
Mostly one & two bedroom	Extra care housing	171	2%
	Sheltered housing & almshouses	614	8%
Total		7,870	101%

The rented stock includes at least 68 specialised homes designated as providing independent living for people under pensionable age who have either disabilities and or high support needs. Such people also live in other rented properties.

Bungalows, extra care housing, sheltered housing and almshouses are reserved for people who are older and or who have serious disabilities. These 1,860 homes comprise almost a quarter of all rented homes. People who are older or who have disabilities also live in other rented properties.

About 20% of all affordable housing rented stock is one bed accommodation. One bed bungalows that are not part of any sheltered or extra care schemes account for 3% of all properties. One beds in sheltered, extra care and almshouses make up another 7% of the rented stock (at least 563 of the 785 units are one beds). The remaining 10% of the stock is one bed flats and houses for general needs i.e. the homes are not reserved for any particular group of people; the percentage is up from less than 8% two years ago.

Although more one bed general needs properties are being built, the lack of smaller properties means that single people and couples without children under pensionable age lose out compared to other household types. Households affected by the spare room subsidy also face difficulties owing to the lack of one beds to downsize to.

There are 773 existing general needs one bed flats and houses (excluding one bed bungalows, extra care and sheltered housing). Orbit housing association owns 75% of this stock i.e. 578 homes. The next biggest landlords are Bromford housing association who own 6% of this stock i.e. 37 homes and Platform housing association who own 5% of the stock i.e. 35 homes. Eight other association own the remaining 14% of the stock.

The demand for one bed houses and flats beds is greatest in Stratford town. Of the above 773 one bed properties, 410 properties are in Stratford town. Orbit owns 91% i.e. 374 of the 410 one bed homes in Stratford town. The next biggest landlord is Bromford who owns 4% of these properties i.e. 16 homes.

The 228 one bed bungalows (again excluding extra care and sheltered housing) are used to accommodate people aged 55<sup>+</sup> years and people with disabilities – some of whom will be homeless. Orbit owns nearly all these bungalows i.e. 218 of the 228 homes.

## Size and type of shared ownership homes

Number of shared ownership homes by size and type February 2020

Shared ownership properties by size and type excludes properties bought outright i.e. 100% owned		Number	Percentage
One hadroom	Flats and maisonettes	11	1%
One bedroom	Houses	8	1%
	Flats and maisonettes	68	7%
Two bedroom	Houses	443	45%
	Bungalows	6	1%
Three bedroom	Houses	319	32%
Four bedroom	Houses	21	2%
One & two bedroom	Extra care housing	120	12%
Total		996	101%

Excluding extra care housing, just under half of general needs shared ownership homes in 2020 are 2-bed houses and nearly a third are 3-bed houses.

The majority of shared ownership properties are two and three bed houses. Shared ownership flats are generally unpopular. Lenders to associations do not like flats because as assets they are worth less than houses and cost more to maintain than houses. Buyers usually prefer the greater space including outdoor space, provided by houses. Buyers also object to higher service charges for flats than houses and the reduced availability of shared ownership mortgages for flats.

## Size and type of fixed equity (discounted market sale) homes

Fixed Equity Sale (also known as discounted market sale) properties have been built since 2016/17. Typically, the homes are sold at 60% of their open market value in perpetuity. Buyers own the properties outright and pay no rent. The properties are still expensive because house prices are high in this district.

Fixed equity propert	Number	
One bedroom	Flats and maisonettes	10
	Houses	5
Two bedrooms	Flats and maisonettes	2
	Houses	14
	Bungalows	2
Three bedrooms	Houses	17
Total		50

#### Loss of affordable homes

Affordable homes are lost from stock when they are sold. This happens all the time. The homes are not easy to replace – and especially not on a like for like basis in the same location.

Homes are lost when people who originally part bought and part rented their homes under shared ownership, proceed to buy their homes outright.

In addition, the Government is proposing that a new *Right to Shared Ownership* will apply *to* all housing association rented homes partly funded via its latest grant scheme (Affordable Homes Programme 2021-2026). Proposed exemptions include some homes in rural areas.

Some former Council tenants have a Preserved Right to Buy their rented homes. The Government's introduction of more generous Right to Buy discounts has resulted in more tenants buying their homes. The recent West Midlands *Voluntary Right to Buy* pilot extended the 'Right to Buy' to many more housing association tenants.

Housing association tenants can also buy their homes under the Right to Acquire.

To help fund the building of affordable homes housing associations sometimes sell existing vacant properties on the open market. These sales are known as *disposals*. In high house price areas such as this District, disposals generate more income than in areas with lower house prices.

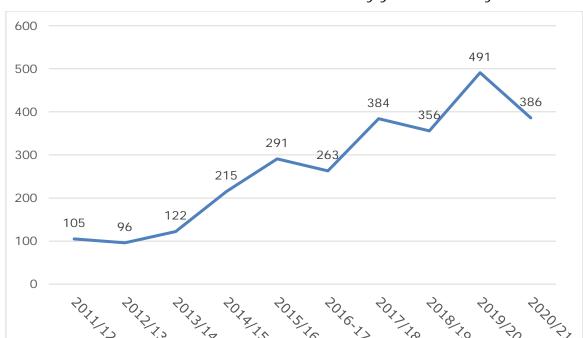
## **Building affordable homes**

In 2020/21 a total of 386 affordable homes were built in the District. This is the second highest ever recorded number of affordable homes delivered in a single year (the record is 491 new affordable homes in 2019/20).

Over the past five years the Council has enabled 1,880 affordable homes which equates to an average of 376 affordable homes each year.

Over the last ten years, the average falls to 271 affordable homes each year.

Nearly all additional affordable homes are new build. More detailed information about the tenure, number, location and funding of new homes is set out below.



Number of additional affordable homes by year - last 10 years

Tenure and number of affordable homes built in ten years ending

March 2021

	Social rent	Affordable rent	Shared ownership	Fixed equity sale	Other	Total
2011-12	79	5	17	0	4	105
2012-13	67	0	24	0	5	96
2013-14	74	15	31	0	2	122
2014-15	174	9	23	0	9	215
2015-16	192	11	88	0	0	291
2016-17	180	0	64	19	0	263
2017-18	182	90	97	14	1	384
2018-19	170	68	102	16	0	356
2019-20	259	80	135	17	0	491
2020-21	199	50	110	27	0	386
Total	1,576	328	691	93	21	2,709
Total %	58%	12%	26%	3%	1%	100%
2020-21						

Lead in times for enabling affordable homes are lengthy and, therefore, any changes are not immediately apparent. Planning permissions for the 386 affordable homes completed in 2020/2021 were the result of planning permissions granted between 2010 to 2019 (the majority in the period 2015 to 2016). On top of that, the Council would have been negotiating and agreeing the affordable homes at least a year (and in many cases a lot longer) before permission was granted. The policies and terms under which the homes are secured (including grant funding where applicable) will have been those prevailing at the time those projects were approved rather than completed.

The Council maintains monitoring records in respect of all completions of affordable housing. Data is held on:

· Which housing association is involved in the development.

- The affordable tenure and whether the dwelling is newly built or an 'existing' dwelling.
- · Whether the development was on 'brownfield' or 'greenfield' land.
- · Which planning policy was invoked to approve the development.
- The location of the site.
- · The number of bedrooms.
- · The split between houses, flats and bungalows.
- · Which stream(s) of public funding was used (if any).
- · How many of the homes meet the various sustainability standards.

The monitoring of affordable housing schemes from site identification through to post-completion assessment allows the Council to estimate the future number, distribution and characteristics of affordable homes in the short to mid-term. Feedback from tenants and shared ownership buyers also informs future development.

## New affordable homes by settlement

The table below shows the number and percentage of new affordable homes in the ten years between 1 April 2011 and 31 March 2021 by settlement. April 2011 is the start of the Stratford-on-Avon District Core Strategy 2011 to 2031. The table only shows settlements where there has been new affordable housing.

The most striking statistic from the table is that 21% of all new homes are in Stratford town and this is despite the fact that the big sites in the town are yet to come on stream. There is clearly a relative under provision of affordable homes in other settlements. There is a demand for affordable homes, and a shortage of such homes, across the District.

	Number	%
Alcester	51	1.9%
Alderminster	9	0.3%
Bidford	261	9.6%
Bishops Itchington	91	3.4%
Brailes	14	0.5%
Broom	6	0.2%
Claverdon	3	0.1%
Ettington	11	0.4%
Fenny Compton	4	0.1%
Gaydon	10	0.4%
GLH new town	9	0.3%
Great Alne	7	0.3%
Hampton Lucy	9	0.3%
Harbury	36	1.3%
Henley in Arden	10	0.4%
Ilmington	10	0.4%
Kineton	51	1.9%
Long Compton	5	0.2%
Long Itchington	110	4.1%
Long Marston	24	0.9%
Lower Quinton	33	1.2%
Meon Vale	259	9.6%
Napton	29	1.1%
Newbold	30	1.1%
Oxhill	2	0.1%
Salford Priors	34	1.3%
Shipston	198	7.3%
Snitterfield	10	0.4%
Southam	397	14.7%
Stockton	38	1.4%
Stratford town	569	21.0%
Stretton on Fosse	5	0.2%
Studley	5	0.2%
Tiddington	42	1.6%
Tredington	10	0.4%
Welford	27	1.0%
Wellesbourne	276	10.2%
Wootton Wawen	14	0.5%
Total	2,709	100.4%

## Funding of new affordable homes

Housing associations partly fund all affordable homes through borrowing and or the use of their reserves. Many schemes are also partly funded by cross-subsidy from developers and or associations building market homes. Some affordable homes, e.g. housing for people with special needs, require grant funding from the Government and or the Council. The District successfully attracted £8.7 million Government grant in 2020/21 for affordable homes.

The Council has helped fund 131 affordable homes to meet local housing needs in settlements. Without this grant, these homes would not have been built.

However, associations build most affordable homes without grant. Almost 80% of all affordable homes built over the last 10 years had no grant.

Funding of affordable homes in the 10 years ending March 2021

	Number of affordable homes (total 2,709)	Percentage of affordable homes
Government grant	522	19%
Government grant and Council grant	70	3%
Total homes with grant	592	22%
Total homes without grant	2,117	78%

Going forward, more homes will need grant. The introduction of *First Homes* (see page 75) as part of the affordable housing offer may make it more difficult to do shared ownership and to use it to help cross subsidise rented affordable homes.

The Council sometimes receives monies in lieu of onsite provision of affordable homes. The Council uses these *financial contributions* (also known as *commuted sums*) to help build affordable homes elsewhere. As at April 2021, there was £2.8 million in the pot that was uncommitted.

## New homes and housing associations

The Council works with *private registered providers* to deliver new affordable homes. Most providers are non-profit making housing associations but some are for-profit housing organisations.

The aim of the *Housing Partnership*, and all the Council's work with development partners, is to help create sustainable communities by facilitating strategic partnership working to secure the effective development and delivery of new affordable housing within Stratford-on-Avon District.

### The objectives are:

- To participate in the design and delivery of the District Council's ongoing affordable housing development programme.
- To exchange information and intelligence pertaining to the development of new housing (both market and affordable) and sustainable communities.
- To inform and influence the development and review of the Council's relevant policies and strategies.
- To aid the District Council in the discharge of its functions as a strategic housing authority.

During the pandemic, the Partnership has not met but regular meetings between individual providers and the Council have continued. Partnership updates via email have supplemented the meetings.

# 9. Condition of existing housing stock

## **Housing stock**

As at 1<sup>st</sup> April 2019, there were 61,363 dwellings in the District. Of these dwellings, 7,698 were housing association properties and 53,540 private sector properties (private rented and owner occupiers). 121 were other public sector properties. See *MHCLG Table 100 - Dwelling stock* 

## Overcrowding

The <u>2011 Census occupancy rating</u> is out of date but provides a measure of overcrowding. By this measure 3.4% of households in the District are overcrowded (1,786 households). This compares to 4.8% of households in Warwickshire and 8.7% of households nationally.

#### Stock condition

The Council is legally required to assess housing conditions. The Housing Health and Safety Rating System (HHSRS) is a tool to assess hazards in people's homes. Local authorities are required to take action when they identify a category 1 hazard.

The Council's actions resulted in 100 homes being freed from all category 1 hazards in the year ending 31 March 2021.

Key features of the District stock are:

- Higher proportions of detached houses and bungalows compared with the national average.
- A higher proportion of older residents who are 60 years and over compared to the national average.

- The least energy efficient dwellings are older dwellings (pre-1919); converted flats and private rented dwellings.
- Category 1 hazards include excess cold, unsafe electrical wiring or unsafe floor surface on stairs.
- The level of excess cold hazards is an issue given the growing number of older residents, and a growing number specifically in private rented accommodation.
- Category 1 hazards are strongly associated with older dwellings and dwellings occupied by heads of household aged over 65, where there are one or more residents with a disability, those on low incomes and those in receipt of a benefit.
- Proportionately, Category 1 hazards are more strongly associated with the private rented sector.
- There are no high rise buildings (defined as 10 storeys, or 18 metres, and above) with external cladding in the District

#### Housing association homes

Most housing association properties meet the <u>Decent Homes Standard</u>. A decent home is defined as one that is free of serious hazards, warm, in a reasonable state of repair, and having reasonably modern facilities. The Government is currently reviewing the standard. The new standard will include more emphasis on decarbonisation and energy efficiency.

## **Houses in Multiple-Occupation**

A house in multiple-occupation (HMO) is a property where people who are not related are renting the property and sharing facilities. Local Authorities are responsible for issuing licences and ensuring that properties meet safety standards and minimum space standards. Since October 2018 the Council has been required

to license all properties occupied by 5 or more unrelated people sharing facilities. Previously a licence was only required if a property was three stories or more.

As at 31 March 2021 there were approximately 250 mandatory licensable homes in multiple occupation in the District. Of these homes, 61 had been licensed. The Council is proactively addressing the licensing of such properties but the legislative changes mean that many more homes now require mandatory licensing and this is resource intensive.

## **Energy efficiency**

The Government has committed the UK to reduce its greenhouse gas emissions to <u>net zero</u> by 2050. This will require better energy efficiency in buildings.

The Home Energy Conservation Act 1995 requires local authorities to publish a report every two years outlining their plans to improve the energy efficiency of residential accommodation of all tenures within their areas. The Council's 2019 report outlines partnerships work to improve energy efficiency and eliminate fuel poverty; this is the overall objective of South Warwickshire's Affordable Warmth Strategy. Partnerships include:

- · South Warwickshire Affordable Warmth Group
- · Warm and Well in Warwickshire
- Local Authority Consortium Groups
- Housing Associations
- Act on Energy a local based energy advice charity that does the majority of energy advice work across this District.

Act on Energy is currently drafting the Council's 2021 HECA report which\_will cover the topics specified in <u>government guidance</u> (January 2021):

- Strategies and work with partner stakeholders to promote carbon reduction and energy efficiency.
- Stakeholder engagement (including consumers and businesses) to promote awareness of energy efficiency.

- Capacity of local supply chains to retrofit homes and install energy saving measures.
- · Measures to improve the energy efficiency of affordable housing.
- Awareness and enforcement of minimum energy efficiency standards in the private rented sector.
- · Financial support to promote energy efficiency.
- Identifying and addressing fuel poverty.
- The Green Homes Grant Local Authority Delivery scheme.
- The Energy Company Obligation (ECO) to assist fuel poor households.
- · Promotion, awareness and uptake of smart metering

The Standard Assessment Procedure (SAP) measures the energy efficiency of homes, 100 being highly efficient and 1 being highly inefficient. SAP ratings are set out within an <a href="Energy Performance Certificate">Energy Performance Certificate</a> (EPC) which rates properties by band from 'A' i.e. the most energy efficient to 'G' i.e. the least energy efficient. An EPC is required when a building is constructed, sold or let, and is valid for 10 years.

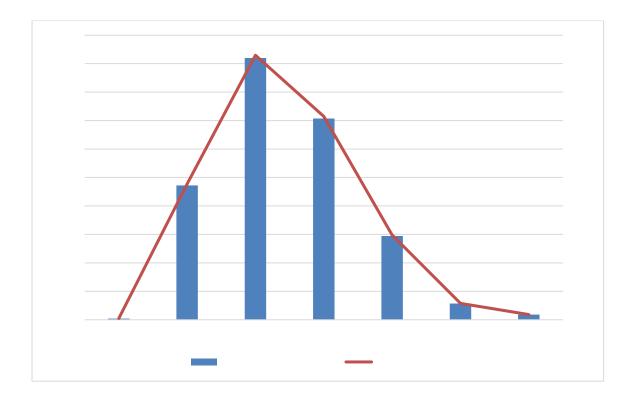
Energy Performance Certificate Bands (EPC) and equivalent Standard

Assessment Procedure (SAP) ratings

EPC band	Equivalent SAP rating	
A	92-100 SAP points (most efficient)	
В	81-91 SAP points	
С	69-80 SAP points	
D	55-68 SAP points	
E	39-54 SAP points	
F	21-38 SAP points	
G	1-20 SAP points (least efficient)	

In the two years ending September 2020 a total of 12,367 Energy Performance Certificates were lodged for residential properties of all tenures in Stratford-on-Avon District. The table below shows the proportion of properties in each band.

Number of Energy Performance Certificates lodged in the District in the two years ending September 2020 by band



Source: Government live tables - energy performance of buildings

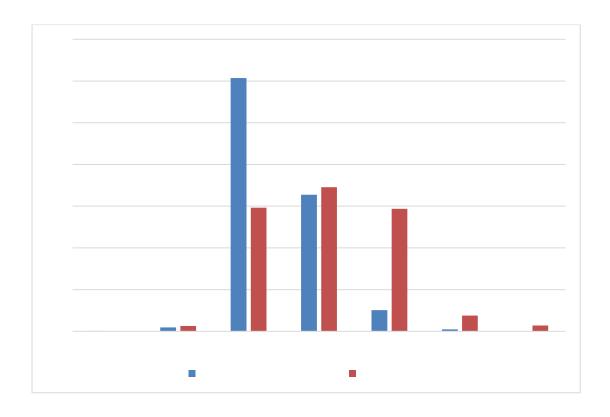
New build properties (2,354 homes of all tenures) had high energy efficiency ratings ranging from Band A to Band D with the majority of homes being in Band B (86% of all new builds).

Private rented properties had low band ratings, which proportionately were considerably lower than those for housing association rented properties. There are certificates for 4,791 housing association rented properties and 1,569 private rented properties.

Number of housing association rented properties and private rented properties by band for two years ending September 2020

	Housing association	Private rented	
	rented properties properties		
А	4	0	
В	44	20	
С	2,908	465	
D	1,569	542	
Е	243	461	
F	22	59	
G	1	22	
Total number	4,791	1,569	

Comparison of the percentage of housing association rented and private rented properties by band for the two years ending March 2020



With a few exemptions, it is now illegal for private landlords to grant new or renewal tenancies that have an EPC rating below E.

Government figures state that the <u>median energy efficiency</u> of properties in the District in the year ending 31 March 2019 was:

- Existing flats 73 (band C)
- New flats 83 (band B)
- Existing houses 68 (band D)
- New houses 84 (band B)

#### **Fuel poverty**

The Government's fuel poverty strategy <u>Sustainable Warmth</u> (February 2021) aims to tackle fuel poverty, decarbonise buildings, and ensure people in fuel poverty can move to net zero at the earliest opportunity. The strategy confirms the continuation of the Energy Company Obligation (ECO) from 2022 to 2026, and the Home Upgrade Grant.

A household's fuel poverty status depends on the interaction of three variables i.e. energy efficiency of home; energy prices and household income.

Fuel poverty in the UK is defined as households that have above average fuel costs (the national median level) and if they were to spend that amount they would be left with a residual income below the official poverty line. Cold homes that are poorly insulated and ineffectively heated have a detrimental effect on people's health, leading to excess winter deaths.

According to 2019 sub-regional <u>fuel poverty data</u> (published April 2021), 7,559 households in Stratford-on-Avon District were estimated to be fuel poor which equates to 13.6% of all households. This compares to 14.5% fuel poor households across Warwickshire.

Fuel poverty is particularly prevalent in the District's rural communities. Nearly a third of the District (31%) is not connected to the main gas network, which can have an adverse effect on heating costs.

Locally, housing associations (and, in particular, Orbit Housing Association and Warwickshire Rural Housing Association) have been at the forefront of both retrofitting existing homes and building greener homes for a number of years. For example, the first ground source heat pumps for a whole new build scheme (all affordable homes) in the District were installed in 2008/2009; the installation included retrofitting pumps to nearby existing affordable homes. The first Passivhaus scheme in Warwickshire was built in Wootton Wawen in 2018. The 14 affordable homes were built to the Passivhaus standard for low-energy buildings.

#### Promoting independent living

<u>HEART</u> (Home Environment Assessment and Response Team) is a countywide partnership of councils that helps people to live independently and make homes safe, secure and warm. The councils have a joint policy that details what assistance is available and in what circumstances.

HEART provides tailored advice, support and holistic assessments and deals with home aids; adaptations including administering Disabled Facilities Grants; housing conditions; repairs; safety measure; and grants or loans for essential building works. HEART also facilitates the discharge of people from hospital. If a home cannot be adapted, it supports customers by identifying and checking out suitable alternative accommodation.

Disabled Facilities Grants (DFGs) enable people with disabilities to make adaptations to their homes. The grant is means tested and the maximum grant is £30,000. A medical assessment is carried out to decide what works are required. The grants can be awarded for items such as level access showers, stair lifts and ramps.

Stratford-on-Avon District Council received a Disabled Facilities Grant award of £961,444 for the year 2021/22.

#### **Empty homes**

There were 1,178 private properties in the District that had been empty for more than 6 months in October 2020. The number of empty properties in the District has risen over the last few years. This is partly due to the increase in the number of new developments and the length of time it takes to sell. New build properties are counted as empty at *first fix stage* i.e. before they are practically complete. Delays in finishing new build properties during the pandemic will have contributed to the increase in the number of empty properties.

The Council gives advice to empty property owners to help them bring properties back into use. It used to give grants but it no longer has a budget to do so.

The Council can use Empty Dwelling Management Orders to take over the management of problematic properties, which have been empty for at least two years, and whose owners are not engaging with the Council. Once in the management of the Council, the properties are renovated and brought back into use for housing for local people.

10. The Council's Housing Waiting List (Home Choice

Plus)

Sources: District Council records; housing association records.

Introduction

The Council's Housing Advice Team runs a Housing Waiting List (Home Choice

Plus) for all rented housing association properties in the District and for some

affordable homes outside the District. The Home Choice Plus policy was last

amended in early 2021 following the withdrawal of some councils from the

scheme; it will be fully reviewed and updated in the next couple of years.

Home Choice Plus is a choice based lettings scheme for affordable homes that

operates across Stratford-on-Avon District, Bromsgrove District and Wyre Forest

District. The scheme gives people a single point of access for affordable homes in

these areas. It also helps them to make informed choices about their housing

options by allowing them to check the number and types of properties that become

available for letting, and compare their priority for housing with that of other

people.

People, including existing housing association tenants, 'bid' online for affordable

homes. The Council and support agencies provide assistance to make it easier for

vulnerable and older people to bid.

The Housing Waiting List prioritises households' urgency for housing by bands.

"Priority" is the highest band and "bronze" the lowest band. Households from all

bands take up tenancies. This partly occurs because new build affordable homes

in settlements are ring fenced in the first instance for households with a local

connection to that particular parish.

Demand for affordable homes in the District is high. The number of vacancies

depends on how many new affordable homes are built and on how many existing

housing association tenants choose and are able to move to alternative housing

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association accommodation. New homes generate movement within the existing housing stock. Few existing housing association tenants move to the private sector because it is unaffordable.

Housing association's that have stock in Stratford-on-Avon District offer both fixed term and lifetime tenancies. The <u>Council's Tenancy Strategy 2017</u> also allows for both fixed term and lifetime tenancies.

#### Who joins the Housing Waiting List?

The List in no way represents the entirety of affordable housing need in this District; this is very evident from the house price to income ratios in this District outlined in section 6 above. Instead the List functions as a prioritisation mechanism for *some* of the households with the greatest housing need, including people who are homeless, for rented affordable housing.

Households wanting other affordable housing tenures such as shared ownership are not on the List.

The List is also not representative of the total demand for affordable housing in particular settlements. Who joins the List is heavily skewed by the availability of properties in different settlements.

People know that there are no suitable affordable properties in some locations and therefore do not apply to go on the List. This is most clearly seen when new properties are built and local people from the settlement join the List in droves. A good example is Wootton Wawen where 14 recent affordable homes should have mopped up all the local need but instead the List for Wootton Wawen grew to 57 households. The same thing happens in larger settlements. Southam has seen a deal of affordable housing development in the last few years but there are now 310+ households waiting for affordable homes in Southam.

It should also be noted that the List is not static i.e. new need always arises in this area with its high house prices and private rents. Not everyone is allowed to join the Council's Housing Waiting List. In particular, households in private rented accommodation are excluded from the List unless they have an identified housing need and/or explicitly state that they cannot afford their current accommodation.

Where most households on the List currently live, November 2020

	Percentage of households
Stratford-upon-Avon Town	23.5%
Alcester	6.5%
Southam	5.7%
Shipston	4.7%
Wellesbourne	4.4%
All other settlements	55%

#### Number and type of households on the Housing Waiting List

There were 5,131 households on the List in November 2020.

The number of households on the Housing Waiting List fluctuates e.g. a policy review may require households to re-register on the List; the number will initially fall but then increase. The most important point is that there are large numbers of households on the List because they cannot find suitable affordable accommodation.

Families with children account for about a third of all households on the List. Single people under pensionable age account for almost another third of households and older people account for approximately a quarter of households on the List.

Couples without children are the smallest group of households on the List. This is probably because of all the household types they find it easiest to find alternative accommodation that is suitable and affordable.

Types of household on the Housing Waiting List November 2020

	Number of households	% of all households
Single people under pensionable age	1,573	31%
Couples without children	355	7%
Families with children	1,649	32%
· Pregnant or 1 child	(792)	(15%)
· 2 children	(564)	(11%)
· 3 children	(187)	(4%)
· 4 children	(75)	(2%)
· 5+ children	31	(1%)
Pensioners / people in receipt of Disability Living Allowance	1,388	27%
Other	166	3%
Total	5,131	100%

#### Age of households on the Housing Waiting List

Age of heads of households on the Housing Waiting List November 2019

	Percentage of households
16-17 years*	
18-24 years	
25-34 years	
35-59 years	
60-84 years	
85+ years	
Total	

Note: there are 7 households aged 16 to 17 years

Whilst all ages are represented on the List, 40% of households are working age but over 35 years. The lack of affordable and suitable accommodation is an issue for households of all ages.

It is worth looking at single people of working age separately because of the large numbers of such households on the List. Some are working and some are not but they particularly struggle to afford accommodation.

Age of single people households including older people on the Housing Waiting List November 2019

	Percentage of households
16-17 years*	
18-24 years	
25-34 years	
35-59 years	
60-84 years	
85+ years	
Total	

#### Tenure of households on the Housing Waiting List

Tenure of households on the Housing Waiting List November 2020

Current tenure	Number	%
Private landlord	1,168	23%
Private landlord - sharing or lodging	274	5%
Housing association or Council	1,661	32%
Parents or relatives	1,099	21%
Leaving hospital, prison etc.	39	1%
Other: owner occupiers, tied, no fixed abode, unknown etc.	890	17%
Total	5,131	100%

The most common tenure of households on the Housing Waiting List is Housing Association or Council tenancy. This is followed by private rented accommodation (including sharing or lodging) and living with parents or relatives.

#### **Housing Waiting List and customers**

Equalities monitoring shows that there is no adverse impact on any particular group.

The Council is a member of the Coventry, Solihull and Warwickshire Armed Forces Covenant Partnership. The Partnership provides help and services to former armed forces personnel and their families. There is an online *Housing*, *Homelessness and the Armed Forces Covenant* learning module for housing staff.

Warwickshire County Council continues to provide training about safeguarding vulnerable adults and children for all Council staff and relevant local organisations. Housing representatives feed into partnerships concerned with keeping vulnerable adults and children safe.

The Council sends surveys to households who join the Housing Waiting List to find out how satisfied they are with the service they receive. Results for the six months April to September 2020 (the start of the pandemic) show the following:

- Most people prefer to contact the Council by phone and email.
- 99% of people are able to easily contact the Council.
- 92% of people are either very satisfied or fairly satisfied at the speed with which the Council deal with their application.
- 93% of people rated the overall service to be very good or fairly good.

#### 11. Homelessness

The information in this section has been put together mainly from publicly available information.

#### What is homelessness?

Homelessness occurs if a household has no accommodation that it can lawfully occupy or if it has accommodation but it would be unreasonable for the household to continue to occupy it.

Homelessness can happen to anyone. While rough sleeping is the most public face of homelessness, people can lose their accommodation for many reasons, including

- · Change of economic circumstances e.g. loss of job or reduced hours
- · Relationship breakdown
- · Domestic violence
- Ending of tenancy
- Discharge from hospital or the armed forces
- · Being asked to leave by family or friends
- Eviction by landlord
- Mortgage repossession

Economic hardship inevitably affects a household's ability to maintain its accommodation. There are other associated impacts – for example, the stress of money worries can contribute to the breakdown of relationships which then in turn result in households becoming homeless.

#### **Preventing homelessness**

It is essential that all people in housing difficulties and those at risk of losing their homes get good quality advice at an early stage about their housing options.

Effective homelessness prevention depends on good partnership working and on organisations sharing information about their local housing market and economy and maintaining their knowledge of each other's services. The multi-agency District Housing Forum co-ordinates much of this cross agency work.

### Benefits of focussing resources on homeless prevention for homeless households and the Council

- 1) Households can remain in their current properties, which enables improved stability by maintaining existing support and social networks.
- 2) Households can continue to contribute to their local community.
- 3) Households do not face disruption to any paid or voluntary work they do.
- 4) Households do not have to deal with the disruption and cost of removals and storage of possessions.
- 5) There is no disruption to children's education due to having to change schools because of losing their home.
- 6) Households will not have to move into unsuitable temporary accommodation or Bed and Breakfast.
- 7) Preventing homelessness is cost-effective for local authorities and this has been borne out locally. The Council has been able to reduce the number of households in temporary accommodation.

#### Role of the Council and homelessness legislation

The Homelessness Reduction Act 2017 came into force in 2018. It significantly changed local authorities' legal duties towards people who are homeless or threatened with homelessness.

The Act places a statutory duty on the Council to prevent homelessness at an early stage and to carry out relief work that includes helping to secure alternative accommodation. The Act requires Councils to assist more homeless people than before. The Council now has more flexibility to use the private rented sector to resolve homelessness but this is challenging because of high rents.

Under the Act there is a duty on named public authorities e.g. police, hospitals, GPs, to refer people who may be homeless or at risk of homelessness to a Housing Authority. The homeless person must consent to a referral being made and can choose to which Authority the referral is made. Housing Authorities must respond to all referrals.

The success of the Act is measured by the number of people whose homelessness is prevented and relieved.

## **Ø** A person is threatened with homelessness if it is likely that they will become homeless within 56 days

In determining what duty is owed to a homeless person, the Council is required in each case to investigate and make a 'decision'. This involves taking a homeless application if a person is threatened with homelessness within 56 days and assessing their support needs and housing needs in the form of a Personal Housing Plan.

A brief overview of the assessments that the Council is required to carry out is detailed below:

#### Ø Is the person eligible

This refers to where a person usually lives and to their immigration status.

#### **Ø** Is the person homeless or threatened with homelessness

This is whether the person has any 'suitable' accommodation, and is homeless now or threatened with homelessness in the next 56 days.

#### **Ø** Can the homelessness be prevented

The onus is on the Council to take 'reasonable steps' as soon as possible to help the person prevent their homelessness, where appropriate. The duty applies to both those deemed by the Council as *priority need* (see *Main housing duty* below) and those deemed as *no priority need*.

#### Ø Can the homelessness be relieved

If the person is already homeless and it is too late to prevent their homelessness, the Council must take 'reasonable steps' to help the person secure alternative accommodation. There must be a reasonable chance of the accommodation lasting at least six months. If a person has been under the prevention duty, but steps to prevent their homelessness fail, the relief duty then kicks-in. Both duties apply to those deemed by the Council as having a *priority need* and as having *no priority need* (see *Main housing duty* below).

#### Main housing duty and priority need

The *full* duty (often called *acceptances*) is owed to people who are eligible, unintentionally homeless and considered to be in priority need, where intervention has not successfully prevented or relieved homelessness.

Priority need is defined as

- A pregnant woman.
- · Part of a household with dependent children.

 Vulnerable because of old age, ill health or disability, having been looked after, fostered or accommodated, having been in the services, having been in custody, leaving accommodation because of violence or threat of violence.

The Council will now automatically class anyone fleeing domestic abuse as vulnerable and as having a priority need owing to the Domestic Abuse Act receiving Royal Assent in 2021.

- · Homeless in an emergency because of fire, flood or other disaster.
- A 16 or 17 year old not entitled to housing from Children Services.
- A former care leaver aged 18 21 years.

People who do *not* fall into one of the above categories will not be in priority need, and are not owed the *full* housing duty.

#### **Ø** Local Connection

That is whether the person lives or works locally, has family locally or needs to be near special medical or support services. Local Connection is not assessed when a person is under the prevention duty. If at the point of the relief duty the person does not have a local connection to the local authority to which they have presented, a referral can be made to the local authority to whom they have a connection.

#### **Ø** Assessment of housing needs and Personalised Housing Plans

A Housing Authority must assess and provide a written assessment of a person's support needs. The Council and the person must also agree a written Personalised Housing plan setting out what steps are reasonable for the Council to take and what steps the applicant must take.

#### **Ø** Non co-operation

A person must co-operate with the steps outlined in the Personalised Housing Plan. Failure to co-operate, or refusing an offer of accommodation, allows the Housing

Authority to end a duty in certain circumstances. The repercussions of not cooperating depend on whether the person is deemed as priority need and whether the person is considered intentionally homeless.

#### **Ø** Ending of an Assured Shorthold Tenancy

The Homelessness Reduction Act states that a homeless application is required when a landlord serves a valid Section 21 notice to end an Assured Shorthold Tenancy. This is by far the most common way of ending such a tenancy. Provided it has been served correctly the notice cannot be defended.

#### Who is entitled to longer term housing?

Only someone who is eligible, homeless or threatened with homelessness, not homeless intentionally and in priority need is owed the *main or full homeless duty*. People owed this duty are commonly referred to as *homelessness acceptances* or *statutory homeless*. People owed the full homeless duty are entitled to longer term settled accommodation arranged by the Council i.e. a housing association tenancy or a private rented tenancy. People are not owed the full housing duty if their homelessness has been relieved.

Most single people and couples under pensionable age without children will not have a priority need. However they are still owed a prevention and/ or relief duty under the Homelessness Reduction Act.

People can request reviews of homelessness decisions. A person unhappy with a decision following a review can appeal to the county court.

#### Levels of homelessness

Homeless applications and acceptances fluctuate from year to year. Only some homeless households approach the Council for assistance.

The national *Everyone In* scheme at the start of the pandemic in 2020 required housing authorities to provide accommodation for people sleeping rough and other homeless people who would not usually qualify for immediate housing.

Many people have retained their accommodation since the start of the pandemic because of mortgage holidays, and a succession of bans and changes to evictions in both the affordable and private rented sectors. This will change as government lifts the restrictions, and furlough and similar schemes end. Homelessness will increase.

Owing to legislative and policy changes, it is only possible to make limited comparisons between what is happening now to what happened previously. The Government's official <a href="https://www.homelessness.statistics">homelessness.statistics</a> continue to evolve. Complete data for the year 2020/2021 will not be available until Autumn 2021. Consequently, much of the data below is for 2019/20; it is a useful pre-pandemic baseline. All the data that follows is for financial years ie. 1 April to 31 March.

The first table below shows the number of households owed a *prevention* or *relief* duty by the Council. The second table shows the number of households owed the *full* housing duty over the last few years. The number of households owed the full duty has declined following the introduction of the Homelessness Reduction Act because people's homelessness has been prevented or relieved.

Number of households owed a prevention or relief duty by year

	Number of households
2018/19	490
2019/20	640
2020/21 (full year)	544

Note: The Homelessness Reduction Act 2017 came into effect in 2018.

Number of households owed the main full housing duty by year i.e. homeless, in priority need and unintentionally homeless

	Number of households
2015/16	105
2016/17	142
2017/18	169
2018/19	74
2019/20	87
2020/21 (full year)	66

#### **Ethnicity**

Approximately 91% of people owed a prevention or relief duty in 2019/20 were *White*.

Ethnicity of main applicants owed a prevention or relief duty

April 2019 to March 2020

	Number	%
White	558	90.9%
Black / African / Caribbean / Black British	11	1.8%
Asian / Asian British	7	1.1%
Mixed / Multiple ethnic groups	11	1.8%
Other ethnic groups	7	1.1%
Not known	9	3.1%

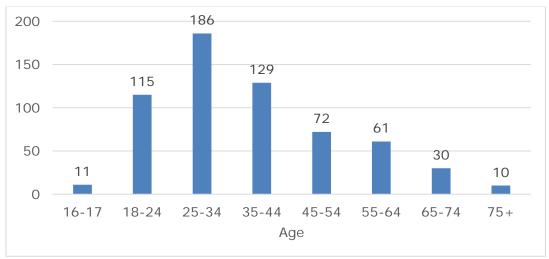
About 95% of those assessed as eligible for the prevention or relief duty (581 out of a total of 614 households) were either British or Irish citizens, or otherwise habitually resident.

Age

Homelessness was an issue for people of all ages in 2019 to 2020.

Number of main applicants by age owed a prevention or relief duty

April 2019 to March 2020



#### Why households lose their accommodation and become homeless

The end of private tenancies is the main reason for people losing their accommodation and becoming homeless (27% of all households owed a prevention and relief duty in 2019/20). This is a long standing District and national trend.

Reasons for loss of last settled home for households owed a prevention duty and a relief duty April 2019 to March 2020

	Number and percentage of households owed a prevention duty		Number and percentage of households owed a relief duty	
End of private rented tenancy - assured shorthold	77	24%	18	6%
End of private rented tenancy - not assured shorthold	10	3%	5	2%
End of social rented tenancy	80	25%	18	6%
Family or friends no longer willing or able to accommodate	61	19%	76	26%
Non-violent relationship breakdown with partner	30	9%	31	11%
Domestic abuse	20	6%	73	25%
Eviction from supported housing	8	2%	8	3%
Other violence or harassment	4	1%	19	7%
Left institution with no accommodation available	1	0%	4	1%
Required to leave accommodation provided by Home Office as asylum support	0	0%	0	0%
Other reasons / unknown	35	11%	36	13%

#### **Support needs**

Households owed a prevention or relief duty in 2019/20 had a wide range of support needs. The top three support needs were mental ill health, physical ill health and disability, and domestic abuse. Many households had more than one support need

# Support needs of households owed a prevention or relief duty April 2019 to March 2020

	Number	%
History of mental health problems	307	50%
Physical ill health and disability	174	28%
At risk of / has experienced domestic abuse	116	19%
History of repeat homelessness	64	10%
Young person 18-25 yrs requiring support to manage independently	53	9%
Drug dependency needs	47	8%
Offending history	46	7%
History of rough sleeping	41	7%
Learning disability	45	7%
Access to education, employment or training	44	7%
Alcohol dependency needs	36	6%
Old age	22	4%
At risk of / has experienced abuse (non-domestic abuse)	27	4%
At risk of / has experienced sexual abuse / exploitation	12	2%
Care leaver aged 21+ years	10	2%
Care leaver aged 18-20 years	10	2%
Young person aged 16-17 years	15	2%
Young parent requiring support to manage independently	9	1%
Served in HM Forces	13	2%
Former asylum seeker	1	0%

#### Households, the main housing duty and priority need

The Council made 159 main duty decisions for eligible households between April 2019 and March 2020:

	Number	%
Homeless + priority need + unintentionally homeless (acceptance)	87	54.7%
Homeless + priority need + intentionally homeless	12	7.5%
Homeless + no priority need	55	34.6%
Not homeless	5	3.1%

The most common reasons i.e. *priority need* for the Council accepting the full housing duty were households with children, mental ill health and physical disabilities/ill health.

Priority need of households owed the full housing duty i.e. eligible, unintentionally homeless and in priority need April 2019 to March 2020

Household includes dependent children	24	28%
Mental health problems	20	23%
Physical disability / ill health	12	14%
Young applicant	8	9%
Old age	4	5%
Household includes a pregnant woman	4	5%
Domestic abuse	4	5%
Vulnerable with children	4	5%
Homeless because of emergency	0	0%
Other	7	8%

For the same period, of the 79 households for whom the duty ended, 84% accepted the offer of a rented housing association home. One household accepted the offer of a private rented tenancy.

#### Temporary accommodation for homeless households

The Council has a statutory responsibility to provide temporary accommodation for *some* homeless people. The Council currently has 35 units of self-contained accommodation and 8 shared accommodation units that provide 29 rooms.

Temporary accommodation available to the Council as at April 2021 (excluding bed and breakfast)

Landlord	Self-contained	Shared unit	Rooms within the shared units
Orbit own but lease to the Council	30	5	14
SDC owned	4	1	2
Private landlord	1	2	13
Total	35	8	29

The Council also uses bed and breakfast but has plans to reduce its use (see page 131: New accommodation for people who sleep rough or at risk of homelessness).

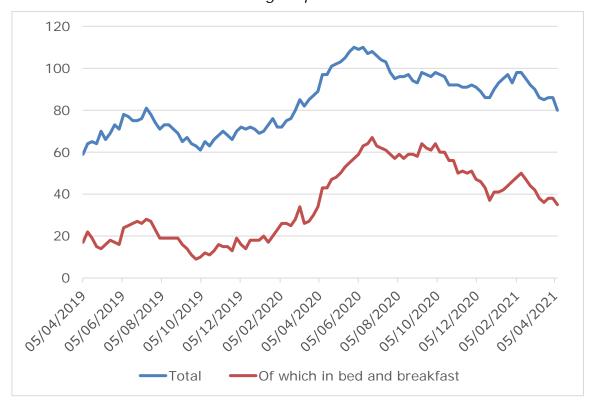
As at 9 April 2021, the Council had 80 households in temporary accommodation including bed and breakfast:

- · 23 in family self-contained temporary accommodation.
- · 22 in shared temporary accommodation mainly single people.
- 35 in bed and breakfast 33 were single people; there were no families with children.

It is possible to recover some of the costs of temporary accommodation.

The graphs below show the effect of the pandemic and, in particular, the *Everyone In* initiative on the number of households in temporary accommodation including bed and breakfast.

Total number of households in temporary accommodation in the two years ending 9 April 2021



Fluctuation in the number of households in bed and breakfast on a weekly basis since 2015



Source: internal bed and breakfast weekly logs

#### People who sleep rough

The ONS (Office of National Statistics) looked at the <u>deaths of homeless people</u> defined as people who sleep rough or using emergency accommodation at or around the time of death between 2013 and 2019. The average life expectancy was 45.9 years for men and 43.3 for women.

The Council and agencies estimate that 4 people were sleeping rough in the District in November 2020. They were all men and were aged 26<sup>+</sup> years. The figures for 2020 will have been affected by the Government's *Everyone In* scheme earlier in the year which provided accommodation for vulnerable people (some of whom then moved to more permanent accommodation), and by the national lockdown and tier restrictions in November when the estimates were undertaken.

Over the past 5 years, the number of people sleeping rough in the District has decreased.

Annual estimate of the number of people sleeping rough in the District in the last five years (autumn)

Year	People Sleeping Rough
2016	13
2017	17
2018	10
2019	6
2020	4
Notes	

Estimate carried out on one night of the year set by government

Source: Rough sleeping snapshot in England: autumn 2020

The Council is committed to the Government's No Second Night Out programme. Until the pandemic struck, both the Council's Rough Sleeper Engagement Officer and support providers were involved in outreach work on the streets.

To prevent deaths on the streets, the Council offers emergency accommodation to people who are rough sleeping when there are severe weather conditions. The Council notifies local organisations when it triggers the *Severe Weather Emergency Protocol (SWEP)* to enable them to make referrals and when it ends.

However, there has been no emergency access accommodation in the District other than that provided by the Council under homelessness legislation. This will change with the opening of the Fred Winter Centre –see below.

#### **Housing First**

<u>Housing First</u> gives homeless people a home. It has been operating in this District since 2015. It provides wrap around intensive support to enable people with multiple and complex needs and histories of entrenched or repeat homelessness to secure and sustain accommodation. The housing is provided "first" and the support then follows; the housing and the support are separated. Individuals have choice and control and the service is based on people's strengths, goals and aspirations, and a harm reduction approach.

Housing First is internationally recognised and evidence shows that it works. It supports people who disproportionally cost services more in terms of A&E callouts/admissions/ police callouts etc. The Housing First service is costly because of the high levels of intensive support required but there are long-term savings to society.

New accommodation for people who sleep rough or at risk of homelessness

The *Fred Winter Centre* in Stratford town will open in 2021. It will assist people who formerly slept rough and or who have multiple needs and are homeless or at risk of homelessness. The 15-unit scheme will provide 2 emergency accommodation / supported exempt units and 13 move-on accommodation units. The 2 units are not affordable housing; the 13 units are affordable housing.

The move-on supported accommodation units will be let at social rents as *half way* housing to people with low to medium support needs who cannot yet sustain independent tenancies. The Centre will also be a local hub for a wide range of agencies that will both support people living in the scheme and in the wider community. The scheme has been partly funded by grants from the Government and the Council (commuted sums for affordable housing), and by partners.

The Council has bought four properties in 2021 to use as *additional Housing First properties* i.e. accommodation for people who sleep rough and or who have multiple needs and who require housing with *wrap around support*. The scheme benefits from government grant funding.

The Council is also acquiring an existing property to convert it for use as additional temporary accommodation for single homeless people. This will not be affordable housing; the Council is partly grant funding the scheme through Community Infrastructure Levy (CIL) payments.

#### **Tenancy Access Scheme**

The Council's <u>Tenancy Access Scheme</u> helps people to rent privately. It offers rent in advance, a cash deposit or bond, and a rent guarantee to landlords.

#### P.H.I.L – Preventing homelessness improving lives

P.H.I.L is a countywide project that aims to prevent homelessness by identifying households at risk of homelessness early on (2 to 3 months before crisis point). P.H.I.L can help households who are in private rented accommodation or living with parents or carers, with issues such as mental health, employment, welfare benefits and grants, and housing options.

#### Crash pads for young people - Tom's Place

Since 2015, *Tom's Place*, which is an emergency access 'crash-pad' type facility, has been operated by Doorway It provides short-term accommodation for young people aged 16-25 who are homeless or threatened with homelessness and who haven't got independent living skills. Intensive support is provided to enable the young people to move on to independent accommodation with the necessary skills to sustain a tenancy. As of July 2018, there were three self-contained units in operation.

#### **Countywide Homelessness Strategy**

The five district and borough councils in Warwickshire and Warwickshire County Council, the police, probation have formed a Homelessness Strategic Board, to help prevent homelessness across the county. The Board has five overarching strategic priorities:

- 1. To reduce the inequalities and improve the health of people at risk of homelessness, homeless or sleeping rough in Warwickshire.
- 2. To enhance and improve services that prevent homelessness among young people.
- 3. To prevent domestic abuse and the crisis homelessness resulting from it wherever possible.

- 4. To deliver better-focussed housing and related support services for those at risk of homelessness on leaving prison.
- 5. To ensure that a wide range of appropriate services are available to support those at risk of homelessness due to financial difficulties.

The Board in partnership with the voluntary and community sector has produced a high-level countywide homelessness strategy that focuses on financial inclusion; young people; domestic abuse and offending. All the Councils adopted the Strategy in early 2021.

An action plan for the Strategy is still to be developed. This Strategy is not extensive enough to replace each local authority's individual statutory homelessness review and strategy but it should result in better services.

The recent Domestic Abuse Act 2021 requires all housing authorities to assess the need for support services and to draft a domestic abuse strategy; this may be delivered via the Partnership.

#### 12. Other information and services

Joint Strategic Needs Assessment and Warwickshire Health and Well Being Strategy 2021-2026

The <u>Warwickshire Joint Strategic Needs Assessment</u> (JSNA) describes the current and future health, care and wellbeing needs of the local population and informs the local Health and Wellbeing Strategy. The JSNA focuses on understanding need on a geographical basis and allows organisations to search themes and geographies they are interested in via a profile tool.

The Assessment has fed into the <u>Warwickshire Health and Well Being Strategy</u> 2021-2026. This is a high-level plan for improving health and wellbeing and reducing differences, or inequalities, in health across Warwickshire. The Strategy is owned by Warwickshire's Health and Wellbeing Board (HWB) which includes the county, health, the five district and borough councils, the third sector, Warwickshire Fire Service and the Police & Crime Commissioner. The three priorities for the next two years are:

- · Help our children and young people have the best start in life.
- Help people improve their mental health and wellbeing, particularly around prevention and early intervention in our communities.
- Reduce inequalities in health outcomes and the wider determinants of health.

#### Safer South Warwickshire - Community Safety Partnership

The <u>Safer South Warwickshire - Community Safety Partnership</u> is responsible for reducing crime, disorder and drugs misuse in the districts of Stratford-on-Avon and Warwick. There is a rolling 3-year joint plan to reduce crime and anti-social behaviour in both districts.

The Partnership identified the following priorities in February 2020:

- Violent crime focus on knife crime, domestic abuse and the nighttime economy.
- Serious acquisitive crime focus on residential burglary dwelling and vehicle offences.
- · Acquisitive crime in rural areas including 'rural crime'.
- County lines focus on identifying vulnerable groups. Links to violence and substance misuse.

There are three cross-cutting themes: drugs and alcohol, reducing reoffending and vulnerability.

#### Stratford-on-Avon District Housing Forum

Stratford-on-Avon District Housing Forum is a multi-agency independent strategic partnership jointly chaired by Citizens Advice and Bromford Housing. The Housing Strategy action plan is regularly shared with the Forum

The aim of the Forum is to improve the housing and support options of people who are experiencing or risk experiencing housing difficulties. Its objectives are:

- To inform the development of the District Housing Strategy (includes the Homelessness Review & Strategy and Private Sector Housing Strategy) and other relevant strategies and to implement, monitor, evaluate and review relevant actions.
- 2. To undertake research to establish the extent, nature and location of housing and support needs in the District.
- 3. To identify gaps in services and to devise ways of meeting unmet needs.
- 4. To develop polices and initiatives to assist people experiencing housing difficulties, and to help people live independently and keep their accommodation.
- 5. To raise awareness of the housing and support needs of people who are experiencing housing difficulties, or who risk doing so, in appropriate planning and policy forums, and to ensure needs are met.

- 6. To facilitate effective multi-agency working in the provision of advice, housing and support services.
- 7. To ensure that the views of organisations and people who have experienced housing difficulties impact on policies and initiatives.

The Forum has continued to meet virtually throughout the pandemic. It is popular and many people from different organisations attend meetings. Topics covered by the Forum are very diverse e.g. modern slavery; tech abuse (domestic abuse) and changes to services and benefits.

### Citizens Advice, court desk worker/ dedicated housing and money advice worker

<u>Citizens Advice (CA) South Warwickshire</u> provides a comprehensive and vital local service. It also runs a court desk to prevent housing association and private rented tenants from being evicted, and owner-occupiers with a mortgage or secured loans from having their home repossessed. CA negotiates more affordable repayment plans with landlords and lenders and represents people in court.

#### Local food banks

Both people in work and out of work are using foodbanks. There are four foodbanks in the District:

- Arden: Alcester and Studley;
- Fosse: Bishops Itchington, Southam, Kineton, Wellesbourne;
- Shipston;
- Stratford town.

There are also three foodbanks just outside the District i.e. in Evesham, Kenilworth and Leamington and Warwick.

People using the foodbanks are signposted to other agencies for other assistance. Citizens Advice provide in person financial advice at Stratford foodbank.

#### Other poverty, social and financial inclusion work

This work assists households both in and out of work who are struggling financially. It involves a number of different agencies including the Council, Citizens Advice (CAB), housing and support providers. The work includes debt advice, money management and financial capability training.

Statistically, people at risk of homelessness, and tenants living in affordable housing, are likely to be the most socially and financially excluded.

The <u>Social Inclusion Statement</u> 2019-2024 lists priorities for the Social Inclusion Partnership. Partners include the Council; County Council and Citizens Advice South Warwickshire; Department for Work and Pensions (DWP); Orbit Heart of England; Springfield Mind; Stratford Churches Together; Stratford Town Trust; Voluntary Action Stratford-on-Avon District (VASA); Warwickshire Community and Voluntary Action (WCAVA).

The Statement makes the point that there is no agreed definition of social exclusion. However, typically socially excluded households have limited access to employment, education and training, and health services. They live in poor housing and unsafe neighbourhoods, have lower incomes and use minimal or only high interest financial products and services. They are likely to have lower expectations than the norm.

#### Support for existing housing association tenants

Housing associations have extensive programmes to stop tenants losing their homes e.g. coaching to sustain tenancies, money management advice, and career and employment support. Orbit's 'Better Days' and Bromford's 'Bromford Way' are examples of such programmes.

#### Housing related support

Some people require *housing related support* to enable them to live independently in the community. People are eligible for support if they are eligible for care funding or are "on the edge of care". During the pandemic, the recommissioning of <u>countywide services</u> has been put on hold and existing providers' contracts have been extended.

Providers either support people in their own homes i.e. floating support (all tenures) or in short-term accommodation based services (normally a maximum of 2 years). Housing Related Support enables people to:

- Maintain independence;
- Have good health and wellbeing;
- Keep safe within their home and community;
- Budget effectively,
- Understand their tenancies;
- Participate in training/ education and
- · Obtain paid work.

People can self-refer or agencies can refer on someone's behalf.

#### Existing services include:

- P3 (People, Potential, Possibilities) provides floating and outreach support for people aged 25 years and over, and some accommodation based services in Warwickshire for people who are homeless including exoffenders.
- St Basils, in partnership with Doorway, provide floating support and some accommodation based services for young people aged 16 to 24 years.

 Together provide floating support for people aged 16 years+ with disabilities including mental ill health, physical disabilities, sensory impairments and learning disabilities.

#### **Domestic abuse services**

<u>Refuge</u> and local partners run Warwickshire domestic abuse services. Refuge offers specialist support to women, girls and men. Advice and support is offered to people affected by domestic abuse. There is a purpose built refuge in the District that provides a safe haven for survivors in 5 self-contained flats. There are also outreach services and a Sanctuary Scheme that fits safety enhancements in homes. The Warwickshire Homelessness Strategy 2021 includes domestic abuse (see section 11 above).

#### **Priority Families programme**

Warwickshire County Council leads a multi-agency partnership that oversees the <u>Priority Families Programme</u>. It helps families with multiple problems such as worklessness, truancy /exclusions, crime/anti-social behaviour, education and housing children in need.

#### Dementia cafes - supporting people with dementia and their carers

Stratford on Avon District Council is a dementia friendly organisation. It continues to publicise the availability of community resources such as dementia cafes, day care and other activity groups for people living with dementia and their carers. There are eight Dementia Cafes in the District.

#### Drug and alcohol services

<u>Change Grow Live</u> provides support to adults affected by substance abuse in Warwickshire.

#### **Counselling service**

New hope counselling offers a counselling service for adults and teenagers in Stratford-upon-Avon town. It provides counselling for many different problems including depression, anxiety and stress, relationship problems, addictions, homelessness, bereavement and loss and low self-esteem. New Hope asks clients to make donations depending on what they can afford. During the pandemic, it has been taking referrals and offering phone and zoom counselling services. Face-to-face sessions are only in emergency cases, such as suicide or domestic violence.

#### Syrian Vulnerable Persons Resettlement programme (VPRS)

As part of the national Syrian Vulnerable Resettlement Programme, the Council and its partners have facilitated the resettlement of 12 Syrian families in private rented housing.

### 13. Equality Impact Assessment

Service		Officer(s) responsible for the screening/scoping	Renata Mosz
Team	Housing Policy & Development	Date of Assessment	29 April 2021 (Final assessment – other assessments undertaken during the preparation of the Strategy).
Name of Policy/Stra	itegy to be assessed	Partners and the public h Strategy. Partners will h The District Council will h	ainable communities atford-on-Avon District 2021 to 2026.  nelped to determine the actions in the pe involved in delivering many of the actions. The monitor and update the Action Plan twice a dion about the action plan with partners.
Is this a proposed n	ew or existing policy/strategy?	New	
Signature of responder to be signed after the	sible officer e EqIA has been completed)	Renata Mosz	

#### Form A1

· INITIAL SCREENING FOR STRATEGIES/POLICIES/FUNCTIONS FOR EQUALITIES RELEVANCE TO ELIMINATE DISCRIMINATION, PROMOTE EQUALITY AND FOSTER GOOD RELATIONS



- · Note:
- 1. Tick coloured boxes appropriately, and depending on degree of relevance to each of the equality strands
- 2. Summaries of the legislation/guidance should be used to assist this screening process

										Re	levar	nce/I	Risk to	о Ес	qua	lities	•							
State the Function/Policy /Service/Strateg y being assessed:	G r	end	e	Ra	ice	Di:	sabi	lit	xual enta		Reli f	gion/	Belie	Ag	je	Gen Rea t		ımen	Pre / N	egnan laterr	cy nity	Civ Par	tners	shi
		ü			ü	ü				ü			ü	ü				ü		ü				

Are your proposals likely to impact on social inequalities e.g. child poverty for example or our most geographically disadvantaged communities? <b>If yes please explain how.</b>	Yes. Provision of good quality housing and housing related support.
Are your proposals likely to impact on a <b>carer</b> who looks after older people or people with disabilities? <b>If yes please explain how</b> .	Yes. Provision of appropriate accommodation, physical adaptations and telecare.

#### Form A2 - Details of Plan/ Strategy/ Service/ Policy

### (1) What are the aims and objectives of Plan/Strategy/Service/Policy?

The Sustainable Homes Sustainable Communities Housing Strategy 2021 to 2026 incorporates the statutory Homelessness Review & Strategy, and the Private Sector Housing Strategy.

The aims of the Housing Strategy are

- 1. To support communities and build sustainable affordable homes.
- 2. To improve existing housing and help people live independently.
- 3. To prevent homelessness and reduce the harm caused by it.

#### The Strategy

- · Identifies and evidences the priority housing issues facing the District.
- Links to other relevant strategies, plans and needs assessments (but does not duplicate them) e.g.
  - o Stratford-on-Avon District Council's Corporate Plan 2109-2023
  - Stratford-on-Avon District Council's Climate Change Emergency Declaration
  - Local Development Scheme including the Core Strategy and emerging joint South Warwickshire Local Plan
  - o Social Inclusion Statement
  - South Warwickshire Community Safety Partnership Plan (the crime and disorder strategy)
  - o Health and Wellbeing Strategy

	<ul> <li>CWLEP (Coventry and Warwickshire Local Enterprise Partnership)         Strategic Economic Plan</li> <li>Joint Strategic Needs Assessment and Better Care Programme</li> <li>Housing related support programme</li> <li>Countywide Homelessness Strategy</li> </ul>
	<ul> <li>Justifies the strategic actions to be taken to meet the aims of the Strategy.</li> <li>Encourages government, partner agencies and individuals to invest in housing in the District.</li> </ul>
(2) How does it fit with Stratford District Council's wider objectives?	See 1 above.

(2) 1411	Expected outcomes:
(3) What are the expected outcomes?	<ul> <li>A more balanced housing market.</li> </ul>
	More affordable homes.
	<ul> <li>Improved condition of housing in the District.</li> </ul>
	<ul> <li>More options and support for people.</li> </ul>
	· Less homelessness.
	<ul> <li>Commitment to continued partnership working.</li> </ul>
	Who benefits:
	<ul> <li>All District residents, who will enjoy more choice in where they live, better quality homes, and stronger communities.</li> </ul>
	<ul> <li>People who cannot afford or cannot access market-priced housing, through the continued enabling of affordable homes.</li> </ul>
	<ul> <li>People who need help to live independently at home, through wider housing options, continued provision of support, and financial assistance for adaptations.</li> </ul>
	<ul> <li>People at risk of homelessness, through more preventative programmes, support, and wider housing options.</li> </ul>
(4) Which of the groups with protected characteristics is this intended to benefit?	All groups with protected characteristics will benefit (as the Strategy affects all residents); impacts are likely to be neutral or positive.
(see form A1 for list of protected groups)	Other groups of vulnerable people e.g. people who sleep rough, people with an offending past, young people in care and care leavers.

Stage 2 - Information Gathering			
(1) What type and range of evidence or information have you used to help you make a judgement about the plan/ strategy/ service/ policy?	See page 1 of this Assessme	ent.	
(2) Have you consulted on the plan/ strategy/ service/policy and if so with whom?	See page 1 of this Assessme consultation and a review of	· ·	gy evidence log including
(3) Which of the groups with protected characteristics have you consulted with?	Directly with older and youn Indirectly, more widely.	ger people i.e. age, and pe	eople with disabilities.
Stage 3 – Analysis of impact			
(1) From your data and consultations is there any adverse or negative impact identified for any particular group which could amount to discrimination?	RACE No	DISABILITY No	GENDER No
	MARRIAGE/CIVIL PARTNERSHIP No	AGE No	GENDER REASSIGNMENT No

If yes, identify the groups and how they are affected.	RELIGION/BELIEF No	PREGNANCY MATERNITY No	SEXUAL ORIENTATION No
(2) If there is an adverse impact, can this be justified?	Not applicable.		
(3) What actions are going to be taken to reduce or eliminate negative or adverse impact?  (This should form part of your action plan under Stage 4.)	Not applicable.		
(4) How does the	The Strategy promotes:		
plan/strategy/service/policy contribute to promotion of equality?  If not what can be done?	· ·	tional affordable housing ber herefore find it more difficul	nefits women (who earn less to afford market housing.
in not what can be done.	<ul> <li>The continued expans or people with disabil</li> </ul>	sion of housing, support and ities.	care for older people and
	<ul> <li>Actions enabling more property adaptations</li> </ul>	e people to live at home throand other assistance.	ough a programme of
	•	ing, including specialised ho ple and other vulnerable gro	• • • • • • • • • • • • • • • • • • • •
	<ul> <li>Provision of appropria</li> <li>Gypsy and Traveller s</li> </ul>	ate facilities and good manaç sites.	gement on authorised

(5) How does the plan/strategy/service/policy promote goo relations between groups? If not what ca be done?	d also Stage		Strategy contribute	e to less inequality in the District. See
(6) Are there any obvious barriers to accessing the service? If yes how can the be overcome?	y No.			
Stage 4 – Action Planning, Review & Monitoring				
If No Further Action is required then go to	n – Review & Mo	nitorina		
(1) Action Planning – Specify any cheradicate negative or adverse impact	anges or improv	rements which o		
(1) Action Planning – Specify any ch	anges or improv	rements which o	Resource	
(1) Action Planning – Specify any che eradicate negative or adverse impact	anges or improvon specific grou	rements which cos, including res	Resource	
(1) Action Planning – Specify any che eradicate negative or adverse impact	anges or improvon specific grou	rements which cos, including res	Resource	
(1) Action Planning – Specify any che eradicate negative or adverse impact	anges or improvon specific grou	rements which cos, including res	Resource	

An Equality Assessment/ Analysis on this policy was undertaken on 29 April 2021 and will be reviewed on 29 February 2024 or earlier if there are any significant changes to the Strategy