

# Cabinet Member for Prosperity Updates

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**Date:** Tuesday, 5th April, 2011  
**Time:** 9.00 am  
**Venue:** Room F1/2 - Westfields, Middlewich Road, Sandbach CW11  
1HZ

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4. **Housing Strategy** (Pages 1 - 64)

To seek permission to proceed with the formal consultation on the draft housing strategy.

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Please contact Paul mountford on 01270 686472  
E-Mail: [paul.mountford@cheshireeast.gov.uk](mailto:paul.mountford@cheshireeast.gov.uk) with any apologies, requests for  
further information or to arrange to speak at the meeting

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## Foreword

I am delighted to introduce the first Cheshire East Housing Strategy, “Moving forward” 2011 - 2016 which sets out our long term housing vision for the borough. The strategy has been developed at a time of significant change within the housing sector, with a move towards localism and the flexibility to make local decisions. These changes bring with them great opportunities for the authority to address housing at a local level, in order to create balanced and sustainable communities across Cheshire East.

Housing is a fundamental part of everyone’s life – it is essential to health, to educational achievement, to economic wellbeing, to social inclusion and to the quality of the housing on offer.

Cheshire East’s Sustainable Community Strategy “Ambition for All” sets out the vision for the area and priorities for action. The role of housing in achieving the vision is clear, with a number of actions directly related to housing highlighted to ensure a sustainable future for the borough. This strategy builds on the Sustainable Community Strategy, and sets out how we will deliver those priorities.

Effective provision of housing is integral to achieving regeneration ambitions for Cheshire East. Housing can often provide the leverage to cross-fund and make development feasible. Appropriate housing provision is essential if Cheshire East Council are to achieve accelerated growth and a step change for Crewe.

We work closely with our Spatial Planning, Regeneration and Adult Services departments to ensure that we can address the local housing challenges we face, and make Cheshire East a place in which residents want to live and work. This will then inform the decisions which are external partners make.

“Moving Forward” sets out our key priorities for delivering a balanced housing market that meets the varied needs of our residents:

- Delivering market and affordable housing.
- Making the best use of our existing stock;
- Meeting the needs of our most vulnerable residents;
- Meeting the needs of an ageing population; and
- Investing in our neighbourhoods.

## CONTENTS

**Executive Summary**

(to be completed following consultation)

**Consultation**

In 2010 at the beginning of the strategy development process, the Strategic Housing Service held a stakeholder event in which we invited our partners, stakeholders and the local community to help us to identify our priorities. Through a series of workshops, stakeholders identified and prioritised three key areas for action across a range of priority areas:

<b>Priority Area</b>	<b>Actions</b>
Ageing population	<ol style="list-style-type: none"> <li>1. Improve overall communication and information sources so that older people can easily access information and make choices</li> <li>2. Integrated working through LDF to increase housing options for older people</li> <li>3. Working closely with the voluntary sector to provide a broad range of joined-up services</li> </ol>
Utilising the private rented sector	<ol style="list-style-type: none"> <li>1. Secure longer-term lets</li> <li>2. Provide tenancy support in the private rented sector to enable people to maintain their tenancies</li> <li>3. Improving housing conditions in the private rented sector, including overcrowding and disrepair</li> </ol>
Housing Options	<ol style="list-style-type: none"> <li>1. Providing suitable housing for people with disabilities</li> <li>2. Incentives to make best use of the housing stock (tackling under-occupancy)</li> <li>3. Improve access to information</li> </ol>
Equality and Diversity	<ol style="list-style-type: none"> <li>1. Increasing provision of pitches for Gypsies and Travellers</li> <li>2. Improve access to information</li> <li>3. Lifetime homes</li> </ol>
Preventing Homelessness	<ol style="list-style-type: none"> <li>1. Maximising income – improve provision of money advice</li> <li>2. Increase tenancy support in the private rented sector</li> <li>3. Multi-agency early intervention in relation to evictions</li> </ol>
Improving Housing Conditions	<ol style="list-style-type: none"> <li>1. Improve access to information</li> <li>2. Tackling empty homes in partnership with</li> <li>3. Developing financial assistance to meet a range of needs and circumstances</li> </ol>
Affordable Warmth and Energy Efficiency	<ol style="list-style-type: none"> <li>1. Improve access to information: social tariffs, income maximisation, energy usage, energy saving tips</li> <li>2. Develop a Cheshire East standard for the</li> </ol>

	<p>rented sectors</p> <p>3. Warm Home campaigns partnerships</p>
Delivering Affordable Housing	<p>1. Utilising land assets</p> <p>2. Bringing empty homes back into use</p> <p>3. Improving information sharing among partners</p>

A further event was carried out with Members in November 2010 to identify priority areas that they felt were important to their residents. The top 5 priorities identified were:

1. Bringing empty homes back into use
2. Increase provision of affordable housing in urban areas
3. Providing housing options for an ageing population
4. Supporting older people to live independently
5. Increase provision of affordable housing in rural areas

We have drawn information from other housing consultation events and research, which has given us a powerful insight into the views and opinions of a broad spectrum of residents, including hard to reach groups.

Group	Main Issues
Gypsies & Travellers	<ul style="list-style-type: none"> <li>■ Location of sites unsatisfactory</li> <li>■ Lack of accommodation options</li> <li>■ Preference for sites owned by themselves or their family</li> <li>■ Any movement is constrained by a perceived lack of space on authorised sites</li> </ul>
Migrant Workers	<ul style="list-style-type: none"> <li>■ High percentage are happy with the condition of their current accommodation</li> <li>■ Less than half said their accommodation met their needs</li> <li>■ Very limited knowledge on how to access social housing or home ownership</li> <li>■ Affordability is a barrier to improving the accommodation they can access</li> </ul>

Homeless and housing need	<ul style="list-style-type: none"> <li>■ Housing waiting list does not give enough priority to those in supported housing</li> <li>■ Specialised accommodation needed for people with mental health &amp; substance abuse issues</li> <li>■ More advice needed on how to access the private sector</li> <li>■ Tenancy support needed across all vulnerable groups and in all tenures, focusing on money management and how to access specialist services for substance abuse, cultural and disability issues</li> <li>■ Pre-tenancy training for households in temporary accommodation to improve independent living skills</li> </ul>
Older people	<ul style="list-style-type: none"> <li>■ Need access to broad range of information in one place: Telecare, HIAs, Extra Care, Sheltered Housing, Tradespersons register, advice on purchasing equipment</li> <li>■ Low level practical help is valued and needed: handyman, housework, gardening</li> <li>■ Good transport links, access to services</li> <li>■ Demand for bungalows and smaller properties that are suitable for older disabled people, for rent and for sale</li> <li>■ Homes with care provision on site</li> </ul>

The 2010 Quality of Life Survey asked residents what the most important housing priorities were. Bringing empty homes back into use was identified by residents as a high priority (59%), followed by help for older people to enable them to live in their own homes (55%). Where figures are highlighted the percentage of residents in that Local Area Partnership area (LAP) expressed a view which was statistically significant from the Cheshire East average. For instance, in Crewe nearly one in three respondents felt that accrediting private landlords was important, much higher than the one in five across Cheshire East.

Important Housing Priorities <sup>15</sup>	Bring empty properties back into use	Help to enable older people living in their own homes	Providing affordable housing to buy	Providing more housing options for older people	Improving the energy efficiency of our housing stock	Providing deposits to help first time buyers	Accrediting private Landlords
Congleton	57%	52%	42%	33%	26%	22%	15%
Crewe	66%	49%	38%	35%	21%	18%	32%
Knutsford	53%	71%	41%	38%	18%	9%	10%
Macclesfield	62%	61%	35%	34%	24%	26%	21%
Nantwich	54%	64%	38%	33%	21%	15%	25%

Poynton	55%	51%	48%	28%	41%	30%	16%
Wilmslow	58%	53%	53%	22%	22%	25%	12%
<b>Cheshire East</b>	<b>59%</b>	<b>55%</b>	<b>41%</b>	<b>32%</b>	<b>24%</b>	<b>21%</b>	<b>20%</b>

The information from these events, research and consultations has enabled us to develop this draft strategy, and will also inform our action plan.

The draft strategy will be released on xxxx for public consultation to ensure that the strategy reflects the views of local communities and key stakeholders as far as possible.

## Introduction

Following Local Government Reorganisation in 2009, the former boroughs of Congleton, Crewe and Nantwich, Macclesfield and a proportion of Cheshire County Council were merged, creating Cheshire East. This enabled a wealth of experience to be brought together, providing opportunities for Cheshire East Council to co-ordinate services for the local community. This included the Strategic Housing Services, whose role is to ensure that we have good quality housing at an affordable level, in locations where it is required, that those threatened with homelessness are given the support and assistance that they require, that the existing housing stock meets the decent homes standard, and that some of our most vulnerable residents are given opportunities to retain their independence.

The Cheshire Housing Alliance launched its second Housing Strategy in July 2009, setting out the housing vision and priorities for the sub-region, giving strategic direction to the unitary authorities across Cheshire. The sub regional housing strategy continues to be a key document, while our local housing strategy focuses on the unique opportunities and challenges we face in Cheshire East.

Cheshire East has commissioned a Strategic Housing Market Assessment and Private Sector House Condition Survey to give us robust evidence as the foundations of this local strategy. This strategy links with the recently completed Homelessness Strategy and the emerging Ageing Well Plan. We have also taken into account the views of our partners and the local community.

## **Our Vision**

Our vision for Cheshire East is that housing supports the creation of balanced and sustainable communities, where all residents can achieve independent living in good quality, affordable homes that are appropriate to their needs.

The Sustainable Community Strategy recognises the importance of delivering sufficient new, well designed homes to meet the needs of local people, ensuring there is enough affordable housing and accessible community services.

## **POLICY CONTEXT**

### **National**

This Strategy has been written at a time of significant change within the housing sector. The focus has moved away from central government control to the devolution of power to a local level, giving local authorities and communities the opportunity to shape housing to meet local needs.

The new Coalition Government issued “Local decisions: a fairer future for social housing” for consultation in November 2010, proposing sweeping changes to the social housing sector. The document sets out a number of new approaches, including:

- changes to the way people access social housing;
- changes to the types of tenancies which are provided;
- changes to the way that the homelessness duty is discharged;
- improving social housing mobility;
- changes to the way social housing is regulated;
- reform of the council housing finance system, and
- unlocking the potential of empty homes as affordable housing.

### **Localism Bill**

The Localism Bill, published in December 2010, sets out the legislative framework for a raft of government proposals previously announced in the Budget, Comprehensive Spending Review and in the proposals for social housing reform.

The Localism Bill outlines the proposals for planning reform, including:

- reform of the planning system to give neighbourhoods more power to determine the shape of places;
- a National Planning Framework setting out economic, environmental and social priorities, and
- incentives to deliver sustainable development, including new homes and businesses

The Localism Bill will transfer power from central government back into the hands of individuals, communities and councils. This presents opportunities for Cheshire East to address local housing issues through new innovative approaches.

### **Public Health reforms**

The health and well-being of individuals is influenced by the communities in which they live. People's health is affected by the nature of their physical environment; living in poor housing, in a deprived neighbourhood with a lack of access to green spaces impacts negatively on physical and mental health. Sir Michael Marmot's 'Fair Society, Healthy Lives' report, commissioned by the previous Government to make recommendations on how health inequalities should be tackled, tells us that inequalities in health arise because of inequalities in society – in the conditions in which people are born, grow, live, work, and age, and taking action to reduce inequalities in health does not require a separate health agenda, but action across the whole of society. The report includes six key objectives to tackle health inequalities, which are cross cutting for strategic housing services:

- Give every child the best start in life
- Enable all children young people and adults to maximise their capabilities and have control over their lives
- Create fair employment and good work for all
- Ensure healthy standard of living for all
- Create and develop healthy and sustainable places and communities
- Strengthen the role and impact of ill health prevention

The Government's strategy for public health in England 'Healthy Lives, Healthy People' builds on the recommendations made in the Marmot Review through its 'domain' *Tackling the wider determinants of ill health: addressing factors that affect health and wellbeing*. A transfer of responsibility and resources for public health to local authorities will strengthen the role in shaping the environment and tackling local problems.

### **Vision for Adult Social Care**

The Government's vision for a modern system of social care is built on seven principles, as set out in 'A Vision for Adult Social Care: Capable Communities and Active Citizens': prevention, personalisation, partnership, plurality, protection, productivity and people. Of particular significance to housing are *prevention and personalisation*.

*Prevention*: New technology, re-ablement, early intervention and appropriate accommodation all play a part in the prevention agenda. Securing good outcomes for disabled people will mean bringing housing services together to improve their well-being and meet emerging needs. Housing related support through Supporting People improve outcomes for individuals and return savings to other areas, such as housing, health, social care and the criminal justice system.

*Personalisation:* The Government wish to see people getting personal choice and control over their services – from supported housing through to personal care. Personalisation will impact on the way that Supporting People commission housing-related support, and change the landscape for providers, by moving away from traditional block contracts towards a growth of a market in services that people want.

### **Regional and Sub Regional**

With a move towards localism, we have seen the removal of a number of regional approaches including:

- the abolition of the Regional Spatial Strategies and the transfer of decision making powers for housing and planning to local councils; and
- the abolition of regional government and regional development agencies.

This gives us the ability to determine the level of housing growth we wish to achieve without the imposition of regional targets.

We are committed to working with our sub-regional partners as there are still commonalities across the sub region which can be addressed in a consistent way, whilst still developing our local approach in Cheshire East.

Cheshire's sub regional housing strategy priorities are:

- To increase the supply of affordable housing to support economic growth and development;
- To make best use of the sub-region's existing housing stock;
- To meet the housing and accommodation related support needs of the sub-regions most vulnerable residents; and
- To increase the supply of market housing to support economic growth and regeneration and to meet local housing needs.

We will actively work with Cheshire West and Chester and Warrington to achieve both economic and housing growth across the sub region.

### **Local Enterprise Partnership**

In October 2010, the Government announced the introduction of the new Local Enterprise Partnerships (LEP). Cheshire and Warrington were successfully selected to become one of the first LEPs.

LEPs are locally-owned partnerships between local authorities and businesses. They will play a central role in determining local economic priorities and undertaking activities to drive economic growth and the creation of local jobs.

Housing plays a critical part in supporting economic growth. In order to develop strong links with the LEPs, it is essential that we put forward a robust

“housing offer” which demonstrates the contribution and role we can make. This will be articulated through the Local Investment Plan.

### **Local Investment Plan**

In 2010 Cheshire East, Cheshire West and Chester and Warrington produced its first Local Investment Plan (LIP). The aim of the LIP was to inform the Single Conversation with the Homes and Communities Agency about the investment priorities for the Cheshire and Warrington sub-region.

The LIP describes the overall strategic context for investment in developing the economic base, expanding and strengthening communities and meeting the growing housing needs in the sub region.

The LIP was developed with clear links to the economic development plan “Investing in Success” to ensure that both plans were fully aligned.

Whilst there is no longer a requirement from the HCA to produce a LIP, the Cheshire and Warrington sub-region has taken the strategic decision to develop a second version, building on the work completed in 2010. The revised document will respond to the changing environment in which we are now working and will demonstrate our approach to housing where resources are limited. The LIP will strengthen the linkages and the proposals for economic growth which will underpin the role of the Local Enterprise Partnership, demonstrating the essential role that housing can play in supporting economic development. It will link into the strategic priorities within both the sub-region and this local housing strategy.

### **Local Context**

- **Sustainable Community Strategy (SCS)** – The vision and priorities within “*Ambition for All*” have a number of specific references and implications for the strategic approach to housing. The SCS identifies the need for affordable housing, improving and maintaining the condition of our existing stock, as well as bringing empty properties back into use and providing housing solutions for our ageing population and those with specialist needs. It also recognises the importance of partnership working between the Council, social and private landlords to increase housing provision.
- **Corporate Plan** - The Corporate Plan focuses specifically on the ways in which the authority will improve services and outcomes for our local residents, businesses and visitors to create strong and prosperous communities. Housing is highlighted as contributing towards these outcomes through the provision of affordable housing and bringing empty homes back into use.

- **Local Development Framework** – The Local Development Framework (LDF) will contribute to the overall housing vision by providing the detail for future development and growth, complementing the Economic Development objectives. The LDF is at option appraisal stage, and will be completed by 2013.
- **Local Transport Plan** – The draft Local Transport Plan sets out the proposed objectives, policies and priorities for transport and demonstrates the way in which transport will contribute towards ensuring a sustainable future and creating conditions for business growth. There is the need to align transport to housing growth areas to ensure that the areas are sustainable and that we are not creating developments which are reliant on the use of the car, particularly within our rural areas.
- **Economic Development Strategy** - The draft Economic Development Strategy sets out the thematic and spatial objectives which will guide economic development and housing growth in Cheshire East for the next 15 years. The strategy contributes to the overall vision for housing by establishing the economic role of housing, the inter-relationship between economic development, transport, housing, quality of life and sustainable communities, and finally by establishing our clear spatial priorities for Crewe, Macclesfield, and our sustainable towns and rural areas. The strategy is supplemented through the more detailed work in 'All Change for Crewe' and 'Macclesfield Masterplan'.
- **Ageing Well Plan** – This is a joint strategic plan between Cheshire East and Central & Eastern Cheshire Primary Care Trust, which sets out how Cheshire East will be a good place to grow old, Maximising the opportunities for the ageing population to prepare for the later stages of life, maintain their quality of life during later life and have access to person centred services when required. Housing plays a key role in the delivery of the vision, through enabling older residents to maintain their independence within their own home.
- **Supporting People Strategy** – The primary aim of Supporting People is to give vulnerable adults the opportunity to improve their quality of life and enable them to live independently, which is achieved through the provision of various housing related support packages. The Supporting People strategy is being revised, which will highlight priority groups and the type of support services Cheshire East wish to commission. The Strategic Housing Service will inform this strategy through the review of specialist housing which is currently being undertaken.
- **Equality and Diversity** - Cheshire East recognises that promoting equality and diversity will improve public services for everyone. The aim, therefore, is to make equality an integral part of the way the Council works by putting it at the centre of policy making, service delivery, regulation and enforcement and employment practice. Cheshire East's interim Single Equality Scheme sets out the Council's overall commitment to equality

and diversity in one document and sets out the approach to equality and diversity in Cheshire. This strategy has been developed to take in account the diverse needs of our community and to ensure that everyone is treated equally in the development of the housing strategy we have undertaken a full equality impact assessment.

- **Crime and Disorder Act 1998** – The primary aim of the Crime and Disorder Act 1998 is "To prevent crime and disorder; to create certain racially-aggravated offences; to abolish the rebuttable presumption that a child is incapable of crime and to make provision as to the effect of a child's failure to give evidence at his trial; to abolish the death penalty for treason and piracy; to make changes to the criminal justice system; to make further provision for dealing with offenders; to make further provision with respect to remands and committals for trial and the release and recall of prisoners." The Act places a duty on local authorities to take due regard when developing policies and strategies of the likely effect of the exercise of those functions on, and the need to do all that it reasonably can to prevent, crime and disorder in its area.

## Cheshire East: Demographics

Cheshire East has a population of 362,700, making it the third largest unitary authority in the North West. We have a diverse mixture of urban and rural areas with approximately 39% of the population living in rural areas and 61% in our towns. 93% of the area is classed as at least 'more rural than urban'. We have two major towns in Crewe and Macclesfield and a number of smaller towns including Wilmslow, Congleton, Sandbach, Poynton, Nantwich, Middlewich, Knutsford and Alsager. The unique and diverse character of our towns is seen as a major asset of the area and something which local people highly value.

Area	116,638 hectares <sup>1</sup>
Households	163,280 <sup>2</sup>
Population	362,700 <sup>3</sup>
Males	184,500 (50.9%)
Females	178,200 (49.1%)

Cheshire East has three distinct housing market areas: the Macclesfield area, which exhibits strong interactions with the South Manchester market; the Crewe and Nantwich area which is largely self-contained with strongest interactions with other areas of Cheshire; and the Congleton area which has noticeable market interactions with North Staffordshire and South Manchester.

Cheshire East is a good place to live. In 2008, 85% of residents said that they were satisfied with their local area. Our residents have a longer life expectancy than the national average, school exam results are above the national average and the crime rate is relatively low.

Cheshire East has a strong local economy which contributes nearly 7% to regional output. It also accounts for 7.4% of its businesses, the highest share of any North West area. We have a strong economic relationship with surrounding economies, particularly Greater Manchester and North Staffordshire. In recent years our economy has become less dependent on traditional manufacturing jobs and more dependent on service sector jobs. Whilst Cheshire East contains only 5.1% of the North West working age population, it contributes 5.5% of the region's workforce. The claimant unemployment rate (2.7% in July 2010) is below the UK average (4.5%).

The average salary of full time workers living in Cheshire East (£26,182) is higher than the national average (£26,050), but for those who both live and work in Cheshire East, their average salary is well below the national average (£23,733). These figures illustrate the need for Cheshire East to attract and support existing employers that offer highly paid and skilled jobs, and the need for significant physical regeneration of key towns and strategic employment sites in order to improve the competitiveness of Cheshire east as a place to do business.

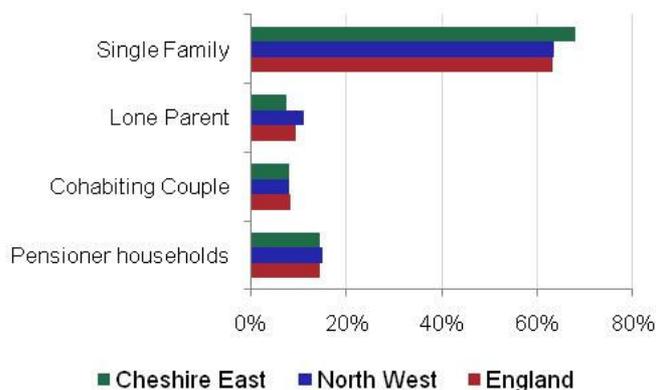
Despite good overall quality of life, these are some parts of our area where the experience is different. Around 6% of our population live in neighbourhoods classified as being in the 20% most deprived nationally. The majority (9 out of 14) of these neighbourhoods are in Crewe town, with the rest in Macclesfield and Congleton towns and the Wilmslow-Handforth conurbation. Average household income in the most affluent neighbourhood is around 3 times that of households in the least affluent areas. Over a quarter of working age people are out of work and claiming benefits in our poorest neighbourhoods.

There are some significant health inequalities between parts of Cheshire East. For example, life expectancy ranges from 73 years for men in parts of Crewe to 84 years in parts of Wilmslow. Life expectancy is as low as 77 years for women in some parts of Crewe but is 94 years in parts of Macclesfield.

The population profile of Cheshire is slightly older than that of England and Wales as a whole. Total population forecast to increase by approximately 23,000 to around 383,600 by 2027<sup>9</sup>. Over the next twenty years it is anticipated that the number of children will fall slightly. The Population aged 65 or above will increase by over 50% with the number of residents aged 85 or above anticipated to double<sup>9</sup>.

Demographics <sup>3</sup>	Cheshire East	North West	England
Children (0-15)	18.2%	18.8%	18.7%
Working age (16-64M/59F)	59.3%	61.5%	61.9%
Older people (65M/60F and over)	22.5%	19.7%	19.3%
85+	1.8%	1.5%	1.5%
White British <sup>6</sup>	93.4%	89.4%	83.6%
White Irish/Other	2.9%	2.7%	4.6%
Black and Minority Ethnic	3.6%	7.9%	11.8%

#### Household Composition<sup>4</sup>

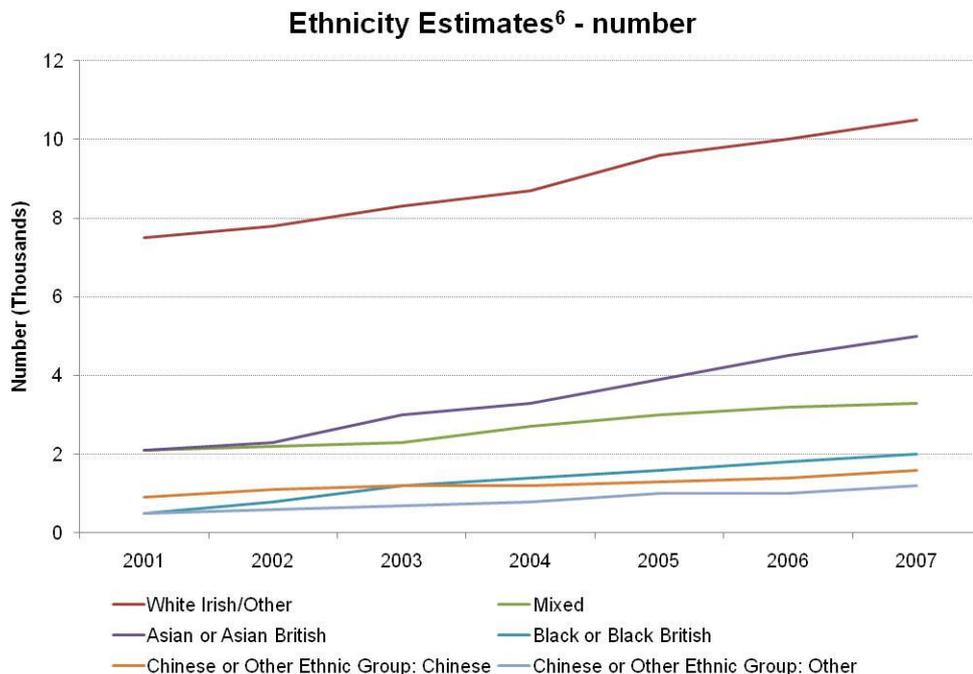


Cheshire East has a significantly higher proportion of single family households compared to England and the North West and a significantly higher proportion of pensioner households

Tenure <sup>7</sup>	Cheshire East	North West	England
Private Sector	88.3% (143,270)	81.3%	82.0%
Housing Association	11.6% (18,776)	13.7%	9.9%
Other Public Sector	0.1% (115)	0.1%	0.3%
LA Stock	0.0% (23)	4.9%	7.9%

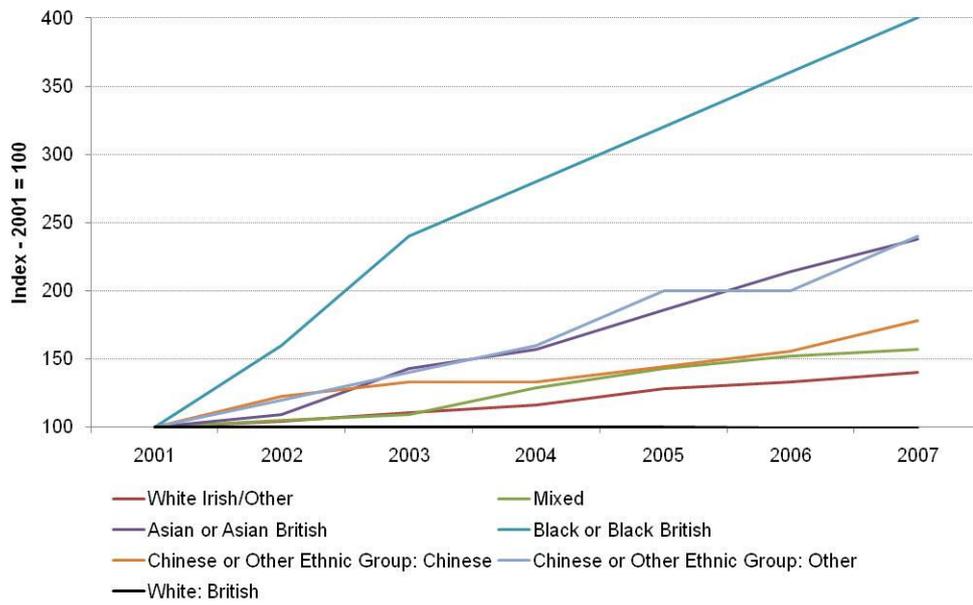
The affordability of housing is a significant issue as prices are high, making buying a home out of the reach of many people. By 2009, house prices in Cheshire East were 6.7 times average earnings, compared to ratios of 5.2 for North West England and 6.3 for England as a whole. In January 2010, Cheshire East average house prices were £154,400 or 31% above the North West average (£117,900)

The population in Cheshire East is predominantly White British (96.4%), with the black and minority population (3.6%) lower than the profiles for the North West (7.9%) and England (11.8%)<sup>6</sup>.



Whilst this figure may appear low, the number of people in some minority groups has been increasing rapidly in relative terms. The number of black or black British residents is estimated to have quadrupled since 2001 from around 500 residents to 2,000 residents.

**Ethnicity Estimates<sup>6</sup> - change over time**  
**2001 = 100**



## 1. DELIVERING MARKET AND AFFORDABLE HOUSING

Cheshire East residents will have the opportunity to live in housing within an area of their choice at a price they can afford.

Increasing the supply of market and affordable housing supports economic growth and development, creating mixed communities and enhancing regeneration and place making. Local economies will only thrive if people who work in an area can find the right housing within reach of their jobs. Sustainable, cohesive communities will only develop if there are jobs, good education services, good public health and leisure, sport and cultural activities are within reach of their homes.

Continuing increases in the demand for housing, combined with the ready availability of credit and the perceived desirability of residential property as a long-term investment, all contributed to dramatic rises in house prices from 1997 to 2007.

As house prices have fallen in 2008 and 2009, home buyers have found it more difficult to get a mortgage. The availability of mortgage credit has declined as lenders have changed product ranges, tightened lending criteria and increased arrangement fees. Although some prices have fallen, homes are not becoming more affordable because lenders' requirements for deposits have risen and those who have found a lender have had to provide a higher percentage deposit than at the peak of the boom in 2006. Even 90 per cent mortgages are now rarely available to first-time buyers. The average first-time buyer put down a deposit of 25 per cent in April 2009.

In addition the increased difficulty that developers and some housing associations have experienced in borrowing, discourages developers from building. Private sector development starts were 67 per cent lower in the third quarter of 2008 than in the same quarter of 2007,

Across the country in April 2008, there were 100,000 more households on local authorities' social housing waiting lists than in April 2007 and whilst the private rented sector can help meet the needs of some people, it cannot meet all need.

### Key Evidence Sources:

- Strategic Housing Market Assessment 2009
- Cheshire homechoice data (social housing waiting list)
- Hometrack

## THE CURRENT POSITION

In 2009 a Cheshire East Strategic Housing Market Assessment (SHMA) was commissioned to enable us to understand our housing market, needs and aspirations.

The key findings in relation to market and affordable housing are:

- Household projections indicate that the total number of households in Cheshire East will increase from 154,000 in 2006 to 191,000 by 2031. This equates to an annual increase of 1,480, which is higher than the former Regional Spatial Strategy build rate of 1,150 each year
- There is a net shortfall of 1,243 affordable homes each across the Borough for the five year period 2009/10 to 2013/14.

Designation	No. Beds	Gross	Net	% Gross Shortfall
General Needs	One	265	237	20.2
	Two	389	376	29.7
	Three	296	271	22.6
	Four +	176	175	13.4
Older Person	One/Two	184	184	14.0
<b>TOTAL</b>		<b>1310</b>	<b>1243</b>	100.0

Source: 2009 Household Survey

- There is considerable demand for market housing along with an imbalance between affordable housing requirements and supply. Existing planning policies across Cheshire East require a minimum of 30% of new developments, which meet specified criteria relating to size, to be affordable.
- Cheshire East is ranked the 8<sup>th</sup> least affordable local authority area in the North West. Median house prices are significantly higher than the regional average.

Area	Median House Price	Lower Quartile House Price	Median House Price to Income Ratio	Lower Quartile House Price to Income Ratio
Cheshire East	£172,750	£119,000	6.68	6.55
North West	£123,000	£86,984	5.17	5.02

Source: CLG Live tables

- With the average Cheshire East income insufficient to buy an average priced property there is a real need for additional social and intermediate affordable housing across the Borough.
- Evidence suggests that intermediate tenure dwellings could make a substantial contribution to affordable housing provision across Cheshire

East. 35.1% of existing and newly forming households who could not afford open market prices stated a preference for intermediate tenure housing. A detailed analysis of the ability of these households to afford intermediate tenure dwellings indicates that 47.9% could afford a £50,000 equity share and 15.4% a £70,000 equity share.

- There are currently 5430 people registered for social housing on the Cheshire homechoice register, and a separate waiting list of 60 for other types of affordable housing, e.g. shared ownership and discount for sale. This is against relets of 870 during 2008/09 which means there is currently a shortfall of 5028 properties.
- The SHMA identified the greatest demand is for 2 bedroom affordable properties. The housing register analysis also suggests that the highest need is for one and two bedroom properties. Demand is greatest in the areas of Knutsford, Macclesfield, Alderley Edge and Wilmslow for 2 bedroom properties. The majority of social rented stock (65.9%) has one or two bedrooms compared with 22.7% of private sector. Larger families may experience difficulties accessing 3 and 4 bedroom properties within the social rented sector.
- Table 1 shows the anticipated mortgage repayments at different rates of interest, based on the median house price in Cheshire East shown and assuming a 25% deposit. This demonstrates the annual income required to service a mortgage in each region.

**Table 1 : Comparison of Mortgage Costs at Variable Interest Rates**

	England & Wales	North West	Cheshire East
Median House Price Q1 2010	£185,000	£123,000	£172,750
Deposit @ 25% of Value	£46,250	£30,750	£43,188
Total Value of Mortgage	£138,750	£92,250	£129,563
<b>Annual Income Required (3.25 x salary)</b>	<b>£42,692</b>	<b>£28,385</b>	<b>£39,865</b>
Monthly repayment @ 4%	£732	£487	£684
Monthly repayment @ 5%	£811	£539	£757
Monthly repayment @ 6%	£894	£594	£835

The median annual income for Cheshire East is £27,214; this is not sufficient to fund a purchase, even at median house values.

- Table 2 shows the average monthly cost of buying a 2-bed property in stages under the shared ownership scheme, including both rent and mortgage payments. This is more affordable than buying outright, working out at about 20-25% of the annual median income.

**Monthly cost of buying a 2 bed home via shared ownership**

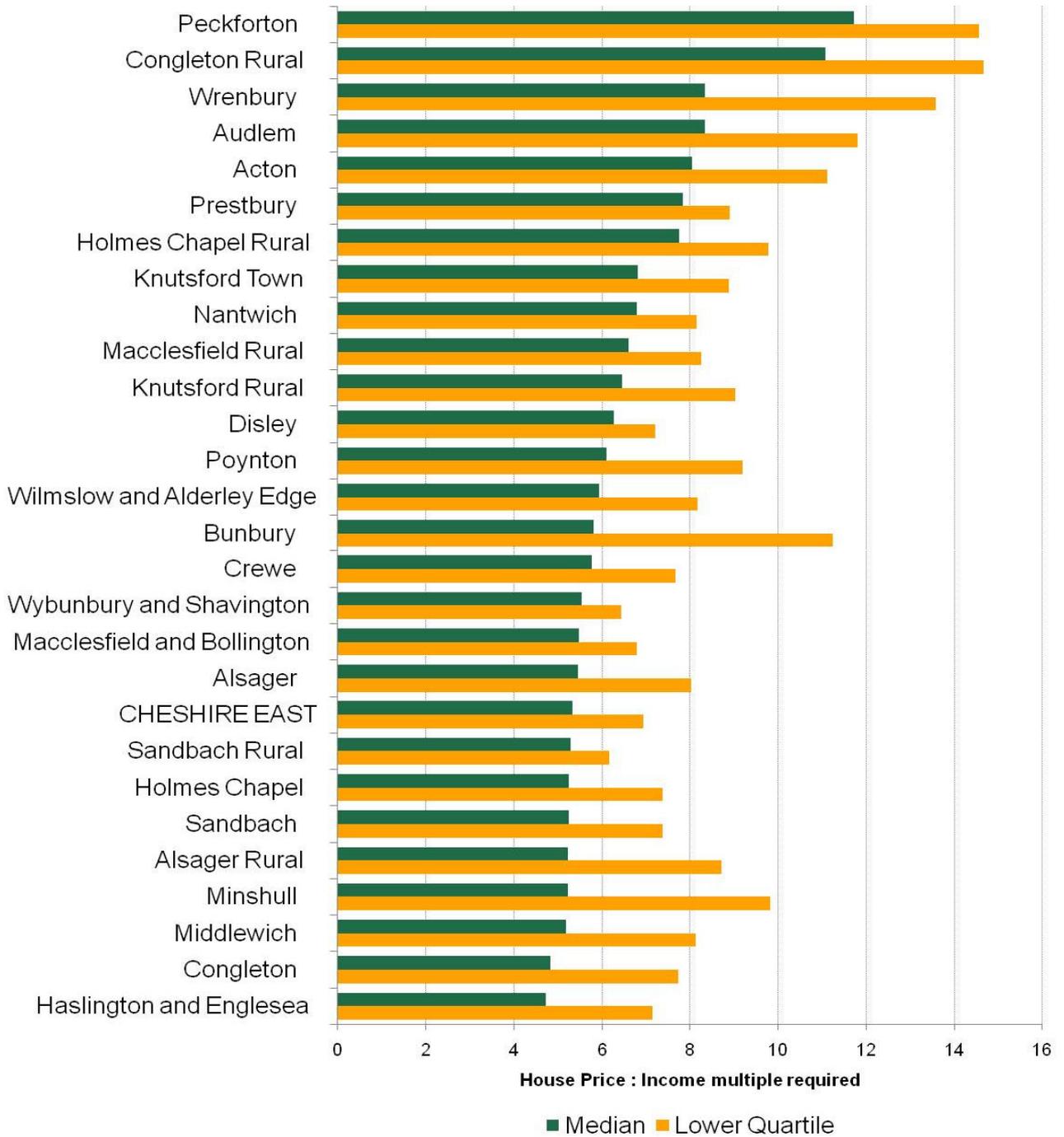
	25% Share	50% Share	75% Share	75% Share Homebuy
England	£524	£637	£745	£399
North West	£321	£390	£455	£243
Cheshire East	£373	£451	£529	£282

- Table 3 compares the cost of renting in different sectors versus buying a 2 – bed home, based on the median house price for Q1 2010 interest rate of 4% for repayment - Clearly demonstrating the affordability problems affecting Cheshire East more than 20% expenditure of annual household income

**Comparison of the Cost of Renting v Buying**

	Social Rent	Private Rent	Intermediate Rent	Buying a 75% share on Homebuy Scheme	Typical Monthly Mortgage Repayment
Percentage of Median Income Needed					
England	14%	47%	38%	17%	32%
North West	14%	22%	18%	11%	21%
Cheshire East	15%	21%	17%	12%	30%
Percentage of Lower Quartile Income Needed					
England	21%	70%	56%	26%	47%
North West	20%	33%	26%	16%	31%
Cheshire East	22%	31%	25%	18%	44%

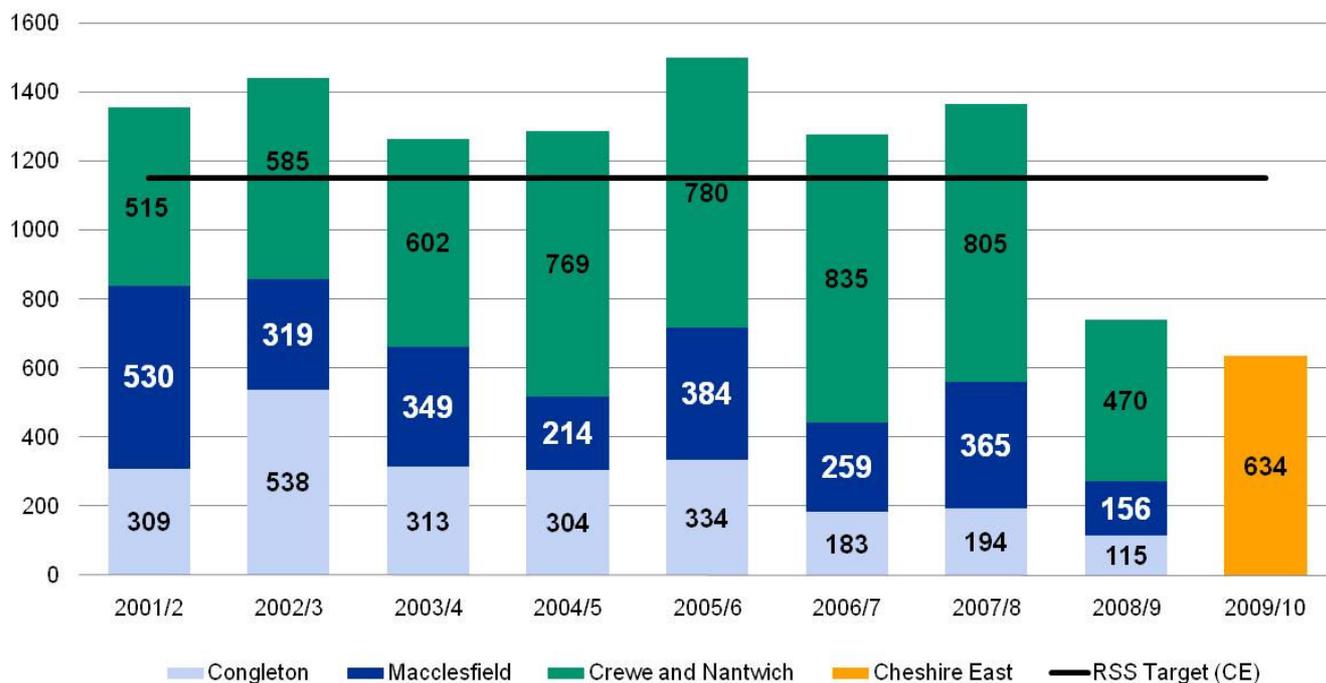
**House Prices and Income required - Median and Lower Quartile <sup>13</sup>**



Source: Land Registry

There is a serious crisis of housing affordability in the Cheshire and Warrington sub-region. Although average incomes are higher than those in the core of the conurbations, the sub-region has the largest concentration of high house prices in the North of England (Figure 3.1). Overall, 21% of dwellings in the sub-region are in prime or high value market sectors (comparable with the highest-priced areas nationally), compared with only 8% for the North West as a whole. In Macclesfield, 41% of dwellings are in prime/high value areas.

### Net Housing Completions 2001-2010



- Housing affordability remains a key concern in Cheshire East. The median house price to median income ratio is 6.7 across Cheshire East<sup>13</sup>. This however masks large variations. Affordability may appear good in Haslington and Englesea with a ratio of 4.7, however this is due to residents currently living there having a high income level. By contrast residents in Crewe have low incomes and may find neighbouring areas unaffordable.
- Since 2000, 11,475 (net) dwellings have been completed, with an average of 1,148 per annum. Between 2001 and 2008 there were in excess of 1000 dwellings built each year with a peak in 2005/6 of almost 1,500. However, in more recent years there has been a significant decrease in the numbers of dwellings built, reflecting the national downturn in house building as a consequence of the current recession.

The Council is currently working on its 5 year land supply. A Strategic Housing Land Availability Assessment has been completed and identified 5,147 deliverable dwellings that were expected to come forward within the 1-5 year period, this equates to 4.48 years supply. The Council have identified broad locations (within the Interim Planning Statement: Release of Housing Land) for future housing growth which will provide an additional 1,350 dwellings to the 5 year supply and consequently increase the 5 year supply total is increased to 6,097 dwellings. This equates to 5.3 years supply. The SHLAA is updated annually. A review will be taking place post 31<sup>st</sup> March 2011.

Spatial Planning are also preparing the Cheshire East Core Strategy, Local Development Framework, that is likely to identify broad strategic locations for development, this document is expected to be consulted upon over the next two of years and adopted in November 2013. Spatial Planning will also be preparing a Site Allocations and Policies Development Plan Documents which will provide policies and proposals to guide the allocation of land for specific uses. This is also likely to be consulted upon during the next few years and is expected to be adopted in Dec 2014

Core Strategy spatial options suggest possible growth (High Level) for Cheshire East of 1600 housing completions and 950 new additional jobs per year every year over the next 20 years. These figures would require a radically new approach to housing strategy and promotion.

The Local Development Framework will contain a number of separate documents including: Development Plan Documents (DPDs) that will contain the vision, strategy, policies and allocations; Supplementary Planning Documents (SPDs) that will give more detailed guidance on the implementation of policies, for example, on affordable housing and planning contributions; the Statement of Community Involvement (SCI) that sets out how and when consultation on the preparation of the Development Plan Documents and Supplementary Planning Documents will be carried out; and the Local Development Scheme (LDS) that sets out the timetable for the preparation of the other documents.

The Council has recently approved the adoption of the Interim Planning Policy on the Release of Housing Land and the Interim Planning Statement on Affordable Housing

Housing will need to be located close to areas of employment growth, in locations where there is infrastructure capacity or the potential to supplement it, and where development will support existing communities and contribute where possible to regeneration programmes and measures to tackle disadvantage. Although RSS targets will soon be abolished, it will remain important to re-use brownfield land wherever possible. Based on these principles, the primary focus for investment will be in or around existing key urban settlements:

### ***All Change for Crewe***

All Change for Crewe' is a suite of regeneration work programmes the Council are moving forward with to tackle issues around the prevalence of poor quality housing alongside the wider residential environment, amenities, cultural, creative and leisure offered by expanding the range and choice available in deprived areas which will help to lift these communities out of poverty.

Unlike other parts of Cheshire East and surrounding areas, Crewe has a significant amount of land that is available for employment, residential and leisure development. Because of this and its excellent strategic transport links, the town has significant potential to cater sustainably for high levels of

housing and employment-use related development. Indeed, there are already significant levels of developer interest in progressing new housing schemes in Crewe

Through the delivery of *All Change for Crewe*, by 2030, Crewe will be a nationally significant economic centre with a total population in excess of 100,000 people (rising from 83,000 in 2007), a large highly skilled working age population, plus business density and start-up rates, output, productivity and salary levels that meet or exceed national levels. Crewe is widely recognised as an important southern anchor to the North West region and a key gateway to the economies of northern and southern England

Appropriate housing provision is essential if Cheshire East Council are to achieve accelerated growth and a step change for Crewe.

### ***Macclesfield Development Area***

By 2030 significant change will also have taken place in the town of Macclesfield. The redevelopment of the town centre will have taken place and more people will live and work in the town centre, adding vibrancy during the day and into the evening, which together with environmental improvements will have created a safe and desirable place for residents and visitors alike.

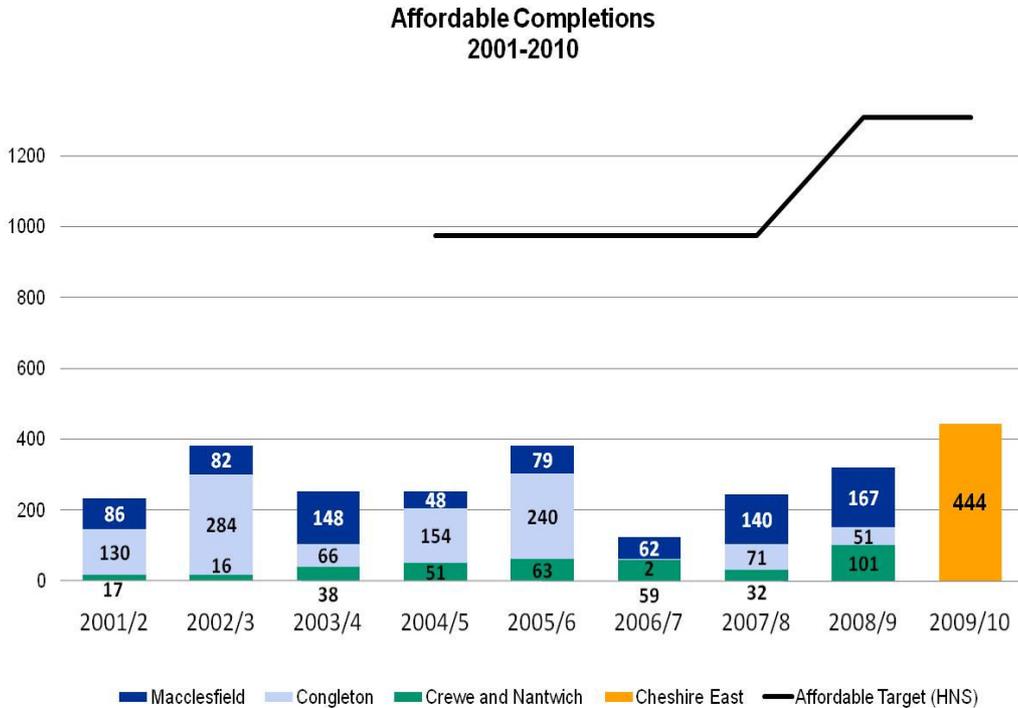
The potential of the South Macclesfield Development Area will have been realised providing new housing, job opportunities and leisure facilities. Employers, landowners and developers will have worked with the Council to improve the local transport infrastructure.

### ***Town Centres***

Outside Crewe and Macclesfield, a network of vibrant and prosperous smaller towns will exist that have reinforced their roles as key service centres providing employment, housing and a range of shopping, education, healthcare, cultural, leisure and other service to the local area. These areas will include specific projects for the market towns of Wilmslow, Congleton and the Weaver town of Middlewich. The projects will review a number of public assets and will assess viability for housing development within the town centres of both.

**PROGRESS TO DATE**

- The provision of affordable housing across Cheshire East has increased, In partnership with Registered Providers, 444 new affordable housing units were completed during 2009/10. The diagram below illustrates the numbers of affordable homes built across the area since 2002.



- Provision of affordable housing initiatives to help people access housing has also increased. As well as social housing, there are a range of affordable housing products available to residents, including:
  - Discount for Sale Scheme - properties have a discount ranging from 20% to 40% in perpetuity. There are currently 362 discount for sale properties across Cheshire East.
  - Shared Ownership – ownership is shared with a Registered Provider, ranging from 25% to 75% ownership, with rent paid on the remaining share. There are 586 shared ownership properties currently in Cheshire East.
  - Homebuy – this initiative enables social tenants, key workers and first-time buyers to buy a share of a home and get onto the housing ladder, Homebuy is a low cost home ownership scheme.
  - Assisted Purchase Scheme – this initiative is funded by the Council and helps first time buyers through a ten year interest free loan. In 2010/11, the Council has helped 16 applicants, buy properties on the open market. For those completed, the average house price was £123,000 which required an average loan from Cheshire East of £28,000.

- Negotiation of provision of new affordable housing through legal agreements
- Creative use of commuted sums to enable external funding to go further and provide more units of affordable housing

## **OUR STRATEGIC APPROACH - 2011 TO 2016**

The environment we are operating in is becoming more challenging as the methods of funding and delivering affordable housing are changing. In a climate of restricted funding for housing, a priority will be to explore all opportunities.

Cheshire East Council is working in partnership with Cheshire West and Chester and Warrington to produce the Local Investment Plan (LIP)2. This investment Plan will set out the priorities for investment in housing and communities for 2011 to 2015 across the sub region and follows on from LIP1 which was produced in May 2010.

Homes and Communities Agency funding (HCA) will be focused on LIP areas and therefore it is essential that the sub region has agreed its LIP2 in order to attract the limited funding that will be available through the HCA's Affordable Homes Programme Framework for 2011-15. The policy priorities in LIP2 are as follows:-

- *Investing in economic growth*- supporting areas and segments of the employment market which need an expanding and qualified labour force;
- *Meeting Housing needs*- of existing residents, through increased choice and supply of affordable and accessible housing;
- *Alignment of public and private sector resources*- Ensuring that housing investment supports other revenue and capital programmes deployed by the Local Authorities, Health Service and the Local Economic Partnership;
- *Leveraging assets and achieving VFM*- through the creation of public sector funding streams and assets such as land;
- *Job creation and training*- ensuring that housing investment directly supports job creation and training opportunities for local people;
- *Reducing under occupation through new build*- through the provision of smaller accommodation for middle aged or older residents which would free up larger family housing for rent upon letting.
- *Making effective use of existing stock*- for example, through returning empty homes to residential use and remodelling existing

time expired dwellings to meet newly arising need from a range of general and supported needs groups.

The establishment of a new Local Enterprise Partnership for the sub-region to drive forward economic growth builds on already established priorities and aspirations and the LIP2 will seek to ensure that an adequate new housing supply plays its part in supporting and facilitating growth. At the same time, severe affordability problems and the impact of an ageing population continue to generate needs which investment priorities must address.

### **Future delivery:**

Cheshire East is keen to work in partnership to progress development opportunities through the use of its own land assets. In order to do this we will:

- Explore the potential for Asset Backed Vehicles to be set up to focus on the regeneration of sites in Cheshire East and develop market and affordable housing.
- Progress the opportunity to pilot the use of Council owned land for the development of affordable housing to achieve maximum provision and return, enabling the Council to recycle any future return in the provision of more affordable housing.
- Explore opportunities to work sub regionally to maximise leverage for use of publically owned land to achieve new affordable housing across the sub region.

### **We will also:**

- Share information and research with all partners using guidance supported through the HCA's development framework.
- Make full use of planning obligation requirements using commuted sums and be creative in how we realise these obligations in respect of providing affordable housing in key priority areas of the Borough
- Ensure that sufficient affordable housing is provided across Cheshire East, especially in the northern part of the area where the gap between house prices and average earnings is the greatest.
- Work with Spatial Planning colleagues to ensure provision of appropriate housing for our changing population, particularly increasing elderly population and increasing number of single person households

- Assess the suitability of current affordable housing products and develop new, suitable products
- Promote and support access to broadband within new developments to help drive the economy and flexible working

## **AFFORDABLE HOUSING IN RURAL AREAS**

93% of Cheshire East is classed as at least 'more rural than urban', while 88% is classified as greenspace. 39% of the population lives in rural areas. One in four residents of Cheshire live in rural wards that have a population of below 5,000.

The Sustainable Communities Strategy for Cheshire East advises that there are major concerns about the potential for isolation and disadvantage in rural areas as many village shops, post offices and pubs continue to close but there are also concerns amongst local people about potential loss of green spaces.

Generally planning policies do not allow for new housing development in the open countryside outside of villages with settlement boundary lines. However in certain circumstances planning permission may be granted for small schemes of affordable housing where;

- The site adjoins the settlement boundary of a village or is within a village with no settlement boundary
- There is an identified need for affordable housing in that village or locality
- All the proposed housing is affordable, for people with a local connection and will remain affordable in perpetuity
- The development is in accordance with other local plan policies

Paragraph 30 of PPS3 covers the advice for affordable housing in rural communities, mentioning local authorities adopting a positive and pro-active approach which is informed by evidence, with clear targets for the delivery of rural affordable housing. PPS3 states where viable and practical, Local Authorities should consider allocating and releasing sites solely for affordable housing, including using a Rural Exception Site Policy. These small sites should only be used for affordable housing in perpetuity and the policy should seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection.

The Council's aim is to therefore identify housing needs in the rural areas of the district and to work with local communities and partners to ensure those needs are met

### **Current Position**

The Council has already carried out a number of Rural Housing Needs surveys to better understand the circumstances and challenges of residents in rural areas. The results of the surveys can be found on Cheshire East's website

Cheshire East Council and its partners (Wulvern Housing, CPPHT, Plus Dane, Regenda and Muir) fund a part time Rural Housing Enabler (RHE). The RHE's role is:

- Raise the profile of rural housing issues throughout Cheshire East
- Engage with parish councils and rural communities
- Advise on matters relating to rural affordable housing including current legislation
- Bring about and monitor delivery of rural affordable housing programme against targets
- Play an active part in the application of Cheshire East rural planning policies including the provision of assistance with Development Briefs and linking into Strategic Planning process for land use and housing
- Identify suitable sites for rural affordable housing and ensure close working with all parties concerned including colleagues within Cheshire East Planning and Policy, landowners, RSL's, local communities (including Parish Councils)
- Provide assessment of local housing need by reference to SHMA, Cheshire Homechoice and by carrying out local housing needs assessments

All rural schemes are subject to occupancy criteria to ensure that the accommodation is only available to those with a local connection to the village. In addition purchasers of shared ownership housing are only able to own a maximum of 80% of a property or if they staircase to 100% must sell the property back to the Housing Association so that it is retained as affordable housing in perpetuity

### **OUR STRATEGIC APPROACH 2011-2016**

it is important that we maximise our resources for the provision of new affordable housing in rural communities and are clear about which locations the Council is prepared to support new development.

We are developing a transparent approach and intend using a combination of the following sources of evidence to arrive at decisions about where we support new development. The results of this will be published in a separate strategic document relating to affordable housing in rural areas

- Cheshire East SHMA/SHLAA
- Localised Cheshire East rural housing needs surveys
- Local consultation including organised local focus groups
- Parish Councils

- Parish plans
- Ongoing development of the LDF
- Social Housing Waiting List
- Level of existing affordable housing stock in each parish
- Sustainability assessments

This work will be carried out in conjunction with Spatial Planning who are carrying out their own work on assessing the hierarchy of settlements in Cheshire East and in conjunction with Strategic Highways.

## 2. MAKING THE BEST USE OF OUR EXISTING HOUSING STOCK

**Cheshire East residents will have the opportunity to reside in decent well-managed homes, regardless of tenure. They will be able to afford to heat their homes and maintain a healthy lifestyle in a safe home.**

**The use of the existing housing stock will be maximised, increasing the availability of decent, affordable and appropriate housing.**

**The private rented sector will be a flexible, well-functioning aspect of the Cheshire East housing market, meeting the aspirations and housing needs of a wide range of households.**

There is a long established relationship between poor housing and ill health. Poor housing conditions, and their impact on the health of the occupants, were the primary drivers of state intervention in housing dating back to the major social reforms of the 1800s. Cold and damp homes exacerbate ill health, particularly respiratory illnesses in older people and young children, and contribute to excess winter deaths, and poor mental health and wellbeing. The annual cost to the NHS of dealing with the worst health and safety hazards in homes in England is estimated to be over £600million.<sup>1</sup>

A long standing Government target has resulted in the improvement of the majority of social housing; the challenge now is to sustain those improvements. Some poor housing conditions do still remain, particularly in the private sector. The prime responsibility for maintaining and improving housing rests with the owner, however we recognise that there are some vulnerable homeowners who lack the resources to improve their homes to a decent standard.

Fuel poverty is a particular threat to people's independence and health, as the inability to afford to heat the home can lead to either inadequately heating the home, or occupiers prioritising their heating over other essential items such as an adequate and healthy diet. A household is in fuel poverty if it needs to spend more than 10 per cent of its income on fuel to sustain satisfactory heating. The most recent figures state that 2.8 million households in England are in fuel poverty.

In many parts of the country there is a shortage of housing which is fuelling high house prices and preventing many people from accessing a decent home. Empty homes reduce the availability of housing in an area and often disrepair, neglect, fly-tipping and anti-social behaviour detracts from a local neighbourhood. Under-occupancy of homes limits the supply of good quality family homes, often resulting in overcrowding in other homes as families struggle to find suitable housing at a price they can afford. There are an

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<sup>1</sup> The Real Cost of Poor Housing. BRE (2010)

estimated 258,000 overcrowded social rented homes across England, with a further 428,000 being under-occupied by at least 2 bedrooms.

The private rented sector is an increasingly important growing tenure. Private renting offers a multitude of roles to a wide range of people, serving as a first port of call for new households, a ‘bolt-hole’ when housing circumstances change, a stopping-off point as people change jobs and move house, and – for many households – a long-term home. Of particular importance is the increasing reliance on the private rented sector to provide homes for vulnerable people, as a result of long housing waiting lists and the imbalance between demand and supply of social housing. Forthcoming changes to Housing Benefit regulations could result in younger single households being forced into shared housing, where fire risks are at their highest.

**Key Evidence Sources:**

- Private Sector House Condition Survey 2010
- Strategic Housing Market Assessment 2009
- Council Tax data
- Empty Homes Survey in Congleton LAP 2010
- BRE stock modelling 2010

**THE CURRENT POSITION**

- Registered Providers have invested heavily in the social housing stock in Cheshire East to ensure 100% of the housing stock meets the Decent Homes Standard, with only a very small proportion of households refusing works (2%). Registered Providers have business plans in place to address non-compliant properties, and have established property standards above the level required for decent homes.

*“A faster than expected delivery of the £43 million improvement programme, with decency increasing from 51% decency in 2006 to 94% in 2009/10 – 100% will be met – customer satisfactions with the Improvement Programme has increased form 87% in 2007/8 to 98.2% in 2008/9” - Cheshire Peaks and Plains Housing Trust*

- Housing conditions in the private sector present a slightly different picture. 72.4% of the private housing stock in Cheshire East meets the decent homes standard, but over 40,000 homes fall below this basic level (27.6%, compared to 34.4% in England).

**Reasons for failure of dwellings as a decent home by tenure**

Reason	Owner Occupied		Privately Rented	
	Dwellings	Percent (of stock)	Dwellings	Percent (of stock)

Category 1 hazard dwellings	23,900	20.2%	5,990	21.4%
In need of repair	8,820	7.5%	2,630	9.4%
Lacking modern facilities	1,130	1.0%	730	2.6%
Poor degree of thermal comfort	11,780	10.0%	4,570	16.3%
<b>Non-decency total</b>	<b>31,250</b>	<b>26.4%</b>	<b>9,120</b>	<b>32.5%</b>

Source: 2010 House Condition Survey

- There are an estimated 31,000 vulnerable households living in the private sector; 35.2% (11,000) are still living in non-decent homes. The highest level of non-decency for vulnerable households can be found in Macclesfield, where there is also a higher proportion of pre-1919 housing of non-decent standard than in other Cheshire East areas.

### Non-decent dwellings with vulnerable households

Area	Tenure	Vulnerable households in non decent dwellings	Percent vulnerable households in decent dwellings	Percent vulnerable households in non decent dwellings	Shortfall for vulnerable occupiers on PSA7 target
Crewe	Owner Occupied	1,710	68.0%	32.0%	110
	Privately Rented	530	62.0%	38.0%	110
Macclesfield	Owner Occupied	1,130	72.0%	28.0%	-80
	Privately Rented	1,970	48.2%	51.8%	830
Market Towns	Owner Occupied	3,600	65.3%	34.7%	480
	Privately Rented	760	69.3%	30.7%	20
Rural	Owner Occupied	1,130	61.6%	38.4%	250
	Privately Rented	120	83.4%	16.6%	-110
Cheshire East	Owner Occupied	7,570	66.7%	33.3%	760
	Privately Rented	3,380	59.9%	40.1%	850
<b>Total</b>		<b>10,950</b>	<b>64.8%</b>	<b>35.2%</b>	<b>1,610</b>

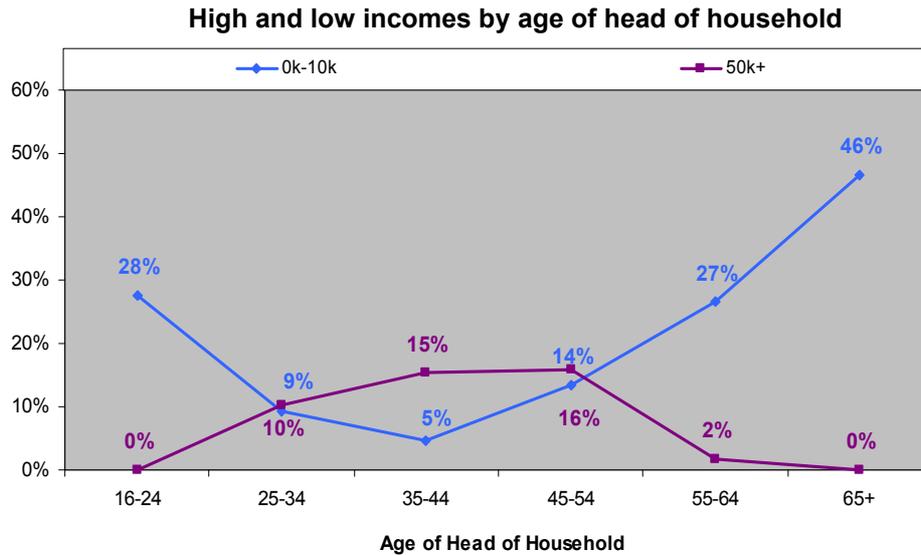
Source: 2010 House Condition Survey

- The previous Government's target to ensure that at least 70% of vulnerable households are living in decent homes in the private sector by 2010 has not been met. This target was removed in 2008; however it continues to provide a good measure against progress in tackling housing conditions for our most vulnerable households.
- The average cost of bringing homes up to the Decent Homes Standard is £5,560 per property, and investment of £224.4million is needed across the Borough, if all homes were to meet this standard.

Reason	Total Cost (£ million)	Average Cost per dwelling (£)*
Category 1 Hazard	£105.1	£3,520
Repair	£62.7	£5,470
Amenities	£29.1	£15,620
Thermal comfort	£27.5	£1,680
<b>Total</b>	<b>£224.4</b>	<b>£5,560</b>

Source: 2010 House Condition Survey

- Private rented housing is a vital and growing part of the housing market, offering a flexible form of tenure that meets a wide range of housing needs. (HB data on private rented sector from Liz Rimmer).
- The private rented sector in Cheshire East is in better condition than nationally (44% non-decent in England), but, while numerically small, still has the highest proportion of non-decent homes in Cheshire East. 32.5% (9,120) of private rented homes are non-decent, compared to 26.4% owner-occupied properties, and 2% in the social rented sector. There is a higher proportion of vulnerable people living in non-decent private rented homes (40.1%) than owner-occupiers (33.3%).
- Houses in Multiple Occupation (HMOs) are not a common feature in the private rented sector in Cheshire East, with only 27 licensable HMOs and an estimated 560 non-licensable HMOs.
- 46% of households where the head is age 65+, and 28% of households aged 16-24 has an annual income of less than £10,000. Demographic changes will present further challenges for improving and maintaining the quality of the housing stock in Cheshire East, with an increasing number of older people remaining in their homes for longer on fixed incomes and reliant on dwindling savings.



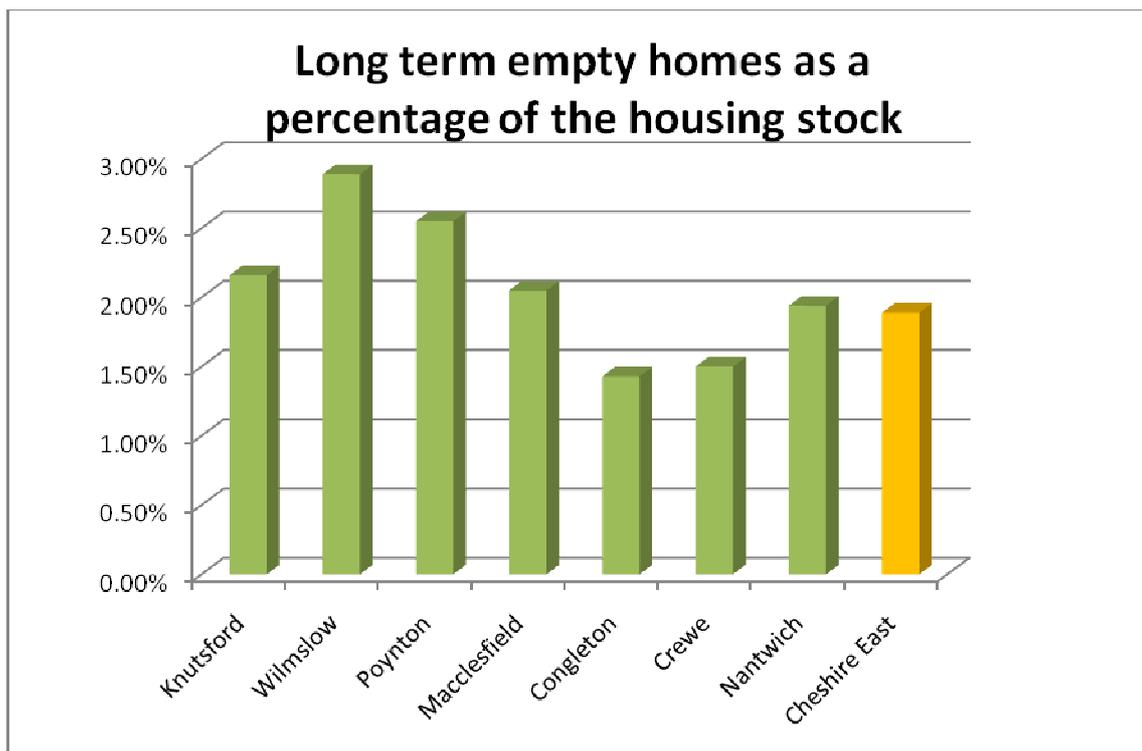
Source: 2010 House Condition Survey

- Thermal comfort and excess cold are the main factors for non-decency in the older housing stock, with 21.7% of pre-1919 private housing having poor thermal comfort. The more modern stock contributes to an average SAP<sup>2</sup> rating of 56 in the private sector, compared to a national rating of 50.
- Social housing has better SAP ratings than the private sector, ranging from 65 to 75 among Registered Providers in Cheshire East.
- An estimated 16,400 households are in fuel poverty in Cheshire East, which is slightly better than the national picture (11.7% in Cheshire East, compared to 15.4% in England).
- Households have indicated that the main home improvements needed are better levels of insulation, heating and double glazing<sup>3</sup>. This will contribute towards improving thermal comfort.
- Across Cheshire East there are over 3,000 long term empty homes (empty for longer than 6 months)<sup>4</sup>. Macclesfield Local Area Partnership (LAP) has the highest number of empty homes, followed by Congleton and Crewe LAPs. However, as a proportion of the housing stock, Wilmslow LAP has the highest proportion of long term empty homes, followed by Poynton and Knutsford LAPs.

<sup>2</sup> SAP, or Standard Assessment Procedure, is a government rating for energy efficiency.

<sup>3</sup> Household Survey as part of Strategic Housing Market Assessment 2009

<sup>4</sup> Council Tax data at 18<sup>th</sup> Jan 2011



Source: Council Tax data 2011; Dwelling estimates and size of area (mid-year 2008)

Analysis of empty homes data and local surveys demonstrate that there are three main contributory factors to the level of empty homes:

- The current economic climate has led to empty homes being on the market for longer than a six month period (28% of long term empty homes in Congleton LAP in 2010 were for sale or to let).
- A combination of empty specialist housing such as older people's accommodation, new build homes in a struggling market, and Registered Providers' decommissioned sheltered stock awaiting remodelling is inflating the level of long term empty homes.
- 94% of owners in Congleton in 2010 expressed willingness to bring their long term empty homes back into use, but quoted the affordability of major repairs as the main barrier.

## PROGRESS TO DATE

- A subsidised home insulation and renewable energy programme has seen over 3,700 thermal comfort and energy efficiency improvements, assisting in the reduction of energy bills for households.
- We have invested over £770,000 in vulnerable households' homes through affordable loans, to bring them up to a decent standard.
- Home improvement agencies form a key part of our strategy to support vulnerable homeowners to improve, maintain and repair their homes. Over 6,500 older people have received housing related information, advice and support, enabling them to maintain their independence.

- Handyperson services for low level tasks are a valuable contributor to preventing disrepair spiralling and resulting in higher repair costs. 4,500 small repairs have been carried out across Cheshire East to support older people to remain living independently in the home of their choice. For each £1 spent on handyperson services in 2009-10 in Cheshire East, there was a cost benefit of £1.97. Cost benefits for health were estimated at £46,332, for the individual were £48,048 and for social services £103,567.
- A stepped approach to enforcement of housing legislation has resulted in improved housing conditions for over 400 private tenants.
- We have licensed all known high-risk Houses in Multiple Occupation (HMOs), and have commenced a programme to identify and inspect all non-licensable HMOs across Cheshire East, working with our partners at Cheshire Fire & Rescue Service.
- The introduction of Cheshire homechoice has led to a decrease in the length of void social housing properties across the whole of the Borough. For one housing provider, there has been a reduction from an average of 56 void days to 39 void days. Another housing provider has seen the following changes:

	Pre Choice Based Lettings (CBL)	Post CBL
Bungalow	23 Days	15 Days
Flat	25 Days	20 Days
House	16 Days	9 Days

- We are on track to assist more than 60 households into accessing private rented accommodation with the use of the deposit guarantee scheme.
- The Private Sector Liaison officers have increased the number of landlords who they work with by 24 in the last financial year resulting in increased access to the private rented sector and supporting and encouraging best practice amongst landlords across the area.

## OUR STRATEGIC APPROACH – 2011 TO 2016

We will:

### Improve decency across all tenures by:

- **Providing a range of affordable financial options for home repairs, targeted at vulnerable low income households living in the worst housing conditions**

Capital resources for private sector renewal are at a premium, so we need to make best use of the limited resources we have to ensure that they are used where they are most needed, taking advantage of the freedoms and flexibilities afforded to us through the Regulatory Reform

Order that swept away the previous grant regime. We will revise our Financial Assistance Policy to make sure that packages of assistance are affordable and attractive, focussing on the needs of the most vulnerable households that need our support. We will make use of local intelligence and indices of deprivation to target the promotion of the assistance available to areas where there is a higher presence of low income households.

- **Providing support to older and vulnerable households to improve, repair and maintain their homes**

Investment and support for home improvement agencies (HIAs) will enable us to target our resources at the most vulnerable households. We are working with Adult Services and Central & Eastern Cheshire PCT to review the HIA services in Cheshire East. Moving forward, we will continue to work closely with the new HIA and our health and social care partners to ensure that opportunities for partnership working and service development are maximised, and that where vulnerable households are identified living in very poor housing conditions, comprehensive support plans are put in place. Handyperson services provide an early intervention to prevent further decline in the condition of a property; the expansion of handyperson services across Cheshire East will have a positive impact on housing conditions.

- **Registered Providers continuing to invest in their stock in order to achieve and sustain decency across all accommodation**

With the achievement of the decent homes target by the major providers of social housing in Cheshire East, their focus is now on maintaining properties to that minimum standard, investing in those properties where the tenants refused decent homes work as they become vacant, and developing their 'decent homes plus' approach: improving properties to a higher standard. Carbon reduction and tackling fuel poverty are the main themes running through the decent homes plus proposals.

- **Explore an approach to improving housing within our town centres**

Housing can contribute to the night time economy, community safety and the regeneration of town centres. We will work in partnership with Regeneration to explore new initiatives and area based housing renewal.

**Take a proactive approach to improving access to good quality housing in the private rented sector by:**

- **Improving landlords' and tenants' knowledge of good management and property standards**

Landlord Forums across Cheshire East are well attended and provide a mechanism for two way dialogue between agencies and landlords. We will continue to develop the forum meetings to increase knowledge on a range of topics and changes in housing and planning policies and legislation, and to consult with landlords on service developments. Likewise, we will continue to develop our newsletters and good practice guides to develop a library of quality resources for landlords to access. We will develop a tenant referencing scheme, and provide training to tenants to support them to maintain their tenancies. We will promote information on landlords and tenants rights and responsibilities, and make them aware of services available to support them. We will provide advice, guidance and support to new landlords to encourage them to work with the Housing Options team and accept referrals from us for people in housing need.

- **Working with sub-regional partners to implement and develop the Cheshire Landlord Accreditation Scheme**

Joint working across Cheshire and Warrington has led to the development of an accreditation scheme, looking at both how the landlord manages the property as well as the standards of the properties being let. The scheme recognises landlords who operate successful businesses and provide tenants with safe, well managed and good quality accommodation. We will continue to work with Cheshire West & Chester and Warrington to develop the scheme, bringing together incentives to encourage a larger membership. We will ensure that any landlord who we signpost or refer our customers to is a member of the accreditation scheme. Educational establishments and large employers in the area often market private rented accommodation to their students or staff; we will seek to ensure that they only associate with accredited landlords.

- **Targeting inspections on an area-based approach in areas with high levels of privately rented properties**

There are no significant concentrations of privately rented housing in Cheshire East, although privately rented student accommodation is growing in the Crewe area. Where there are pockets of privately rented housing, we will focus our attention on ensuring that housing conditions meet the legal minimum standard, and use Part 1 of the Housing Act 2004 to improve housing where landlords are operating wilfully outside of the law. We will identify privately rented housing using information from the house condition survey, reports from tenants and neighbours, and by close partnership working with other departments and agencies, including Cheshire Fire & Rescue and the Police. We will ensure that vulnerable and hard to reach groups know about and can access our services, particularly migrant workers who are often living in multiple-occupancy properties, and often in the poorest conditions.

- **Focusing our attention on ensuring houses in multiple occupation are free from fire risks and other significant hazards**

Fire hazards are a significant concern in HMOs, so by employing our tiered enforcement policy (education, informal liaison and, where these are not effective, formal enforcement of housing legislation) we will seek to ensure that all HMOs are free from significant fire risks. We have started a comprehensive programme to identify HMOs across Cheshire East, drawing on a number of information sources. As we identify and inspect properties, we will determine a rolling inspection programme, based on the risks posed by each individual property and their management. We will work in partnership with Cheshire Fire & Rescue and the Border Agency to bring about improvements in rented accommodation for migrant workers, who frequently find they are living in hazardous conditions.

#### **Reduce the incidence of Fuel Poverty by:**

- **Working across tenures to improve health through warmth**

Funding from National Energy Action has enabled us to develop a “Hotspots” referral network to tackle the causes of fuel poverty, by increasing awareness and improving access to service to maximise income, improve energy efficiency and thermal comfort, and improve home safety. Core partners are Cheshire East Council (Private Sector Housing, and Benefits), Energy Projects Plus, Energy Savings Trust Advice Centre and Cheshire Fire & Rescue Service. The network will be developed to expand the range of secondary partners, to include front line health and social care staff, third sector providers and community groups. Raising awareness of the causes, effects and remedies of fuel poverty is critical, not only for residents, but also for front line workers to recognise the signs for residents they come into contact with.

As the use of practical insulation measures widens through Government and utility supplier initiatives and self-funding by householders, we will turn to behavioural change as our focus, such as changing the way people use their heating and other energy consumables, finding the best energy tariffs, and keeping warm in the winter months. We will build on the work being carried out by Registered Providers, extending it into the private sector, and linking with the Hotspots referral network.

- **Targeting practical and financial support for vulnerable homeowners to tackle the effects of cold and damp homes**

With excess cold being highlighted as the most common Category 1 hazard in the private sector, and lack of thermal comfort being the

second highest reason for failure of the decent homes standard, the revised Financial Assistance Policy will have a strong theme of tackling the effects of cold and damp homes. Cheshire and Warrington have secured £7.2million investment in improving energy efficiency in hard to treat social and privately rented housing. We will work with partners across the sub-region to deliver this package of renewable technologies and solid wall insulation between 2010 and 2013.

- **Utilising housing legislation to effect thermal improvements in the private rented sector**

Landlords have a duty to ensure that their tenants are living in adequate housing conditions free from Category 1 hazards. Part 1 of the Housing Act 2004 gives us the necessary powers to require owners to carry out works to reduce or eliminate Category 1 hazards. We will use these powers, together with providing information and advice, including signposting to available grants and discounts, to landlords to ensure that they address excess cold hazards in the most cost effective way.

- **Maximising the use of government-initiated carbon reduction schemes**

Our financial resources will not stretch to meeting the needs of every household in Cheshire East. We will therefore raise awareness of the Energy Savings Trust Advice Centre for high quality advice, utility suppliers' carbon reduction schemes, any grants and discounts that are available locally and nationally, support Community Energy Savings Programme (CESP) projects in Cheshire East, and promote the use of the Warm Front programme. We will seek out and respond to opportunities to draw further investment into Cheshire East.

**Bring Empty Homes back into use by:**

- **Monitoring and analysing the incidence of empty homes to identify opportunities for early intervention**

Understanding the reasons why homes become, and remain, empty is critical to our strategic approach to tackling empty homes. Linking together different datasets on empty homes will enable us to gather good intelligence on empty homes and create a single point of reliable information. Comprehensive data from Council Tax records, reporting by the local community and local intelligence will enable us to analyse where empty homes are and identify key trends. Where we start to see clusters of empty homes, we can direct intervention and resources to eliminate the risk of housing market failure.

- **Developing a range of innovative resources to support owners**

Research into the reasons why homes remain empty will inform the level and type of support we offer owners to return empty homes back into use. Research in the Congleton LAP demonstrated that financial assistance for home repairs was the main barrier, and there was also interest expressed in leasing schemes. We will respond to these priorities through the development of sustainable but affordable financial assistance, and developing leasing models in partnership with housing providers, to give owners the best possible opportunities to bring the house back into economic use. Good quality information and advice for owners of empty homes is vital. We will develop our online and printed resources, so that owners have a one-stop portal of information about their options to bring empty homes back into use, and can make informed choices. We will maximise our resources by working in partnership with Registered Providers, and responding to opportunities for funding for empty homes, including funding from the New Homes Bonus and the Homes and Communities Agency's affordable housing framework.

- **Focusing our interventions on empty homes**

We need to ensure that we maximise the use of our limited resources to have the best impact. We will:

- Work with LAPs to prioritise areas where there are high concentrations of empty homes
- Focus our attention on the most problematic properties, determined through a risk-based assessment
- Carry out enforcement in accordance with the principles of better regulation, and taking a stepped approach: information and education, liaison with the owner, and where this fails, use our statutory powers
- Facilitate partnerships between Registered Providers and owners to utilise empty properties to meet the growing need for social housing.

**Reduce overcrowding and under occupancy by:**

- Providing holistic housing advice to ensure households are able to access appropriate accommodation

This also includes Housing Options Advisors advising on Housing Benefit entitlements; the Money Advisor maximising income for households to enable them to afford larger properties or to be able to afford to downsize, and making best use of Cheshire homechoice to award the appropriate level of priority to households to enable them to move into social housing.

- Continuing the use of the Deposit Guarantee Scheme and the Prevention Fund to support households into accessing more appropriate accommodation in the private rented sector

- Working with our sub-regional partners to develop a strategic approach to tackling overcrowding and under occupancy consistently across Cheshire and Warrington
- Developing the Cheshire homechoice web system to deliver an enhanced housing options package, so that households are able to see all properties that are suitable for them across all sectors

**Work with Registered Providers to improve void management by:**

- Developing the Cheshire homechoice policy and procedures to ensure that allocations can be made quickly and effectively to reduce the length of time that properties are vacant
- Encouraging more Registered Providers to join the Cheshire homechoice partnership to ensure consistency across the Borough and make better use of the enhanced system that is in place

### 3. Meeting the needs of our most vulnerable residents

Cheshire East residents will have the opportunity to live independently within an appropriate housing setting with access to housing support at the time that they need it.

Commissioning and funding good-quality housing-related support has wide benefits for vulnerable people, such as reductions in admissions to residential or nursing care, faster transfer of care from hospital to home, enabling the ability to sustain tenancies and reductions in teenage pregnancies and drug-related offences. Government research has found that an investment of £1.6 billion in the supporting people programme delivers £3.41 billion net financial benefits through reduced costs in homelessness, health services, tenancy failure, crime and residential care.

Changes in social policy and medical advances has enabled more people of all ages, with varying levels of disability and complex needs, to live with a degree of independence in the home of their choice. Older people are by far the main recipients of help with home adaptations; however, many children with serious medical conditions are being treated more effectively and living longer into adulthood, which can mean that families need to adapt their homes more than once as the child's requirements change. One-off investment of between £2,000 and £20,000 to adapt an older person's home can contribute £6,000 annual savings through a reduced need for residential care.

Households who live in temporary accommodation are some of the most vulnerable and socially excluded in our society. They are more likely to experience difficulties in accessing appropriate health services and experience uncertainty and isolation. Issues can be compounded by a move to new, short term accommodation away from their support network, sharing facilities with strangers and having to support themselves and in some cases children on tight budgets. Reduction in the use of temporary accommodation as well as reducing the length of stay for those households who have no alternative is essential.

Local authorities have been actively reducing the levels of rough sleeping, recognising the negative impact on some of our most vulnerable residents. The new Government wish to take this a step further and has an ambition to end rough sleeping. Local authorities are expected to decide when and how to achieve this goal in their area.

The upcoming reforms by the Coalition Government will bring significant changes for vulnerable residents as services across a number of sectors are challenged to rationalise and refocus. The effects of changes in the Ministry of Justice, Department of Work and Pensions, the Home Office and the Department of Health will all impact on some of the most vulnerable residents. The changes will be witnessed in areas such as access to benefits which will

affect accommodation options, joined up working and commissioning of services and access to support to deliver and maintain independent living.

#### **KEY EVIDENCE SOURCES:**

- The Supporting People Needs analysis (2009)
- Study into Migrant workers (2009)
- Gypsy & Traveller Assessment (2007)
- Homelessness Review & Strategy (2009/2010)
- Home Improvement Agencies Review (2010)

#### **THE CURRENT POSITION**

Although overall Cheshire East is a wealthy area with a high quality of life, there are many individuals and families within our communities who are vulnerable. Several reviews and research projects relating to specific client group activity have helped us understand who these vulnerable people are and to guide our strategic priorities to maintain and prioritise delivery.

Supporting People (SP) has been the main source of funding for supported housing services for vulnerable adults. The funding is now received as part of the Area Based Grant and is no longer a named ring fenced grant. Commissioning arrangements, informed by an annual needs assessment, enables us to provide appropriate services. Annual expenditure on housing support related services was £9 million in 2009/10, (current position from SP ). Supporting People needs analysis information in 2010 told us:

- There is an under-supply of supported accommodation for:
  - Older people with mental health problems / dementia,
  - Single homeless people,
  - People with mental health issues,
  - People with physical / sensory disability,
  - People with drug / alcohol issues
  - Gypsies and Travellers,
  - Young people leaving care
  - Young people at risk
  - Offenders
  - Homeless families with support needs
- The most significant unmet needs were for those with alcohol problems (under-supply of 381 units) and young people at risk (203 units)
- There is a lack of non-accommodation based support in many areas, notably for older people, those with alcohol misuse problems and people with learning disabilities

The Cheshire Partnership Area Gypsy & Traveller Accommodation and Related Services Assessment was carried out in 2007, to establish the current and future accommodation needs and aspirations of Gypsies and Travellers in the area. The study told us:

- Household sizes of Gypsy and Traveller families average 3.5 people per household, significantly larger than the average household size in the settled community.
- There is a need for additional permanent & transit pitches across the Borough. Between 2006 and 2010, 27 to 42 pitches were needed, and from 2011 to 2016 a further 19 to 22 pitches.
- Migration rates out of Cheshire East for Travellers are low.

A study on the housing and support needs of emergent migrant communities living and working in the Cheshire area was completed in 2009. The study told us:

- The highest concentration of migrant workers is in the Crewe area, living in the private rented sector
- There are low numbers of migrant workers living in social housing, with less than 40% of migrant workers contacting a social housing provider for accommodation, believing that they had a job they were not eligible.
- Migrant workers face affordability issues in accessing housing, including struggling with the upfront costs of renting and the loss of deposits when moving.

A comprehensive review of services for homeless households was carried out to formulate a picture of the scale and nature of homelessness in Cheshire East and likely levels of future homelessness. This told us:

- Affordability is a significant issue with prices well above the North West average and private renting expensive in comparison to social rents.
- High demand for 1 and 2 bedroom properties in the social rented sector with significant waiting time for households requiring this type of accommodation.
- Overcrowding & under-occupation are both issues.
- Accommodation is needed for those with complex needs
- A full review of temporary accommodation in the Borough is needed.

A review of the Home Improvement Agency services was carried out in 2010, as the first stage in developing and jointly commissioning a modern, integrated and fit for purpose HIA service with a concentrated focus on

achieving better outcomes for older, disabled and vulnerable people. The review told us:

- Demand for adaptations through the Disabled Facilities Grant programme is high, and increasing (figures)
- There were large variations in the length of time to complete adaptations across Cheshire East, with several instances of people waiting 2 years or more
- Demand for ground floor facilities and additional living space is increasing, with the majority being for disabled children: in 2009-10 the average cost of adaptations for children was £6,450, and for children was £21,500.
- The HIA service needs to better form part of a whole systems response to safeguard adults and children through proactive intervention.

## PROGRESS TO DATE

We exceeded the target to reduce the use of temporary accommodation for families by 50%, going from a baseline of 224 at 31<sup>st</sup> December 2004 to just 8 at 31<sup>st</sup> December 2009.

We have worked closely with the Housing Benefits team to make improvements for customers with the following benefits; reducing the level of evictions from private landlords and ensuring quick and effective payments to both individuals and landlords to prevent homelessness.

Other important examples of joint working include:

### **Working with Connexions, Just Drop-In, YOS, YMCA and Forum Housing**

- to develop the roles of two young people's workers in the area who are the first point of contact for young people who are likely to become homeless or have a housing issue.

**CAB** – working together with CAB to provide advice and assistance in the Courts to households who are at risk of losing their home across all tenures. Furthermore, the introduction of the Fit to Face Future programme will deliver workshops to people with debt and money issues to enable them to take control of their finances and prevent the reoccurrence of debt.

**Strategic work with Domestic Violence services** - ensures the needs of people fleeing violence are taken into account and responded to appropriately.

**Working with Job Centre Plus, CAB, RSLs, and Health** - to create and deliver a 27 point Recession Action Plan, with the aim of ensuring that information is available to help households.

**In collaboration with Connexions, Children's Services, YOS, Adullam Homes and the three main Registered Providers we have expanded the Vulnerable Young Persons Scheme.** This has been expanded to cover the

whole of Cheshire East to give additional housing options for young vulnerable people.

Working with Children's Services to deliver a joint protocol on our response to homeless 16 and 17 year olds. This has made a clearer pathway for them to access the most appropriate service.

Working with Plus Dane to deliver a furnishing project for the benefit of disadvantaged households in Cheshire East.

Commissioning two schemes with Wulvern and Plus Dane to deliver supported accommodation to ex-offenders.

Commissioning of the Nightstop Project which has led to 51 young people being referred to the scheme (between March 2009 and June 2010), where homeless 16-25 year olds are offered accommodation at a volunteer's house for up to three nights whilst a suitable alternative or return to home is negotiated.

Training for staff and partner organisations on utilising the mortgage rescue scheme has led to 98 households being given advice and assistance.

We have made access available to translation services for our Polish speaking community.

Secured funding from Supporting People to fund tenancy support in the private rented sector to enable vulnerable households to access a wider range of accommodation and ensure long term tenancy sustainment.

Introduced a move-on process for households in supported accommodation as part of Cheshire homechoice.

**Joint working with Adult Services, Home Improvement Agencies and Registered Providers has seen improvements in the Disabled Facilities Grant process.** Timescales have reduced through improved joint working, lean systems and better monitoring of cases through the adaptations process. There is greater consistency in recommendations for adaptations in line with Fair Access to Care criteria. Better value for money is being achieved, for example an estimated £70,000 will be saved each year through a single contract for lifts, and joint funding of adaptations with Registered Providers is enabling the DFG programme to meet the needs of more people. Greater financial investment in adaptations is being made, with increased central government funding for adaptations contributing to over £2.5million expenditure on Disabled Facilities Grants in Cheshire East.

## OUR STRATEGIC APPROACH – 2011 TO 2016

### ▪ Reduce the incidence of homelessness by:

Delivering the objectives of the Homelessness Strategy which focuses on five key themes; prevention, processes, tenancy support, temporary accommodation and permanent accommodation. The action plan is delivered and monitored by a multi agency steering group.

Some of the actions from the strategy are highlighted below and will result in the following:-

<b>Prevention</b>	<b>Action</b>	<b>Outcome</b>
Tackle financial issues for those most at risk	<ul style="list-style-type: none"> <li>Extend access to money advice in Cheshire East</li> </ul>	Fewer households falling into arrears with mortgage or rent. Fewer households accumulating debts. More households able to respond appropriately to a financial crisis
<b>Processes</b>	<b>Action</b>	<b>Outcome</b>
Improving referral processes	<ul style="list-style-type: none"> <li>Continue to work closely with all partners involved with homelessness and support</li> </ul>	Successful working practices are established with all partners to enhance service delivery
<b>Tenancy support</b>	<b>Action</b>	<b>Outcome</b>
Resolving gaps in provision of support	<ul style="list-style-type: none"> <li>Working with supporting people to increase provision</li> </ul>	Successful and longer term tenancy sustainment
<b>Temporary accommodation</b>	<b>Action</b>	<b>Outcome</b>
Improving the provision of temporary accommodation	<ul style="list-style-type: none"> <li>Conduct a comprehensive review of temporary accommodation available</li> </ul>	improved quality of accommodation; more households accessing wider services such as work, employment, health services.
<b>Permanent accommodation</b>	<b>Action</b>	<b>Outcome</b>
Increase access to affordable housing	<ul style="list-style-type: none"> <li>Continue to offer a range of affordable housing options</li> </ul>	More households accessing affordable housing options

Outcomes also identified include:

- Increase in vulnerable groups accessing social housing due to improved advice services
- Improved move-on from temporary/supported accommodation
- Use of temporary accommodation/Bed & Breakfast reduced

**We will commission appropriate housing related support services for vulnerable people by:**

Remaining an active partner on the Supporting People Commissioning Body – a partnership that also comprises Probation and the Primary Care Trust. The purpose of this body is to make allocation decisions regarding service commissioning/decommissioning and strategic agreement. The body reviews Supporting People contracts with providers and these reviews focus on:-

- Strategic relevance of service
- Value for money
- Analysis of need

Strategic Housing will assist in the development of the Supported Housing Strategy, which will take into account the findings of the Homelessness Review and the Temporary Accommodation review.

**Developing new supported housing**

The delivery of new supported housing will be a challenge for the authority within the current economic climate. Supported housing traditionally needs higher rates of subsidy than general needs housing. We will work with our Registered Providers to explore ways in which to develop specialist accommodation.

Services will continue to be focused on specific client groups such as:

- **Older people**
  - Numbers of elderly people in Cheshire East are going to increase substantially and we therefore need to plan to cater for their housing needs
  - The Council will develop an Extra Care Strategy in 2011 which will identify appropriate housing solutions for our ageing population.
- **To increase the provision of sites for Gypsies and Travellers by:**
  - Utilise our land assets for the provision of a permanent Gypsy and Traveller site.
  - Increase current provision on our existing site.

- Spatial Planning will develop a policy through the LDF process.
- **To improve access to suitable housing for people with disabilities and care needs by:**
  - **Investing in the Disabled Facilities Grants programme.** Increases in the ageing population and better life chances mean that the growth in demand for support to adapt housing will continue. We will continue to invest in adaptations, and work with Registered Providers to maximise resources and ensure that funding is distributed equitably, both across tenures and across the Borough. We will seek alternative ways of procuring adaptations to achieve value for money, using collective buying power with our partners to drive down costs. We will continue to review our processes to minimise the time that disabled people have to wait for the housing adaptations that they need, and we will benchmark our costs and performance against similar local authorities, to become one of the best performing authorities for adaptations.
  - **Delivering minor adaptations.** We will improve access to services across Cheshire East by delivering minor adaptations through the HIA service. We will develop services for self-purchasing customers and customers with personalised budgets, to complement the social care services available.
  - **Supporting self-help.** There is an increasing body of people who want to self-purchase equipment and adaptations, or who do not qualify for social care support, as well as the increasing numbers of people receiving personalised budgets and direct payments. Through the HIA service, we will develop services that are attractive and responsive to the needs of people outside of the social care system. We will develop affordable finance solutions for people who do not qualify for disabled facilities grants, to enable them to continue to live independently in the home of their choice as long as possible.
  - **Providing an accessible housing register.** We will improve access to solutions for households in housing need in the following ways: by training third parties such as Age Concern, library staff and supported accommodation on the homechoice system to enable more people to access the register and place expressions of interest in appropriate properties; improving contact with rural areas by linking in with the mobile libraries so access to advice and assistance with the register is more readily available.
- **To improve provision of Temporary Accommodation by:**
  - Work in partnership to develop an appropriate supply of temporary accommodation across the area.

- Invest in our current provision to ensure we are providing good quality accommodation which is fit for purpose.
- **To bring an end to rough sleeping by:**
  - Develop a strategic plan in partnership with stakeholders, which will set out our approach to meet the Government's ambition to eradicate rough sleeping.
- **Meeting the needs of Migrant communities by:**
  - Regularly disseminate information through appropriate networks on social housing policies and affordable housing options.
  - Developing links with private sector landlords to ensure that accommodation meets decency standards.
  - Assess the impact on future housing needs of the Eastern European tradition of caring for elders in the home.
- **Responding to the Housing Welfare Reform by:**
  - Raise the awareness of Members and front line staff on the proposed changes to the welfare benefits system.
  - Link with the Housing Benefit Department, Registered Providers and Job Centre Plus to ensure messages are delivered to the key people affected at the right time.
  - Provide information, support and advice to local private sector landlords on the changes to the local housing allowance to ensure we continue to have an adequate supply of private rented accommodation.
  - Ensure that Money Advice/Debt Counselling Services are equipped to give appropriate advice and assistance.

## 4. Meeting the housing needs of an ageing population

Older people in Cheshire East will have the opportunity to reside in good quality, accessible and adaptable housing with access to support services and advice, enabling them to live independently in later life.

Older people's health, well being and quality of life are so closely linked to the suitability of their homes and neighbourhoods that connections across housing, health and social care are critical to ensuring independence in later life. Maintaining independent living and a full and active life for many older people is dependent upon help and support being available to overcome poor housing conditions, unsuitable housing and difficulty gaining access in and around the home. A home should help people be independent and give them the security to be active members of their communities.

An ageing society is one of the great challenges we face in housing. We know with some certainty that the number of people age 65 and over will increase dramatically over the next 15 years. As we get older, our housing needs change. As well as providing support for the older people of today, there is also the challenge of ensuring that the right type of housing and support is available for future generations.

### Key Evidence Sources:

- Private Sector House Condition Survey 2010
- Strategic Housing Market Assessment 2009
- Cheshire Older Persons Housing Strategy 2007
- Extra Care Housing Report 2010
- Home Improvement Agency Review 2010
- Supporting People Needs Analysis 2009

### THE CURRENT POSITION

- The number of people in Cheshire East who are over the age of 65 is set to increase significantly within just a few years (56% by 2027). Cheshire East is projected to experience a proportionately larger increase in the older population than both the North West and England as a whole.
- In retirement, fixed incomes and dwindling savings present challenges to older people to maintain their home and access leisure and social activities that keep them healthy. Older people in Crewe experience a greater level of income deprivation than other areas of Cheshire East.

Across the Borough, an estimated 46% of households where the head is age 65+ have an income of £10,000 or below.

- Some of the older sheltered housing stock is becoming difficult to let, whilst we are also seeing an increasing number of long term empty privately owned older people’s accommodation across the Borough.
- Increases in the population of very elderly, or ‘frail old’ people are forecast to increase very significantly, with the 80-89 age group increasing by 82% and the 90+ age group increasing by 155%.
- An estimated 33.2% of people in the 55-64 age group, and 30.6% in the 65+ age groups are living in non-decent housing. Older people are more likely to have Category 1 hazards present in their home (40.1%), posing a significant risk to their health and safety. Excess cold and falls on stairs pose the greatest risk to older owner-occupiers in Cheshire East.
- In the 85+ age group, there is an increasing need for adaptations to help them maintain independence in their own home; in particular there is a greater demand for adapted bathrooms and showering facilities.

I. Form of assistance required <sup>14</sup>	Need Now	Need in the next five years
Help with repair and maintenance of home	25.3%	30.3%
Help with gardening	29.3%	25.4%
Help with cleaning home	18.0%	17.1%
Help with other practical tasks	11.0%	12.2%
Help with personal care	7.6%	8.6%
Want company / friendship	8.9%	6.4%

- When residents were asked what form of assistance they required, one in four respondents stated that they required some form of assistance. Both now and in the next five years respondents felt that they would need assistance with repair of maintenance of their home. *Source Extra Care Strategic Housing Market Survey 2010*
- 38% of respondents stated that they would prefer to live in their current home with Sheltered accommodation being preferable to extra care housing. Only 4% of respondents wished to live in a residential care home and 2% of respondents would rent from a private landlord

The Supporting People Needs analysis (2010) told us:

- There are no specific Supporting People services for Older People with Dementia or Mental Health problems but this client group is supported through other services as a secondary client group, either in accommodation based or floating support services. As part of the updating of the Supporting People Strategy and the Strategic Review of

Floating Support, linking in with the Joint Strategic Needs Assessment, we can clarify that the housing related support needs of these particular client groups are being met and if necessary look to commission services to close any gap in unmet need.

- There is an under supply of non-accommodation based units for older people
- There appears to be an over supply of community alarm units, although these services can be used to meet the need for additional floating support units
  
- CORE (Continuous Recording of Lettings and Sales) records information on the characteristics of new social housing tenants and the homes they rent and buy. In 2009-10 in Cheshire East, the largest group of new social housing tenants (34%) were aged between 60 and 74, with a further 26 % aged between 75 and 84. 15.5% were aged 85+. The main reason for moving home was because the property was unsuitable because of ill health or disability, and 60% of new lettings were to people transferring home in the social rented sector, 30% were through the Council's housing register, and just 8% moved out of the private rented sector, and only 2% moved out of owner-occupation.
  
- Cheshire East plays a critical role in funding housing related support to a wide range of groups including older people. Strong commitment is given to helping elderly people live at home for longer through solutions such as home adaptations and community support programmes and housing support services. Housing related support has been expanded to cover all tenures and improved relations with preventative services for home security and fire risk assessments have helped to keep older people safe at home, together with the expansion of handyperson services. The remodelling of sheltered housing schemes and new build accommodation including specialist Extra Care supported housing has increased the suitability and supply of appropriate housing for an ageing population.
  
- Home improvement agencies (HIAs) provide housing related support to over 3000 older people each year. Research in 2007 highlighted the demand for HIA services, with the majority of respondents highlighting their desire to remain living in their own home, but needing support with property maintenance, gardening and accessing an approved traders register. A review of current services in 2010 also highlighted the different levels of service provision and funding across Cheshire East.
  
- Extra care housing developments provide a safe and sociable environment which promotes independent and active lifestyles for older people and are a focal point for the local community. Each development has 24 hour on-site care and support teams, whose goal is to maximise residents independence. These teams provide support to residents and the wider local community. There are currently 9 Extra Care Housing schemes across Cheshire East, with a mix of tenures. In 2011/12 an Extra Care Housing Strategy will be developed to look at the future

provision of this type of accommodation.

**Examples of good practice:**

Introduction of an innovative five-tiered community support Lifeline Service. A 24/7 emergency alarm is installed in the property and customers either use an emergency alarm/pendant around their neck, or both. Upon contact, operatives assess the situations and either instruct the Community Support Officer to visit, call the emergency services or contact a family member – **Cheshire Peaks and Plains Housing Trust**

Older Persons Floating Support Service – aged 60 upwards – threat of or actual hospitalisation due to mobility issues (trips and falls) support those people to move into more suitable accommodation according to their needs – **Plus Dane**

“You Can Glow When You’re in the Know” – The Affordable Warmth campaign which runs group wide each October/November – GP targets vulnerable resident and all resident over 60 receive a home visit where they are given advice on saving on bills and they are offered a financial inclusion assessment – **Great Places Housing Group**

Our Extra Care schemes have state of the art facilities for older persons, high quality care and support provision and associated services such as an events organiser to ensure that resident remain and active an independent life for as long as possible – **Harvest Housing Group**

An in house Tenancy Support Officer. Floating Support is provided and outcome have included provision of aids and adaptations, transfers to more suitable properties, income maximisation, improved access to transport and social activities – **The Regenda Group**

Active 4 Age team dedicated to the service provision of older people including community alarm service; sheltered court co-ordinators and Healthy, Wealthy, Wise Scheme developing quality of life improving initiatives and income maximisation advice for the over 50’s - **Wulvern Housing**

**OUR STRATEGIC APPROACH – 2011 TO 2016**

There are a number of areas where the research for the Older Persons Housing Strategy in 2007 has reinforced priorities identified in “Ambition for All” and the 2010 Quality of Life survey, for example improved information, helping older people to remain in their homes and improved transport.

The message is that addressing these issues is the most important areas for action in terms of meeting housing and service needs and for providing better outcomes for older people in Cheshire East:

### ***Information***

*Older people have said that they need good quality information to be able to make informed decisions about their housing and service options*

- Enhance Cheshire homechoice to expand the range of information about housing options for older people.
- Delivery of the Ageing Well Plan, Supported Housing Strategy and the Extra Care Housing Strategy to improve information for older people.
- Work in partnership to raise awareness of grants, discounts and practical measures to tackle fuel poverty and improve energy efficiency

### ***Moving options – housing more suitable for their needs for sale and rent***

*Older people have said they would move to other suitable housing as well as specialist housing, in particular bungalows*

- Work in partnership to provide accommodation across a range of tenures that is of good quality and design and meets Lifetime Homes standards
- Through the impending Local Development Framework, provide suitable sites for specialist housing for older people

### ***Local services for local people***

*Older people strongly relate to their local area and this also fits with the governments neighbourhood and localism approaches*

- Ensure housing related support services, assistive technology and community equipment and adaptations are accessible and available across all tenures

- Develop the HIA services to ensure consistent service delivery across Cheshire East and explore the expansion of a range of practical and support services
- Provide housing related support services that are joined up with specialist providers who can deliver them through personalised budgets that are available for people who need them
- Continue to engage with our communities and residents through customer surveys and focus groups to ensure informed decisions are made at a local level that reflect local needs.

## 5. Investing in our neighbourhoods

Cheshire East residents will achieve their potential, regardless of where they live.

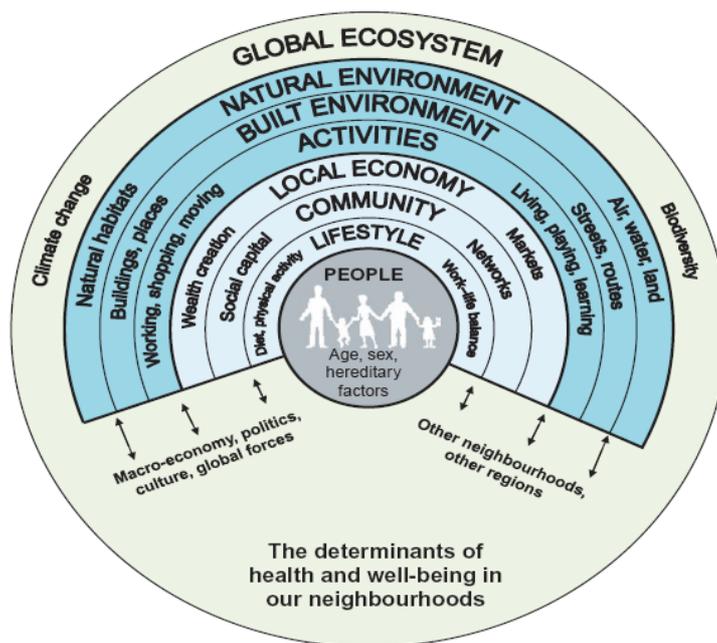
### INTRODUCTION

Strategic housing is much wider than just the built environment. It is about the 'place' and creating sustainable communities in which residents can thrive and want to live. Neighbourhoods can be complex, defined by boundaries, a predominant tenure or a distinct social make up. Good neighbourhoods are not constrained by physical, social or perceptual boundaries, they enhance quality of life.

In areas of multiple deprivation, there are often concentrations of social housing. Areas can develop a reputation for being the worst places to live locally, resulting in social polarisation. Many people who are able to, will try to move away, leaving behind those who are most vulnerable and in need. Deprivation is however not limited to urban areas: rural areas equally can suffer from overstretched or inaccessible basic services, leading to inequalities.

Quality, cost and accessibility of housing and the standard of the wider physical environment are important shapers of overall neighbourhood amenity and satisfaction. Factors such as balancing different housing tenures, responsiveness of local housing management and the operation of housing allocation systems have a major impact on neighbourhoods. Health inequalities can also be a consequence of social inequalities, as the Marmot review stated *"Inequalities in health arise because of inequalities in society – in the conditions in which people are born, grow, live, work, and age. So close is the link between particular social and economic features of society and the distribution of health among the population, that the magnitude of health inequalities is a good marker of progress towards creating a fairer society. Taking action to reduce inequalities in health does not require a separate health agenda, but action across the whole of society"*. In order to reduce health inequalities Marmot recommends taking actions across all the social determinants of health.

Social determinants of health: source Barton and Grant (2006)



Tackling social and health inequalities is not the sole responsibility of one organisation, it requires a partnership approach that is about empowering the communities themselves. The new coalition government indicates that the Big Society is about communities feeling empowered to solve problems in their neighbourhood, having the freedom to influence and discuss topics that matter to them, and a more local approach to social action and responsibility.

## KEY EVIDENCE SOURCES

- Sustainable Community Strategy 2010-2025
- LAP data
- Quality of Life Survey 2010
- 'Fair Society, Healthy Lives' 2010

## THE CURRENT POSITION

A local area partnership approach has been developed in Cheshire East, drawing together a range of community groups and public, private and third sector organisations in order to improve outcomes for local people and places, and tackle some of the issues associated with areas of deprivation.

In some of our most disadvantaged neighbourhoods in Cheshire East the focus is very much on the community and neighbourhood-led interventions to connect the neighbourhood to growth and opportunities nearby.

Health inequalities are apparent within certain areas of deprivation across Cheshire East, this is most evident in the Crewe area where life expectancy is considerably lower in comparison to some of the more affluent areas.

Seven Local Area Partnerships (LAPs) have been established across Cheshire East:

- Congleton
- Crewe
- Knutsford
- Macclesfield
- Poynton
- Nantwich
- Wilmslow

Their role is to improve services, ensure that local people influence decision making and to actively engage and empower communities. The LAPs have each produced their own local area plans, which have been influenced by the local community and town and parish plans.

Registered Providers operating across Cheshire East play a vital role in the place shaping agenda, and are therefore an essential partner bringing housing onto the agenda of the LAPs. They are committed to providing new affordable homes and specialist accommodation to meet the needs of some of our most vulnerable residents. They make a real difference to the lives of those residents living within the communities, in which they operate, contributing to reducing health inequalities, employment and training opportunities and the sustainability of areas.

As part of their aim to create thriving and sustainable neighbourhoods, Registered Providers have developed action plans. Actions include:

- Improvements to street lighting
- Affordable warmth awareness programmes
- Environmental action projects
- Setting up Homewatch schemes

## **PROGRESS TO DATE**

The LAPs have identified a number of cross-cutting issues that impact on our strategic approach to housing, including:

Poynton LAP area:

- Supporting the ageing population

- Identify the need for affordable housing and influence housing provision for local people, both young and old

Macclesfield LAP area:

- Identify the need for affordable housing and influence housing provision for local people both young and old

Congleton LAP area:

- Enhancing the availability of affordable housing for purchase and rent

Our Registered Providers contribute to a number of our priority areas. The following initiatives demonstrate some of the current good practice to achieving “Ambition for all” :

- Neighbourhood working at Bromley Farm, supported by the Plus Dane Group, has developed a number of projects including environmental action days, a community allotment, health events, a worklessness project and a digital project with the School. This work is being developed into a ‘good practice’ model for use in other neighbourhoods;
- A participatory budgeting exercise with Wulvern in Crewe which will provide an opportunity to obtain funding with local community groups determining priorities;
- A successful Playbuilder bid for the Radway estate in Alsager, supported by the Plus Dane Group;
- An emergency contact ‘business card’ for Poynton LAP residents has been funded by Johnnie Johnson Housing; and
- Cheshire Peaks and Plains Housing Trust allowing use of an empty property for a bike project on the Weston estate in Macclesfield.

*“Our community investment work focuses on tackling worklessness, promoting community cohesion, developing education partnerships, supporting community development and promoting financial inclusion. Our work has been recognised with a national award by the Institute of Community Cohesion for partnership working” – **Contour Housing Group***

*“Wulvern deliver regeneration through the neighbourhood management model, building on strong established partnerships. An example of this is the Neighbourhood Management pilot in Maw Green, including physical regeneration of the Sherborne estate” - **Wulvern***

## OUR STRATEGIC APPROACH – 2011 TO 2016

We will work with the LAPs to improve our deprived neighbourhoods, reducing both social and health inequalities experienced by some communities across Cheshire East.

We will work with and support the LAP areas to develop innovative approaches to deliver the priorities identified in the LAP action plans and the wider social and economic issues, including:

Generic Priorities:

- Increase the provision of affordable housing in order to develop mixed communities (Section 1: Delivering market and affordable housing)
- Reduce the level of empty homes, which can have a detrimental effect on neighbourhoods.
- Improve resident's health and reduce health inequalities by addressing the wider determinants of health, including:
  - Reducing social exclusion for some of our most vulnerable residents.
  - Improving energy efficiency to reduce fuel poverty and tackle housing conditions that exacerbate respiratory and other chronic illnesses
  - Improve access to the workplace and reduce long term unemployment.

Specific Priorities and Projects:

- **Whole area approach to local service delivery on the Moss estate in Macclesfield** - The aim is to put the community at the heart of service design, identifying opportunities for partnership working in order to deliver more efficient and effective services. It has been established that the following areas need to be addressed and brought together, namely:
  - Community engagement/development
  - Re-engineering services so that they are tailored to the needs of the community, are joined up and provide value for money
- **Comprehensive assessment of housing needs for both older and vulnerable people in Poynton** - The Poynton LAP has the highest percentage (21.5%) of adults aged 65+ compared with Cheshire East (17.7%). A working group will collate the wealth of information already in existence from organisations dealing with housing issues, but also ensuring that the local view and needs are identified to guide and influence the future provision (Section 4: Meeting the housing needs of an ageing population)

- **Knowledge Transfer Partnership** – This project deals with raising the aspirations of young people in specific areas of Crewe. A two year study will be undertaken by an advocate based with Wulvern, to consider a range of recommendation to improve the aspirations of young people.
- **Contribute to the Congleton LAP Housing sub-group developing innovative approaches** - One of the identified priorities is to tackle empty homes, focusing on neighbourhoods with the highest level of long term empty homes.

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