# DRAFT ROTHERHAM HOUSING STRATEGY 2013 - 2043

Part 1: 2016

Continuing to improve the quality and choice of Rotherham's housing offer









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We have tried to keep jargon to a minimum in this document, as we want it to be accessible to everybody, but some of the terms used may need further explanation. We have therefore included a 'guide to terms used in the Housing Strategy' on pages 20-22. The detailed actions which underpin this document are contained within a separate housing strategy action plan.

### **Foreword**

Rose McNeely, Cabinet Member for Safe and Attractive Neighbourhoods

Dave Richmond, Director of Housing and Neighbourhoods

November 2012



### Introduction to Rotherham's 30 year Housing Strategy

We know that good or bad housing has a direct impact on health, educational achievement, economic prosperity and community safety – all of which are important to the success and wellbeing of Rotherham's communities. Housing therefore makes a key contribution to delivering Rotherham Partnership's Community Strategy, whose three priorities for 2012-15 are:

- 1) Help local people and businesses benefit from a growing economy
- 2) Ensure the best start in life for children and families
- 3) Support those that are vulnerable within our communities

The 30 year Housing Strategy reflects the crucial links between housing and other key services, particularly health. It sits alongside the Council's 30 year housing business plan.

### A picture of Rotherham at the beginning of the 30 year strategy

- Diverse and vibrant blend of people, cultures and communities
- Mix of urban areas and villages (about 70% of the borough is rural)
- Rich industrial heritage and over recent years investment in new areas such as information technology and light engineering
- Population steadily increasing 256,000 in April 2012
- Ageing population there will be an additional 20,000 residents over the age of 65 over the next 30 years, and relative decline in younger population
- Employment rate has fallen below national and regional averages since recession
- Income levels are also below national averages
- The educational attainment of our school leavers is improving each year
- Approximately 110,000 households in borough of which 20,993 are Council homes
- Large number of people on the Council's housing register 27,103 in April 2012
- Vast majority of Council homes classed as 'decent' but significant decency issues in the private rented sector
- There is a low housing demand in some areas and an increasing housing affordability gap between the most and least deprived areas
- The number of new homes built is at an all-time low
- In 2011, 18.2% of Rotherham's households were living in fuel poverty, in particular people renting privately
- Low crime rates compared to national and sub-regional averages

### Vision: Where we want to get to by the end of the 30 year period

- People living in high quality homes, whether in the social rented, private rented or home ownership sector
- Rotherham Council playing its part by being the best housing provider in the country, delivering high quality services and support, and peaceful and well-managed neighbourhoods
- A smaller gap between the most and least disadvantaged neighbourhoods, so that all of Rotherham's people can live in safe, healthy and vibrant communities
- No households living in homes that are poor in terms of energy efficiency

This is our 30 year vision, and we will set out how we will deliver this in three-yearly instalments. The first instalment relates to 2013-16, therefore to the end of the current Comprehensive Spending Review period. During this period of severely restricted public finance, we must focus on making our resources go as far as possible to continue to improve the quality and choice of Rotherham's housing offer. The next instalment, 2016-19 may have a different focus but the 30 year vision will remain the same.

### Introduction to part 1: 2013-16 - Continuing to improve the quality and choice of Rotherham's housing offer

### Wider strategic context

Nationally, the Coalition Government has embarked on a massive programme of budget cuts which has caused us to drastically reduce our planned housing and regeneration investment. Other major national changes include:

- The Localism Act 2011 has brought about a number of major changes that affect housing including changes to how Council housing is allocated and managed
- 2011 saw the publication of the Government's national Housing Strategy, *Laying the Foundations*, introducing a wide range of new initiatives particularly focused on 'reigniting the housing market and getting the nation building again'
- The Right to Buy rules have been changed to make discounts higher and therefore more Council homes are likely to be lost through this route
- Housing Revenue Account Self Financing has allowed local authorities to control their own rental income which provides opportunities to borrow and invest over 30 years
- The Welfare Reform Act 2012 will bring significant change, particularly in respect of Universal Credit (housing benefit and local housing allowance will be incorporated into a single benefits payment) and the new 'bedroom tax' which makes it more important that people are living in homes that are not larger than they require
- The Department of Health's White Paper <u>Caring for our future: reforming care and support</u> (July 2012) demonstrates the contribution a good home makes towards the health and wellbeing of individuals and sets out a new system that will support individuals to live independently for as long as possible
- People are finding it difficult to buy homes due to the economic recession and a reluctance by to lend to people without large deposits

At the South Yorkshire level, the Regional Spatial Strategy is to be superceded as a policy basis in favour of localism and a new approach to driving house building, based on local demand, acceptance and incentives. Also, the Sheffield City Region Local Enterprise Partnership has become a key channel for accessing external funding for housing growth.

### Local strategic context

At the local level, the overarching strategic plan for Rotherham is the Community Strategy 2012-15, which describes the vision for the future of the Borough and sets our key targets and actions that all partner organisations are committed to achieving. There are also links between housing and each of the Council's corporate plan objectives, in particular *making* sure no community is left behind and helping to create safe and healthy communities.

The other key strategic document at the local level is the Local Plan (former Local Development Framework), and the Core Strategy (the strategic part of the Local Plan)

states that Rotherham requires 850 new homes per year up to the year 2028. RMBC has also maintained its Local Investment Plan, an important document that sets out our geographical housing and regeneration investment priorities, and although much of this remains unfunded due to the widespread public spending cuts, delivery against the Plan remains one of our ten commitments.

More recently RMBC has focused its interventions on the most disadvantaged areas, as defined by the Indices of Multiple Deprivation 2010. These areas have, in the main, suffered from long term deprivation and have featured amongst the worst in the country based on their rankings in the Index of Multiple Deprivation for many years.

In delivering the Housing Strategy we also need to make links with other important related documents, particularly:

- Joint Strategic Needs Assessment and Health and Wellbeing Strategy
- Rotherham's Warmer Homes Strategy
- Rotherham's Homelessness Prevention Strategy
- Rotherham's Supporting People Strategy
- Rotherham's Child Poverty Strategy

### **Areas of focus within the Housing Strategy part 1 (2013-16)**

In recent years we have delivered major investments and improvements to Rotherham's housing, some of our key achievements being:

- Delivery of the Housing Market Renewal Programme
- 171 new homes in the town centre and 132 new Council houses built
- Decent Homes Standard achieved for Council's housing stock
- Number of empty Council properties reduced to an all-time low of under 150
- Number of households in temporary accommodation reduced to an all time low of 22

Despite severely restricted public finances, we have chosen to increase our investment in delivering new housing, improving our existing housing and improving services. This will help us to achieve our ambition of being the best housing service provider in the country. However we have many issues to tackle, and we need to focus our resources on the things that will have the biggest impact on Rotherham's residents, in particular the need to kick start the building of more affordable homes. For the next three years, we have expressed the areas we intend to focus on as 'ten commitments' to the people of Rotherham.

We have consulted widely to make sure these commitments reflect the concerns and priorities of Rotherham's people. Six monthly progress updates will be posted on the Council's website <a href="www.rotherham.gov.uk">www.rotherham.gov.uk</a>, and the next instalment of the Housing Strategy (part 2: 2016-19) will be produced in late 2015.

### Commitment 1: We will deliver Council housing that meets people's needs

We want to provide the best housing services in the country. The demand for Rotherham's Council housing continues to increase, and as housing plays a key role in people's health and wellbeing, it is essential that we ensure our housing meets the needs and aspirations of its residents, now and in the future.

#### How we will deliver this commitment

We will ensure the Council's housing stock meets the highest standards:

- We will increase investment to ensure that we meet our tenants' expectations of high standards and all properties comply with the decent homes standard.
- We will identify and pursue every opportunity to improve the energy efficiency of our housing stock, where funding is available (see commitment 5)
- With others we will deliver environmental and public realm improvements to ensure neighbourhoods are safe and attractive

We will acquire, build and encourage new housing provision, that meets the needs of Rotherham's changing population:

- We will ensure that new Council housing meets high design and sustainability standards and is provided in areas of high need
- We will work in partnership with housing providers to deliver more housing for disabled people and rural communities and more bungalows for small households as indicated by the Joint Strategic Needs Assessment
- We will access new resources available via the Department of Health White Paper –
   Caring for our future: reforming care and support
- Households are generally smaller and the new benefit rules and our attempts to free up under-occupied homes mean that we need more one and two bedroom homes. We will deliver more of these homes, including where appropriate remodelling existing stock, while continuing to meet the requirements of larger households.
- We will investigate the viability of delivering homes of modular, off-site construction in Rotherham in order to cut down time and cost and ensure high quality

As well as delivering new housing, we need to free up existing Council housing by ensuring that the right people are in the right homes. We will do this by:

- Implementing a new policy to ensure we allocate homes in a more equitable manner to meet housing need and that we assist tenants that are 'under-occupying' properties larger than they need, to move to more suitable accommodation
- Helping Council tenants who wish to move to other areas, for example for employment reasons, to exchange with other tenants via the national Homeswapper database
- Implementing a new strategic tenancy policy, as required by the Localism Act 2011, that sets out information about the length of Council tenancies

### Commitment 2: We will increase and improve the supply of affordable rented housing in Rotherham

'Affordable' housing is aimed at people who are unable to afford to buy or rent on the open market, and can either be social rented housing (from the Council or a housing association) or shared ownership housing. The need for affordable housing in Rotherham has grown dramatically over the past few years and will continue to grow, for many reasons, including the following:

- The population is growing, and ageing, and household sizes are becoming smaller, meaning more people than ever before are seeking a place to live
- The average household income is relatively low, and with the forthcoming changes to welfare benefits more families will find themselves living in unaffordable housing
- It is harder to secure a mortgage and large deposits are required, therefore more people will need to rent for longer, and more 'intermediate' housing is needed (commitment 10)
- The Right to Buy could lead to a decrease in the availability of Council housing.
- Many developments are no longer proving to be financially viable because of current weak housing market conditions. Development sites are stalled and developers are not able to build enough new homes to meet the local housing demand.
- The temporary three year measure introduced by Government to enable developers to renegotiate Section 106 agreements on stalled sites, may reduce the number of affordable housing units delivered in Rotherham

The Council has strong ambitions to kick start the delivery of new affordable homes in Rotherham by working with developers and housing association partners, and also to build more Council homes – and we have already made solid progress. In 2011, RMBC built 132 new Council homes through the Homes and Communities Agency (HCA) new build programme, the first in over 20 years, which signalled the beginning of a new era with the Council in a strong, leading position to get Rotherham building again. We will continue to build new Council housing, however the funding regime has changed and we must therefore look to new ways of delivering more homes.

### How we will deliver this commitment

### Working in partnership to increase the supply of affordable rented housing

- We will build or buy at least 150 new Council homes between 2013 and 2015
- We will spend a minimum of £3m on acquiring new properties for Council rent, including Right to Buy buy-backs, where this fulfils the requirements of our new strategic acquisitions protocol
- We will work with private developers to assist them in building new homes on delayed development sites and maximise the number of affordable homes that can be delivered through Section 106 planning gain. In addition, we will work closely with housing association partners and other developers to deliver the National Affordable Housing Programme
- We will work with our partners to take every opportunity to attract new resources into the borough, primarily via the HCA's Get Britain Building scheme and other funding schemes available at the Sheffield City Region level
- We will continue to implement the next phases of the Waverley development, and to bring forward the proposed urban extension of Bassingthorpe Farm, by liaising with

communities and private developers to bring forward quality residential developments and support economic growth and employment in Rotherham

### Managing existing homes better, to increase the amount of affordable rented housing

- We will keep the level of empty Council properties low maintaining top quartile performance
- We will work with private owners and housing associations to bring at least 18 empty homes back into use as social rented housing
- We will explore options to introduce a scheme to provide loans to private sector landlords to bring properties up to a decent standard in return for fixed-period social housing tenancies



### Commitment 3: We will deliver against our Local Investment Plan

Rotherham's Local Investment Plan (LIP) sets out our future ambitions and visions for sustainable place-making in Rotherham. It was produced in collaboration with the Homes and Communities Agency (HCA) in September 2010, and while the financing regime has changed dramatically, much of the information is still very relevant. The areas identified in the LIP are still high priority for investment, however economic growth and employment will be key drivers to successful delivery. The LIP has three overall strategic objectives, to:

- Address twin challenges of growth and renewal in a difficult economic context.
- Make a significant contribution to the National Affordable Housing Programme
- Accelerate progress in the development of sustainable communities

The LIP contains 13 key projects. We will focus on the delivery of the boroughwide development strategy defined in the LIP, although many schemes will come forward without the level of public sector funding support initially anticipated. In the current economic climate it will be a significant challenge to maintain the depth and breadth of the LIP ambitions. Out of the 13 projects earmarked for intervention in the LIP, five urban areas have been shortlisted for infrastructure funding through the Sheffield City Region Infrastructure Fund (SCRIF), alongside two housing growth areas – Waverley and Bassingthorpe Farm - identified as having the potential to trigger important new employment opportunities and economic growth in Rotherham.

The full list of projects that have been submitted via the SCRIF are therefore as follows: Rotherham Town Centre (multiple sites), Chesterhill / Dalton, Bellows Road / Parkgate, Maltby, Waverley and Bassingthorpe Farm.

We will maintain our ambition to deliver regeneration activities to all prioritised areas in a challenging economic environment. One of the key ways in which we will do this is to make the best use of Council-owned and HCA-owned land and property assets, for example by offering discounts on land for development or allowing deferred payment.

### Commitment 4: We will make communities safer

Crime, anti-social behaviour (ASB) and concerns about being a victim are significant issues for many Rotherham residents, despite low recorded crime and ASB rates compared to national and sub-regional averages. Crime, ASB and feeling safe in their communities remain high on residents' lists of priorities.

The impact that crime and ASB has on the lives of vulnerable victims can be particularly harmful, and identifying and supporting those vulnerable individuals is a key priority for the Council and its partnership with South Yorkshire Police.

Our residents have the right to feel safe in their own home, on the streets and to live free from crime and ASB that affects their quality of life. Tackling these issues is vital to making people feel safer and improving their quality of life. We will work in partnership with the Police to provide a range of preventative and diversionary activities and initiatives – but where crime and ASB persist we will take strong enforcement action against perpetrators.

#### How we will deliver this commitment

- We will take firmer, faster and better coordinated enforcement action against the perpetrators of crime and ASB, and will keep people suffering from ASB better informed of the action we are taking
- We will ensure that private landlords are made aware of the responsibility that they have for reducing antisocial behaviour caused by their tenants
- In partnership with South Yorkshire Police we will introduce a new risk management framework to enable us to better support vulnerable persons and 'out of hours' we will carry out joint 'noise nuisance patrols to better support our communities
- We will take a zero tolerance approach to drug and alcohol related criminality in our communities, particularly cannabis cultivation in Council owned properties.
- We will ensure all Council staff and the Council's partner agencies are aware of their responsibility to report concerns regarding the safety and welfare of people to the appropriate Safeguarding service
- We will engage with all our communities to enable them to set up community and voluntary groups to improve their quality of life, and we will engage better with young people to enable us to target more effectively the resources that are available to support them.

### Commitment 5: We will work with partners to ensure everyone can afford to heat their home

In 2011 18.2% of Rotherham's households were living in fuel poverty, in particular people privately renting and those living in pre-1919 terraced properties. We must learn from research programmes such as the Keeping Warm in Later Life Project (KWILLT) and the Warm Homes, Healthy People programme, to improve the health and well-being of our most vulnerable residents. We will work with partners to reduce the risk of cold related illness and excess winter deaths, and identify ways of helping people out of fuel poverty by increasing the thermal efficiency of their homes and helping to lower fuel costs.

This Housing Strategy is aligned with Rotherham's Warmer Homes Strategy, whose five aims are:

- Work in partnership to deliver Rotherham's Warmer Homes Strategy
- Residents are aware of affordable warmth issues and services available
- Improve the energy efficiency of Rotherham's housing stock
- Health and wellbeing is improved through warmer homes
- Maximise income and minimise energy costs for all Rotherham residents

#### How we will deliver this commitment

- We will offer advice on energy efficiency, grants and schemes across the borough, but particularly for those most at risk of ill health as a result of cold homes
- We will use Community Energy Saving Programme funding to carry out energy
  efficiency measures in the most disadvantaged areas in the borough, and ensure this
  approach is continued once the Energy Company Obligations programme commences
- We will continue to improve our Council homes by replacing inefficient gas boilers and improving loft, and cavity insulation. In our non-traditional Council homes we will complete our programme of stock thermal insulation, and improve the energy efficiency rating of other hard to treat Council properties, ensuring all Council stock meets a minimum standard.
- We will ensure that any new Council houses we build after 2016 have reduced carbon emissions

### Commitment 6: We will help people to access the support they need

Good housing and support services for vulnerable people can assist people to live healthy, independent lives and reduce the pressure on families and carers. By providing the appropriate accommodation, advice and support or home adaptations, we can reduce costs to the NHS and social care. Housing related support provides prevention and early intervention to vulnerable and excluded groups to support the maintenance of independence and / or the move from supported or temporary accommodation to independence. This Housing Strategy sits alongside Rotherham's Supporting People programme whose main aim is to enable individuals to live independently within their home, preventing homelessness and social exclusion.

It is also essential, particularly in the current economic climate, that we provide advice and support to all people who are facing financial difficulty to the extent that they are at risk of homelessness. Central Government announced significant changes to the Housing and Council Tax Benefit Scheme in April 2011. Many aspects of Welfare Reform will have a direct impact on housing providers and those in social and private accommodation. These measures have the potential to lead to increases in homelessness, evictions, child poverty and debt. The Council has taken a pro-active approach to preventing people from getting into financial hardship and being at risk of losing their home. The Council carries out statutory homeless duties but 'prevention is better than cure', and so primarily focuses on preventing homelessness. The Council has seen positive results, however due to the radically changing culture and economic climate this work has to continue and is a key part of our Housing Strategy.

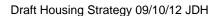
#### How we will deliver this commitment

#### Support to vulnerable groups

- We will deliver new housing, including specialist housing that is accessible and adaptable to accommodate people's changing needs and circumstances, and we will continue to resource the adaptation of existing homes
- We will support the most vulnerable tenants by making available or signposting people
  to services including a handypersons service to assist with minor fixings, fitting of
  telecare equipment, advice and information on safety / adaptations, support for hospital
  discharges, support to move home where appropriate, health and safety checks and
  falls prevention work
- We will make sure that hospital discharge, housing, homelessness and Supporting People services are well-coordinated, to ensure that all individuals who need housing related support have equal access to services
- We will improve the way we communicate with deaf people and other disabled groups and publicise available options for accessing services
- We will continue to support projects which refurbish hard to let and empty properties by utilising apprenticeship programmes for vulnerable people
- We will explore options for providing adequate provision to meet the housing and accommodation needs of Gypsies and Travelers, which we know to be nine pitches over the next five years

### Support to people in financial difficulty and at risk of homelessness

- With partners we will develop and implement services to help sustain tenancies and prevent homelessness, including The Rent in Advance Scheme and paper bond schemes
- We will encourage homeless applicants to consider the opportunities that the private rented sector has to offer
- We will work to sustain tenancies particularly for young people aged 16-25 and work
  preventatively by providing information sessions on homelessness prevention for young
  people and those of school leaving age
- We will continue to work in partnership with local agencies to ensure that vulnerable tenants have access to affordable services, assistance and advice including advice relating to homelessness prevention and Welfare Reform



### Commitment 7: We will help people in our most disadvantaged communities

While this Housing Strategy and the Council's service provision apply across the whole Borough, some areas require more targeted intervention, if we are to achieve the vision of the wider 30 year strategy, of a 'smaller gap between the most and least disadvantaged neighbourhoods, so that all of Rotherham's people can live in safe, healthy and vibrant communities'.

Priority neighbourhoods have been identified using the Indices of Multiple Deprivation (IMD) 2010 data. According to the IMD these are typically areas of poor housing and environment, low adult skills, poor educational attainment and participation, high disability rates, poor health, high levels of worklessness and crime hotspots. We know that to create sustainable communities in Rotherham we need to focus on our priority communities and take collaborative action. We have a detailed understanding of the nature and the scale of the challenges Rotherham faces in creating sustainable communities and where we need to focus our efforts in the future. This is directly linked to the sixth strand of Rotherham's Health and Wellbeing Strategy that focuses on reducing poverty in disadvantaged areas.

We recognise that not all areas require the same level of investment and intervention, and we may need to tailor services to suit local circumstances as an approach in one area may not be right for another. With limited resources we have to look to target services and resources in these priority neighbourhoods to ensure the gap between these areas and the rest of Rotherham is significantly reduced in the future.

- We know that 15% of the Borough's population live within these priority neighbourhoods
- There are high concentrations of vulnerable families / individuals (32%) in these areas
- To make a difference we need to join up our physical investment with our social investment to improve these neighbourhoods

### How we will (in partnership) deliver this commitment

- We will carry out an analysis and needs assessment for each priority neighbourhood, produce an improvement plan and encourage our Partners to commit to shifting the balance of mainstream resources into these areas
- We will build on our existing operational and community engagement mechanisms to increase community confidence in the Council's commitment to improving disadvantaged areas
- We will encourage these neighbourhoods to access resources and services they need to improve their own lives, and ensure visible actions are brought about as a result
- We will increase community confidence by implementing a number of quick wins to tackle the most urgent issues, and maintaining regular communication with the residents

## Commitment 8: We will engage with communities and individuals so that we have a better understanding of how to meet their needs and aspirations

RMBC has a strong track record in providing effective community engagement and empowerment opportunities to tenants and residents. Key democratic channels are Area Assemblies, and Council tenants and leaseholders can get involved via Area Housing Panels and the Quality and Standards Challenge group. The Localism Act 2011 further emphasises the importance of community empowerment and ownership, and we must continue to strengthen existing channels and find new ways of empowering residents.

### How we will deliver this commitment

### Communicating and engaging more effectively

We will work to understand our communities and who lives in them so that we can engage with communities and individuals in a way that suits them best. This will help us to deliver services that meet people's needs and aspirations. We will do this by:

- Being creative in the ways that we engage with people to ensure that all people, from all backgrounds and abilities have the opportunity to take part
- Engaging with children and young people, as future householders of the borough
- Working to understand how people wish to be communicated with and making sure all our communication is of good quality, easy to understand and available in a variety of formats to meet people's needs
- Providing good quality, meaningful feedback on consultations that clearly indicate what actions will be taken and when they can be expected

### Empowering people

- We will support people to become an essential part of the housing decision making process within the Council, through consulting widely with our tenants and residents and acting on what we are told
- We will encourage people to become good citizens by taking personal responsibility and having pride in their area
- We will help support community groups who wish to make a difference in their area
- We will provide information to communities to enable them to explore innovative solutions to low cost home ownership such as Community Land Trusts, housing cooperatives and Mutual Home Ownership
- We will continue to support RotherFed and strengthen partnership working with the Voluntary and Community sectors.
- We will create an effective network of influence which links tenants and residents groups, Area Housing Panels and our challenge group, into an effective mechanism for monitoring, shaping and improving our services.

### Commitment 9: We will help to improve Rotherham's private rented sector

Private renting has grown considerably in recent years, with approximately 3.6 million households (16.5%) in England now living in the private rented sector (PRS). In Rotherham, approximately 8% of households rent privately, and the PRS is increasingly being seen as an alternative to both home ownership and to social housing. The Coalition Government housing agenda is focusing on increasing the private rented sector, and the role of the PRS is also set to expand to assist in accommodating homeless people, as RMBC has agreed to adopt the option introduced by the Localism Act 2011. It is therefore important that we provide support to the sector to ensure homes are well-managed and free from hazards.

We are already ensuring that minimum standards of accommodation are achieved through the provision of Housing Health and Safety Rating System (HHSRS) inspections, and referring private rented tenants to the Warm Front scheme until the scheme closes in December 2012. However, despite our interventions, we know that 24.2% of vulnerable private sector households in Rotherham are living in non-decent housing, and that 22.8% of people privately renting are living in fuel poverty.

#### How we will deliver this commitment

- We will work with landlords to introduce schemes designed to improve the quality of the sector and use the full range of tools and enforcement powers available to us when these are needed to ensure improvement
- We will explore options to provide loans to private sector landlords to improve the standard of their properties, in return for five year social housing tenancies
- We will endeavour to work with private owners to repopulate the town centre and bring back into use empty flats above shops, and convert empty offices into homes
- We will establish an overcrowding policy for the private rented sector
- We will develop a Landlord Resources page on the Council web site
- We will endeavour to support landlords by advising them of housing-related support services, identifying resources to enable us to continue to host the Landlords' Forum, publishing regular landlord newsletters and leaflets advising tenants of their responsibilities
- We will promote and support local Rent in Advance loan and paper bond guarantee schemes
- We will evaluate the recommendations of the Montague report (August 2012) to identify opportunities to increase the amount of market rent housing in Rotherham

### Commitment 10: We will help people who wish to own their home

Nationally, home ownership has seen a steep rise over the past 60 years – from 32% in 1952 to 66% in 2010 – fuelled by favourable economic trends and sustained by government policies. The long term desire for home ownership remains strong in new households with 59% of private renters and 23% of social renters expecting to buy a property in the future. The Government is helping social housing tenants and other first time buyers to own or part-own their home through the Right to Buy and shared ownership schemes. However, it is becoming increasingly difficult for people to afford to buy a home due to high prices and difficulties in securing mortgage finance.

We are already working with our partners to promote the various affordable home ownership products FirstBuy, NewBuy and HCA funded shared ownership. Equally we are trying to help those facing financial difficulty that already own part or all of their home. By doing more to help people who wish to own their own home we can:

- Free up social and private rented accommodation for people who need it
- Help people to access affordable home ownership and enjoy the benefits this can offer
- Provide people with information and support to help them to avoid financial hardship and losing their home

#### How we will deliver this commitment

- We will act as enablers and use our analysis of local demand to influence housing association partners and private developers to deliver appropriate new affordable and open market home ownership schemes, and to market them effectively
- We will help to ensure that all groups can access information about shared and home ownership, including disabled people and people with learning disabilities
- We will promote affordable home ownership products to people on the housing register
- We will sell at least ten plots of Council land to people who wish to build their own homes as this may be a more affordable option for some people than buying on the open market, and we will be a point of contact for custom and self builders

### **Finance**

Further details of each of the actions in this strategy are included in the Housing Strategy action plan. Some of them will be funded from within existing budgets and staff resources, whereas others require additional funding.

<u>Housing Revenue Account Reform</u> has given Rotherham greater control over our housing budget and how we spend it. The Council has projected the money available over the next 30 years, mainly through rental income, and set out its investment priorities in the Housing Revenue Account business plan. These priorities include:

- Maintenance of housing stock
- Local authority new housing
- Improving the energy efficiency of housing stock
- Remodelling housing stock to meet changing need
- Environmental improvement works such as paving and lighting

The Council is able to borrow against the future rental income and many of the larger projects will be funded in this way. Priority is being awarded, in the business plan, to increasing investment in the Council stock for example increasing the repairs and maintenance budget by £1m per year, and increasing capital investments to external works such as roof replacement to £6m in 2012/13 and £11m in 2013/4.

A number of the recent national policy changes will have an impact on the business plan, particularly Welfare Reform which will affect tenants' ability to pay rent, and the new Right to Buy (RTB) scheme which is likely to result in more Council properties sold, and therefore reduced overall rental income. There will be opportunities however to deliver new Council housing with the increased capital receipts, albeit Council homes lost through the RTB will not be replaces on a one-to-one basis.

Projects that focus on the private sector, i.e. home owners and private rented accommodation, are generally financed through the Council's General Fund.

There are some sources of external finance we can bid for that are controlled either by the HCA or the Sheffield City Region Local Enterprise Partnership, such as

- Getting Britain Building
- Growing Places Fund
- Sheffield City Region Infrastructure Fund

We will identify and pursue every potential funding opportunity to help us to deliver our commitments, including delivery of projects identified in the Local Investment Plan.

We also receive New Homes Bonus, which is an annual grant paid to local authorities based on the number of new homes and the number of empty properties brought back into use during the year, and includes an 'affordability bonus' for new affordable housing.

Some pots of Government money are not directly accessible by the Council, but can be accessed by residents, community groups or landlords, and the Council in its strategic and enabling role will provide support, where possible, to enable people to access this, for example Green Deal funding.

### Guide to terms used in the Housing Strategy (A-Z)

**Affordable housing:** Aimed at assisting households who are in housing need and unable to afford open market housing. It can either be social rented housing (from the Council or a housing association) or intermediate housing (low cost home ownership). More information can be found on the Council's website.

**CERT and CESP funding:** Carbon Emissions Reduction Target and Community Energy Saving Programme funding to improve the energy efficiency of housing. More information can be found at www.decc.gov.uk.

**Community Land Trust**: Non-profit, community-based organisations run by volunteers that develop housing, workspaces, community facilities or other assets that meet the needs of the community, are owned and controlled by the community and are made available at permanently affordable levels.

**Comprehensive Spending Review:** The HM Treasury led process that allocates public expenditure, the current CSR fixes spending budgets for each Government department up to 2014/15.

**Custom Build**: The government has announced a funding pot to assist Developers, housing associations and community groups to bring forward "Custom Build" housing schemes, whereby individuals or groups will commission or build their own homes either as part of a larger site or on small areas of land.

**Decent Homes Standard:** Housing standard designed to measure the condition of public sector stock, achieved for RMBC's housing by December 2010.

**Energy Company Obligations (ECO):** This funding is raised by energy companies from their customers' fuel bills and is spent on carbon reduction measures. ECO will subsidise the green deal by tackling fuel poverty and hard-to-treat properties, where the works would cost more than the savings made.

**FirstBuy:** A new Government-sponsored shared equity scheme to help first time buyers onto the property ladder – for more information see http://www.firstbuyscheme.org.uk

**Fuel poverty:** Defined by the Government as a household that needs to spend more than 10% of household income to heat their home

**Get Britain Building:** Funding programme set up by the HCA in November 2011, which aims to 'unlock' delayed development sites to restart construction activity and deliver thousands of new homes.

**Green Deal:** Government initiative that is designed to encourage business and home owners to employ more green technologies in their properties. Costs are repaid through energy bills over a period of time.

Homes and Communities Agency (HCA): Joins up the delivery of housing and regeneration under one roof, bringing together the functions of English Partnerships, the investment functions of the Housing Corporation, the Academy for Sustainable Communities, and key housing and regeneration programmes previously delivered by Communities and Local Government, including the Thames Gateway, Housing Market Renewal, Decent Homes. See www.homesandcommunities.co.uk

Houses in multiple occupation (HMO): Dwellings with more than one household living in them.

**Housing Market Renewal Programme:** A programme (now ended) to rebuild housing markets and communities in parts of the North and the Midlands where demand for housing is relatively weak and which have seen a significant decline in population, dereliction, poor services and poor social conditions as a result.

**Housing Revenue Account reform:** Change to the housing finance system which was formerly based on a complex subsidy system controlled by central Government. Councils are now able to keep their rental income, service their own debt and control housing finance.

**Joint Strategic Needs Assessment (JSNA):** The Joint Strategic Needs Assessment (JSNA) establishes the current and future health and social care needs of a population, leading to improved outcomes and reductions in health inequalities. The JSNA informs the priorities and targets set by Local Area Agreements, leading to agreed commissioning priorities that will improve outcomes and reduce health inequalities throughout the Borough.

**Local Development Framework (LDF):** A portfolio of documents comprising local development and planning documents, the statement of community involvement, a local development scheme and an annual monitoring report. This is now known as the Local plan.

**Local Enterprise Partnership (LEP):** A partnership between local authorities and businesses to help determine local economic priorities and lead economic growth and job creation within the local area.

**Local Investment Plan (LIP):** Key document produced in collaboration with the Homes and Communities Agency in September 2010, that sets out Rotherham's investment priorities for housing and regeneration

**Localism:** Localism Act 2011 covers four main areas - new freedoms and flexibilities for local government, new rights and powers for communities and individuals, reform to make the planning system more democratic and more effective and reform to ensure that decisions about housing are taken locally.

**Local Strategic Partnership:** Multi-agency body of local service providers, the private sector and the broader local community with the objective of agreeing a holistic approach to solving problems with a common vision, agreed objectives and pooled expertise.

**Micro generation**: The small-scale generation of heat and electricity by individuals, small businesses and communities to meet their own needs, the term is mainly used for environmentally conscious approaches that aspire to zero or low carbon footprints

**Montague Report:** Report published in August 2012 on the review of barriers to institutional investment in private rented housing, which sets out a series of recommendations for local authorities to consider.

**Mutual Home Ownership (MHO)**: Form of tenure that seeks to increase the number of affordable intermediate market housing. In MHO, residents pay for the build costs but not for the land, which is owned by a Community Land Trust. The homes remain affordable in perpetuity.

**NewBuy:** New scheme designed to help people overcome the deposit gap for new buyers – for more information see http://www.newbuy.org.uk

**New Homes Bonus:** An incentive scheme to encourage house building by offering the local authority extra money for every newly built home and empty properties brought back into use.

Paper bond guarantee schemes: This is where a private landlord agrees to a 'paper bond' rather than a deposit.

**Regional Spatial Strategy (RSS):** Regional level planning frameworks introduced in 2004 and revoked in July 2010.

**Rent in Advance Ioan:** The Rent in Advance Scheme is where loans are offered to potentially homeless people to assist in accessing accommodation in the private rented sector. More information can be found on the Council's website.

Right to Buy (RTB): Government scheme to enable Council tenants to purchase their home at a discount.

RotherFed: Organisation bringing together Rotherham's tenants and residents www.rotherfed.org.uk

**Rotherham housing intelligence report:** Report that sets out key facts about housing in Rotherham such as housing needs survey results, market values, housing needs in different areas etc. Available on the Council's website from November 2012.

Rotherham Partnership: See Local Strategic Partnership

**Rural Exception Policy**: Planning policy which will allow more new homes to be built for local people in villages with a population of less than 3000 people.

**Section 106 planning gain:** Through negotiation, a planning condition can be imposed whereby a proportion of new homes must be made available for affordable housing.

**Secured by Design:** Housing design standard based on a crime-prevention initiative which supports the principles of 'designing out crime'

**Shared ownership:** Affordable home ownership option where people own part of the property and pay rent on the other part to a housing association or developer.

**Sheffield City Region (Local Enterprise Partnership):** Collaboration between businesses and the local authorities of the Sheffield City Region, which are Barnsley, Bassetlaw, Bolsover, Chesterfield, Derbyshire Dales, Doncaster, North East Derbyshire, Rotherham and Sheffield. Its objective is to help determine local economic priorities and lead economic growth within the area. See www.sheffieldcityregion.org.uk

**Sheffield City Region Infrastructure Fund:** Recyclable fund which enables the City Region to make strategic infrastructure investments to create jobs and economic growth, and utilises the new funding flexibilities available to local areas.

**Under-occupation:** When people are living in homes that are larger than then need for the number of people in the household.

Universal Credit: See Welfare Reform

Warm Front scheme: Government grants for insulation, scheme comes to an end in December 2012.

**Welfare Reform:** Major changes to the way welfare benefits are provided, including Universal Credit which combines all benefits, including housing benefit / local housing allowance, into a single payment.

### **Linked Rotherham documents**

- Housing Strategy action plan
- Annual Housing Intelligence Report
- HRA 30 year Business Plan
- Homelessness Strategy
- Revised Allocations Policy
- Strategic Tenancy Policy
- Empty Properties Policy
- Housing Assistance Policy
- Community Strategy
- Corporate Plan
- Joint Strategic Needs Assessment
- Health and Wellbeing Strategy
- Warmer Homes Strategy
- Supporting People strategy
- Child Poverty Strategy
- Local Plan / Core Strategy (2009–2026)
- Local Investment Plan

### **Contact information**

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If you require this document in a different format please call the number above to discuss your requirements.

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