

# Worcestershire Housing Partnership Plan 2017

## About the Plan

The Housing Partnership Plan is the overarching document setting the strategic direction for housing across Worcestershire. It recognises that to maximise the health, wealth and wellbeing of the residents of Worcestershire and make the most effective use of existing resources, we need to work very closely with partner organisations across a range of sectors.

Creating the right home environment is not only essential for residents, but is vital to enable many other organisations to achieve their ambitions, policy objectives and duties, such as improved health and wellbeing, educational achievement of children and young people, employment, crime reduction and sustainable, resilient communities.

Under a range of legislation there is a requirement for closer cooperation of services that support the health and wellbeing of those who may be in need of care and support. As part of a drive for more integration, a pioneering national Health and Housing Memorandum of Understanding (MoU) between government departments was signed. This supported joint action on improving health through the home.

The Worcestershire Strategic Housing Partnership (Partnership) developed their own local Memorandum of Understanding (local MoU) which expanded the range of partners (see below for list of partners) who have a shared commitment to joint action. The **local MoU** sets out how the Partnership will work together to address housing need and achieve the wider benefits to partner organisations. The aims in the local MoU underpin this Partnership Plan.

## Members of the Worcestershire Strategic Housing Partnership



## The Vision

**To create the *right* home environment for Worcestershire residents that is essential to their health, wealth and wellbeing, throughout life**

**DEFINITION:** the 'right home environment' is not the same for all. However, generally it should be:

- Affordable
- In good repair
- Well insulated and energy efficient
- Accessible, well planned and designed
- Not overcrowded
- In a safe neighbourhood with good infrastructure and access to amenities

The right home environment will:

- Meet local housing need and prevent homelessness
- Improve health and wellbeing and prevent ill-health
- Enable people to manage their health and care needs
- Enable people to remain in their own home for as long as they choose
- Delay and reduce the need for health care and social care interventions
- Enable timely discharge and reduce hospital re-admissions
- Create family stability
- Create the foundations required for all people to access education training and employment
- Create thriving communities with attractive localities which draws in investment to the local economy
- Reduce the dependency on the welfare state

## Current and Future Issues

The following are the headline issues affecting Worcestershire. Please see **Section 2 National and Local Picture** for more detailed information.

### **Welfare reform and changing legislation**

**(For more detailed information Welfare Reforms please see Section 3)**

We are in the midst of large-scale changes to the welfare system and the implementation of new legislation nationally. Many of these will have a significant impact on local people on low incomes, many of whom will be in work. We are yet to feel the full affect in Worcestershire of some these welfare reforms and legislation. The key areas are highlighted below.

- **People aged 35 and under** will only able to claim housing benefit at the single room rate in both social and private rented housing, making self contained accommodation

unaffordable. Worcestershire has 1395 people under 35 on the housing waiting list and 331 of which are homeless as of May 2016, making up 33% of the homeless households on the waiting list.

- Due to the **1% reduction in rent levels**, the implementation of **Universal Credit**, the **future funding of supported housing** and the de-regulation of their activities, Registered Social Landlords (RSL's) need to focus on the financial viability of their business plans, whether they will keep developing and whose housing needs they will be meeting.
- The **Homelessness Reduction Bill** will significantly reform England's homelessness legislation. It places a duty on local authorities to help all eligible people at risk of homelessness to secure accommodation, and at a much earlier stage (56 days before they are threatened with homelessness).

### **Inadequate supply of housing including affordable housing**

- Worcestershire housing associations are committed to current delivery and investment plans. Stock transfer housing associations delivered 1343 new homes over the past two years, and have plans to develop a further 638 in 2016/17, and a further 695 in 2017/18. They face a changing environment with a number of delivery challenges. These challenges to increasing housing stock will further be compounded by the Voluntary Right to Buy for housing association tenants which will be implemented in 2017.
- We need to ensure that there are a sufficient number of good quality homes for the population to address the housing shortage and support economic growth ambitions. **Worcestershire needs to develop between 2228 and 2408 homes a year** according to the South Worcestershire Development Plan, North Worcestershire Housing Needs Assessment and the Wyre Forest Objectively Assessed Housing Needs document.
- The Economic Strategy for Worcestershire 2010 – 2020 acknowledges that “failure to meet future housing need/demand, including affordable housing will have an impact on the county's economy” and will impact on the housing growth targets for the County.

### **Supporting vulnerable groups and preventing homelessness**

- There is **rising homelessness across Worcestershire**, with a 10% increase in people seeking homeless assistance from their local authority since 2010 and a 25% increase in homelessness acceptances.
- Local Authorities aim to prevent homelessness where possible and the numbers prevented from becoming homeless have been increasing over recent years. However, the results of the Worcestershire Homelessness Review 2016 show that **the overall increase in homelessness is between 15% and 55%** with the highest increases in Wyre Forest and Wychavon and the smallest increases in Bromsgrove and Malvern.

- However, the profile has changed and it has been reported that there is a **higher number of households with more complex needs** including mental health, physical health and other support needs. These households are typically harder to sustainably rehouse. This is compounded by the identified current gaps in services for some vulnerable groups both generally and in terms of geographical inconsistencies. It should also be highlighted that some services may be at risk due to uncertainty around future funding.
- Of huge significance is the **Government's new housing costs funding model for supported housing**. The Government is currently consulting on the design of the new model of funding for supported housing which will be critical in continuing to meet the housing and support needs of vulnerable people locally and nationally.

### **Poor condition and affordability in the private rented sector**

We have increasingly relied on the growing private rental sector to meet housing need, but it is a more insecure tenure, properties can be in poor condition and affordability is an issue. The following issues highlighted below make it a sector that needs to have the focus of our attention.

- The ending of private rented tenancies is consistently one of the top three reasons for homelessness in the County, which is comparative to the national picture.
- At 29%, national figures show that the private rented sector had the highest proportion that do not meet the standard for a decent home (ie, is in a reasonable state of repair, has reasonably modern facilities and a reasonable degree of thermal comfort) while the social rented sector had the lowest (14%)<sup>1</sup>
- Some 9% of private rented dwellings had some type of damp problem, compared with 5% of social rented dwellings and, 3% of owner occupied dwellings.
- It is the least affordable tenure (housing costs) with 35% of the Worcestershire population unable to afford the rent for one bedroom accommodation.

### **Housing and Health**

- It should be highlighted that one in five homes presents a risk to health, the majority of these are in the private sector with 15% homes nationally in poor condition with a cost to the NHS of £1.4bn pa. The cost to society is estimated to be £18.6bn including costs to education and employment<sup>2</sup>.
- Fuel poverty (where a low income household is struggling to pay heating costs - this may be due to an inefficient heating system and/or poor insulation) is significantly worse in Worcestershire than the England average affecting around 11.2% of households compared with 10.4% of households in England as a whole.

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<sup>1</sup> English Housing Survey Headline Report 2014-15

<sup>2</sup> BRE, Briefing Note: The cost of poor housing to the NHS

- Excess winter deaths (all ages) 2010-2013 are again higher in the County. There are 17.4 deaths for England compared to 18.6 for Worcestershire.<sup>3</sup>

## Priorities

These jointly identified priorities will be delivered to provide a cost effective solution which will focus on system change to meet customer need in the best way.

- Drive the growth of the *right type of homes (to promote opportunity)*
- Improve homes and, "transform places"
- Create a partnership approach to enable people to live as independently as possible (prevention/early intervention)

## Actions – what we are going to do

The following high level actions set out how we will deliver on the priorities identified above. Project plans and/or proposals will be developed by the Partnership to deliver on the actions below, adding value and targeting gaps, whilst recognising that customer needs will continue to be addressed within a range of other plans and strategies.

- **Maximise the delivery of good quality housing** *of the right type and tenure* by co-ordinating the activities of housing developers, providers and support agencies to meet existing and future housing need in a sustainable way.
  - Build new homes.
  - Investigate alternative models of affordable housing delivery to meet the housing and support needs of specific groups and sectors of the housing market.
  - Attract funding opportunities to support delivery of identified housing development priorities.
- **Improve existing homes** to tackle the personal, social, economic, mental and physical health, and community impacts of poor quality and inaccessible housing (and cold homes) across the private sector.
- **Improve collaboration, coordination and integration of healthcare and housing** in the planning, commissioning and delivery of homes and also services that focus on early intervention.

<sup>3</sup> Public Health Outcomes Framework

- **Develop an integrated approach to enable people with multiple and complex needs** to receive the services they need (not limited by existing practice or legislation) to change and support them to achieve resilience, health and well being and independence within their communities in Worcestershire.
- **Create a simpler and more accessible pathway for *all* matters relating to disability and vulnerability**, empowering people to make the right choices to enable them to live independently.
- **Promote the strategic and operational impact of the housing sector** and ensure it influences key business planning processes in Worcestershire.

Please see **Section 5** for information on what are we doing now and **Section 7** on current resources.

## From Strategy to Action

The Plan is a high level document setting out how we will work together to meet the housing and housing related support needs of households in Worcestershire. This new approach is conditional to the way we work together and the development of a truly integrated approach. Housing has to be recognised as a fundamental component of creating a whole systems approach. The high level strategic actions contained in this plan will be owned and led by the Partnership and identified organisations to create detailed action plans setting out how we will achieve the high level actions and the desired outcomes. The appropriate links will be inserted into this document taking you to each of the project plans relating to the high level actions. The Plan and delivery of the associated actions will be monitored through the Worcestershire Strategic Housing Partnership and through other relevant strategic groups as required.

# SECTION 1 – LOCAL MEMORANDUM OF UNDERSTANDING

## WORCESTERSHIRE STRATEGIC HOUSING PARTNERSHIP MEMORANDUM OF UNDERSTANDING

### BACKGROUND

The right home environment is essential for delivering outcomes which support other strategic objectives, such as improved health and wellbeing, educational attainment, economic prosperity due to increased employment, crime reduction and sustainable communities.

The aims of the Worcestershire Strategic Housing Partnership (WSHP) is to ensure that a wide range of high quality housing and related services are available across all sectors of the house market, which is secure, affordable, of a high standard and meets varying and changing needs and aspirations.

Poor and unsuitable housing circumstances affect our physical health and mental health. Providing the right home environment protects health and wellbeing, reduces hospital admissions, aids rapid recovery from periods of ill health and enables people to live at home longer. Under the Care Act 2012 there is a requirement for closer cooperation of services that support the health and wellbeing of those who may be in need of care and support.

Housing also plays a fundamental role in contributing to the attractiveness of localities which draw in investment by business and supports the local economy. The accessibility of housing, including affordable housing, enables effective labour markets increasing and supports mobility to access employment.

Housing has an important role to play across a wide range of services and this Memorandum of Understanding sets out our shared commitment to joint action and the principles of joint working for better outcomes in a cost effective way.

### OUR AIMS

Working together we will seek to address housing need and achieve the wider benefits to partner organisations.

- Effective partnership working to deliver housing outcomes which will in turn support other strategic objectives, such as improved health and wellbeing, educational achievement of children, employment, crime reduction and sustainable communities
- Improved collaboration, coordination and integration of healthcare and housing in the planning, commissioning and delivery of homes and services
- Promotion of the housing sector contribution towards addressing the wider determinants of health, social exclusion and re-offending.
- Maximising the delivery of housing by co-ordinating the activities of housing developers, providers and support agencies which will support economic growth

- Addressing the housing needs of specific groups and sectors of the housing market
- The provision of good quality housing to improve health and wellbeing.
- Integrated health, care and support and housing solutions to make best use of budgets across the NHS, local authorities and partners to achieve outcomes for less; for example, drawing on the Better Care Fund to support service transformation.
- A co-ordinated response to long term changes in the population
- Better use of existing housing stock
- Co-ordinated support for vulnerable people
- Increasing availability of affordable homes

#### **PARTNERSHIP APPROACH**

- To have the skills, knowledge, expertise and statutory tools necessary to make successful and complimentary interventions in the housing market.
- A shared vision and culture of cooperation and coordination working closely with public, voluntary and private sector providers to improve services
- A whole systems and outcomes-based approach to meeting the needs
- To make decisions based on a robust understanding of the needs of individuals, their carers and families now and in the future
- Solutions to meet local needs based on evidence of 'what works'.
- To have an innovative approach
- Sharing information and good practice.

#### **WHAT WE WILL DO TO ACHIEVE THESE AIMS**

- To have a shared plan setting out the priorities for housing and how they will be delivered.
- Initiate joint training opportunities.
- Exploring opportunities for pooled funding that can bring added value to partners involved.
- Develop, lead and drive the Worcestershire strategies and strategic plans which relate to housing, housing related support needs and the growth and economic success agenda to ensure a joined up approach across the county
- To work together for the mutual benefit of Worcestershire by considering and addressing strategic issues relevant to the provision of housing and related support services.



- To act as a key consultative group for the Chief Executives Panel, the Local Authority Leadership/Management Teams, the Health & Well-being Board, or any successor bodies and the Local Enterprise Partnership. .
- To enable feedback to be given from other relevant county-wide groups.
- To ensure adequate needs information is made available in relation to all client groups
- To ensure that the benefits of good quality housing are recognised by all other bodies / and that all related initiatives are co-ordinated by the group
- To develop ideas for joint working and to engage across the partnership to achieve joint objectives in a cost effective and efficient way.
- To explore new housing and related support initiatives.
- To raise awareness of the housing and support needs within Worcestershire to help support partnership working.
- To establish joint protocols where relevant.
- Develop the workforce across sectors so that they are confident and skilled in understanding the relationship between where people live and are able to identify suitable solutions to improve outcomes
- Ensure that all stakeholders understand the needs of their customers and communities; their knowledge and insight can enable housing partners to identify and target those who are most in need.

#### **ORGANISATIONS THAT ENABLE THE RIGHT HOME ENVIRONMENT**

At a local level the right home environment is enabled by a range of stakeholders (not exhaustive):

- Local housing and planning authorities' private sector, prevent homelessness, Home Improvement Agency.
- Housing providers' knowledge of their tenants and communities, and expertise in engagement, informs their plans to develop new homes and manage their existing homes to best meet needs.
- Voluntary and community sector offers a wide range of services, from rent deposit schemes for homeless people to information and advice to housing support services.
- Local Health and Wellbeing Boards have a duty to understand the health and wellbeing of their communities, the wider factors that impact on this and local assets that can help to improve outcomes and reduce inequalities. The inclusion of housing and housing circumstances, e.g. homelessness in Joint Strategic Needs Assessments, should inform the Health and Wellbeing Strategy and local commissioning;

- Housing, care and support providers provide specialist housing and a wide range of services to enable people to re-establish their lives after a crisis, e.g. homelessness, or time in hospital, and to remain in their own home as their health and care needs change. Home improvement agencies and handy person services deliver adaptations and a wide range of other home improvements to enable people to remain safe and warm in their own home;

## **OVERSIGHT AND DELIVERY OF THIS AGREEMENT**

### **Membership**

This comprises of a range of strategic partners to include; Adult Services & Health, Children's Services, Quality Leads from the Clinical Commissioning Groups, CRC, Homes & Communities Agency, 2 reps from Registered Social Landlords, Local Authorities Strategic Housing Officers, Community Safety Partnership Lead, Chair of the Worcestershire Delivery Group, Third Sector representative, Department of Works and Pensions,

- WSHP will engage with service users via relevant Service User Groups as required.
- WSHP will engage with Provider representatives via the Provider Forum as required
- Contract / Commissioning Leads and other guests to be invited for relevant Agenda items as required.

### **Frequency and Venue of Meetings:**

Meetings shall be held bi-monthly, usually in Bromsgrove offices.

### **Confidentiality**

WSHP members will respect the need for confidentiality, when discussing matters that affect the group. Agreement about the release of information that may be sensitive, for broader audiences will be determined by the group.

### **Chairmanship, Agenda setting and Minute Taking**

- The positions of Chairman, Vice Chairman and Secretary will be determined on an annual basis, effective from April each year.
- The Secretary shall be responsible for producing and circulating:
  - the minutes of the WSHP meeting within 7 days of taking place
  - An update of the Forward Plan to be circulated along with the minutes
  - An agenda 7 days before the date of the next WSHP meeting

### **Voting**

There will be no formal voting arrangements for the WSHP. The intention of the Group is to work on a consensual basis and to recognise the autonomy of the individual member organisations.

### **Reporting arrangements**

The Secretary will ensure that agendas and associated paperwork are forwarded to the Housing Lead of the Worcestershire Chief Executives Panel

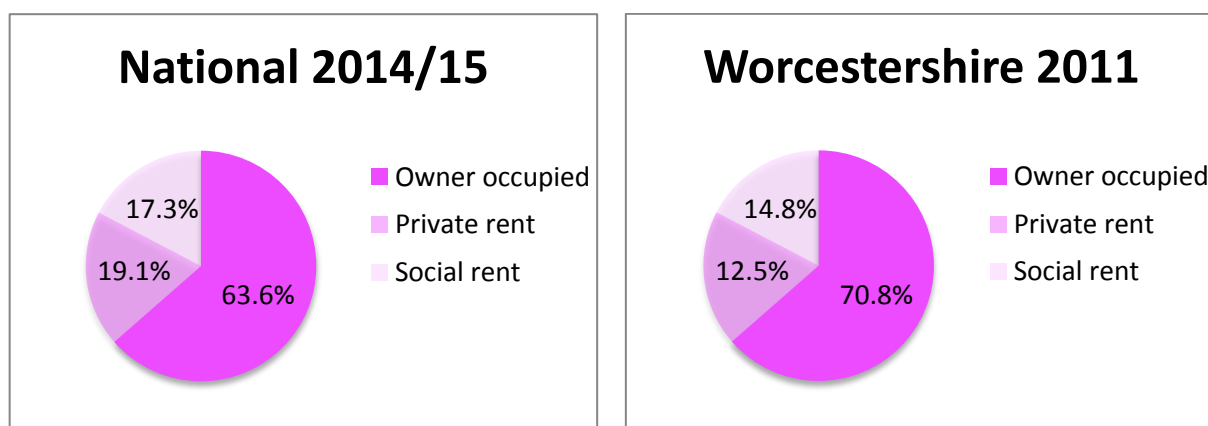
## SECTION 2 - NATIONAL AND LOCAL PICTURE

### THE POPULATION

There is a population of 575,400 in Worcestershire and this figure is expected to increase by a further 21,579 over the next 10 years with the biggest increase in the older population. The County has a higher proportion of older people than nationally which presents some on-going challenges.

### HOUSING STOCK AND AFFORDABILITY

The charts below illustrate the breakdown of property by tenure nationally and the comparison in Worcestershire. Worcestershire has a significant proportion of households within the private sector, which has the highest number of unhealthy homes.



As can be seen below, the quality and affordability of housing varies between the different tenures.

Social/Affordable Rent	Private Rent	Owner Occupation
<ul style="list-style-type: none"> <li>• 14.8% homes in Worcestershire</li> <li>• Shrinking tenure &amp; will continue</li> <li>• Healthiest homes</li> <li>• Highest % accessible homes</li> <li>• Most overcrowded &amp; least under-occupied</li> <li>• Second most affordable tenure (housing costs)</li> <li>• Higher proportion of older households</li> </ul>	<ul style="list-style-type: none"> <li>• 12.5% of homes in Worcestershire</li> <li>• Growing tenure &amp; expected to continue</li> <li>• Highest prevalence of unhealthy homes</li> <li>• Second most accessible homes</li> <li>• Second most overcrowded &amp; least under-occupied</li> <li>• Least affordable tenure (housing costs)</li> <li>• Higher proportion of working age and family households</li> </ul>	<ul style="list-style-type: none"> <li>• 70.8% homes in Worcestershire</li> <li>• Shrinking tenure: future unknown?</li> <li>• Highest number of unhealthy homes</li> <li>• Least accessible homes</li> <li>• Least overcrowded &amp; most under-occupied</li> <li>• Most affordable tenure – if you are able to put down a deposit or are if you are already a home owner</li> <li>• Highest number of older households</li> </ul>

## Owner Occupation

The Government's drive is towards affordable home ownership, using the rented sector as a short term solution. However, home ownership is not an option for all. In Q4 2014, the mean house price in the county had increased by 7.6% on the previous quarter to £226,259.<sup>4</sup> The average household income in Worcestershire is £37,000 (2013) which makes average house prices more than six times the average income.

Although house prices had increased across Worcestershire there were some district variations. For example;

- The greatest increase in house prices was in Wychavon, which saw a rise of 12.0%.
- There was a decrease in house prices in Malvern Hills of -1.6%.

There were also variations across the districts in terms of property sales. The number of property sales in Q4 2014 was 3.4% higher than in Q4 2013. However Malvern Hills and Wyre Forest saw a decrease in sales of -5.6% and -7.0% respectively whilst Worcester saw the greatest increase in sales of 13.8%<sup>5</sup>.

## Private Rental Sector

We have increasingly relied on the growing private rental sector as the social sector continues to decline, but affordability is an issue and properties can be in poor condition. The ending of private rented tenancies is consistently one of the top three reasons for homelessness in the County, which is comparative to the national picture. These issues make it a sector that needs to have the focus of our attention.

The average rents per month nationally are shown below.

Private Rents monthly	Room	Studio	1 bed	2 bed	3 bed	4 bed
Worcestershire	£355	£346	£452	£578	£699	£1,064
Annual Income needed <sup>6</sup>	£17,040	£16,608	£21,696	£27,744	£33,352	£51,072
England	£362	£555	£606	£677	£771	£1,348

Source – Private Rental Market Statistics 2013/14

The annual income for Worcestershire shown below highlights how at least 12% of the population would not be able to afford to rent a room at average rent in the private rental sector and, 35% of the population could not afford to rent one bedroom accommodation.

<sup>4</sup> Source: Land Registry, 2014.

<sup>5</sup> Source: LandRegistry,2015

<sup>6</sup> The annual income required to be able to afford to access this sector has been calculated so that the rent makes up no more than 25% of the annual income including benefits.

Annual Income - Worcestershire	Proportion of Population
Less than £10,000	12%
Between £10,000 and £20,000	23%
Between £20,000 and £30,000	17%
Between £30,000 and £50,000	24%
Over £50,000	24%

Source – Worcestershire Atlas (2013)

## Social Sector

Social housing is affordable housing provided by either housing associations e.g. Fortis Living and Wyre Forest Community Housing or local authorities who have retained their own housing stock – within Worcestershire this is only Redditch Borough Council. A key function of social housing is to provide accommodation that is affordable to people on low incomes.

Social Rents (housing association) monthly	1 bed	2 bed	3 bed	4 bed
Worcestershire	£299	£331	£356	£393
Annual Income Needed <sup>1</sup>	£14,352	£15,888	£17,088	£18,864
England	£328	£375	£419	£504

Source – RSR Guide to Local Rents 2011 for Worcestershire and Core Data 2014/15 for England

As well as open market housing being unaffordable to many, we are finding it increasingly difficult to ensure that social housing for rent remains affordable to those on low incomes. Government wants to increase the rate of new house building and housing associations have an important role in contributing to this. Funding the delivery of more affordable homes for rent and homeownership, whilst maintaining affordable rent levels, is a continuing challenge. As can be seen in the table below, affordable rents are becoming increasingly unaffordable to those working and non working households on lower incomes.

Affordable Rents monthly	1 bed	2 bed	3 bed	4 bed
Worcestershire	£364	£455	£540	£733
Annual Income Needed <sup>1</sup>	£17,472	£21,840	£25,920	£35,184
England	£508	£519	£567	£709

Source – RSR Guide to Local Rents 2011 for Worcestershire and Core Data 2014/15 for England

## Housing Shortage

In order to address the housing shortage within Worcestershire and ensure there are a sufficient number of good quality homes for the population, Worcestershire needs to develop between 2228 and 2408 homes a year according to the South Worcestershire Development Plan, North Worcestershire Housing Needs Assessment and the Wyre Forest Objectively Assessed Housing Needs document.

This mismatch in supply and demand contributes to:-

- Affordability and suitability issues nationally and locally.
- Migration from more expensive areas.
- Increasing number of working households across Worcestershire needing Housing Benefit. The number of claimants has risen from 30,837 in April 2009 to 34,139 in April 2016.
- Rising homelessness across Worcestershire, experienced by all households with a 10% increase in people seeking homeless assistance from their local authority since 2010 and a 25% increase in homelessness acceptances.
- Lack of specialist independent living e.g. people with learning and other disabilities that are placed out of county or remain living with families.

## HOMELESSNESS IN WORCESTERSHIRE

- Results from the Worcestershire Homelessness Review 2016 confirmed that levels of homelessness applications have increased over the last 5 years. However, the top three reasons for homelessness remain unchanged:-
  - Family and friends being unable to accommodate
  - End of assured short hold tenancies
  - Breakdown of relationships, both violent and non violent
- The proportion of people becoming homeless due to private rented tenancies ending has increased over the past 5 years and if trends continue it will become the biggest cause for homelessness. Previously it has been breakdown of relationships with family and friends.
- Local Authorities aim to prevent homelessness where possible and the numbers prevented from becoming homeless have been increasing over recent years. However, the profile has changed and it has been reported that there is a higher number of households with more complex needs including mental health, physical health and other support needs. These households are typically harder to sustainably rehouse.

- The Review also highlighted how choice is being limited as the private rental sector is becoming more risk averse towards clients on low income or on housing benefit. This is compounded by the data which shows that housing associations are letting a smaller proportion of their properties to households in receipt of Housing Benefit (this warrants further research), a drop of 5% of the proportion of lettings to households in receipt of Housing Benefit since 2010 throughout Worcestershire. This may force households to move or live in poor, unsuitable, unstable homes.

## HOUSING AND HEALTH

In addition to the complexities above, it should be highlighted that one in five homes presents a risk to health, the majority of these are in the private sector with 15% homes nationally in poor condition with a cost to the NHS of £1.4bn pa. The cost to society is estimated to be £18.6bn including costs to education and employment<sup>7</sup>.

A household is in fuel poverty and lack thermal comfort if they are on a low income and struggle to pay heating costs e.g. this may be due to an inefficient heating system and/or poor insulation. This consequently contributes to health and social inequalities. It has a direct effect on heart attack, stroke, respiratory disease, flu, falls and injuries and hypothermia<sup>8</sup>

- Fuel poverty is significantly worse in Worcestershire than the England average affecting around 11.2% of households compared with 10.4% of households in England as a whole.
- Excess winter deaths (all ages) 2010-2013 are again higher in the County. There are 17.4 deaths for England compared to 18.6 for Worcestershire.<sup>9</sup>

There is strong evidence for the positive social impact of better housing (Friedman 2010); for example, the Marmot Review (2010) cites housing as one of the key social determinants of health inequalities alongside education, employment and standard of living.

The highest risks to health in housing are attached to cold, damp and mouldy conditions; cold conditions are statistically associated with early winter deaths, being four times more likely in the coldest homes (Marmot, 2011).

Tackling fuel poverty and cold and damp homes is important for improving health outcomes and reducing health inequalities. Local housing authorities and Health and Well-being Boards should provide partnerships which can work together to tackle these issues effectively, in line with the recommendations of the Worcestershire Fuel Poverty Joint Strategic Needs Assessment 2016.

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<sup>7</sup> BRE, Briefing Note: The cost of poor housing to the NHS

<sup>8</sup> JSNA: Fuel Poverty 2016

<sup>9</sup> Public Health Outcomes Framework

## DISABILITY ACCESS

Government statistics show that there are currently more than 11 million disabled people in Great Britain. Our ageing society means that there will be an increase in the number of older disabled people as time goes on, rising from 2.3 million in 2002 to 4.6 million in 2041.

The vast majority of existing housing has poor access standards: government research shows that 91.5% of homes are not even fully 'visitable' by disabled people (including wheelchair users) as they don't have four very basic features that would allow adequate access. These four basic features are level access, flush threshold, toilet at entrance level and sufficiently wide doors and circulation space.

The legacy of building properties with poor accessibility means that many people are faced with the need to adapt their home if they are disabled or become disabled. The demand for Disabled Facilities Grants (DFG's) is increasing with more than 1 in 10 adults saying that they are either unable, or find it difficult, to move, walk or stand independently and a further 1.25 million people in England are living with significant sight loss. As the population ages the number of people with disabilities is rising. However, only 5% of the housing stock is fully accessible and few accessible homes are being built. This means that potentially demand is more than ten times greater than the funding available.

Analysis shows that on average DFG's help about 40,000 people a year with adaptations to their homes on a national basis. Within Worcestershire 408 DFG's were completed during the financial year 2015/16. This equates to a total spend on completed adaptations of just over £2 million. The value of cases diverted to another solution or decided not to proceed was £2,291,312. The majority of grants were paid to 60+ households and, with Worcestershire's growing number of ageing people this figure is predicted to increase.

Age	Number of grants
60+	257
20-60	116
Children and young people	35
Total	408

## EXTRA CARE HOUSING

The Extra Care Commissioning Strategy 2012-26 has identified a need for 4703 units of extra care accommodation of which 3450 are for sale and 1253 for rent. To date 709 units for sale and 688 units for rent are either in use or under development. There remains a gap of 2676 units. Extra Care provides a cost effective way of maintaining an individual's independence for longer and reducing isolation.

Supported living for people with learning and other disabilities is a key priority, enabling people to live independently close to families and social circle. Housing needs to be varied



and include cluster flats, shared houses and specialist ground floor accommodation for people with complex physical needs.

The Transforming Care Agenda expects local authorities to work to move people currently locked in step down accommodation into supported living.

## SECTION 3 - WELFARE REFORMS

We are in the midst of large-scale changes to the welfare system nationally, and significant reductions in welfare related spending, which is having an impact on local people on low incomes – many of whom will be in work. For example:

- **Local Housing Allowance** rates - on which housing benefit is calculated - are based on the lowest 30% of rent levels across Worcestershire and will be frozen for 4 years.
- The **spare room subsidy** was introduced in April 2013. Working age social housing tenants in receipt of Housing Benefit with one spare room had their housing benefit cut by 14% and those with two or more spare bedrooms have seen a reduction by 25%.
- An **overall benefit cap** was also introduced in July 2013, and from November 2016 this will be reduced to £20,000 outside of London in benefit nationally (£13,400 for single adults with no children). This puts particular pressure on larger families who have much higher housing and living costs. The two child limit on benefit payments will also have a huge impact on larger families.
- **People aged 35 and under** will only be able to claim housing benefit at the single room rate in both social and private rented housing.
- The introduction of **universal credit**, which is currently being rolled out across the country, will see all working age benefits, (excluding Disability Living Allowance and Carer's Allowance) made in one single monthly payment, paid directly to the tenant. Tenants will be responsible for paying their rent to their landlord themselves, with exceptions made for some vulnerable tenants on a case by case basis.

### HOUSING & PLANNING ACT 2016

Further reforms within the Housing & Planning Act 2016 such as the **-1% rent reduction** per year to social housing rents over the next four years, that housing associations are required to make, will have a positive short term affect on low income tenants. However, due to the implementation of Universal Credit and the de-regulation of their activities, housing associations need to focus on the financial viability of their business plans, whether they will keep developing and whose housing needs they will be meeting.

There has been a clear message from housing associations that single person's accommodation will continue to be delivered. However, due to Welfare Reform changes, the level of benefits for people under 35 will make self contained accommodation unaffordable for people under 35 without employment or on a low income. Housing associations will continue to support needs of the community but they will need to look at the impact of these changes as there will be risks and challenges to providing accommodation to under 35s. Worcestershire has 1395 under 35 on the housing waiting list and 331 of which are homeless as of May 2016, making up 33% of the homeless households on the waiting list.

All of the above issues will create a significant gap in provision for affordable housing in general. It is therefore essential that a new and alternative model of delivery to meet housing and support needs is created.

## SECTION 4 - NATIONAL POLICY DIRECTION

The national direction is being driven by a range of Government strategy, legislation and new requirements. The most significant to this Plan are identified below.



Care Act  
2014

The **Care Act 2014** introduced a general duty on local authorities to promote an individual's well being. Under the Act, there is an expectation that well being should be supported in a more 'joined up' way, through greater integration of health and care provision.

The suitability of living accommodation is clearly listed as part of the definition of well being.



Welfare Reform Act  
2012

The **Act** introduced major changes to the social welfare system. It has a huge impact on tenants who claim benefits, their landlords, local housing markets and a range of agencies including strategic housing authorities and those providing money and benefits advice.

Please see the Worcestershire Homelessness Review 2016 for detailed information on the impacts of these changes for Worcestershire.



Housing and Planning Act 2016

The **Housing and Planning Act 2016** has now received Royal Assent. It provides the necessary legislation for Government to implement the sale of higher value local authority homes, starter homes, pay to stay and a number of other measures, mainly intended to promote homeownership and boost levels of housebuilding in England.



On 28th October 2016 the **Homelessness Reduction Bill** was voted through to the next stage in Parliament, winning unanimous support from MP's across political parties. The private members bill is now one step closer to becoming law, likely by Spring 2017 with enactment from September 2017. It places a duty on Councils to prevent homelessness at a much earlier stage and expands the categories of people eligible for support.



The way we work together and the lack of suitable housing can influence, and impact on health. The **NHS 5 Year Forward View published in October 2014** noted that a key condition for transformation across local health economies is about providing care in people's own homes, with a focus on prevention, promoting independence and support to stay well.



The **Sustainability and Transformation Plans (STP)** are a key element on the NHS Shared Planning Guidance and the local implementation of the **Five Year Forward View**. It outlines a new approach to help ensure that health and care services are built around the needs of local populations

The STP will cover better integration with local authority services, including, but not limited to, prevention and social care, reflecting local agreed health and wellbeing strategies.

Supporting people with a learning disability and/or autism who display behaviour that challenges, including those with a mental health condition

October 2015

The Transforming Care National Service Model (2015) provides guidance to Councils and partners on supporting people with a learning disability and/or autism who display behaviour that challenges, including people with a mental health condition.

## LOCAL DIRECTION

Delivering on the national agenda, the key Worcestershire wide local documents are set out below:-

A Memorandum of Understanding (MoU) to support joint action on improving health through the home

As part of a drive for more integration, a pioneering **Health and Housing Memorandum of Understanding (MoU)** has been signed up to between government departments. It includes agencies such NHS England, Public Health England and the Homes and Communities Agency.

A Worcestershire MoU also sets out this shared commitment, but to an extended range of agencies.



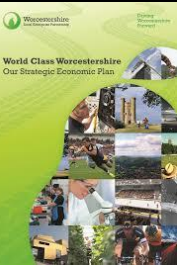
Worcestershire Health and Wellbeing Board have signed up to the Charter for Homeless Health which works towards tackling health inequality among people who are homeless. In summary, the Charter will:

- Provide leadership to address homelessness health
- Work with homelessness services and people to ensure the needs of homeless are included in the Joint Strategic Needs Assessment.
- Provide local health services meet the needs of people who are homeless



**BETTER CARE  
FUND PLAN  
2016/17**

Since 2014, all local areas are required to pool elements of health and social care funding into a **Better Care Fund Plan** which includes funding for disabled facilities grants. This is to enable local areas to work more closely based on a plan agreed between the NHS and local authorities'. Its aim is to move "away from a 'sickness service', and towards one that enables people to live independent and healthy lives in the community for as long as possible by joining up services around the person and their individual needs".



**Worcestershire Strategic Economic Plan** sets out the strategic ambitions to consolidate business growth and create jobs in Worcestershire over the next 20 years.

"To enable business growth will require good quality, reasonably priced housing to enable a thriving sustainable economy."



**Worcestershire Extra  
Care Housing Strategy  
2012-2026**

Worcestershire's Extra Care Strategy sets out the strategic direction for the development of a range of extra care housing across Worcestershire



Worcestershire County Council's Housing and Support Commissioning Plan sets out the range of housing required in Worcestershire for people with learning and other disabilities.

The HCA/CIH Accelerating Prosperity through Housing in the West Midland (due mid Jan 2017)

Warmer Worcestershire – Fuel Poverty Plan for Worcestershire (available soon)

## SECTION 5 - WHAT ARE WE DOING NOW

Below are some highlighted areas of current work being undertaken and challenges/plans for the future.

- **JOINT WORKING AND WORCESTERSHIRE STRATEGIC HOUSING PARTNERSHIP:** Our joint working relationships are being continually developed and improved to deliver services more effectively and efficiently. There are some excellent examples of effective partnership working in the County. For example, the Worcestershire Strategic Housing Partnership (WSHP) brings together a wide range of organisations at a strategic level and will oversee the work on this Plan.

**Challenge:** To continue to work in an integrated way across health, social care, housing and other agencies.

- **JOINT WORKING AROUND YOUNG PEOPLE AND HOMELESSNESS:**

1. **Worcestershire Young Persons Pathway Workers.** District councils and Children's Services jointly commission a housing support model, known as the Positive Pathway, to prevent young people from becoming homeless.

Young Persons Pathway Workers, based in homeless teams across the County, provide an integrated advice, mediation, referral and assessment service in conjunction with Children's Services. The model also includes supported accommodation for 16 to 17 year olds, young families' and 18-23 year olds and a floating support service.

2. **Nightstop schemes** across the county work closely with the Young Person's Pathway Workers, Children's Services and the local housing authorities in crisis intervention: it provides homeless 16-25 year olds with emergency accommodation until more suitable accommodation can be found and also in prevention: It provides a mediation service for young people and their parent/carer to improve their relationship thus preventing homelessness.

3. **Worcestershire Joint Protocol for Young Homeless People (16 and 17 year olds and Care Leavers):** District councils and Children's Services have an extensive history of working together on a young persons protocol to prevent homelessness and secure positive outcomes for young people. The Protocol enables all partners to understand their roles and responsibilities and to engage more effectively in joint working to safeguard young people.

It ensures that young homeless people do not fall through the net of statutory agencies and do not become vulnerable to street homelessness or exploitation.

**Challenge:** To continue to align existing statutory services to provide better outcomes for young people

- **CARE AND REPAIR AGENCY:** Worcestershire has a jointly commissioned Care & Repair service to provide a range of assistance to enable independence for older and vulnerable people including benefit and energy advice, a handy man service, minor adaptations and disabled facilities grants. This type of service is essential to meeting the needs of the changing population and provides a range of assistance for older and vulnerable people across the different health, housing and social sectors focused on helping them to remain living independently in their own home.

**Challenge:** We are working to deliver this service in a more timely way and via a much simpler process to access the different services available.

- **HOMELESS SERVICES:** The Homeless Services across the county have been providing early intervention, identifying the root causes and working to prevent as many households as possible from becoming homeless for a number of years. This has also been enhanced with a new service preventing single people from spending more than a single night out on the street and ensuring that they do not become the entrenched rough sleepers of the future. Homelessness is not a situation anyone would wish to find themselves in, but for the majority of families the system is straightforward and either prevents them from becoming homeless or seamlessly takes them through the homeless system.

**Challenge:** The countywide Homelessness Review 2016 highlighted that the homeless service does not adequately meet the needs of families and single people with complex needs. The number of single people approaching as homeless with an identified vulnerability has now exceeded the number of families. A different and more integrated approach needs to be developed to address the needs of these households. We need to work together better to end homelessness and the on-going impact this has on people's lives. There is also concern around the ability to re-house single people who have housing related debt, particularly as a result of the benefit cap and shared accommodation rate.

- **MODELS OF HOUSING WITH SUPPORT:** The Worcestershire local authorities have always worked with partners who commission housing support services or, they have directly commissioned the services themselves.

**Challenge:** With no revenue funding following the demise of Supporting People, reduced levels of supported accommodation and, higher access thresholds for social care support provision this creates the "perfect storm" along with the changes imposed by Welfare Reform. This will be further impacted by the changes to the benefit system. From 2019/20 core rents and eligible service charges for supported housing will continue to be funded in the same way, but both new and existing tenants will be subject to the Local Housing Allowance cap. Supported housing will be exempt from the shared accommodation rate for single people under 35. However local authorities will be given



control of a 'top up' fund to cover the additional costs associated with providing supported housing, over and above Local Housing Allowance,

There is currently limited ability to deliver new models of housing with support or even sustain existing support for a need that will continue to exist. Therefore a cohesive and co-ordinated approach is required to maximise funding opportunities and continue to develop a range of housing with support across the County.

- **AFFORDABLE HOUSING:** We work with our partners including housing developers to deliver new affordable housing for rent and homeownership.

**Challenge:** It is becoming more difficult to deliver affordable rented housing in the traditional way e.g. local authority enabling. At the end of 2015/16, 454 new affordable homes had been delivered across Worcestershire. The future supply of affordable homes for rent will be impacted by the Government emphasis for affordable homeownership which is the tenure prioritised to receive Homes & Communities Agency funding. New housing for homeownership and rent needs to be more affordable, maximising Worcestershire's share of national affordable housing funding.

- **PRIVATE RENTED HOUSING:** All the Worcestershire local housing authorities are using the private rented sector to house homeless households and many have set up their own in-house local lettings agencies to provide private rented accommodation. They also support deposit bond schemes by working with the voluntary sector and work with private landlords and letting agencies.

**Challenge:** Direct to landlord payments were used as an incentives to the landlords providing their properties to the local authority. The ability to use these as an incentive will no longer be possible due to Universal Credit being paid direct to tenants and therefore the ability to meet housing need using private rented sector accommodation is going to be far more difficult.

- **CONNECTING FAMILIES:** Connecting Families is a county wide approach to build relationships to influence systems to change from the service users' point of view. Within the Connecting Families approach is the Connecting Families Family Support Team, who provides targeted family support following the same of approach of listening to the customer's needs and providing a bespoke package of support. Directly linked to the family support team are experts from outside services, called change champions, who support the family with their areas of expertise, and help the Connecting Families Support Team understand and break down blockages within their own services which are preventing the families from meeting their needs.

**Challenge:** It will require significant transformation to the way in which public services are delivered.

## SECTION 6 - EVIDENCE GATHERING/CONSULTATION

This Plan document, the priorities, and actions have been developed through consultation with partner organisations, service providers and through other forms of consultation with residents e.g. Homelessness Customer Survey and the Worcestershire View Point Survey.

### Our Evidence

The following background documents contain a detailed analysis of the issues affecting housing and health and were the key documents used to support this Plan.

- JSNA: Briefing on Homelessness 2015
- JSNA: Briefing on Fuel Poverty 2016
- JSNA: Domestic Abuse and Violence Needs Assessment 2016
- Worcestershire Homelessness Review 2016
- Worcestershire Health and Well-being Board Draft Joint Health and Well-being Strategy 2016-2019
- Housing Authority Stock Condition Surveys and Tenancy Strategy Frameworks
- South Worcestershire Development Plan 2016
- North Worcestershire Housing Need Assessment 2014
- Worcestershire Viewpoint Survey May 2015
- Stakeholder Engagement Consultation
- Housing Britain's Future - Some Home Truths: National Housing Federation – 2013 report on the consequences of not providing enough housing to meet the needs of our young people. <http://www.housing.org.uk/publications/browse/housing-britains-future-somehome-truth>
- Census Data 2011
- <https://www.nomisweb.co.uk>
- An Economic Strategy for Worcestershire 2010 – 2020
- Private Rental Market Statistics 2013/14
- CORE Data 2014/2015
- BRE, Briefing Note: The cost of poor housing to the NHS (2015)
- RSR Guide to Local Rents 2011
- Worcestershire District Profiles
- Housing Benefit Case Load Statistics
- Wyre Forest Objectively Assesses Housing Needs
- Homelessness P1Es and Rough Sleeper Data 2010 onwards
- English Housing Survey Headline Report 2014-15

## SECTION 7 - RESOURCES

Detailed below are current and future funding sources identified for the provision of housing and housing related support both nationally and locally. This funding is in addition to the core housing/homelessness function provided through the six district housing authorities.

### National Funding

- The last comprehensive spending review has promised a continued Disabled Facilities Grant funding stream through the Better Care Fund for the next 5 years, from £395m in 2015/16 right through to £500m in 19/20, providing a vote of confidence and trust in that what we are doing is preventing pressure on acute services and supporting independent living. With this investment there is a duty amongst stakeholders to administer the fund in an efficient and customer friendly way.
- Since 2010 the number of people regarded as homeless has increased by 33%, 69,000 people are living in temporary accommodation, with more than a million on local authority waiting lists. To help overcome this Government has increased central funding to tackle homelessness over the next 4 years (2016 onwards) to £139 million and protected homelessness prevention funding for local authorities at £315 million by 2019 to 2020.
- Shared Ownership and Affordable Homes Programme 2016-2021 £4.7bn; Starter Homes: Unlocking the land fund 2016-2020 - £1.2bn.
- In October 2016, The Department of Health has announced an investment of £25m over the next two financial years (£10m in 2016/17 and £15m in 2017/18) in technology and housing for people with learning disabilities.

### Worcestershire Funding

- Single homeless and childless couples support service funding of £300,000 per annum over three years (subject to future resources).
- Fusion - a housing led Voluntary and Community Sector Consortium, was successfully awarded a £965,200 contract aimed at producing better outcomes for residents in need of help moving into secured paid employment (many of which live in social housing). This programme will commence on the ground in October 2016.
- Worcestershire Young Persons Pathways Workers are jointly funded, until 31 March 2018, by the local housing authorities and Worcestershire County Council who provide a match funding contribution of £70,000.
- With funding via the DCLG, a hospital and prison leavers' project currently operates across the county. In total the project received £242,968 in funding and is due to continue through to April 2017.

- £5M capital funding available from Worcestershire County Council to develop Supported Housing, of which £2.3M currently remains unallocated.