

Bromsgrove District Council Housing and Homelessness Strategy **2020 - 2024**



Bromsgrove
District Council

www.bromsgrove.gov.uk

Contents

Foreword Councillor Shirley Webb	3
The national housing context	4
The Worcestershire context and the Worcestershire Strategic Housing Partnership Plan 2017	5 - 6
The Bromsgrove context – Strategic Purpose – ‘Affordable and sustainable homes’	7
Home ownership	7
Private rental sector	8
Social housing	8
Homelessness	9
Planning and future growth	10

Appendices

- Worcestershire Strategic Housing Partnership Plan
- Strategic Purpose ‘Affordable and sustainable homes’
- Bromsgrove District Council Recovery and Restoration Plan



Introduction

Bromsgrove District Council has a number of strategic purposes, one of which is “Affordable and sustainable homes’ so we have a key role to play in making sure that the local housing market provides a supply of good quality, affordable accommodation for local residents. This document sets out the council’s strategic approach to helping finding somewhere to live, together with a series of actions designed to enable local people to be well-housed. Getting this right should make Bromsgrove safer, healthier and more prosperous, because housing is central to the wellbeing of individuals, families and the wider community as a whole. Housing also plays a role in helping to meet the Council’s other strategic purposes particularly around business, leisure, and financial independence. This housing strategy sets out an approach to meeting the housing challenges facing the district, with a particular focus at the moment on increasing the supply of affordable homes for people who both live and work locally.



It’s important to recognise that this strategy was put together in advance of the outbreak of Covid19 and it remains to be seen what impact the crisis has on local residents and their housing situations. As a council we have put together a recovery plan to try and reduce the likelihood of homelessness and I will be monitoring this area of work closely to ensure we do everything we can to help Bromsgrove residents stay safely housed during and after the pandemic.

Councillor Shirley Webb

(Portfolio Holder for Strategic Housing and Health and Wellbeing)



The National Housing Context

In recent years, the national housing market has changed considerably, which in turn poses significant challenges for local authorities, who undertake a wide range of statutory housing functions in their area.

The latest MHCLG English Housing Survey 2016-17 reports the key trends. Home ownership remains central to the market, but with prices rising, home ownership is becoming increasingly difficult for young families. In the meantime, 4.7 million households are now renting privately in England, a figure which has doubled since the mid-1990's. Finally, 3.9 million households are living in the social sector, making it a smaller provider than the private rented sector.

Nationally it is widely recognised that there is an acute shortage of housing particularly social and affordable housing and the government itself has described the market as 'broken.' As private rents and house prices continue to increase many households are facing severe affordability issues, with young people and families on low to middle incomes especially affected by the difficulty of affording to buy or rent a decent home.

The government's response to these changing dynamics in the English housing market has been to try to boost the number of new homes being built nationwide, and to speed up the rate at which these units are delivered. To encourage development there have been changes introduced to streamline planning, new building funds launched, and a suite of options designed for households wishing to get on the housing ladder. The Social Housing Green Paper has also tabled a whole series of changes that may need to be implemented by housing providers in the near future, some of which focus on the delivery of new homes, while a new White Paper 'Planning for the Future' indicates other major changes lie ahead for housing and planning with central government exerting more influence at a local level.

Nevertheless, despite these efforts at a national level, housing development is still falling short of demand, According to current projections an average of 210,000 new households will form in England each year between 2014 and 2039. In 2016/17 the total housing stock in England increased by around 217,000 dwellings: 15% higher than the previous year's increase but short of the 240-250,000 new homes needed to keep pace with household formation.

With home ownership increasingly out of reach for many, and the private sector becoming more and more competitive, so the pressure has risen on local authorities to provide help to local residents in housing need.

There has also been considerable debate about the impact of changes made to the welfare benefit system in the last five years, and how these are leading to increased pressure on all housing providers. Broadly speaking the welfare changes introduced have decreased and capped the level of benefits available to low-income households at a time when the overall cost of living has risen.

Local councils are expected to play an increasingly important role in regulating standards and conditions in their private rented sector, while the implementation of the Homelessness Reduction Act in 2018 places new statutory responsibilities on councils to prevent and relieve homelessness in their areas. Homelessness and temporary accommodation placements have risen nationally in recent years, with MHCLG reporting that rough sleeping is up 169% in the last seven years.

In the local housing market, Bromsgrove is seeing some significant housing-related pressures at the moment, especially in terms of levels of demand for help with housing options. This demand is hard to resolve especially when private rents are high, in comparison with the limited help available via the Local Housing Allowance.



The Worcestershire Context

The Council works in partnership with the other local authorities in the county, primarily around influencing change, working up housing-related funding bids to central government, and the delivery of aids and adaptations in the private residential sector via the county-wide Home Improvement Agency. Most of this joint work is co-ordinated by the Worcestershire Strategic Housing Partnership, which comprises of the main housing providers around the county and those key organisations associated with housing, including health, adult social care, children's services, the Department for Work and Pensions and criminal justice agencies. The Worcestershire Strategic Housing Partnership has developed a county-wide homelessness strategy, which has been formally adopted by Bromsgrove District Council, in order to meet its statutory duty to have such a policy in place locally. The Strategic Partnership has also developed a high-level housing plan for the county and this steers the general direction of the travel for all the councils in housing terms (Appendix 1).

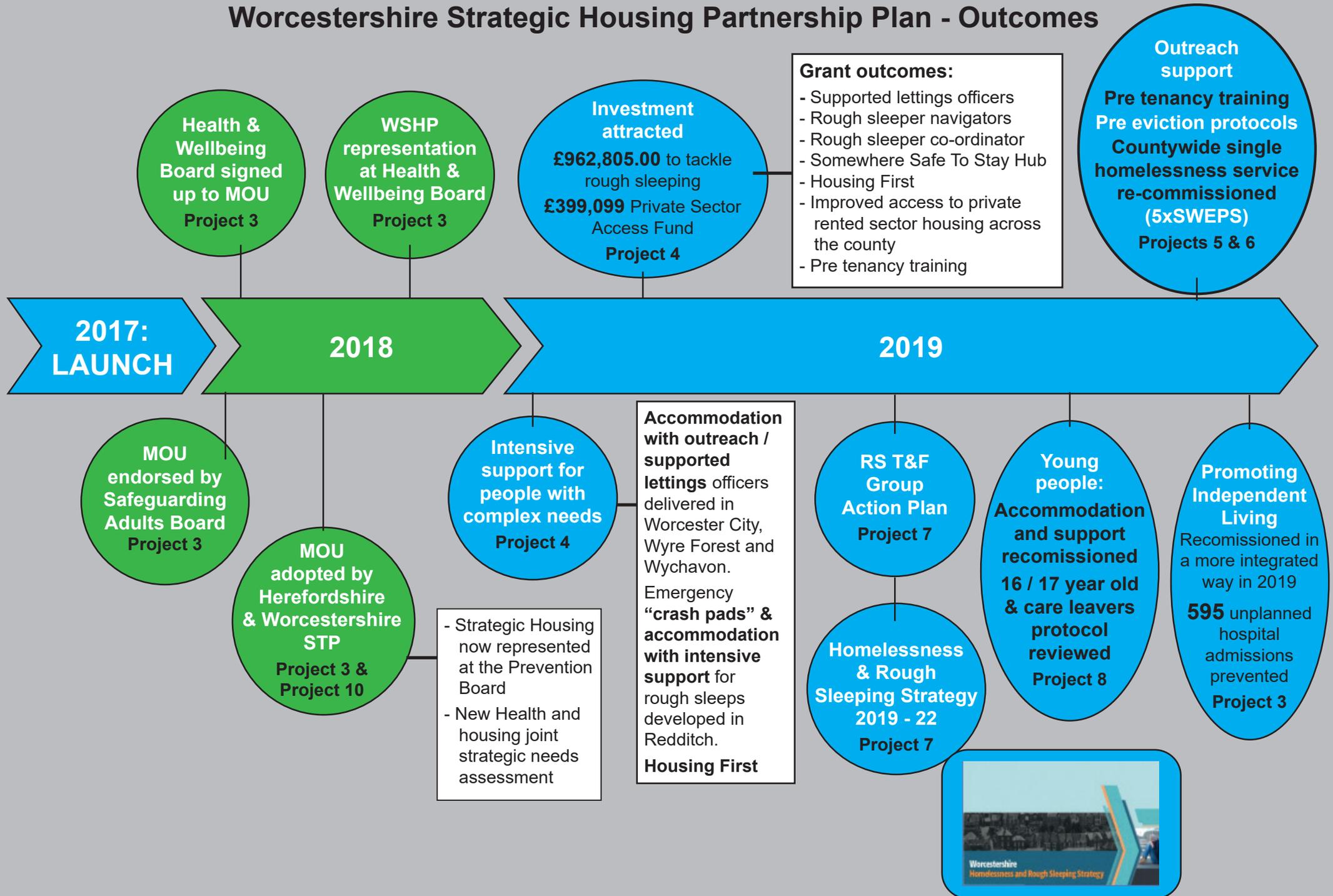
The six key themes in the 2017 high-level plan are:

- **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.
- **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.

The high-level plan is accompanied by a number of actions to be undertaken by councils in relation to their local housing markets. The Partnership has also achieved a number of outcomes since its launch in 2017.



Worcestershire Strategic Housing Partnership Plan - Outcomes



Given that each council also has its challenges locally, and that delivery models vary across the districts, the authorities go on to determine their own specific priorities and this strategic document sets these out and how they will be progressed. The themes of the strategic purpose 'Affordable and sustainable homes' for Bromsgrove (Appendix 2) are:

- **Support the development and delivery of appropriate housing in the district**
- **Assist in making best use of all housing across the district**
- **Prevent and respond to homelessness**

The Bromsgrove Context

Bromsgrove District is in the north of Worcestershire and over 90% of its 217 square kilometres is greenbelt. With 95,768 residents, there are population clusters including Hagley, Rubery and Wythall, with the town of Bromsgrove accounting for just over a third of the total population of the District. Approximately 20% of the population are children and 21% are over 65 years old. Bromsgrove also has an aging population, as evidenced by the latest Worcestershire County Council JSNA profile on Health and Housing. This brings its own challenges in terms of producing the right mix of tenure and support, including digital enablement, to help residents who are living longer remain independent for as long as possible. The Council is also focussed on ensuring that careful consideration is given to the environment so green/Eco Home themes form part of its green thread thinking going forwards.

In housing terms the Council currently plays a largely strategic role, having transferred its stock to Bromsgrove District Housing Trust (BDHT) which was set up in 2004. There are approximately 39000 properties in the district, and around 12% of these homes are owned by Registered Providers in the area. BDHT is the largest of these, with 4172 properties in its portfolio. The Council has strong relationships and works closely with all Registered Providers in the district.

Bromsgrove has a particularly competitive and expensive private rented sector, which comparatively, is the smallest in the county. Around 3000 households rent privately. There are very few licensable Houses in Multiple Occupation. Home ownership is also an important part of the local housing market – there are some 31000 privately-owned homes in Bromsgrove.

Home Ownership in Bromsgrove

Currently home ownership levels are relatively stable in Bromsgrove, which has the highest levels of home ownership in Worcestershire, although this figure has declined slightly in recent years. The most marked contrast in home ownership terms can be seen in the differing ability of local residents to be able to purchase depending on whether they work locally or outside of the district where wages tend to be higher. Data analysis by the North Worcestershire Economic Development and Regeneration Unit indicates there is an imbalanced housing market in Bromsgrove, with rising affordability issues particularly for low earner and median income householders; the property to annual income ratio in Bromsgrove is approximately 10.8:1, so residents living and working locally struggle to afford to purchase in the district.



The Private Rented Sector in Bromsgrove

The private rented sector in Bromsgrove is experiencing similar pressures to other parts of the country. It provides a home to some 3000 households locally but it is becoming an increasingly expensive housing option for local residents. Local rents are significantly higher than the Local Housing Allowance so affordability and accessibility is an issue for a number of residents in this sector. Analysis in 2017 showed that 373 of 755 households in receipt of LHA were topping up their rent whilst living in the private rented sector in Bromsgrove.

The financial pressures faced by local people living in the private rented sector, particularly on low incomes, are being felt in other parts of the housing system especially in terms of homelessness – at times, loss of an assured shorthold tenancy can now be the biggest cause of homelessness in Bromsgrove.

Analysis of the local sector shows that most landlords are ‘incidental’ landlords, rather than larger-scale portfolio landlords. The number of Lettings Agents is also high – there are over 12 agents operating across the district. Standards and conditions fluctuate and the council’s Private Sector Housing Team receives over 80 complaints a year from tenants who are dissatisfied with either the behaviour of their landlord or, more regularly, the condition of their property.

The Social Housing Sector in Bromsgrove

The Council currently has a strategic influence on the local housing market, and Bromsgrove is a popular place for social housing providers who operate across the area, providing in the region of 5000 homes locally.

Given the financial pressures and competitive nature of the private rented sector, demand for social housing is high and the housing waiting list has nearly 3000 households on it at any given time.

The Council works closely with registered providers to facilitate an ongoing pipeline of affordable housing in the district but with land in relatively short supply this is a constant challenge for all parties.

As part of its response to these issues the council has decided, in partnership with Homes England, to utilise the site of its former headquarters at Burcot Lane to build 61 units of accommodation to boost housing supply near the town centre. The council plans to retain a number of these units which will be affordable for local residents. As a result of this activity the council has also engaged the services of a private sector property company Baily Garner to work up plans for the scheme, and consideration is being given to further expansion of this new direction of travel, if sufficient resources can be identified to make this feasible.



Homelessness

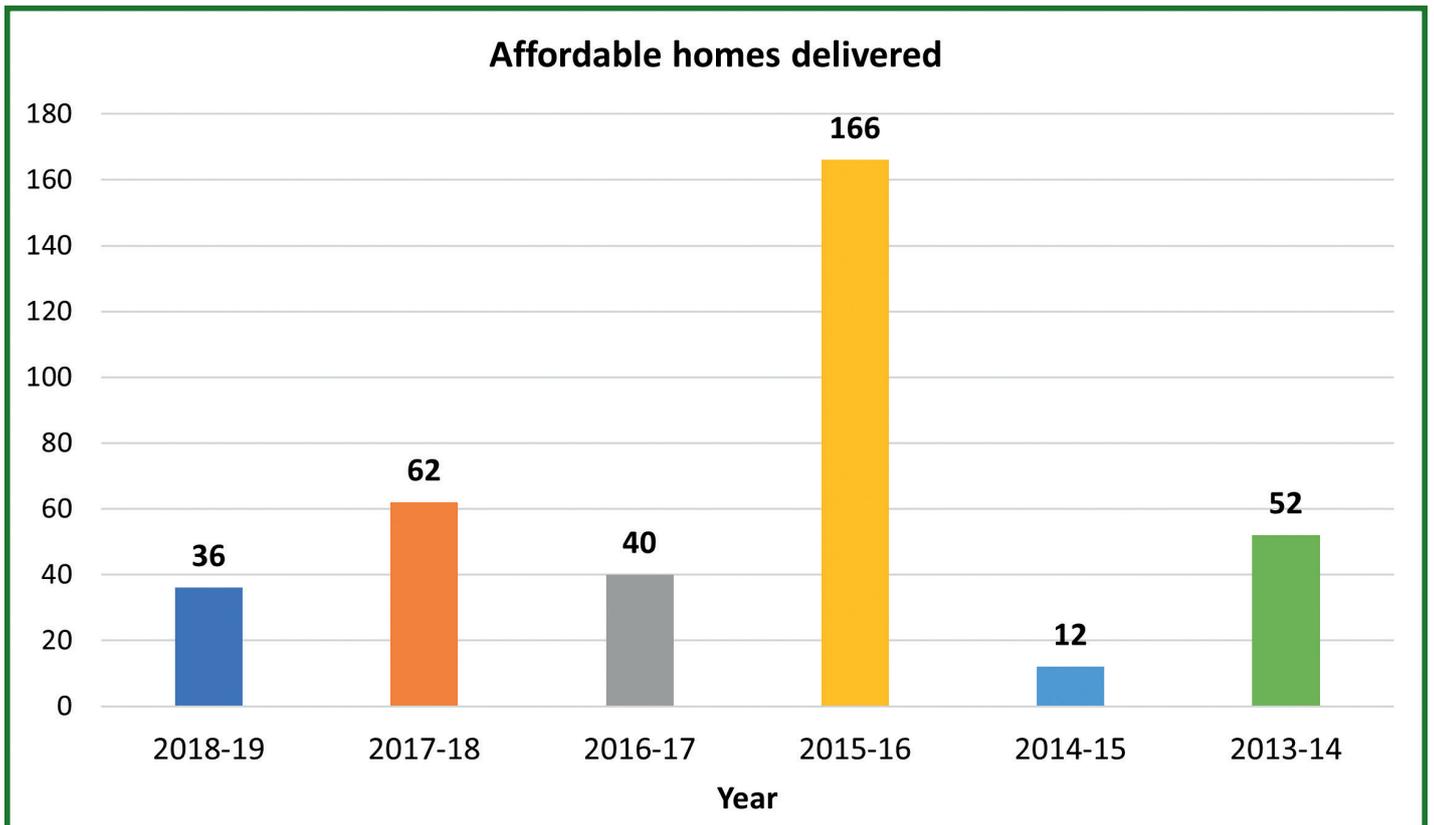
Annually, Bromsgrove only has a small number of people rough sleeping, but during the last couple of years some of these individuals have had a high street profile in Bromsgrove town centre. The council has worked extensively with various partner agencies including the Town Centre Partnership in order to secure housing for them where necessary. Together with Redditch Borough Council, Bromsgrove District Council co-funds a rapid-response team from Caring for Communities and People (CCP) to ensure anyone on the streets receives immediate support to them avoid becoming entrenched rough sleepers.

More broadly, the Housing Options Team at BDHT continues to receive enquiries from potentially homeless households in Bromsgrove as part of its work delivering the Housing Agency Contract on behalf of the Council. Loss of private sector tenancy now figures more regularly as the cause of homelessness, together with parents/relatives refusing to accommodate and incidents of domestic violence.



Planning and future housing growth

The Council has a duty, through its District Plan, to ensure that sufficient land is available to meet its housing need over any given Plan period. The supporting measures which sit below this overarching measure, record how many dwellings have been provided in each monitoring period, based on type and tenure. The monitoring period for this purpose runs from 1 April to 31 March. The current Bromsgrove District Plan (BDP) period runs from 2011 to 2030. The housing requirement for the BDP Plan period is 7000 dwellings, which equates to an average of 368 completions per annum. The district is currently behind its target for delivery of housing by 678 houses.



There are currently a total of 57 sites under construction this monitoring year, with 66 sites which have been completed. A further 97 development sites within the District benefit from planning permission but have not yet started, and it will be important to increase the supply of smaller units in the market, given that they are in short supply overall.

Work is also taking place at a senior level to explore creating a new county-wide housing delivery plan, and consideration is also being given to the use of local authority assets within the 'One Public Estate' approach.



Summary of the key strategic housing challenges facing Bromsgrove District Council and actions being taken to influence the local housing market

Home ownership	
Ensuring home ownership levels underpinning local market are maintained and developed	<p>Joint approach from Strategic Housing and planning officers to incoming applications for housing development in the district in line with 'Planning for the Future'</p> <p>Review funding streams for growth, build and development and working with partners contribute to creating county-wide housing delivery plan, to include use of assets under One Public Estate approach</p>
Ensuring government-sponsored products are available locally	Strategic Housing and planning staff to review current range of products being delivered and offered locally and ensure these are factored into plans for Burcot Lane
Being alert to any Brexit-related impacts on local housing market	Discuss potential for increase in incoming demand from home owners with other council teams and BDHT and monitor via relevant council measures
Potential for interest rate rises in the future	Strategic Housing to monitor on an ongoing basis

Social Housing	
Size of the housing waiting list	Continue with annual reviews
Build out at Burcot Lane in partnership with Homes England- affordable rents and alternative asset management vehicle - for example a Housing Company	Determine potential/viability of housing development role for council as a means of income generation and rebalancing local housing market



Private rental sector

Variable standards and conditions	Private Sector Team to review current practice and explore options to expand influence within current resource constraints
High number of landlords and agents combined with increased focus on regulation	As above - explore Accreditation/incentive schemes for increasing partnerships with landlords and reducing non-compliance
Lack of security for tenants	Ensure any government changes to tenant security are implemented across the borough
Rising rents/affordability issues	Research efforts to tackle high rents in other parts of the country

Homelessness

Lack of housing resources to resolve homelessness	Work with BDHT Housing Options team to review provision of temporary accommodation and operational effectiveness and efficiency now new legislation has bedded in
Increased duties and expectations of Homelessness Reduction Act including Duty to Cooperate	Ensure BDHT team fully supported by council and that financial resources required to tackle homelessness remain available
Utilising new government resources to maximum effect and maintaining existing support services	Strategic Housing staff to work with colleagues county-wide on securing additional resources available nationally
Risks to housing created by Covid19	Implement local recovery plan and continue to work with county colleagues on Worcestershire-wide recovery themes

