

**BROMSGROVE DISTRICT COUNCIL**

**PERFORMANCE MANAGEMENT BOARD      15<sup>TH</sup> November 2010**

**Homelessness and Housing Register Update Autumn 2010**

Relevant Portfolio Holder	Councillor Peter Whittaker
Relevant Head of Service	Angie Heighway

**1.      SUMMARY OF PROPOSALS**

- 1.1      At the meeting of the Performance Management Board on the 20<sup>th</sup> September, it was resolved that the Head of Strategic Housing be asked to provide a detailed report on homelessness for the next meeting of the Board.
- 1.2      This report therefore sets out information regarding homelessness trends over recent years, performance in homelessness prevention, housing register numbers and provides an overview of the Housing Options Service and prevention initiatives that are currently provided in the district. The report also identifies issues that may impact upon both the future demand for housing from homeless and potentially homeless applicants and the effectiveness of homelessness prevention services at a time when funding for the provision of affordable housing is being significantly reduced.
- 1.3      This report will be introduced with a presentation delivered by members of the Council's Strategic Housing Team and officers of bdht who carry out the Council's Homelessness Duty and Housing Register functions under a service level agreement.

**2.      RECOMMENDATIONS**

- 2.1      That the performance of the range of homelessness prevention initiatives and success of the Housing Options service in significantly reducing homelessness acceptances be noted.
- 2.2      That trends indicating a potential increase in demand from homeless or potentially homeless clients following a period of economic downturn and the implications of proposed welfare benefit changes on the demand for homelessness services in the future be noted.
- 2.4      That the importance of maintaining and continuing to invest in good housing advice and homelessness prevention services and the cost effectiveness of these services in currently avoiding and reducing future risk to the Council of having to meet excessive bed and breakfast costs be noted.

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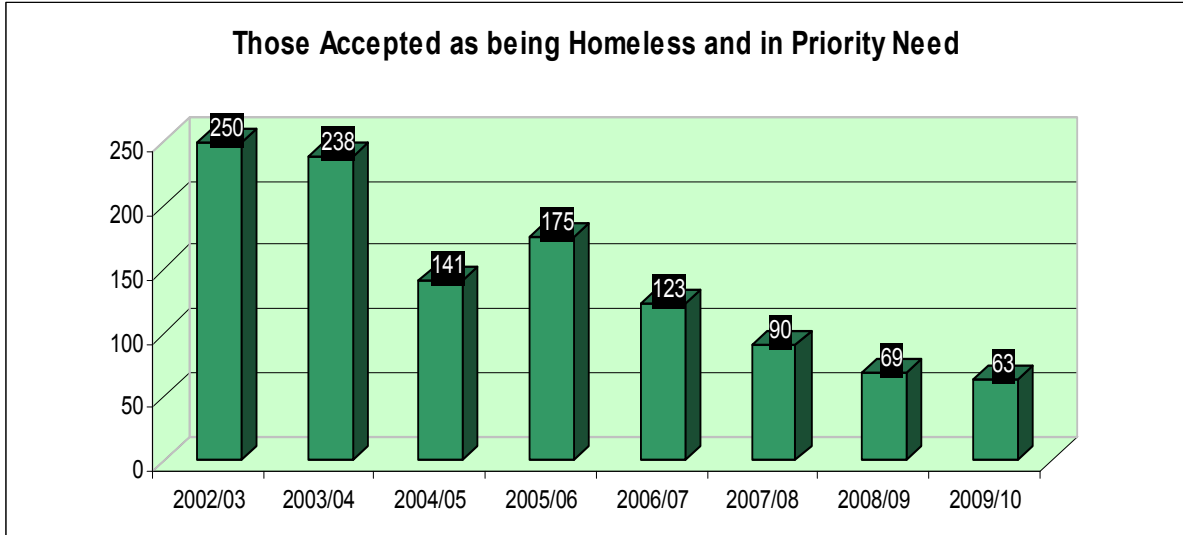
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#### **3. BACKGROUND**

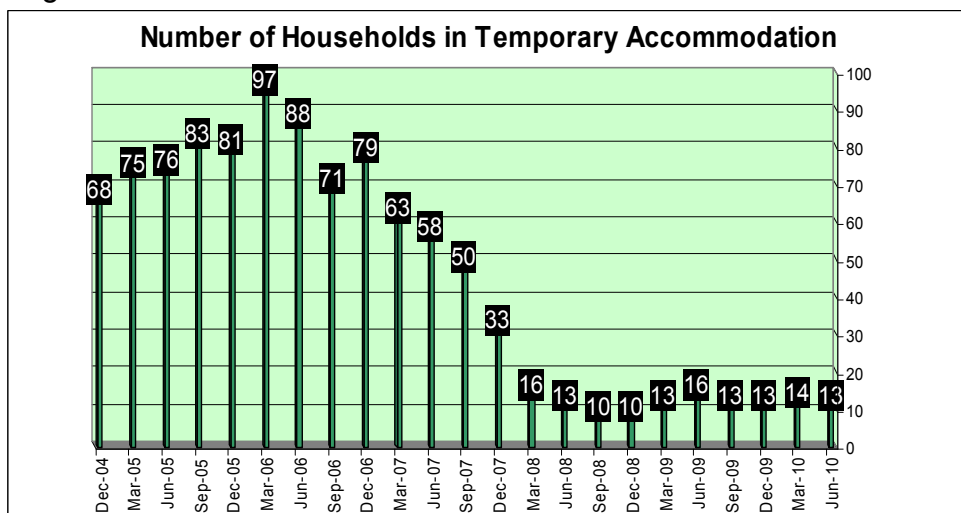
- 3.1 Local Authorities have had statutory responsibilities for Homeless Households since the Housing (Homeless Persons) Act 1977. This Duty has since been further clarified through Housing and Homelessness legislation and statutory guidance. In particular the Homelessness Act 2002 requires local authorities to produce a Homelessness Strategy and set out proposals for Homelessness Prevention.
- 3.2 Although since LSVT in 2004 the Homelessness and Housing Advice services have been delivered through Bromsgrove District Housing Trust, the Statutory Responsibility relating to Homelessness and Housing Advice remains with Bromsgrove District Council.
- 3.3 Statutory responsibilities include accommodating eligible homeless households, providing temporary accommodation whilst carrying out investigations and for a limited period to ineligible applicants, offering advice and assistance and having a Homelessness Strategy.
- 3.4 Since 2004 the Council's Strategic Housing Team and bdht have worked hard to reduce the number of households presenting themselves as homeless. Some significant changes were made in service delivery through the development of a Housing Options Service in 2007 whereby anyone experiencing difficulties relating to housing is now offered an interview to discuss what options might be available to them.
- 3.5 This service relies on a range of homelessness prevention initiatives in order to be effective. These include the 'Step Up' private tenancy scheme, CAB home owner adviser, floating support to prevent homelessness, BYHF Private Tenancy Scheme, Mortgage Rescue and New Starts furniture project.
- 3.6 The Housing Options Service has over the last 3 years had a significant impact in reducing the number of households being accepted as Homeless and in Priority Need thus, as evidenced in the chart below, enabling a return to the majority of social housing lettings being to applicants on the Housing Register.
- 3.7 However, over the period from Jan 2010 to Sept 2010 there has been a 40% increase in homeless applications when compared to the same period last year.

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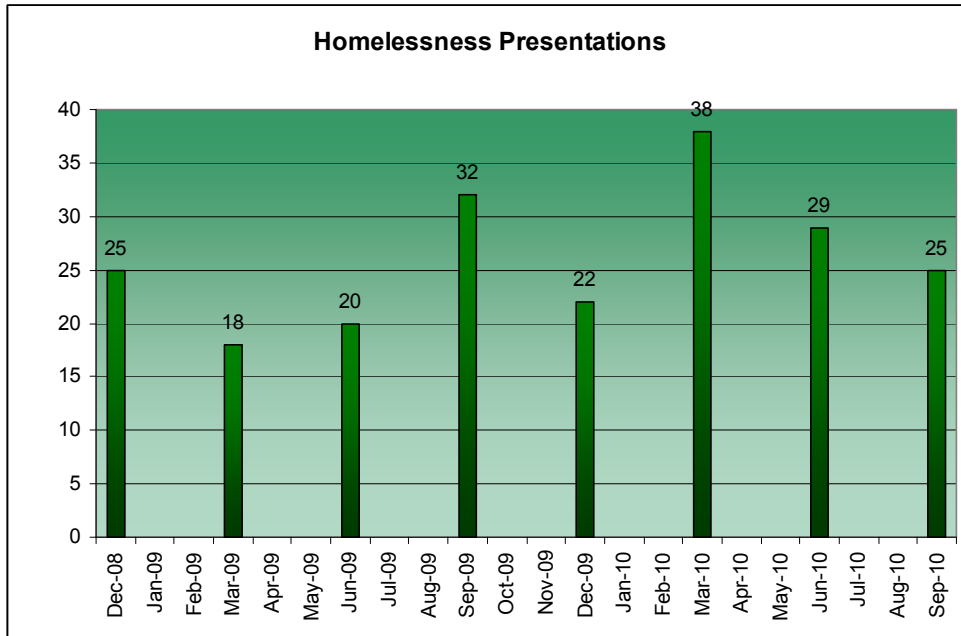
3.8 A combination of the Council grant funding the provision of dispersed units of temporary accommodation and bdht appointing a Temporary Accommodation Manager in 2007 enabled the Council to decommission three of the four hostels and also reduce the number of households being placed in Temporary Accommodation to achieve the Government target to reduce the use of Temporary Accommodation by 2010, 2 years early. As part of the decommissioning process bdht agreed to utilise existing units of housing as temporary accommodation, thus minimising the use of bed and breakfast accommodation and offering homeless households a better standard of accommodation and more settled solution at an earlier stage



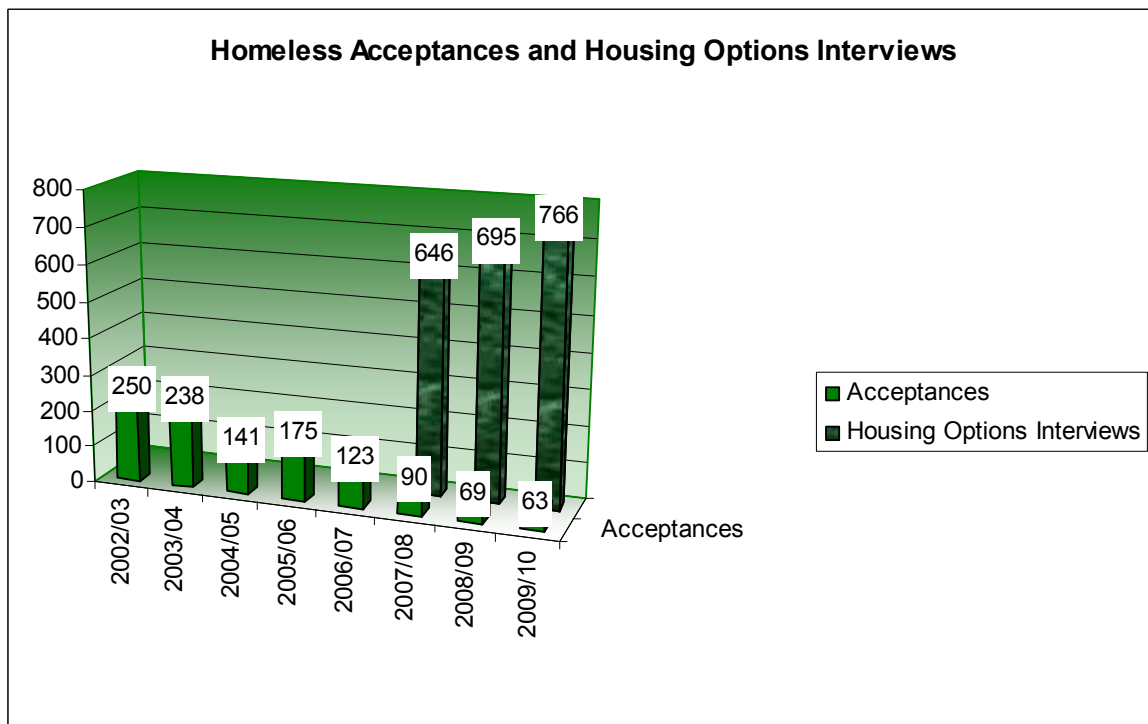
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3.9 From Jan 2010 to Sept 2010 the number of presentations totalled 92 compared with 70 for the same period last year an increase of 31%.



3.10 From 2007 the new Housing Options Service offered households an opportunity to discuss their housing issues at an earlier stage. The chart below shows that of the 766 Housing Options interviews conducted last year, there were only 63 households accepted as homeless.



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- 3.11 The Housing Options Service relies on a range of prevention options and initiatives and these include, the Step Up rent deposit scheme, the BYHF Private Tenancy Scheme for under 25's, Owner Occupier Debt Adviser with CAB, Floating Support Officers to support people in their homes and prevent homelessness and the Spend to Save Scheme.

#### **4.0 HOMELESSNESS GRANT**

- 4.1 Since 2002, the Government has allocated Homelessness Grant funding to local authorities to both prevent and tackle homelessness and help authorities reduce the number of homeless people living in temporary accommodation. Our performance (with bdht and BYHF) in providing successful prevention schemes, reducing homeless presentations and reducing the use of temporary accommodation has influenced an increase in the grant awarded to Bromsgrove from £32,000pa in 2003 to the allocation for the current year which is £81,050.
- 4.2 The Government has issued a letter following the CSR that indicates an intention to continue to award Homelessness Grant at the same level as awarded in previous years but in an un-ring fenced form that will likely become part of the Area Based Grant. It is crucial that the Council ensures that this funding continues to be used for investment in Homelessness Prevention services in order to avoid increased use of temporary accommodation and potential expense to the Council in having to provide Bed and Breakfast.

#### **5.0 HOME OWNERSHIP, LENDER FORBEARANCE AND MORTGAGE RESCUE**

- 5.1 Whilst there have been a number of people accessing CAB services in relation to mortgage repayment difficulties, the number of those then actually presenting as homelessness as a result of repossession is low due to the work of the specialist adviser at CAB, forbearance measures now required by mortgage lenders prior to taking repossession action and the availability of Mortgage Rescue.
- 5.2 Households also have a general resilience to short term hardship and many can utilise savings and access other credit options to manage financially. In 2009 the Council agreed to invest additional grant awarded by CLG towards a specialist Owner Occupation Debt Adviser post at the CAB. This officer has been phenomenally successful in helping 127 clients to avoid repossession, the majority through negotiation with lenders, helping households to access benefits and the re-prioritisation of debts

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with only 5 being put forward for full mortgage rescue (where an RSL purchases and lets the property to the former owner) .

- 5.3 From the 1<sup>st</sup> October 2009 mortgage lenders have been required by the Government to notify the local Council that possession proceedings relating to a mortgaged property have commenced. At the end of October 2010 we had received 87 notifications that court action was being taken to repossess properties in the District. We have been able to write to the households affected and offer them access to the Owner Occupation Debt Adviser at CAB as well as signposting them to other related services such as jobcentreplus and business debt advice services.

#### **6.0 THE STEP UP PRIVATE TENANCY SCHEME**

- 6.1 The main alternative option for anyone approaching bdht for housing advice and homelessness prevention is the 'Step Up Private Tenancy Scheme' operated by the Strategic Housing Officers at Bromsgrove District Council. With a severe shortage of social housing, the scheme offers households some hope of finding a solution to their housing need or threat of homelessness by giving them help to access the first month's rent in advance in the form of a repayable loan and by guaranteeing the rental deposit to the landlord.
- 6.2. In addition the scheme offers support to locate suitable, safe and affordable accommodation, and can provide ongoing support once in the property to ensure that they are able to sustain the tenancy through a dedicated floating support worker.
- 6.3 Over the 3 years it has been running, the scheme has assisted over 100 families into private tenancies. Over this time the Council has forged strong links and built confidence amongst private landlords and letting agents and developed a reputation for providing an efficient and reliable service in the private rented sector.

#### **7.0 BROMSGROVE YOUTH HOMELESSNESS FORUM PRIVATE TENANCY SCHEME**

- 7.1 This scheme offers help to under 25's to access the private rented sector. The under 25's are a particularly difficult client group to house due to housing benefit restrictions which mean that BYHF have to work hard with landlords to offer shared accommodation to young people in the District. During 2009/10 17 households were prevented from becoming homeless through the PTS scheme. In July 2008 Bromsgrove District Council was awarded Regional Centre of Excellence for Youth Homelessness

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predominantly due to its partnership with BYHF and the success of the PTS scheme.

#### **8.0 SPEND TO SAVE SCHEME**

8.1 The Council's 'Spend to Save Scheme' has been developed to enable Council Officers to resolve the housing difficulties of vulnerable statutorily homeless households in a cost effective way to prevent homelessness occurring or the need to rehouse or provide B&B accommodation. This scheme enables officers to spend money in a flexible way where the cost benefits to the Council of doing so are clear.

8.2 The 'Spend to Save Scheme' is considered when:  
The household would be accepted as statutory homeless if they went through the homeless process (i.e the Council would have a duty to rehouse).  
Any money allocated by the "Spend To Save" scheme will ensure that the household is no longer threatened with homelessness.  
It can be proven that any money allocated on behalf of the household is cheaper than the alternative of placing that household in temporary accommodation.  
The household is able to agree to a repayment plan to repay the money paid by the Council.

#### **9.0 INCREASING DEMAND FOR AFFORDABLE HOUSING, THE HOUSING REGISTER AND HOME CHOICE PLUS**

9.1 The 1996 Homelessness Act (as amended by the 2002 Homelessness Act) requires local authorities to make all allocations and nominations in accordance with an allocations scheme. The local authority is expected to give Reasonable Preference to those in high housing need.

9.2 The Government has encouraged local authorities to make the allocation of social housing more transparent and simpler to understand and in order to achieve this, set a target for all local authorities to implement Choice Based Lettings by 2010.

9.3 Six of the South Housing Market Area authorities were successful in receiving grant funding towards the development of a sub regional choice based lettings scheme which was implemented in Bromsgrove from October 2008.

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- 9.4 There were 2,350 applicants registered for housing in September 2008. Since the implementation of Choice Based lettings and during this period of economic downturn, this number has increased by on average 100 applications each month to 3,640 in October 2010.
- 9.5 Applicants are prioritised in accordance with the 1996 Housing Act (as amended by the 2002 Homelessness Act) reasonable preference criteria with additional preference given to those with a local connection to the District as follows;

Priority Banding	where a homelessness duty has been accepted.
Gold Plus	high housing need and a local connection.
Gold	medium housing need and a local connection
Silver Plus	high housing need but no local connection
Silver	medium housing need but no local connection
Bronze Plus	low housing need and a local connection
Bronze	low housing need but no local connection

The table below shows the number of applicants in each band as at November 2010. The majority of applicants are placed into the Bronze Plus banding as the reasonable preference criteria (the level of housing need required to gain Gold and Silver categorisation) threshold is high. Work is being carried out to analyse the Bronze Plus applicants to establish the percentage that are in a housing need as opposed to no housing need and early indications are that between 40-50% are in housing need. A review is due to be carried out on those in the bronze bandings who have not placed any bids for two years. This will reduce the number in these bandings.

<b>Banding</b>	<b>Numbers in Band</b>
Priority	10
Gold Plus	169
Gold	192
Silver Plus	23
Silver	45
Bronze Plus	2209
Bronze	1023
<b>Total</b>	<b>3,671</b>

- 9.6 Properties Advertised in Bromsgrove from Oct 2008 to Oct 2010



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<b>Property Type</b>	<b>Number Advertised</b>	<b>Average Bids Per Property</b>
Flat	513	32
Maisonette	10	31
House	161	99
Bungalow	65	32
<b>Total</b>	<b>749</b>	

**10.0 KEY ISSUES THAT HAVE AN IMPACT ON HOUSING NEED AND HOMELESSNESS**

10.1 There has been a recent increase in the number of homelessness presentations and homelessness acceptances. The reasons for this are wide ranging but there are many links with the current economic downturn including:

- Increased unemployment/short time working.
- Lender Forbearance measures being exhausted.
- Relationship breakdown due to financial stress and unemployment.
- Reduced opportunities for young people leading to increased youth homelessness.
- Ill health particularly mental health.
- People being asked to leave their private rented accommodation.
- Reducing HCA Grant to deliver a supply of affordable housing.
- Reduction in benefits.

10.2 There are a number of significant changes recently proposed in the way that housing benefit is going to be awarded that will impact on households in Bromsgrove being able to meet their rental obligations.

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- A number of households have taken tenancies where the rent was at a lower rate than the Local Housing Allowance and have benefited from the £15.00 per week 'top up' in order to make ends meet. The proposed removal of the £15 per week excess will come into effect from April 2011 and will result in households making difficult decisions around whether to purchase essential items or pay their rent.
- In addition there will be a staged increase in deductions made for non dependants living in a property where Housing Benefit is being claimed. This could be an older child no longer in full time education. This may well impact upon numbers becoming homeless, as for example, if a son or daughter starts working and refuses to contribute as a non dependant they could be made homeless by their family or the shortfall in rent payments could ultimately result in the family becoming homeless due to eviction for rent arrears.
- From April 2012 the Shared Room Rate is being extended to apply to any single person aged 35 years and under (previously 25). This means that any single person housed in the private sector (other than in shared accommodation) and in receipt of housing benefit will have to find alternative accommodation unless they are able to meet their housing costs in full through employment.

There are other changes in the maximum payment of housing benefit that have less impact on households in Bromsgrove but the changes set out above and others proposed for later years will inevitably lead to more people being at risk of homelessness and increase the need for homelessness prevention initiatives.

#### **11. CONCLUSION**

11.1 An effective range of homelessness preventative services have been developed over recent years that have:

- Reduced Homeless presentations
- Reduced homelessness acceptances
- Enabled the closure of hostel accommodation
- Reduced use of temporary accommodation
- Kept use of B&B to a minimal number of emergency cases
- Enabled applicants to access private rented accommodation
- Kept people in their homes by avoiding repossession

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- Provided safer and more appropriate housing to the homeless
  - Enabled more people to be allocated housing from the Housing Register by reducing the number of homeless that were previously having to be allocated the greater majority of lettings.
- 11.2 At a time when the impact of the economic downturn is beginning to result in increasing numbers of applicants presenting as homeless and the outlook for the provision of grant subsidy for the delivery of affordable housing is bleak, it has never been more important to maintain investment in homelessness preventative and support services.
- 11.3 Any reduction in the homelessness prevention budgets that support the Homelessness Prevention Services detailed in this report could result in an adverse impact on homelessness and ultimately lead to the Council being forced to use more bed and breakfast.
- 11.4 During a previous recession in the early 1990's the annual cost to Bromsgrove District Council of providing bed and breakfast accommodation to the Council peaked at £130,000 in one year, with families being accommodated outside the District in Worcester and Birmingham. The impact of this approach was that families lost their ability to travel to work, became socially isolated and children were unable to continue to attend their current school. At that time the Council had four fully functioning hostels at its disposal for use as temporary accommodation. The Council now only has one hostel to house people in an emergency.

## **12. FINANCIAL IMPLICATIONS**

- 12.1 If the increase in homeless presentations and homeless acceptances continues, the Council will need to be responsive in the provision of additional resources into the Housing Options and Homelessness Prevention services. Research carried out by Heriot-Watt University identifies that rent bond schemes cost 37 times less than meeting the main homelessness duty whilst the Housing Options approach costs 9 times less than meeting the main homelessness duty.
- 12.2 The change in the way homelessness services have been provided over recent years with greater emphasis upon preventing homelessness has meant that the Council has benefited in minimal use of the Bed and Breakfast budget, a vastly improved service to those approaching the Council as potentially homeless and good performance against government targets on use of temporary accommodation.

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12.3 In 1991/2 the Council spent £130,000 which with inflation would equate to £217,000 today. The 2010/11 revenue budget for Bed and Breakfast is £21,949 with half year expenditure at end of September being £360.

12.4 **Homelessness Grant Funded Initiatives**

The table below shows the number of initiatives funded by CLG Homelessness Grant funding that support the Housing Options Service.

<b>Key Services Currently Funded from Government Grant</b>	<b>Homelessness Grant Approved for 2010/11</b>
Floating Homelessness Support and Prevention Officers	£24,000
Housing Options Service	£15,000
CAB Owner Occupier Debt Adviser/Mortgage Rescue	£17,600
Basement Rent Deposit Scheme for under 25's	£21,500
Newstarts – Furniture Recycling Project to help homeless households into permanent accommodation.	£8,500
<b>Total</b>	<b>£86,600</b>

12.5 **Step Up Budget**

The 2010/11 budget set for revenue funding of Step up is £5,000

12.6 **Spend to Save Budget**

The 2010/11 budget set for Spend to Save schemes is £4,000

12.7 **Home Choice Plus Budget**

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The 2010/11 revenue budget for Home Choice Plus is £10,000

#### **13. LEGAL IMPLICATIONS**

- 13.1 The Council has a statutory duty under Part 7 of Housing Act 1996 (as amended by Homelessness Act 2002), whereby local authorities are responsible for providing settled accommodation to vulnerable households threatened with homelessness.
- 13.2 The 1996 Housing Act (as amended by the 2002 Homelessness Act) requires local authorities to make all allocations and nominations in accordance with an allocations scheme. The local authority is expected to give Reasonable Preference to those in high housing need.
- 13.3 Failure to meet statutory responsibilities can lead to liability for the Council in the Courts from Judicial Review

#### **14. POLICY IMPLICATIONS**

- 14.1 Any increase in homelessness could increase the number of households in temporary accommodation. The Government set a target to reduce the use of temporary accommodation by 50 by 2010. The Council achieved this 2 years early. The current target of having no more than 34 families in temporary accommodation is being met, but if demand continues to increase will be difficult to maintain.

#### **15. COUNCIL OBJECTIVES**

##### **15.1 Regeneration**

Regeneration Priority 1 – Town Centre  
Regeneration Priority 2 – Housing

The homelessness prevention and support services impact upon economic development by reducing pressure thus enabling more affordable housing to be able to assist those employed in the District.

Reduction in services could impact upon street homelessness and impact on other public services and budgets such as health services.

##### **15.2 Improvement**

Council Priority 3 – Customer Satisfaction

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Council Priority 4 – Value for Money

Grants to voluntary organisation providing the services give VFM and assist in sustaining the other services provided by partners such as BDHT and BYHF

Choice to customers and better provision of housing options for those in housing need and threatened with homelessness.

#### **15.3 Sense of Community and Well Being**

Council Priority 5 – Children and Young People

Council Priority 6 – Crime and Fear of Crime

Council Priority 7 – Older People

Council Priority 8 – Community Engagement

Council Priority 9 – Housing

Impacts upon children and young people who are most likely to become homeless, occupy temporary accommodation, require support and benefit from the support and preventative services.

Increased homelessness may impact upon crime and fear of crime.

Increased homelessness impacts on the mental well being of those affected, can exacerbate health and well being issues such as drug misuse, alcohol misuse and unemployment.

Increased homelessness puts families under pressure and can lead to relationship breakdowns, children experiencing difficulties in attending schools and families in crisis.

#### **15.4 Environment**

Council Priority 10 – Clean streets and climate change

More street homelessness

More fuel poverty

### **16. RISK MANAGEMENT INCLUDING HEALTH & SAFETY CONSIDERATIONS**

#### **16.1 Briefly state the consequential risks.**

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Upturn in homelessness applications, increased BDHT SLA costs.  
Increased use of temporary accommodation.  
Potential use of B&B and associated costs to Council.  
Decline in Homelessness PI's and inability to maintain Gov't target for  
Reduced availability of temporary accommodation.  
Increase in Mortgage Repossessions  
Increased applications for housing.  
Street homelessness.  
Length of stay in Temporary Accommodation increasing

#### **17. CUSTOMER IMPLICATIONS**

- 17.1 Inability to invest additional resources in the event of increased homelessness presentations and acceptances will result in a poorer quality service to homeless households. If they have to be placed out of the District there is significant impact relating to employment, social networks and children having to change schools.

#### **18. EQUALITIES AND DIVERSITY IMPLICATIONS**

- 18.1 There is some evidence to suggest that some groups are more likely to be affected by homelessness ie: those suffering from mental health issues. Failure to invest in homelessness services could result in more rough sleeping across the District.

#### **19. VALUE FOR MONEY IMPLICATIONS, PROCUREMENT AND ASSET MANAGEMENT**

- 19.1 The prevention of homelessness is more cost effective than dealing with homelessness.
- 19.2 If the increase in presentations and homeless acceptances continues, the Council will need to be responsive in the provision of additional resources into the Housing Options and Homelessness Prevention services. Research carried out by Heriot-Watt University identifies that rent bond schemes cost 37 times less than meeting the main homelessness duty whilst the Housing Options approach costs 9 times less than meeting the main homelessness duty.

#### **20. CLIMATE CHANGE, CARBON IMPLICATIONS AND BIODIVERSITY**

- 20.1 None

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**21.    HUMAN RESOURCES IMPLICATIONS**

21.1   None

**22.    GOVERNANCE/PERFORMANCE MANAGEMENT IMPLICATIONS**

22.1   Failure to invest sufficient resources into homelessness prevention services will result in more households being placed in temporary accommodation and inability to maintain use of temporary accommodation within required target.

**23.    COMMUNITY SAFETY IMPLICATIONS INCLUDING SECTION 17 OF CRIME AND DISORDER ACT 1998**

23.1   The changes to benefit entitlements may result in an increase in rough sleeping in the District.

**24.    HEALTH INEQUALITIES IMPLICATIONS**

24.1   People under severe financial pressure are likely to experience health issues.

**25.    LESSONS LEARNT**

25.1   In 1991/2 the Council spent £130,000 which with inflation would equate to £217,000 today.

**26.    COMMUNITY AND STAKEHOLDER ENGAGEMENT**

26.1   A satisfaction survey has recently been conducted for Home Choice Plus applicants. A survey for housing options has been developed by the County Homelessness Co-ordinator and it is anticipated that this will be carried out before the end of the financial year.

**27.    OTHERS CONSULTED ON THE REPORT**

Portfolio Holder	Yes
Chief Executive	Yes
Executive Director Finance & Corporate Resources	Yes



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Executive Director – Exec Director Leisure, Environmental & Community Services	Yes
Head of Service	Yes
Head of Resources	Yes
Corporate Procurement Team	No

**27. WARDS AFFECTED**

All

**28. APPENDICES**

None

**23. BACKGROUND PAPERS**

None

**AUTHOR OF REPORT**

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