

Housing

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1. Needs analysis

Based on the latest census information, there are 88,227 households in the district. This section has been split to highlight tenure mix, affordability, housing needs and conditions.

1.1 Tenure mix

The vast majority of households in the district live in owner occupied accommodation. However, it is becoming increasingly difficult for younger households to access owner occupation as lower quartile house prices are higher in comparison to income in North Somerset than they are in England generally.

There has also been a considerable rise in numbers of households within the private rented sector, growing from 8.2% in 2001 to 16.2% in 2011.

Based on data collected in the 2011 Census, the following table outlines the tenure demographics in the district:

Tenure	North Somerset	National Average
Owner Occupied	73.5%	64.3%
Private rented	16.2%	17.7%
Social rented	9.2%	16.7%

1.2 Affordability

1.2.1 Households priced out of the private market

Lower quartile house prices in North Somerset are 7.48 times greater than lower quartile earnings, compared to an average of 6.59 in England. This clear gap may contribute to the rise in private sector renting as shown in the above table, along with other factors such as lack of affordable housing supply, and an increase in discharging homelessness duty into the private rented sector.

District wide, the average cost of a dwelling is £231,312 and the median weekly private rental costs are as follows:

- 1 bed - £109
- 2 bed - £138
- 3 bed - £173
- 4 bed - £253

The average gross weekly rent for a 2 bed property rented from a Housing Association is **£116** per week.

Problems of housing affordability are widely recognised as being exacerbated in rural areas. One of the issues being low local wages in rural areas, putting buying or renting a home privately out of reach for many residents.

Significant in-migration from urban areas has also been a factor, pushing the prices of the limited number of available homes out of reach for many local people.

1.2.2 Affordable Rents in the Social Rented Sector

Since April 2011 new tenants in affordable housing have faced significantly higher rents than those charged previously in the social rented sector, as the government has changed its focus from social rent to 'affordable rent', charged at 80% of local market rents.

Currently, our Registered Provider (RP) partners grant the majority of social housing tenants as introductory tenancies for 12 months; at the end of this period they usually revert to assured tenancies if there have been no problems relating to nuisance or anti-social behaviour. An assured tenancy translates to a 'tenancy for life' for social tenants, offering a high level of security of tenure. However, the government has introduced a fixed term tenancy with a minimum term of two years, the intention of this is to ensure affordable housing is available for those who need it most. However, in North Somerset most RP's still offer a tenancy for life.

1.3 Welfare Reform

Since April 2012, households that are deemed to have 'spare bedrooms' have experienced reductions to their housing benefit entitlement, prompting many to apply for, and move into, smaller accommodation. For those that have not moved, some have experienced difficulties in paying the extra rent. Although Discretionary Housing Payments are available for this type of household, claims are considered based on individual circumstances, and are generally only for a fixed period (often 6 months) to allow the claimant time to seek alternative smaller/cheaper accommodation.

A partial rollout of Universal Credit in North Somerset is scheduled to start in 2015, presenting a radical change to the way in which welfare benefits are paid and many see this placing a significant strain on vulnerable households, including those either homeless or threatened with homelessness, although the Government have outlined that extra support will be available for these groups. It will be paid monthly in arrears; the idea of this being to mimic the way in which wages are paid. Claimants are also expected to claim their 'credit' on-line, with no provision for a paper claim. One of the most significant changes is the payment of housing benefit directly to the claimant rather than the landlord direct; which may result in difficulties budgeting for rent.

Welfare Reform has also led to a change in the amount of Local Housing Allowance (housing benefit for those in the private sector) that people under 35 years old can claim, to that of a single person occupying a room in a shared house; previously this only affected under 25's. Changes to Local Housing Allowance have also increased the risk of privately rented properties becoming unaffordable to lower income households. This may also have a knock-on effect on fuel poverty as paying additional rent may mean less to spend on fuel costs.

The council has decided to prepare its residents for online application services such as universal credit by going “digital by default” for housing benefit claims. Advice and support are available for claimants across the district to assist in online claims.

1.4 Housing Conditions

As highlighted earlier, poor housing can affect health conditions. In 2012 North Somerset Council produced a report into the findings of conditions within private housing stock, both rented and owner occupied. The survey produced the following key findings:

- 45.1% of the district’s vulnerable households were living in property deemed to be of ‘non decent’ standard;
- The poorest housing conditions in the private sector are concentrated in the oldest housing stock and in the private rented sector;
- Pre-1919 housing is heavily concentrated in the Old Weston area, but is also above average in rural areas, and is associated with the private rented sector;
- Category 1 Hazard (highest rating of potential risks to the health and safety of occupants in residential properties, which triggers intervention by local housing authority) failures are above average in the pre-1919 housing stock, in the private rented sector, in converted and mixed-use flats, and in houses in multiple occupation;
- There are lower levels of energy efficiency in homes in the Old Weston and rural areas, in the private rented sector, in self contained flats by conversion, and in Houses in Multiple Occupation;
- 39.2% of non-decent homes are occupied by older people.

Of the 143 wards surveyed in the 4 councils, 13 had levels of non decency of 32% or above: 5 of these were in North Somerset, 7 in inner city Bristol, and 1 in Bath and North East Somerset. The overall level of non decent homes for North Somerset, at 29.5 % of properties, was the highest of the 4 councils.

However, in comparison with previous findings on house conditions in North Somerset, significant improvements have been made: since 2005 the level of non decency has gone down from 37.7% to 29.5%, the percentage of houses failing the thermal comfort standard has gone down from 22% to 12.5%, and the number of vulnerable households living in decent accommodation has gone up from 58.3% to 68.6 %.

1.5 Houses in Multiple Occupation

Houses in Multiple Occupation provide an important part of the housing market in North Somerset and provide more than 2500 units of living accommodation in both the owner occupied and privately rented markets. Research conducted by the council’s Private Sector Housing Team in late 2012/early 2013 in an area with a high concentration of HMOs found that the highest level of complaints along with the highest concentration of poor quality rented multi occupied housing were from the central area of Weston super Mare. This evidence base enabled an additional mandatory licensing scheme to be introduced for HMOs in that area.

1.6 Fuel Poverty

In late 2013 the Government changed the definition of ‘fuel poverty’ through an amendment in the Energy Bill, effectively removing 800,000 people nationally from being classed as ‘poor’ in respect of their energy costs. Under the new definition, a household experiences fuel poverty if their income is below the official poverty line and their fuel bills are higher than that of the national median. The areas with the

highest concentration of fuel poverty were found to be in the coastal wards of Weston-Super-Mare and also those living in the private rented sector (stock condition report 2012).

The council's Fuel Poverty and Home Efficiency Strategy are targeted at all households. In recent years, significant progress towards reducing fuel poverty and improving energy efficiency in homes has been made, through maximising external funding to improve insulation. However, with the loss of the Warm Front programme the challenge will be to encourage take up of Green Deal and other initiatives.

1.7 Assessing Housing Needs

North Somerset Council identifies the housing needs of the district in a variety of ways, which are highlighted below:

1.7.1 The Strategic Housing Market Assessment

A study of housing needs is carried out on a sub-regional basis with neighbouring local authorities in the West of England housing market area. The last study was conducted in 2009 and has provided the evidence base from which we have developed our housing and planning policy. It found that there was an annual net need for 904 additional affordable homes in North Somerset. However, this study is now out of date and a new housing market assessment has been commissioned; the findings are due in early 2015.

1.7.2 The HomeChoice Register

As of January 2015, there were 3466 households on the HomeChoice register. Households in Band A have the highest priority, whilst those in Band D have the lowest. The overall numbers of those on the waiting list are significantly reduced from the last publication of this document largely as an effect of the Localism Act, which introduced greater restrictions on the eligibility criteria. The council's HomeChoice policy was updated in Oct 2013 with changes being made to the eligibility criteria; this resulted in the overall number of applications on the waiting list reducing from approx' 7500 to approx' 4500.

The highest demand for housing is for one bedroom accommodation, a likely knock-on effect of the bedroom tax and other welfare reforms as households look to downsize to smaller accommodation. As at January 2015, 7.93% of those on the HomeChoice list were defined as black or ethnic minority.

Of the 3466 households on the HomeChoice list, 348 are overcrowded, which equates to 10% of the overall list. Large properties such as four and five bed homes are in short supply in the district; hence some larger households face a long wait for a suitable available property.

1.7.3 Homelessness

The council has a statutory duty to provide advice and assistance to homeless people, and those threatened with homelessness. Assured Shorthold Tenancies within the private rented sector are one of the main reasons for households presenting as homeless. The main groups approaching the council for assistance are those with dependant children, people with mental health problems, and 16/17 year olds. Whilst the number of homeless cases is lower than the last publication of this document, higher numbers are dealt with through prevention services.

In addition, the circumstances affecting some of these households tend to be complex and require the input of a number of different agencies to successfully

tackle or prevent homelessness. An officer within the Housing Advice Team is dedicated to working with young people aged 16 and 17 who are homeless or threatened with homelessness. The officer is tasked with finding solutions to their housing and support issues which can ultimately impact positively on the council's budgets. We are continuing to develop joint working arrangements to prevent homelessness amongst 16/17 year olds.

1.7.4 Gypsy & Traveller Accommodation Needs Assessment

To help us better understand and identify the needs of the local Gypsy and Traveller communities, consultation was conducted with these groups in 2011/2012. Further work was undertaken on a sub-regional basis to update the findings, which highlighted a need for an additional 60 residential and 5 transit pitches in North Somerset up to 2016.

1.7.5 Rural Housing Needs Survey

Housing Needs Surveys are carried out when necessary to determine the level of affordable housing need for local people in rural parishes. These findings are then cross checked with the criteria for housing need used by HomeChoice to establish need. We also include evidence from other sources such as the Strategic Housing Market Assessment (SHMA). After identifying housing need, the Housing Development Team work with the local Parish Council, Ward Councillors and RP's to look for a suitable site.

2. Current strategies, services and community voice

The council aims to meet the housing needs of its residents in a number of ways:

2.1 Gypsies and Travellers

To help us better understand and identify the needs of local Gypsy and Traveller communities, consultation was conducted with these groups in 2011/12 and from this we were able to progress with suitable site identification work. In late December 2013 planning was approved for the development of a Gypsy and Traveller site at Old Junction Yard in Weston-Super-Mare. Development began in early 2014 and is expected to be ready for occupation in March 2015. The scheme will be owned and managed by Elim Housing Association, who have been allocated grant funding from the Homes & Communities Agency (HCA) and the council (by way of commuted sums funding ring-fenced for affordable housing delivery).

2.2 Older people

The older population in North Somerset is projected to increase in coming years, more significantly than in England as a whole. Census data tells us that within North Somerset 28.3% of the population are aged over 60, compared to 22.4% nationally. The survey identifies the higher proportion of older owner occupiers living in North Somerset than the England average and this is supported by the recent national census findings, with a significant number of people retiring to the area. These people tend to be capital rich, in that they own their own house without a mortgage, but income poor, as many are living on state pension.

There are a significant number of park-home dwellings in the district and a recent review highlighted that they are almost exclusively occupied by older people. These dwellings are difficult to adapt for the changing needs of older people and have poor levels of energy efficiency.

To meet this challenge the council is focussed on creating greater choice in housing care and support and making easier access to information and services. We aim to target older people living in poor housing conditions to make them aware of the help that is available both by the council and its partners, as well as access to other key services that help maintain good health and prevent illness and thereby help maintain independence.

With limited access to smaller homes in rural areas, it also can be difficult for older people to find somewhere to move to within their communities. This can lead to older people remaining in larger, less-manageable homes, with the associated risks of fuel poverty and access and mobility problems. We aim to identify such needs when undertaking rural housing surveys.

We continue to work with our partner agencies in delivering appropriate housing options including extra care housing.

2.3 Support needs

Supporting People is a programme established to provide housing and accommodation based support.

Services provided through the programme aim to prevent homelessness and help sustain tenants in their own homes, and therefore provide greater health and well being. They represent a crucial provision that promotes stability within our communities. Supported housing is provided for groups such as those experiencing domestic abuse, young people and people with learning difficulties.

About 1000 individuals can be supported by the Supporting People programme at any one time, although this is variable depending on the levels of need presenting. This is a significant reduction from previous years due to budget constraints; however the nature of the services provided has changed to a greater focus on outcomes for individuals, and “quick-win” type interventions. Support services are split between accommodation-based and floating-support services. Services are well utilised at all times, with approximately 40% turnover within services in any one year, with some maintenance of waiting lists which would indicate a level of unmet need.

2.4 Young People Leaving Care

The circumstances of children and young people in care are generally out of their own control and they face a number of barriers to leading a normal life. They have often had disrupted education, have difficulties with their social and emotional well-being and have a lack of stable relationships in their lives. There remains a gap in outcomes between those children in care and all children and the leaving care process can be a challenging and confusing time for many young people and housing is recognised as a critical factor in them achieving success in their lives. The council operate a Supported Lodgings scheme, whereby people with spare bedroom(s) can accommodate a young care leaver and assist in the transition from care based housing into living independently.

2.5 Delivering Affordable Homes

The council's affordable housing target is to develop at least 150 affordable homes each year. RP's are delivering affordable housing through investment contracts with the HCA and we exceeded our target in 2013/14, delivering 166 new affordable homes. The current affordable housing programme runs until 31st March 2015 and the HCA have announced a new programme up until 2020 which consists of an initial bidding round (now closed) followed by continuous market engagement. We

continue to work with RP partners to plan for this period's delivery, through a mix of nil subsidy units, HCA public subsidy, council commuted sums funding and RP recycled funding/private finance.

2.6 Adapting and Improving Homes

Timely housing adaptations are a vital tool in improving the lives of those who have difficulty living independently in their own homes. The outcomes include improved quality of life, reduced stress and anxiety, prevention or deferred admission to residential care and reduced likelihood of falls. The effective delivery of housing adaptations is essential in fulfilling the council's corporate aim of 'enhancing health and well-being' and the priority to 'ensure older people are adequately supported'. Major adaptations can also deliver significant cost savings over time. Over 200 households have benefited from major adaptations through Disabled Facilities Grants in 2013/14 at a cost of over £1m. Demand for adaptations has increased significantly in recent years, which places a considerable pressure on the limited resources available to fund this work. Our home improvement agency, (North Somerset Care & Repair) operates a Handyvan Service, providing access to low cost small repairs, adaptations and improvements. On average, over 1200 jobs are completed annually.

The Private Housing Team remain committed to its principles of improving homes in the private sector, improving home efficiency and providing access to low cost loans for home improvements.

2.7 Empty Properties

Making best use of existing stock is key to meeting housing need and we work with owners to bring empty properties back into use. We have a target to bring 40 homes back into use each year, however due to resourcing issues in 2014/15 we have been prioritising those properties that are causing a nuisance or presenting a hazard to health.

2.8 Learning Disabilities

A great number of people with a learning disability do not choose where they live or with whom. Half the people with a learning disability in England live with family and most of the remainder live in residential care. Only 15% of adults with a learning disability have a secure long term tenancy or their own home. This compares with 70% of the adult general population owning their own home and nearly 30% renting.

Having a home guarantees a place in the community and is part of how people are accepted as equal citizens. People with learning disabilities are one of the most socially excluded groups in our society and this is primarily a result of an historical segregation of services that unintentionally denies people their own home, choice and control and a decent income; factors which ultimately deny citizenship and social inclusion.

The number of people in North Somerset living in settled accommodation either in their own tenancy or with family has risen from 225 in 2009/10 to 274 in 2012/13. The Housing Development Team work closely with RP's to increase suitable housing provision and have completed 16 homes, enabling 24 tenancies with Alliance Homes since 2011.

2.9 Current Service Provision

2.9.1 Private Sector Housing Team

The Private Housing Service consists of the Renewals Team and the Private Rented Housing Team, both teams work to improve conditions within the private housing stock across the district, by using a range of different tools. The Housing Renewal Team has responsibility for the management and administration of Private Sector Housing Renewals policies. This includes the provision of grant aid, subsidised loans, advice and assistance to enable vulnerable people to live independently and safely in their homes. Encouraging and assisting owners to bring empty homes back into use for residential accommodation and initiating and planning periodic stock condition surveys to inform policy, strategy and development also fall within their remit.

The Private Rented Housing Team has responsibility for the licensing of Houses in Multiple Occupation, residential Park Home sites and tourist caravan sites, as well as assessing and meeting the accommodation needs of gypsies and travellers.

2.9.2 HomeChoice and Housing Advice Team

The HomeChoice and Housing Advice Team's two main responsibilities are to ensure that an effective homelessness and housing advice service is delivered, whilst delivering the HomeChoice service and maintaining the register of housing applicants.

The main priority of the Housing Advice Team is to prevent homelessness whenever possible as the effects of homelessness can be distressing and detrimental to people's lives, as well as very costly. The team help with finding accommodation in the private rented sector as well as providing advice to people struggling with a range of issues that may be affecting their tenancy. This could include problems with rent, neighbour issues, housing benefit or property conditions.

If the Housing Advice Team does have a duty to re-house someone or are aiming to prevent them from becoming homeless, a range of options can be explored and there is potential to offer landlord incentives to secure alternative accommodation in the private rented sector. The team's housing resource officer works closely with clients and landlords to achieve a positive outcome.

2.9.3 Housing Strategy and Enabling

The Housing Strategy and Enabling Team work with developers and RP's to deliver the council's target for affordable housing. They also contribute to master-planning work for large developments in North Somerset, to ensure that they meet the needs of communities, including vulnerable groups.

The team is also responsible for market intelligence and needs analysis, allowing us to understand the housing needs of specific groups in the district to inform strategy and policy development. They also work with owners of empty properties to bring them back into use and arrange the management of the council's leasehold stock.

2.10 What do People Think?

In developing all of our housing related strategies and development plans, we consult with a wide range of stakeholders, including the public and a wide variety of agencies – both statutory and non-statutory. This enables us to produce strategies that reflect the views of those stakeholders and have appropriate actions to meeting the housing needs of the communities in North Somerset.

We also carry out regular customer satisfaction surveys about our services, the results for 2013/14 showed 92.4% overall satisfaction with our services; more than a 10% increase on the previous year.

A survey of people living in or letting properties in the private rented sector, which included landlords, tenants and letting agents took place during Spring/Summer of 2014 and the findings from these surveys are informing our report into the state of the private rented sector in North Somerset.

3. Key issues

Poor or unsuitable housing conditions, lack of housing options and a lack of support to sustain housing can affect people's health and well-being in a number of ways and also creates a high risk of marginalisation, ill health and poor life chances. Groups that may be particularly vulnerable are homeless households & rough sleepers, older people, young people leaving care, those with physical and/or mental disabilities, ex-offenders, drug & alcohol users, those experiencing domestic abuse.

Research and data analysis has found that some of the effects of poor housing conditions include:

- Children and young adults living in poor housing conditions are more likely to suffer from severe ill-health or disability than those in good quality housing;
- Homeless children are up to four times more likely than other children to have mental health problems;
- Safe, healthy and accessible housing is essential in enabling older and disabled people to live independently;
- Children who live in poor quality housing and overcrowded homes miss school more frequently due to illness and infections;
- Concerns about the impact of poor housing on health include excess winter deaths due to hypothermia; the impact of cold and damp housing on the incidence of childhood asthma; and the effects on mental and emotional health for people on low incomes who need substantial repairs to their homes;
- Poor housing and homelessness has a noted impact on both physical and mental health across all age groups.

It can be seen from the above that access to good quality housing is essential to health and well being.

3.1 What works?

- Housing Services achieved 94.2% overall customer satisfaction rating in 2013/2014;
- Annually, the council is avoiding costs in the region of £456,000 (net) by providing a dedicated prevention service for homeless 16 and 17 year olds;
- Partnership working with RP's in meeting our affordable housing targets and providing appropriate housing for those with support needs;
- Take up of the Private Sector Leasing scheme run by Chapter 1, by owners of empty homes and so bringing these properties back into use;
- Providing for the needs of Gypsies and Travellers;
- Providing for the housing and training needs for ex service personnel
- Working with partners to increase the supply of private rented housing through private sector leasing schemes;
- Houses in Multiple Occupation licensing scheme to improve standards in central Weston-Super-Mare;

- Implementation of new HomeChoice policy;
- Successfully managing the demand for disabled facilities grants.

3.2 Challenges for consideration by commissioners

The Strategic Housing Service is facing the following challenges:

- Ensuring provision of the right affordable homes to meet housing need;
- Managing and mitigating as far as possible the impacts of welfare reform;
- Improving housing options and related support to enable older people and people with learning disabilities to live independently;
- Preventing homelessness, particularly for young people aged 16/17 years old;
- Responding to the increasing need to regulate privately rented homes and increase supply of good quality homes in this sector;
- Meeting housing and support needs for those with challenging mental health needs;
- Bringing long term empty homes back into use;
- Meeting the need for adaptations and home improvements resulting from the ageing population of North Somerset;
- Mitigating the impact of the Hinkley Point C construction on the supply of private rented housing.

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