

HOUSING

STRATEGY

2012 to 2017



Calderdale
Council

Inset front cover picture – Community Energy Savings Project (CESP) at Pennine Housing 2000 high-rise blocks in Mixenden. Thermal insulation and cladding have dramatically cut heating bills, whilst improving living conditions and visual appearance



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HOW MANY HOMES DO WE NEED?

Any expanding community needs a level of new homes. As population increases new households need somewhere to live. New homes can also retain, attract and re-house economically active people.

Calderdale needs new homes. The Regional Spatial Strategy (RSS) for Yorkshire and the Humber set a requirement of 670 each year in Calderdale to 2026. However, the Coalition Government has now abolished the RSS and the Council must decide its own housing numbers based on projections and other evidence.

The Council's own targets for planning purposes are included in the 'Preferred Options' for our Local Plan Core Strategy. These are based on an understanding of the latest household projections, potential changes in the economy and the effects of internal and international migration. Current information shows that the new requirement is likely to be an average of 800 homes over the Local Plan period to 2029.

This figure sounds a lot, but in fact between 450 and 1400 homes have been built each year in Calderdale since 2002.

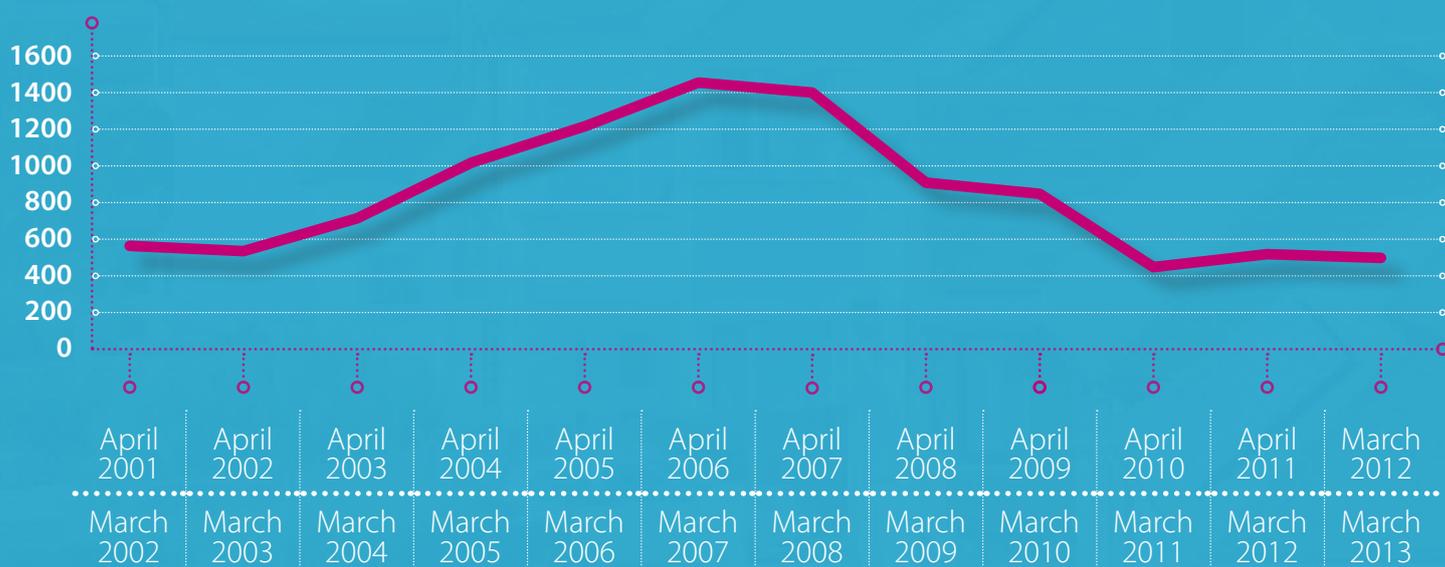


It is also important to note that Calderdale has already granted planning permission for 3000 homes that have not yet been constructed.

For one reason or another some of these permissions may never be built out, but all the same, this will reduce somewhat the need for additional consents.



HOUSE COMPLETIONS OVER THE PAST 10 YEARS



The Background Facts

In 2010 Calderdale Council commissioned a major study to analyse all known information, and to ask residents about their future housing needs. Known as the Strategic Housing Market Assessment the main findings were that:

By 2033 the number of households in the District is likely to have grown by 25,500 – 18% up on 2011.

This growth results from:

1. Local population change 52%
2. Population movement, mainly within the UK 48%

Many households could not afford to buy or rent a home without assistance – in theory Calderdale would have to provide more than 640 subsidised homes every year for 5 years to meet this need.

What happens next?

The Council will now feed this information into its Plan making process. Our 'demand side' projections need to be set alongside consideration of site availability, impact on nature and scenery, and the capacity of roads, public transport, schools, drainage and so on. This will be done as part of the preparation of our land use planning documents.

These are:

Local Plan 'Core Strategy Preferred Options' – Due for Council consideration Summer 2014.

Land Allocation document Issues and Options – Due for Council consideration Summer 2015.

The Core Strategy Preferred Options document will look forward over the next 15 to 20 years and will be followed by a Land Allocation Document which will show actual housing and development sites.

WHAT WILL WE DO TO PROVIDE THE HOUSES WE NEED?

We will

1. Base our plans on the facts, and the evidence of housing needs.
2. Plan the delivery of new houses to protect our environment and strengthen our communities
3. Make the best use of existing homes as well as ensuring there is land identified for new houses.
4. Aim to deliver 600 new homes per annum until 2015 and an average of 800 homes per annum over our Local Plan period to 2029
5. Adopt a Core Strategy by December 2015 and a Land Allocation Document by December 2017.

YEAR	2009*	2014	2019	2024	2029	2033	Overall Change
Age Group 0-15	40,200	41,400	43,800	44,900	45,200	45,400	11%
Age Group 16-24	22,000	20,800	19,300	20,100	21,800	22,300	1%
Age Group 25-44	53,500	54,600	56,300	59,900	60,600	60,300	11%
Age Group 45-64	54,300	56,500	58,700	58,000	57,900	59,100	8%
Age Group 65-75	16,600	20,000	21,900	22,000	24,300	26,200	37%
Age Group 75+	15,000	16,200	18,200	22,400	25,400	27,700	46%

Predicted growth in Households over the next 20 years

What Size Should Our Houses Be?

We need a balance in the size of new homes so as to meet the needs of the future population and expected numbers of households and their composition.

Our Strategic Housing Market Assessment (SHMA) provides information regarding the range of house types and size of homes required for market housing and in relation to 'affordable homes'.

The studies that we have carried out show:

- The number of households aged between 35 and 59 (representing those most likely to have families) stays about the same, although declining as a proportion of all households.
- A significant growth in the number of single person households (increasing by 10,000 by 2026) with a significant proportion aged over 60
- Average household size will continue to decrease (from 2.35 persons in 2001 to 2.20 in 2026)

Market Housing

Our SHMA report assesses the implications of the current demand for market housing and the likely supply:

- The current demand for market housing from households wanting to move in the next two years indicates a significant

demand for terraced properties (42%). Relatively less seek a semi detached home (22%), detached (18%) or apartment (18%)

- When comparing this demand with supply the Study concludes that there is a relative balance overall in property type with a marginal shortfall in apartments (-9%) and a marginal oversupply of semi detached (+8%). There are however spatial differences over the district.
- High proportions of households 'require' 1 or 2 bedrooomed homes (61% and 29% respectively).

Affordable Homes

The SHMA report suggested that 641 affordable homes were needed each year in Calderdale and identified the relative proportional split in the size of property required by households currently in need of affordable housing

- There is a demand from households across all property sizes but with the greatest need for 1 and 2 bedrooomed properties (40% and 37% respectively). There are spatial differences across the Borough.

- An indication of the range of property size can be obtained by relating the current pattern of requirement to the overall scale of need. The annual requirement to provide 641 affordable homes is broken down in the following table to give indicative numbers of size across the District.

Requirements of households in need	Number of bedrooms required				
	1	2	3	4	5 or more
% split	40	37	15	6	1
Annual requirements for new affordable homes 641 dwellings (derived)	257	238	97	39	7
<i>Proportional split in size of property required by household in need (see figure 8.12 SHMA)</i>					

A greater proportion of smaller dwellings has been built over the last 5 years. Some 55% of all new homes built between April 2006 and March 2011 had 1 or 2 bedrooms.

	Number of bedrooms					Total
	1	2	3	4	5 or more	
No.	446	2027	1097	755	160	4627
%	10%	45%	24%	17%	4%	
Dwellings completed (where size is known) April 2006 – March 2011						

Affordable housing developments however, that have been completed in the last three years, have focussed on providing family housing.

NAHP 2009-2012	Houses (no. bedrms)				Flats (no. bedrms)		Total
	2	3	4	5	1	2	
Total	20	78	14	10	13	52	187
%	11	42	7	5	7	28	
<i>Affordable Homes Completed April 2009-March 2011</i>							

The planned provision of new homes across all tenures in the future however, shows a change in the recent trend and indicates that a lower proportion of smaller dwellings of 1 or 2 bedrooms 44% will be built, 51% are likely to be 3 or 4 bedrooms, with 5% having 5 bedrooms or more.



	Dwellings (no. bedrooms)					Total
	1	2	3	4	5 or more	
No.	428	737	826	498	123	2612
%	16	28	32	19	5	

*Dwellings with planning permission and not started (where size is known)
(as at September 2011)*

It can be difficult to reconcile all the evidence about demand for different sized units. Sometimes 'demand' simply follows what is available rather than reflecting real need. Certainly Calderdale's principal social landlord – Pennine Housing 2000 has felt that it has too many older smaller flats and not enough family housing. Calderdale also has a lot of smaller older properties in the private sector.

	Calderdale	Calderdale	National Average
1 Bed	7,096	8.6%	10.6%
2 Bed	27,222	32.9%	26.9%
3 Bed	32,918	39.8%	42.9%
4 Bed	12,234	14.8%	15.0%
5+ Bed	3,247	3.9%	4.5%
Total	82,717		
Information missing	4,274		

Comparison of Calderdale and National stock types – Source: 2011 Calderdale SHMA, English Housing Survey

Analysis of bidding data on Calderdale’s Keychoice system for accessing social housing gives us some clues regarding ‘real’ demand for property owned by Registered Providers:

	Boroughwide – Average no. of bids per property	Mixenden	Sowerby Bridge	Elland	Todmorden
1 Bed	9	5	5	6	5
2 Bed	10	5	11	11	6
3 Bed	11	3	32	6	5
4 Bed +	17	1	N/A	2	N/A

The housing market can change fast and changes to Housing Benefit rates will alter things further. In general national policy is moving away from subsidising ‘under occupation’ so people will be driven towards smaller less expensive homes, including bedsits just adequate for their needs.

Space Standards in our Homes

Some experts point out that the UK is building the most cramped housing in Europe in a phenomenon dubbed ‘rabbit hutch’ Britain,

with every country in Western Europe, from Ireland to Italy, providing bigger new homes.

England and Wales are the only parts of Europe where house-building is unregulated by legally binding minimum space standards.

Homes in the UK have the smallest rooms west of Poland, with the average floor space almost a quarter smaller than in Denmark, which boasts western Europe’s most spacious living accommodation.



AVERAGE NEW BUILD FLOOR SPACE IN M²

WHAT WE WILL DO:

- Look to achieve a broad balance in new build between 3 bed plus family housing and 1 and 2 bed homes with an indicative target of 50% for each across the Borough
- Adopt minimum space standards for new homes referenced in the 'Case for Space' research and based on the London Housing Design Guide

Type	Minimum Square Metres
1 Bed – 2 person flat	50
2 Bed – 4 person flat	70
2 Bed – 4 person	83
3 Bed – 5 person	96
4 Bed – 6 person	107

HOW DO WE MAKE SURE HOMES IN CALDERDALE ARE AFFORDABLE FOR THOSE WHO NEED THEM?

In Calderdale nearly 3 out of 4 households own their own homes and most people intending to set up home for the first time in the next few years aspire to be owner occupiers too. However, many people setting up their first home will struggle to get onto the property ladder.

Average property prices in the Borough have risen by over 80% since 2002 and although prices have fallen in many areas over the past three years, the average price of a first time buyer's home currently stands at £87,500 which is 4.2 times the typical household income of £22,000. The 2011 Strategic Housing Market Assessment (SHMA) found that as many as 40% of Calderdale's households may technically be unable to access owner occupation as the amount they would need to borrow was more than 3.5 times their annual incomes. Many mortgage providers will not

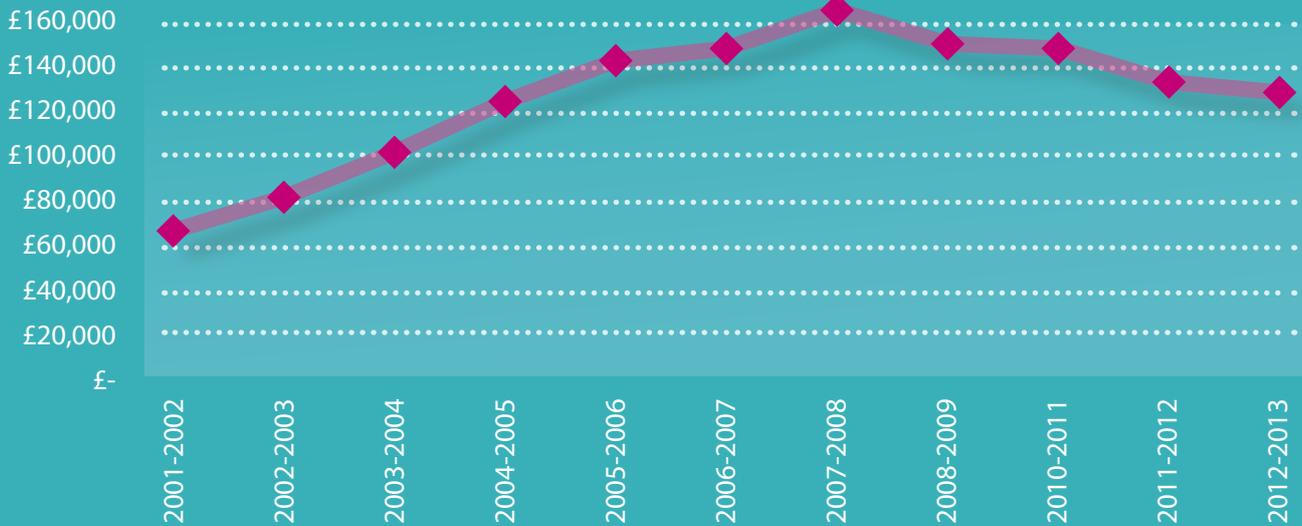
now make loans for house purchase if the annual mortgage payments exceed 20% of a household's gross income and if such a rule is applied then 60% of Calderdale's households would be unable to buy a home.

Unless Calderdale is able to secure a steady supply of new affordable housing it is unlikely to achieve the outcomes in its Health and Wellbeing Strategy.

A Foot on the Ladder

Even those people having higher than average incomes are currently finding it difficult to get on the property ladder. This is because the requirements of most lenders require that potential purchasers are able to provide a deposit of up to 20% of the purchase price and relatively few first time buyers have sufficient savings to pay the required deposits.

Trend in Average House Prices in Calderdale
(January 2002 – February 2010 Land Registry of England and Wales, Crown Copyright).



Private Rents

The lack of available mortgage finance together with the development of town centre apartments and renovation of former mills, has led to a growth of the private rented market across Calderdale. In January 2011, the average weekly rent in the private sector in Calderdale was £114, ranging from £87 for a studio apartment to £245 for a 5 bed house.

If we assume that rent should be no more than 25% of household income then to rent a 1 bedroom property requires an annual income of £14,544 and £20,400 for a 2 bedroom property. Some 35% of Calderdale Households would need Housing Benefit assistance to afford a 1 bed home in the private sector and 45% to afford a 2 bedroom property.

Average weekly rents Property types	No of bedrooms							All
	Studio	1 bedroom	2 bedroom	3 bedroom	4 bedroom	5 bedroom		
apartment/Flat	89.23	87.69	116.69	131.15			106.82	
terraced		86.97	99.48	119.73	142.88	160.38	104.82	
semi-detached		80.00	117.05	134.90	173.94		133.48	
detached		80.77	115.28	152.02	203.69	254.23	182.51	
All	89.23	87.36	109.21	127.10	176.04	244.85	114.74	

Distribution of Weekly Private Rent by Type and Size for Calderdale at January 2011



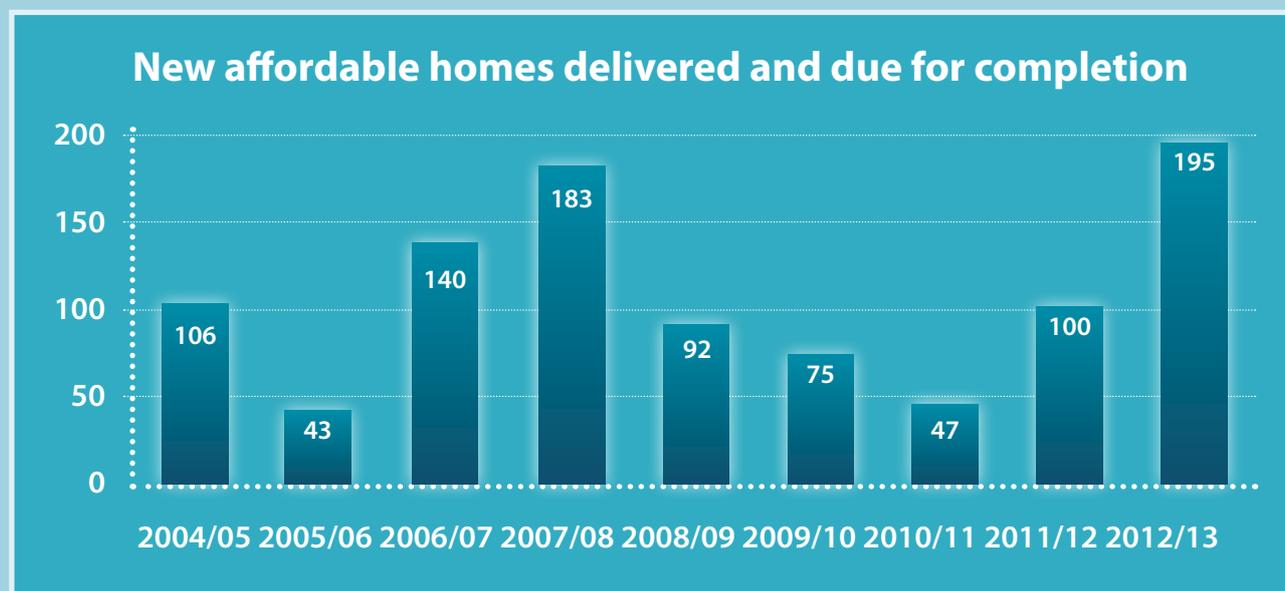
Affordable Homes

Households who are unable to afford to either buy a home or rent in the private sector are likely to look to rent an affordable house in the social housing sector. This sector has operated very differently from the others.

The rent charged has not been particularly linked to the demand for a property and access has not been governed by ability to pay. Average weekly social rent in Calderdale is £60.32 for a 1 bed apartment and £70.97 for a 3 bedroom house. As the rents charged are considerably below market rents, not surprisingly there is a high demand for social housing in the Borough. Applicants registered on Calderdale's Housing

Register currently stand at around 8500 with 3500 households being considered to be in housing need (though not necessarily urgent housing need). Around 1300 social housing properties become available for letting each year, so many housing applicants face a long wait for a suitable home

Since 2004, Calderdale Council has worked with the Homes and Communities Agency (HCA), Housing Associations and private developers to build 1053 new affordable homes for rent or shared ownership. A further 67 are in the pipeline. The table below indicates the number of affordable homes completed since 2004/05 and the number currently under construction.



The key role that first time buyers play in the housing market and the difficulties they face in sourcing a sufficiently large deposit is widely recognised. The Council and its partners have used a number of schemes to help would be purchasers onto the property ladder – in particular various forms of 'shared ownership'.

There are 280 shared ownership homes in Calderdale with recent additions being in Todmorden, Ripponden, Illingworth and Elland. The 2011 SHMA determined that 40%

of households in need of affordable housing in Calderdale could afford a 50% equity stake in a property sold at the lower quartile house price. This strongly suggests that homes sold on a shared ownership or shared equity basis could play an important role in meeting housing need and helping first time buyers to get a foot on the property ladder. However, shared ownership and shared equity housing is still relatively little understood and there is a need for more publicity and marketing if the product is to gain wider acceptance.



New houses at Upper Parkinson Lane, Halifax



Zero Carbon Home, Sowerby

The SHMA identified that there is a shortfall of 641 affordable homes per annum over the next five years, so clearly ensuring a strong pipeline of affordable rented and shared ownership units is a priority. The Homes and Communities (HCA) has recently signed development agreements with Housing Associations that will see them provide a number of new homes across in the Borough that will be let at Social Rent and 'Affordable Rent'.

The New Affordable Rent Regime

Affordable Rents are to be set at up to 80% of market rents and have been introduced by Government as the amount of grant funding available to support new affordable homes has been reduced. Registered Providers who want to develop new homes will have to use this new formula and also 'convert' some of their current lower rent properties to Affordable Rents. The Council will develop an Affordable Rent Strategy to guide Registered Providers' work in this area. The first Affordable Rent properties in Calderdale were at Thrush Hill Rd Mytholmroyd where ten new three bedroom houses were let at a weekly rent of £110. Although higher than social rents in the area, this figure is less than the market rent and is eligible for Housing Benefit.

Our Approach to Affordable Housing in New Build Sites

In addition to the affordable housing funded with grant assistance from the HCA, Calderdale Council's planning policies also ensured that a proportion of private larger housing developments include a proportion of affordable homes. This is achieved by the use of Section 106 agreements that require 20% of all residential developments of 15 units or more to be affordable. A more sophisticated replacement policy will be included in the Local Plan Core Strategy. Such homes are usually transferred to a Housing Association for social rent or shared ownership.



In June 2011, six homes built by Redrow homes at Illingworth were transferred to Jephson Housing for social rent with a further four completed in November 2012.

The slow-down in new house building since the onset of the credit crunch has resulted in a reduction in the number of affordable homes delivered or planned via the Section 106 route, as builders have struggled to develop financially viable schemes. However when the housing market does recover, an Economic Viability Assessment undertaken in 2011 suggests that it will be possible to achieve up to 35% affordable housing contribution on sites of 5 units or more in certain areas. Studies suggest that 75% of this 'affordable' portion would be for sale using shared ownership/ equity models and 25% for rent.

National Schemes

Government has used a series of national schemes to help people afford a new home. These fall into four categories:

Grant Aided New Homes for Rent:

Working with Registered Providers to provide subsidised homes for rent. Grant rates have fallen and Registered Providers' rents are moving up – towards around 80% of market value

Grant Aided New Homes for Shared Ownership or Shared Equity:

Working with Registered Providers a small number of homes are delivered this way – there are currently 280 in Calderdale.

Assisted Sales Schemes for New Private

Homes: Typical schemes involve the developer and Government deferring 20% of the cost price to facilitate a sale. This portion of the value can be bought out later by the householder. The 'Firstbuy' scheme works on this basis.

Help to Insure or Identify Borrowing:

Securing a loan is now a major issue for buyers. Lending criteria are tight with deposits of up to 20% required. Public agencies can indemnify a loan to facilitate borrowing.

WHAT WILL WE DO?

- Aim to deliver an average of 100 new affordable homes a year working with Registered Providers and the Homes and Communities Agency
- Add to that with further affordable homes negotiated as part of Section 106 Agreements.
- Use local resources to supplement national schemes to help people get a foot on the housing ladder – we will provide targeted help with deposits and mortgage indemnity

Work with our housing association partners to develop rent to mortgage/ buy models which will help first time buyers to improve their credit ratings and can be used as savings schemes to assist in mortgage deposits.



DO WE NEED TO IMPROVE OUR EXISTING HOMES?

The recent investment through the decent homes programme has raised the condition of Calderdale's social housing stock of 16,000 homes to such an extent that it is now the best quality housing tenure in the Borough.

However, a Private Sector Stock Condition Survey carried out in 2009 tells us that 12,500 privately owned homes do not meet the Decent Homes Standard and over 7000 have at least one category 1 (the most serious) hazard. Most of the disrepair is found in the older housing stock. The most common serious hazards are excess cold and dangerous stairways. The predominant house type is stone terrace, almost half the stock is over 100 years old and around 8000 are back to

back houses. There is a particularly high level of vulnerable households living in the oldest housing in the private rented sector.

Stone properties in Calderdale have been identified as 'hard to treat' in terms of insulation, with little or no cavity to fill and often no loft, due to habitable rooms in the roof space, making energy costs and carbon emissions higher.

Recent investment has tackled the worst areas of housing using selective demolition and group repair to good effect. Areas like Harley Bank in Todmorden and Upper Parkinson Lane in Halifax, identified as areas in decline, have seen dramatic improvements with benefits for the wider neighbourhood.

WHAT IS THE DECENT HOMES STANDARD?

The Decent Homes Standard is a technical standard for residential housing which underpins the Decent Homes Programme. This programme was established to provide a minimum standard of housing conditions in social housing (local authority stock and registered social landlords). A slightly less stringent standard was defined for privately owned and privately rented housing. The standard was updated in 2006 to account for the Housing Health and Safety Rating System which is used to identify and assess key risks and potential harms to health, and forms the basis for enforcement action for the most severe hazards.

The criteria for the Decent Homes Standard are as follows:

- 1. It must meet the current statutory minimum standard for housing***
- 2. The home must be in a reasonable state of repair***
- 3. It must have reasonably modern facilities and services***
- 4. It must provide a reasonable degree of thermal comfort***

Since the removal of national capital funding for private sector housing from Government, emphasis has shifted towards promoting responsible home ownership giving information and advice and smaller scale, more targeted local support.

Other help is offered to the most vulnerable in the form of a handy-person service to carry out very small works and a repayment loan through the Calderdale Credit Union for larger ones.

WHAT WILL WE DO?

Work in the future needs to acknowledge that the major capital funding streams previously available through the national private sector housing renewal programme have gone, at least for the short to medium term. Given this, we will

- Encourage self help with effective information available on the Council's website and other media focusing on identifying and tackling hazards in the home, advising on preventative maintenance, and providing links to engaging reliable contractors.
- Use limited funds to focus on smaller scale, targeted, works using loans wherever feasible.
- Use enforcement activity including Statutory Notices and the carrying out of works in default to improve the quality of the worst housing stock, particularly that in the private rented sector.



Upper Parkinson Lane Before



Upper Parkinson Lane After

HOW CAN WE BEST DELIVER AFFORDABLE WARMTH AND TACKLE FUEL POVERTY?

The Fuel Poverty Challenge

What is fuel poverty?

A household is said to be in fuel poverty when it would have to spend over 10% of its disposable income on heating costs to achieve a reasonable standard of warmth - This is generally defined as 21 degrees centigrade for the main living room and 18 degrees centigrade for others - The main factors which affect fuel poverty are energy costs, household income and energy efficiency of homes.

Fuel poverty levels are high and rising as energy costs increase. Estimates range from 15-25% of all households living in fuel poverty. As about a third of all carbon emissions are produced from domestic households, the issue of how to make our housing stock, particularly stone houses, more efficient is becoming urgent.

Since 2007, over 4000 households in Calderdale have benefited from one or more of a range of affordable warmth measures which include loft and cavity wall insulation, external wall insulation, heating repairs and systems, draught proofing, hot water tank jackets, energy monitors and radiator reflector panels.

A 'Safe & Warm' project funded by Calderdale Council will continue until March 2014. This will enable a further 2500 homes to benefit from measures to improve the safety or the thermal efficiency of the home. Works are targeted at the most vulnerable groups, under 5's, over 60's and those suffering from cold related ill health.

A study into methods and means of insulating the stone properties in the Borough has produced exciting results. The 'Hard to Treat or Hard to Fund' report shows the potential for work to older properties in Calderdale focusing on:

- - **Insulation of the limited cavity in many properties, often wrongly considered to be 'solid wall'**
- - **Insulation of attic bedrooms**

The Calderdale Wellbeing Strategy has identified tackling fuel poverty as a key issue in delivering its six priority outcomes. This builds upon the effective work of the Calderdale Affordable Warmth Partnership, a cross organisational strategic partnership leading on promoting affordable warmth and tackling fuel poverty.

WHAT WILL WE DO?

- In the short term the Council will focus on working with partners to maximize use of the Community Energy Support Project and Carbon Emission Reduction Target money in Calderdale with a focus on the eligible areas of North Halifax and Park Ward.
- In the longer term the Council will consider the potential for intervention as a Green Deal Assessor or provider, working with other Local Authorities in the City Region.
- **Maximise the opportunities to attract funding to Calderdale benefiting local residents under local and national initiatives such as the Energy Company Obligation, Safe & Warm, Warm Homes, Healthy People. Enabling people to carry out affordable warmth measures, improve insulation, improve heating efficiency.**
- **Encourage residents to take an active part in reducing their fuel bills, taking part in collective energy switching and raising awareness about reducing energy consumption.**

DO WE NEED MORE HOUSES ADAPTED FOR DISABLED PEOPLE?

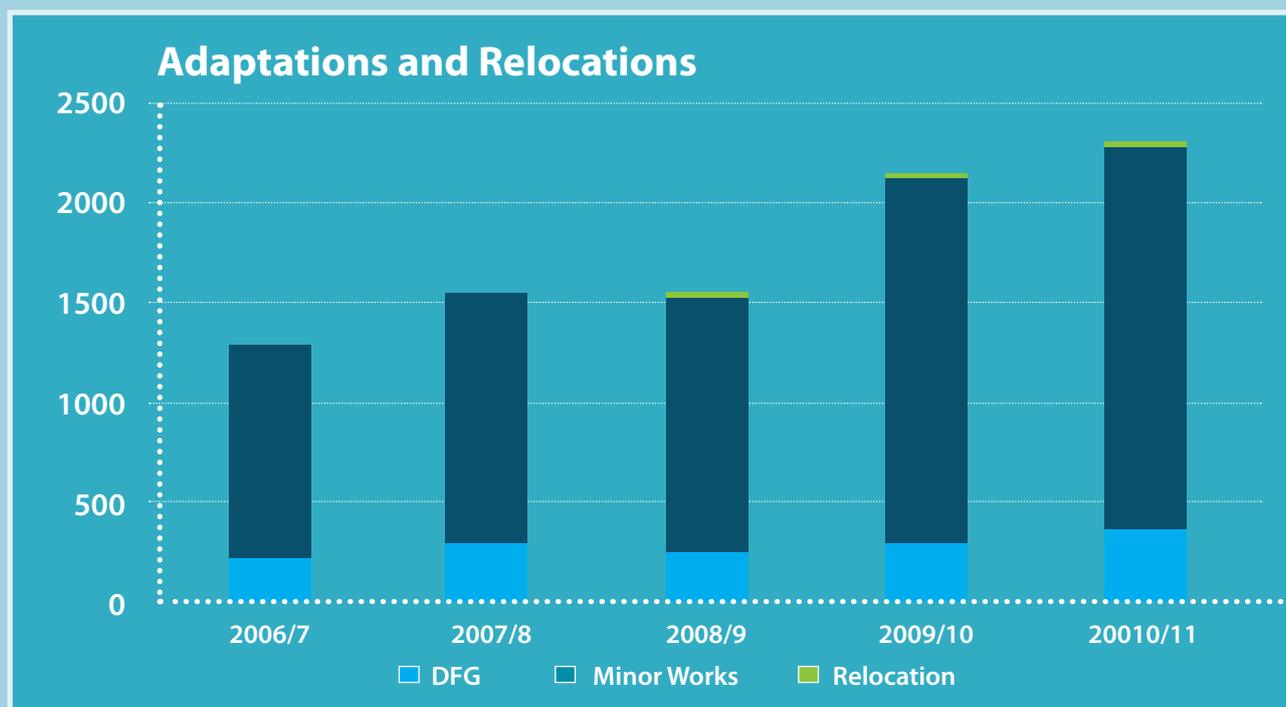
Over the last few years there has been a steady increase in the numbers of people needing adaptations to their home. Requests for help have risen from 1700 in 2005/6 to over 2400 in 2012/13. The rising demand reflects:

- - An ageing population
- - More disabled children surviving at birth and into infancy
- - Calderdale's legacy of high density smaller homes in hilly areas

The provision of disabled adaptations is a statutory requirement for Local Authorities and in Calderdale around £1.5m has been available annually over the last 3 years to provide major and minor adaptations, maintenance of lifting equipment and assistance to relocate to a more suitable home. In 2012/13, around 3,000 jobs were completed as well as the maintenance of 850 pieces of lifting equipment.

Small adaptations are dealt with outside the rigid DFG system, often by self diagnosis and referral, last year 2,000 were carried out, this year over 2,100 will be completed. The majority of these jobs are carried out by Calderdale's Handy Person Service with specialist items carried out by external contractors. Works can be completed within days if they are urgent, and the average wait is around 3 weeks from referral to completion

Recent improvements in waiting times have been achieved by prioritising smaller jobs, acceptance of self-referral for small works and relocation assistance. The cost of works has also been driven down by improvements to procurement, maximising the recycling of ramps and stair-lifts, and the use of the internal handy-person service to deliver small adaptations.



Waiting times for large adaptations, although reduced is still a cause for concern. Disabled children and adults wait for assessment from the occupational therapy service and then wait again for resources to be available to fund the works through grants. The challenge for the Council has been to respond to a tide of rising demand with limited resources.

Other organizations have been asked to assist with meeting the rising demand for adaptations and funds have been made available to tackle the historic waiting list.

Many houses in Calderdale are unsuitable for adaptation due to their size or location. People are now offered assistance to move house to meet the long term needs of the whole family. The service helps match individuals with properties on the market for sale or to rent and also with newly planned properties. During 2010 and 2011 some 92 customers have been successfully relocated and in addition have saved around £750,000 to fund other works.

It is possible that legislation will change in the future to restrict or replace mandatory grants with equity loans or relocation. Calderdale is well placed to take on these changes as equity loans and relocation procedures are already established.

Increasing the proportion of new properties built to Lifetime Homes Standard or a variation on this type of design would future proof the housing stock. This proportion will be debated for inclusion in the Local Plan for new private developments.

Further improvements to procurement are planned including

- **Tendering the stairlift provision to include maintenance the effect will be to improve the service to customers while reducing the overall unit cost.**
- **Improving the referral and assessment process.**

WHAT WILL WE DO?

The evidence with regard to the growing need for adapted houses and the benefits thereof is clear. Consequently the Council's policy will be to:

- **Increase the number of new properties built to Lifetime Homes standard, or a variation on this type of design by requiring this as part of the new Local Plan**
- **Promote self help from the website for customers capable of arranging works and finance for themselves, and continue to offer a low cost agency service for those needing basic support**
- **Continue with procurement efficiencies within the Councils Accessible Homes Agency including re-tendering stairlift provision including longer warranties**
- **Promote self referral for larger adaptations and the use of technical staff in assessment of the required solution to free up the scare Occupational Therapy resource for more complex cases**
- **Extend the recycling of adaptations to include specialist equipment and external handrails**
- **Deploy relocation options and equity loan options as alternatives to grant schemes as finance availability and national policy require.**



CAN WE TACKLE EMPTY PROPERTIES?

In Calderdale, at the end of October 2013, there were approximately 3400 empty homes, of which 1750 had been empty for more than 6 months.

It has been widely recognised that empty homes can blight an area, attract crime and antisocial behaviour. The Association of Chief Police Officers describes empty properties as 'a honey pot for crime'. On the other hand, re-occupation of empty homes can help to regenerate areas that have become neglected. Given limited land available for new housing it is important to utilise the stock already available to maximum effect.

With more than 8000 applicants registered with Key Choice - Calderdale's application system for affordable homes an increase in homes available for occupation would help to meet housing demand.

Calderdale's Empty Homes Strategy, devised and implemented with its partners, has guided a significant reduction in empty homes over the last three years. Enforcement work has included enforced sales, demolition notices and the carrying out of repair work by the council if owners fail to act.

There has also been a significant contribution to Council revenue from the reduction in Council Tax discount offered to owners of empty properties and from the Government's New Home Bonus with an additional £1 million generated in 2010/11.



This property was empty for 2.5 years



After

A range of pro-active work is underway in Calderdale to reduce the number of empty homes:

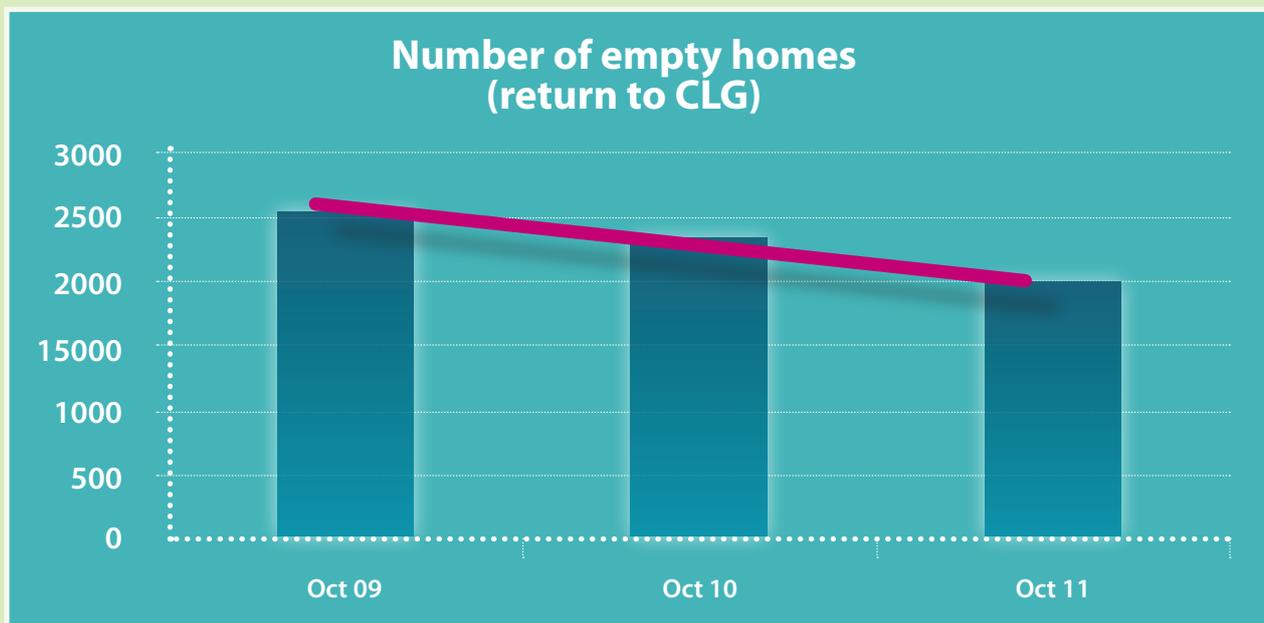
- An enforcement working group meets on a regular basis to co-ordinate activity on the most problematic empty homes
- Calderdale's Economic Task Force agreed to make loans to empty home owners for renovation prior to sale or letting
- Thousands of letters have been sent

WHAT WILL WE DO?

- Run further empty homes advice and networking events putting owners in touch with landlords and developers
- Provide encouragement and help to empty homes owners but pro actively intervene when empty homes cause ongoing local nuisance
- Use regional moneys where available to buy and improve empty homes for future use

to empty home owners, asking why the property has been left empty and offering assistance and raising awareness of the problems that empty properties can cause

- Owners of empty homes are invited to open events 'Running on Empty' to meet interested property developers, landlords wanting to increase their property portfolios, lettings and estate agents.
- Give short term loans to bring empty homes back into use
- Aim to reduce long term empty properties by 10% in the next 3 years (from 2012 to 2015). Given 1830 empty homes in 2012 this gives a target of 1647 for 2015
- Target prominent empty homes including former public houses and groups of empty homes for pro – active intervention.



DO OUR NEIGHBOURHOODS WORK?

Neighbourhoods help to shape people's lives because they do more than simply house people. They form a base for wider activities, the setting in which we live, shop, learn, do business and relax.

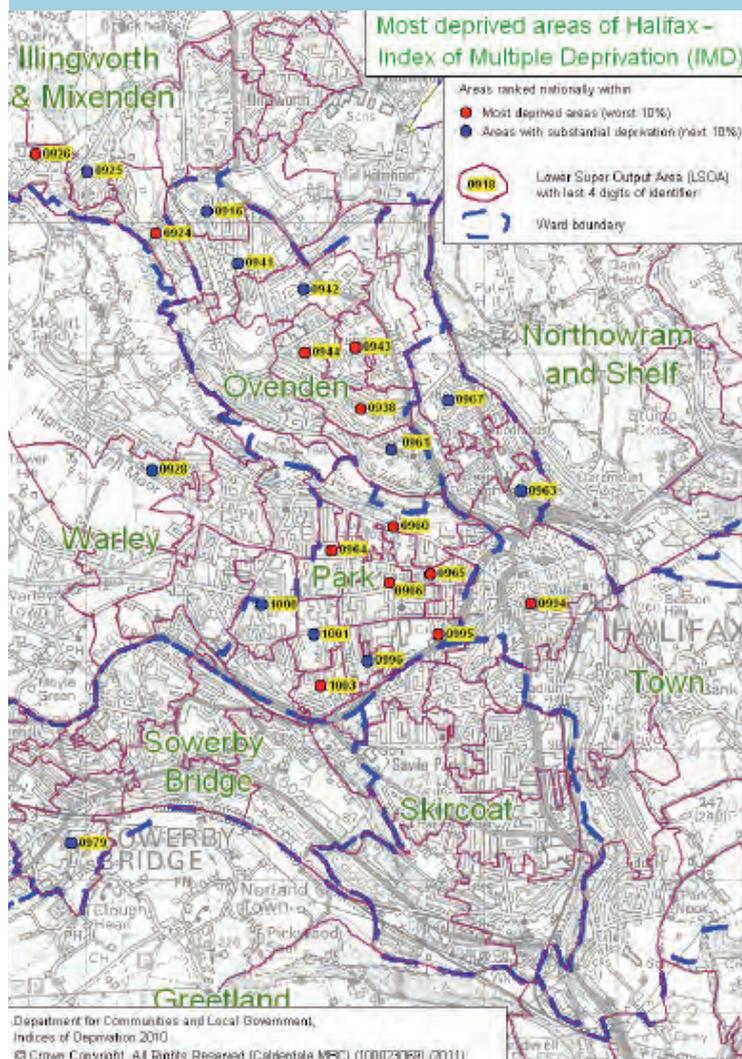
Central to Calderdale's ambition for a prosperous economy is the need to be economically diverse and recognise and support the different needs of our local communities and neighbourhoods. This economic success depends on whether the Borough is a desirable place to live and work, its people have sufficient skills, there are enough work opportunities, transport links are good and its communities feel a sense of belonging and well being.

Calderdale's diverse communities contain contrasts of affluence and poverty. Various measures show that Calderdale ranks about 100th out of the 354 Local Authority areas in England and is the most prosperous within West Yorkshire. This is an overall improvement since 2004 but there are still significant gaps between different areas. Whilst pockets of deprivation are found in most wards, the highest levels of multiple deprivation are overwhelmingly concentrated within the Halifax wards of Park, Ovenden, Illingworth & Mixenden and Town, which rank in the 10% most deprived nationally:

To ensure all our neighbourhoods work effectively, it is necessary to focus on 'Narrowing the Gap' between the deprived and better off parts of the Borough, working to ensure that the differences in health, quality of life and economic prosperity between different communities with Calderdale reduce.

Narrowing the gap is a key objective of the Calderdale Wellbeing Strategy.

Highly successful neighbourhood management work has been ongoing within Calderdale since 2004 when the North Halifax Partnership received funding for the Ovenden Initiative as a 'Neighbourhood Management Pathfinder.' Since then this work has expanded across the whole Borough. These neighbourhood projects have been focussed on developing and influencing activities and services that contribute towards narrowing the gap in terms of service and life chance outcomes. Further progress has been made more recently with the addition of a multi-agency approach focused at neighbourhood level, including ward forums combining Police and Communities Together (PACT) and a co-located Anti-Social Behaviour (ASB) team.



ASB and related crimes are issues which blight neighbourhoods and the lives of local people, reduce public confidence and serve to undermine efforts to develop stronger, more cohesive communities. Around half of all ASB is perpetrated by young people. By using early intervention with young people and their families, it is hoped that ASB incidents will reduce and the drift into criminality in late life can be reduced. Consequently there is a focus on parental responsibilities and diversionary activities for children and young people through sports, leisure and learning.

Housing has an important role in place-shaping, contributing to attractive localities and neighbourhoods and acting as a catalyst for regeneration, which can help to draw in investment by businesses, supporting productivity and consumption. Good quality housing attracts workers in addition to the construction jobs created within the housing supply chain. Recent investment has tackled the worst areas of housing using selective demolition and group repair to good effect. Areas like Harley Bank in Todmorden and Upper Parkinson Lane in Halifax were identified as areas in decline and investment has seen dramatic improvements. The quality of the housing stock affects individual health and well-being: it is also linked to sustainable development and area regeneration. The availability of affordable housing is key to community sustainability in Calderdale, as is tackling areas of low demand in the Borough to generate real housing choices for all households.

Strategic priorities have been identified in Calderdale's Local Investment Plan (LIP) which provides a framework for housing

investment to deliver Calderdale Council's vision of creating a prosperous Borough for its residents and businesses. The LIP provides a long-term coherent plan for directing housing and related investment for the period 2012 to 2017, but also identifies a number of projects and themes that will be delivered over a longer period of time. The focus will be on the spatial priorities of the Halifax Ring, North Halifax Transformation, and Calder Valley Renaissance areas, targeting investment for housing regeneration, growth, renewal and place making. Additionally smaller scale provision will assist rural areas.



The Impact on Education from New Housing

Any new residential property that is capable of accommodating families has the potential to impact upon the provision of education within the Borough. For many years there had been sufficient surplus places within the Borough to mean that the impact of new housing development was positive. It created additional pupil demand that could fill the many empty places that existed in Calderdale schools, particularly with the Primary sector.

More recently there has been a significant and rapid change to local demographics. Sustained increases in birth rates have combined migratory factors to create areas within the Borough where severe shortages in school provision exist. The shortages are most severe within the Primary sector now, but in time will also severely affect the Secondary sector as increased pupil numbers feed through as a natural progression of children moving through the education system.

A reduction in public sector investment in schools has created the 'perfect storm' of an increasing pupil population combined with financial austerity. Serious consideration will have to be given to the impact of any new residential property on the provision of education as there is very little scope for the Authority to finance school expansions in order to meet statutory obligations of ensuring a sufficiency of school places.

WHAT WILL WE DO?

- Identify development partners and develop detailed delivery plans for priority projects including opportunities in North Halifax, at Beech Hill, the Borough Market, and Copley
- Link housing investment to wider regeneration of our town centres and neighbourhoods in need of renewal
- Link housing development to the required capacity in schools and other local facilities
- ***Ensure that 'housing' plays its part in delivering the outcomes in the Calderdale Health and Wellbeing Strategy.***



DO VULNERABLE PEOPLE GET THE HELP THEY NEED?

There are a wide range of residents in the Borough who require support to help them manage the home they live in. Such clients include people and families who are homeless or who have a learning disability, mental health issues; clients with substance misuse issues, people fleeing domestic abuse; ex-offenders as well as others.

The kind of support provided will depend on need, but can include provision of temporary accommodation (either in a refuge or homeless scheme), support with access to health services, debt management advice, support with applying for relevant benefits, advice on accessing suitable move on accommodation, and training to provide a range of independent living skills (such as cooking, setting up utilities, applying for a bank account etc).

This support is commissioned by the Council's Adult's Health and Social Care Directorate and is provided by a range of housing support providers. Recent research undertaken for Calderdale's Strategic Housing Market Assessment stated that "the greatest proportion of households with support needs

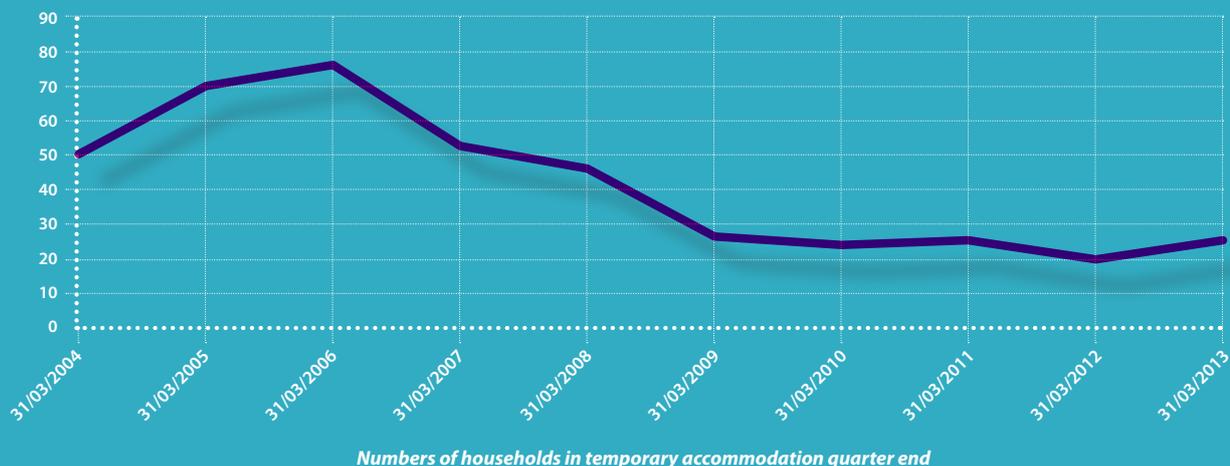
reside within the social rented sector" and as such it is essential that there is fair access to social housing for clients with support needs.

There are also a range of other support services that enable people to live independently in their own home, such as adaptations and Handyperson services.

Since the publication of our last Housing Strategy (2005-10) a great deal of work has been done to provide vulnerable clients with the appropriate services they require to live successfully in their own homes. This includes:

- **Introduction of a new Choice Based Lettings scheme, "KeyChoice", which provides priority to clients with housing support needs**
- **Publication of a new Homelessness Strategy (2008-11)**
- **The opening of a new homeless scheme (March 2006) and Foyer for young people (January 2009) and domestic abuse refuge (May 2012)**
- **Reduction in the numbers of homeless households in temporary accommodation from nearly 90 to less than 30.**

Numbers of households in temporary accommodation quarter end



In 2008 Calderdale was awarded National Trailblazer status for Housing Options work and the opening of a new “Housing One Stop Shop” centre at Doorways, which ensured clients with support needs had access to advice services.

Calderdale has a strong track record of developing and sustaining services for vulnerable people. But it is important not to rest on our laurels. Funding pressures are driving change alongside themes of empowerment, independence and choice for service users.

The Government’s Welfare Reform agenda heralds the most radical change to the social security system for 60 years. People of working age are most affected with a major impact on housing policy and affordability. The four key changes in this respect are:

- **A benefits cap with total benefit of any household linked to average earned income**
- **Housing benefit reduced if a property is larger than Government believes necessary for the occupant(s)**
- **A new ‘universal credit’ introduced to combine and replace tax credits, income support, job seekers allowance and housing benefit**
- **A raft of minor changes to areas such as dependent resident deductions and inflation indices which effectively reduce benefit help**

These changes will radically affect the housing choices available to people in Calderdale. They aim to incentivise work and self help. The Council and its partners will need to publicise the changes and mitigate unintended adverse consequences.

WHAT WILL WE DO?

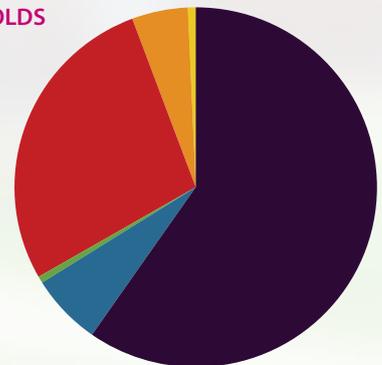
- **Review all older people’s housing related support services (including sheltered housing) with the aim of commissioning future services in a way that is not necessarily linked to specific accommodation. The procurement exercise will reduce the number of current providers, increase the amount of floating support and reduce the number of scheme based staff**
- **Review all mental health housing related support services with the aim of gaining some efficiencies through this process and developing extra floating support places.**



- Expand our Foyer provision to assist with accommodation and support for young people who are currently placed out of Calderdale. The aim of this is to provide young people with the skills they need to move on independently, whilst reducing the costs of supporting this client group
- Work with colleagues in the Learning Disability team to develop housing for clients wanting to live independently
- Open a new Halifax Customer Firstoffice in November 2013 ensuring that any new service will meet the needs of vulnerable clients
- Review our 'KeyChoice' lettings system and include consideration of how to ensure vulnerable clients are supported through the allocations and lettings process and that we continue to provide fair access to social housing
- Develop a co-ordinated response to welfare reform focusing on clear information to residents, safety net provision and affordable housing choices.

OLDER PEOPLE ONLY HOUSEHOLDS

- Own outright
- Own with mortgage/loan
- Intermediate
- Rented: Registered provider
- Rented: Private
- Other



ARE THERE ENOUGH HOMES FOR OLDER PEOPLE?

Calderdale's population will see a 55% increase in the number of over 65yrs by 2030.

People are living longer but this needs to be coupled with people living well. The Council needs to provide a co-ordinated approach towards the provision of services for older people. This means developing a shared view on what housing models for older people should be encouraged, helping to promote independent living, whilst providing necessary support and a home for life.

The recent Strategic Housing Market Assessment (SHMA) undertook specific research into the needs and aspirations of the local older population. The report highlighted that there are currently 30,500 households comprising of an older person, of which 22,500 comprise only older people. Nearly 70% of this population own their home.

Household tenure of Older People

There are 1350 units of sheltered accommodation in the borough, with most schemes seeing high demand and low void rates, with an additional 400 places of 'floating support' delivered irrespective of location or tenure. The housing related support market is responding to changes in the demographics and attitudes to provide a more flexible service that is 'tenure neutral'. This will further expand the options older people have when trying to remain independent in their own homes.

There are increasing choices for older people who need a higher level of help but who want to maintain some independence that would be difficult to achieve in residential care homes. There are currently 4 extra care schemes in the Calderdale, providing 160 units. The sites are in central Halifax, Hebden Bridge, Elland and Skircoat Green. However demand is far in excess of supply for extra care housing in the Borough. As of May 2013 there were over 200 people who had registered interest in a place in extra care on the Keychoice site.

In more general terms Extra Care potentially offers an alternative to Residential Care. It has some cost advantages and its leasehold or ownership tenure is more empowering than the 'recipient' model of residential care.

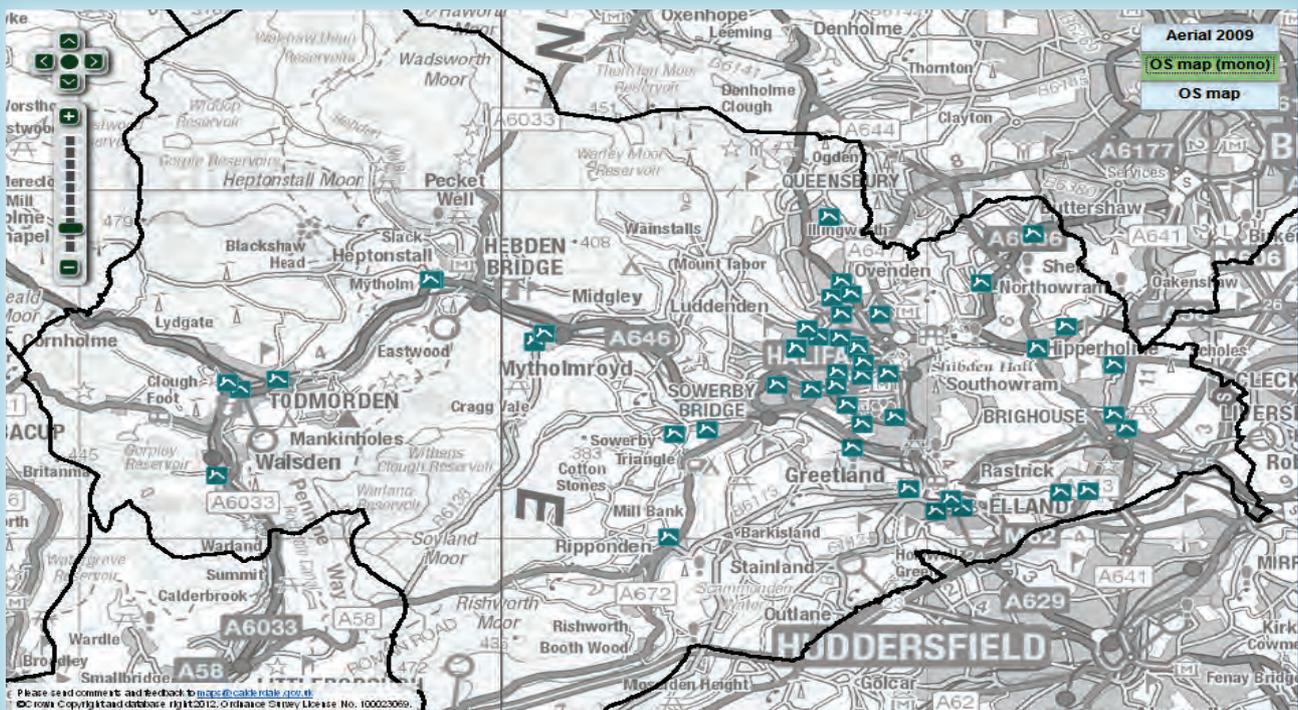
The map below, (taken from the online Home for Life map), shows the location of older people's specialised housing provision.

Our research shows that 44% of older person only households live in 3+ bedroom homes yet 46% state they would like to move because their house is too big.

Respondents also state that they wish to remain in their own community, close to existing support networks. In response to this, the Council are encouraging all further older people's housing developments to provide a mixture of properties to rent and to buy (or part buy).

Support services are in place to enable older people to stay independent in the community including a handy-person service, adaptations and telecare, gardening service and many others.

Based on current forecasts arising from demographic growth for Calderdale there is a need to rapidly expand the capacity for extra care housing. Calderdale will need approximately 510 units by 2030.



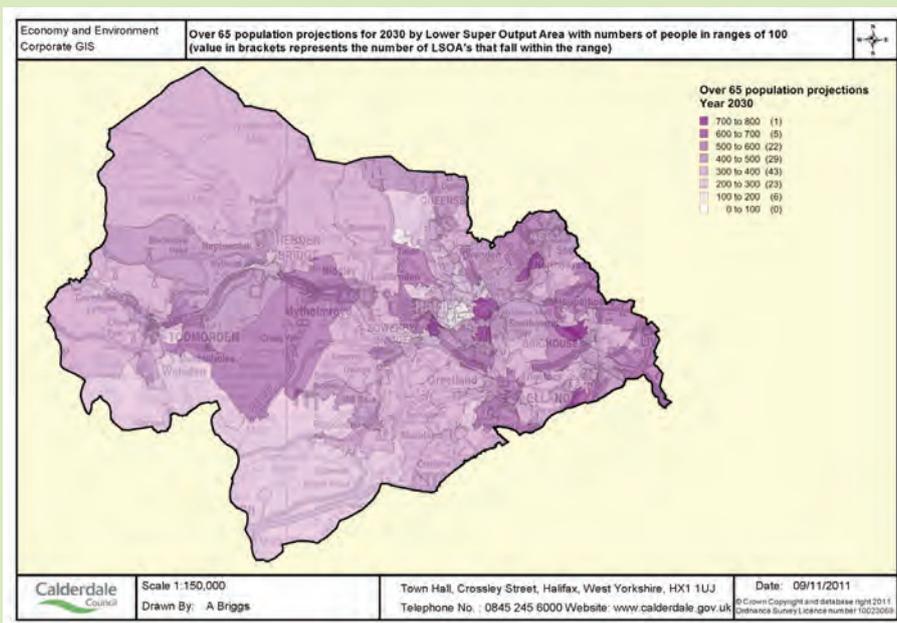


Due to changes in aspirations it is likely that the demand will be high, lifestyles and interests being different to the generation before. Ideas adopted at Willow Court and Ing Royde, reflect these changes. Considerations include on site amenities like a bistro and offering 2 bedroom apartments to attract those households who are moving from family sized accommodation.

Through population projection forecasts (below map) it can be seen that there will be increasing demand for older people's housing and services in the Lower Valley, particularly Brighouse, and the Upper Calder Valley, in particular Todmorden. Different sites in the lower valley are being explored for suitability for further extra care schemes as

well as alternative housing models, such as co-housing, throughout the Borough

A 'Home for Life' guide has been developed. The guide is aimed at improving the availability and consistency of information around housing, social care and health services in the borough. The objective is to help inform older people, their families and carers of the level of choice they have when considering their futures. This includes listing measures to help them remain independent in their own home, from adaptations to telecare and housing support to home care. It also looks at what options are available if living in the current home is no longer the best option and what other alternatives there are, including sheltered and extra care housing.



WHAT WILL WE DO?

- Open a new 30 unit Extra Care Scheme by 2014 and work with Registered Providers and the Homes and Communities Agency to deliver another 80 units of Extra Care accommodation across the borough by 2015
- Support a variety of new housing options that are integrated into existing communities and are designed to be accessible for older people across the borough, giving households the option to downsize from family sized housing
- ***Encourage older people to prepare to move to more suitable housing at an earlier age***
- Continue to work across the Council to offer solutions that enable older people to remain independent in their own homes safely for longer.

CAN YOUNG PEOPLE GET A FOOT ON THE HOUSING LADDER?

Young adults in their role as first time buyers are pivotal to housing market dynamics as the flow of new buyers into the housing market has a major impact on prices and house- building activity and subsequently the wider economy. However, rising rates of unemployment amongst young adults, the requirements of many lenders for deposits of up to 20%, stricter lending criteria, low levels of house-building activity and student loan repayments have made it increasingly difficult for young people to buy their first home. As a result many more 25 – 35 year olds (particularly men) live in the family home than they did ten years ago.

Although house prices have fallen over the past four years, the 2011 SHMA reported that the price of an entry level property in Calderdale was £87,500 which would require a deposit of at least £8750 and a minimum income of £25,800 to buy. The SHMA revealed that 66% of households wishing to set up their first home within the next two years have incomes of less than £20,000 per annum and only 14% of such households had incomes in excess of £30,000 per annum. 91% were under the age of 35.

Young people who are unable to afford to buy are likely to look to the private rented sector for their first home. To rent a one bedroom property in the private sector without benefit support requires an income of at least £14,500 and whilst 90% of 25 – 34 year olds can afford such a rent only 39% of young people under the age of 25 have sufficient income to do so.

Finding affordable private rented accommodation has recently become more difficult for young people reliant on Housing Benefit to help meet the rental costs.

Changes introduced in January 2012 now restrict the amount of Housing Benefit payable to single people under the age of 35 to the 'shared room rate' of £63 per week. This will mean that singles in receipt of Housing Benefit aged 25 -34 and currently renting a one bedroom flat are unlikely to be able to afford to remain in their current home. In 2012 around 360 people will be affected and are likely to have to look for a private rented bedsit or seek social housing where such restrictions do not yet apply.

The most affordable accommodation for young people is to be found in the social rented sector and 1200 households aged 30 and under, seeking their first home are registered on KeyChoice. 870 of the households concerned need one bedroom accommodation and are thus likely to be single people or couples without children looking to obtain an affordable apartment. Whilst housing association houses are usually let to tenants of any age, providing they need the number of bedrooms in the property, apartments are not. Many apartments for social rent carry age criteria when advertised for letting and younger people have fewer opportunities than those over the age of 35.

The FirstBuy scheme enables first time buyers (most of whom are likely to be young) to buy a new home on a shared equity basis and is proving very popular. 17 new homes have been purchased in Calderdale in the period 2011-13 and funding has been provided for a further 34 homes over the next three years.



Recognising the growing demand from younger people priced out of both owner occupation and private rent, Pennine Housing 2000 has reviewed the age criteria that apply to the company's flats and have made over 400 more apartments available for letting to the under 35 age group.

The Council's Revenues and Benefits Service is contacting all clients aged 25 -34 who will be affected by the changes to Housing Benefit and inviting them to contact the Council's Housing Options Service at Doorways to discuss trying to find more affordable accommodation. Such clients in receipt of income support or Employment Support Allowance will also be referred to an employment adviser to discuss job training opportunities.

The five West Yorkshire local authorities have worked together to develop the 'Letshelpyou' website that aims to facilitate the advertising of affordable rented housing and 'matching' of potential tenants. It was developed to try and assist those affected by the changes to Local Housing Allowance to find alternative accommodation that they can afford.

Recognising the difficulties facing young would be homebuyers in raising a sufficient deposit, the Government has introduced the NewBuy scheme which is designed to enable mortgage lenders to make loans of 90 -95% of the purchase price of a new-build home.

The scheme is designed to protect the lenders against losses in the unfortunate event of

a re-possession. Developers signed up to the scheme will pay the lender 3.5% of the purchase price and the Government provides an additional guarantee of 5.5%, allowing mortgage providers to lend to people with a lower deposit than they would normally need as it reduces the risk. Most developers are in the process of signing up to the scheme and are advertising it on their websites.

Calderdale Council will ensure that the letting of newly built housing association apartments does not discriminate against younger people, so that such developments do not subsequently become age restricted.

Whilst it recognises the need for more privately rented housing that is affordable for those under the age of 35, Calderdale Council is anxious to ensure that minimum standards are maintained and will endeavour to ensure bedsitting rooms and smaller apartments are safe to occupy and are well managed.

WHAT WILL WE DO?

- **Work with Pennine Housing 2000 and other social landlords to remove age restrictions on apartments thus enabling more young people to access social housing**
- **Work with Local Housebuilders to ensure the inclusion of appropriate new housing developments in Government schemes to improve access to home ownership**
- **Work with responsible landlords to create more good quality shared housing opportunities for young people.**



HAVE WE GOT HOMELESSNESS SORTED?

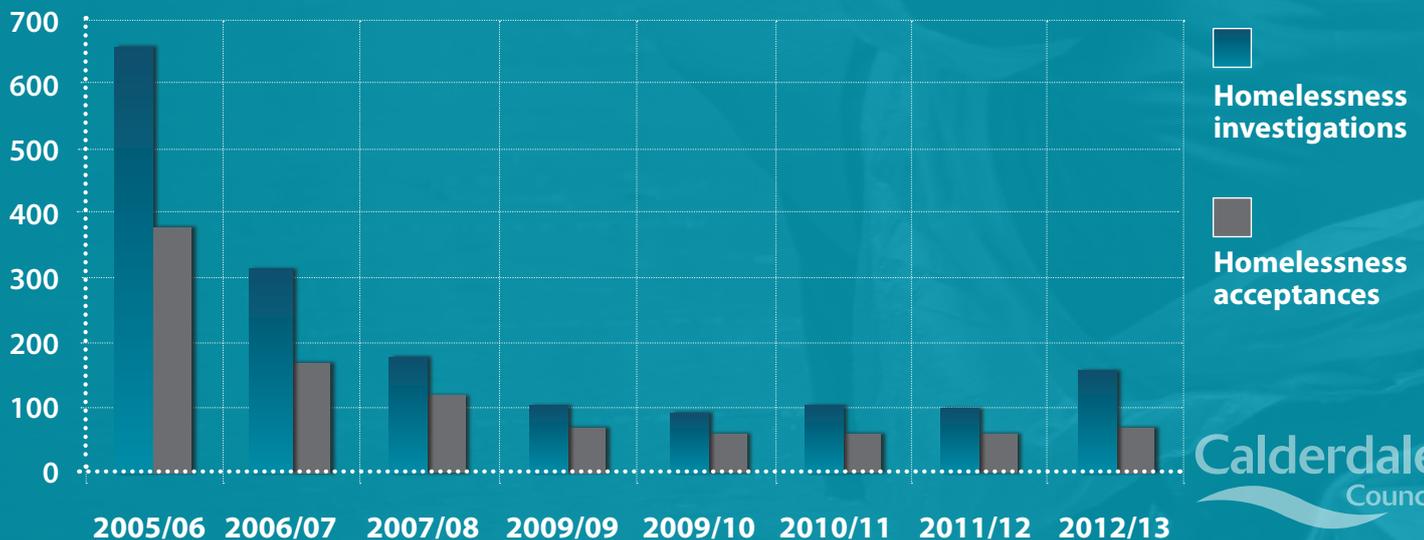
Although homelessness can result from a crisis such as a fire or flood, most people who become and stay homeless do so for a whole range of complex and overlapping reasons and solving homelessness is about much more than putting a roof over someone's head. Many homeless people face a number of issues in addition to, but often compounded by, their homelessness. These issues include domestic violence, substance abuse, time spent in care, offending behaviour and difficulties in coping due to a lack of life skills.

Recent years has seen a sea change in addressing homelessness with a much greater emphasis placed on prevention of homelessness and increased joint working with a range of agencies to address the various difficulties and needs that homeless people present with. This approach has resulted in a year on year reduction in the number of formal homelessness assessments undertaken and subsequently in the number of households where Calderdale Council accepts a duty to secure accommodation.

Households accepted as being unintentionally homeless and in priority need are initially accommodated within the Council's homelessness facility or in a dispersed property. The length of stay is, in 90% of cases, less than six months and households are supported to obtain a property from a Housing Association or in the Private Rented Sector. During their stay in temporary accommodation residents have a designated Housing Support Worker who will help them to address any issues that may be compounding their homelessness. Over the past six years, the number of households accommodated in temporary accommodation under a homelessness duty or power has fallen from 90 to less than 30 per annum.

A range of homeless prevention work is in place.

Homelessness investigations and acceptances



- A family bond scheme to assist families at risk of homelessness to secure privately rented accommodation
- The introduction of national and regional mortgage rescue schemes which have enabled 20 households to keep their homes
- Strengthened family intervention services and multi agency working to address domestic violence and homeless families with children
- In temporary accommodation to secure settled accommodation relatively quickly

Single People

Initiatives have also been developed to assist single people at risk of homelessness to secure settled accommodation:

- A private rented sector access scheme funded by Crisis, operated by Horton Housing and located at Doorways and representing an excellent example of the successful partnership working that is taking place in the Borough.
- Complementary activity by the Basement Project (substance abuse self help) and the Alpha House project has seen 2 properties developed to provide accommodation and a supportive environment for clients in recovery from substance misuse who previously lacked settled accommodation.
- NHS Calderdale continues to fund a dedicated Housing Adviser to assist clients of Substance Misuse Services to resolve their housing difficulties and provides funding for a bond scheme to facilitate access to the private rented sector for this client group.

Rough Sleeping

Rough sleeping amongst homeless single people has not been a major problem in Calderdale as the Council together with partner agencies have worked well together

to provide settled accommodation for those at risk of sleeping rough, Unfortunately national predictions are that homelessness is likely to rise in coming years as a result of the downturn in the economy and changes to welfare benefits. Single people under the age of 35 who are unemployed or on a low income are likely to find it increasingly difficult to find a home, particularly those with a problematic background as they will only receive housing benefit to fund a room in a shared house or a bedsit. Calderdale does not currently have a large supply of such accommodation and there is therefore a significant risk that visible single homelessness in the form of rough sleeping may increase.

Young People

Some 18% of all homelessness presentations and acceptances are from young people aged 16 or 17. As preventing homelessness amongst this age group is a key concern a youth homelessness strategy has recently been published. Youth homelessness is always about much more than just having nowhere to live. Most homeless young people have experienced disrupted and disadvantaged backgrounds. Calderdale Council's Housing Services and Children's Social Care Service



both have duties to assist homeless 16 and 17 year olds and have recently agreed a protocol that should see improved joint working to better prevent young people from losing their home and to fully assess the various needs that homeless young people present with.

Young people often lack the life skills needed to sustain a tenancy and if they move into independent accommodation too soon, their chances of sustaining the tenancy are slim. In 2009, Calderdale Council opened a Foyer that provides supported accommodation for 10 young people between the ages of 16 and 25. This initiative has provided a vital stage in the pathway to independent living and considerably reduces the risk of repeat homelessness.

Prevention

Calderdale Council and partners will shortly start work on reviewing the 2008 -11 Homelessness Prevention Strategy and will publish a new strategy to cover the period 2012 – 17.

As part of the development work and in order to establish the true level of rough sleeping in the Borough, a 'Rough Sleeper Count' took place in the Autumn of 2012.

WHAT WILL WE DO?

- Work together to develop interventions for young people at risk of homelessness
- Extend the Foyer provision to provide suitable accommodation for young care leavers and other young people for whom the Council has a duty to secure accommodation
- Undertake a Rough Sleeper Count and review the Homeless Prevention Strategy.



WHAT IS THE ROLE OF THE PRIVATE RENTED SECTOR?

The 2010 Stock condition survey estimated that around 16% (14,400) of all homes in Calderdale were privately rented and the private rented sector plays a key role in the local housing market. Private renting provides flexibility and affordability for those who are unable to buy their own home. It also provides an alternative to renting from council or housing association. Many people will have rented from a private landlord at some point in their lives.

Not a great deal is known about the precise make-up of the privately rented sector in the Borough, but national research has established that the sector is dominated by small landlords. Just under three quarters of all landlords are private individuals or couples rather than companies and over half of all landlords own fewer than five properties with only 3% of landlords owning over 250. Landlords tend to have a long term commitment to the sector with over half of all the landlords surveyed envisaging staying in the sector for at least the next ten years. Tenancies in the private rented sector last longer than might be expected given the common use of six month fixed term assured shorthold tenancies. Nationally the average length of tenancy is twelve to eighteen months and 21% of tenants have lived at their current address for five years or more.

The nature of the privately rented stock in Calderdale is diverse ranging from luxury detached houses to small back to back terraced properties and the quality and condition of the stock varies similarly. Some 50% of the privately rented stock in the

Borough was built before 1919 and the 2010 Stock condition survey estimated that 18% of privately rented properties fail to meet the Decent Homes Standard. More than half of households living in the privately rented sector include at least 1 member considered to be vulnerable and 10% of all vulnerable households living in non decent housing are private tenants.

Calderdale Council pay Local Housing Allowance or Housing Benefit to 6745 private tenants and the planned changes to welfare benefit entitlements are forecast to adversely affect private landlords and tenants alike. Single people under the age of 35 will be restricted to what is known as the shared room rate of Local Housing Allowance from January 2012 onwards and it is forecast that 350 existing tenants will be unable to pay the rents they are currently being charged. Demand for bedsit type of accommodation is likely to increase as a result of the changes, but as yet there is not an adequate supply of such accommodation in Calderdale. An increase in the supply of bedsit type accommodation will mean a significant increase in the number of licensed Houses in Multiple Occupation (HMO) in the Borough (there are currently 68).

Nationally satisfaction levels of private sector tenants is high, a survey in 2006 determined that three quarters of all tenants were either very or fairly satisfied with their landlord and 22% of tenants could afford to buy but chose not to. Nevertheless, there are concerns about the way that some parts of the private rented sector operate particularly those parts catering for vulnerable households and those with low incomes and thus less ability to exercise choice.

The Council receives a number of complaints each year from private tenants about disrepair, harassment and difficulty in contacting a landlord. Similarly complaints are also received from landlords about their tenant's anti social behaviour, failure to pay rent and the state in which a property has been left at the end of a tenancy. A significant number of landlords own only one property and have entered the market accidentally as a result of inheriting or being unable to sell a property. Given the crucial role that the sector plays in meeting housing needs in the Borough, there is scope for the Council to promote better housing management practice and improved tenant behaviour.

Calderdale Council and a number of partner agencies have hosted four 'Under One Roof' events across Calderdale with the intention of engaging private landlords and providing information about services available to them and advice about legal obligations of landlords with regard to property conditions. These events were attended by a total of 109 people and were very well received.

The Council has promoted a Fair and Safe Tenancy Scheme (FAST)

Supporting People grant has been provided to Smartmove to operate a family bond scheme alongside their similar scheme for single

people and childless couples. This scheme has increased the support capacity available for tenants in the private rented sector and enabled Smartmove to further promote good housing management practice amongst the landlords they work with.

Warmfront and similar schemes have been promoted to private rented tenants in an effort to boost energy efficiency of the properties and to reduce fuel poverty.

WHAT WILL WE DO?

- Continue to build our knowledge base about the private rented sector and host further 'Under One Roof' events.
- Deliver a series of workshops designed to encourage good housing management practice, which will be particularly aimed at those landlords owning only a few properties.
- Develop a website that will enable private landlords to register and advertise their available properties for free and for prospective tenants to search for a suitable home. This service to be known as 'letshelpyou' was launched in April 2012.
- Investigate complaints of disrepair and harassment and take enforcement action if necessary.

Calderdale
Council



ACTION PLAN TABLE

WHAT WE WILL DO	ACTION BY WHEN	LEAD OFFICER
Base our plans on the facts, and the evidence of housing needs.	Annual	Mark Thompson
Plan the delivery of new houses to protect our environment and strengthen our communities	April 2014	Geoff Willerton
Make the best use of existing homes as well as ensuring there is land identified for new houses.	Annual	Mark Thompson
Deliver 600 new homes per annum until 2015 and an average of 800 homes per annum over our Local Plan period to 2029	Annual	Geoff Willerton
Adopt a Local Plan Core Strategy by December 2015 and a Land Allocation Document by December 2017	December 2015 & 2017	Geoff Willerton
Ensure a broad balance in new build between 3 bed plus family housing and 1 and 2 bed homes with a planning target of 50% for each across the Borough	April 2014	Geoff Willerton
Adopt minimum space standards for new homes referenced in the 'Case for Space' research and based on the London Housing Design Guide	April 2014	Geoff Willerton
Deliver an average of 100 new affordable homes a year working with Registered Providers and the Homes and Communities Agency	Annual	Heidi Wilson
Add to that with further affordable homes negotiated as part of Section 106 Agreements	Annual	Heidi Wilson
Use local resources to supplement national schemes to help people get a foot on the housing ladder – including targeted help with deposits and mortgage indemnity and rent to buy schemes	January 2014	Heidi Wilson/Helen Rhodes
Encourage self help with effective information available on the Council's website and other media focusing on identifying and tackling hazards in the home, advising on preventative maintenance, improving flood resilience and providing links to engaging reliable contractors.	April 2014	Helen Rhodes
Use limited funds to focus on smaller scale, targeted, works using loans wherever feasible	Annual	Helen Rhodes

WHAT WE WILL DO	ACTION BY WHEN	LEAD OFFICER
Use enforcement activity pro-actively including Statutory Notices and the carrying out of works in default to improve the quality of the worst housing stock, particularly that in the private rented sector where poor quality is linked to poor health .	April 2014	Helen Rhodes/Peter Broadbent
The Council will consider the potential for intervention as a Green Deal Assessor or provider, working with other Local Authorities in the City Region to maximize use of Green Deal, Eco and other affordable warmth funding streams in Calderdale	December 2013	Richard Armitage
Enable 1000 residents annually to take up affordable warmth measures to prevent fuel poverty	Annual	Helen Rhodes
Enable 5000 residents to switch energy tariffs by taking part in collective energy switching	By 2018	Helen Rhodes
Increase the number of new properties built to Lifetime Homes standard, or a variation on this type of design by requiring this as part of the new Local Development Plan Framework	April 2015	Geoff Willerton
Promote self help from the website for customers capable of arranging works and finance for themselves, and continue to offer a low cost agency service for those needing basic support	April 2014	Helen Rhodes
Continue with procurement efficiencies within the Councils Accessible Homes Agency including re-tendering stairlift provision and using longer warranties	June 2013	Helen Rhodes
Review adaptation assessment and referral processes, provisions and contracts	September 2013	Elaine James/ Helen Rhodes
Extend the recycling of adaptations to include specialist equipment and external handrails	Annual	Helen Rhodes
Deploy relocation options and equity loan options as alternatives to grant schemes as finance availability and national policy require, rehousing 50 households per year	Annual	Helen Rhodes
Run further empty homes advice and networking events putting owners in touch with landlords and developers	Annual	Helen Rhodes
Provide encouragement and help to empty homes owners but pro actively intervene when empty homes cause ongoing local nuisance	Annual	Helen Rhodes

WHAT WE WILL DO	ACTION BY WHEN	LEAD OFFICER
Use government and regional money where available to buy and improve empty homes for future use including 130 homes in Central Halifax cluster	April 2015	Helen Rhodes
Give short term loans to bring empty homes back into use	April 2015	Helen Rhodes
Aim to reduce long term empty properties by 10% in the next 3 years (from 2012 to 2015). Given 1830 empty homes in 2012 this gives a target of 1647 for 2015	December 2015	Helen Rhodes
Identify development partners and develop detailed delivery plans for priority projects including opportunities in North Halifax, at Beech Hill, the Borough Market and Copley	December 2013	Heidi Wilson/Helen Rhodes
Link housing investment to wider regeneration of our town centres and neighbourhoods in need of renewal	Annual	Mark Thompson
Link housing development to the required capacity in schools and other local facilities	Annual	Mark Dowson
Ensure that housing plays its part in delivering the outcomes in the Calderdale Wellbeing Strategy	Annual	Mark Thompson
Review all older people's housing related support services (including sheltered housing) with the aim of commissioning future services in a way that is not necessarily linked to specific accommodation.	January 2016	Elaine James
Review all mental health housing related support services with the aim of gaining some efficiencies through this process and developing extra floating support places	April 2013	Elaine James
Expand our Foyer provision to assist with accommodation and support for young people.	March 2015	Heidi Wilson /Dean Howson
Work with colleagues in the Learning Disability team to develop housing for clients wanting to live independently	Annual	Dean Lister
Open a new Halifax Customer First office ensuring that any new service will meet the needs of vulnerable clients	December 2013	Ann Wardle
Review our 'KeyChoice' lettings to reflect changes introduced by Localism Act and other legislation	June 2013	Heidi Wilson

WHAT WE WILL DO	ACTION BY WHEN	LEAD OFFICER
Develop a co-ordinated response to welfare reform focusing on clear information to residents, safety net provision and affordable housing choices	April 2017	Ann Wardle
Work with Registered Providers and the Homes and Communities Agency to deliver another 80 units of Extra Care accommodation across the Borough by 2015	December 2015	Heidi Wilson/Helen Rhodes/Elaine James
Encourage older people to move to more suitable housing at an early age through advice and provision of attractive housing options	Annual	Heidi Wilson
Continue to work across the Council to offer solutions that enable older people to remain independent in their own homes safely for longer	Annual	Helen Rhodes
Work with Pennine Housing 2000 and other social landlords to remove age restrictions on apartments	Annual	Gillian West
Work with Local Housebuilders to facilitate access to home ownership	Annual	Heidi Wilson
Work with responsible landlords to create more good quality shared housing opportunities for young people	February 2014	Heidi Wilson
Work with partners to develop interventions for young people at risk of homelessness	Annual	Heidi Wilson
Extend the Foyer provision to provide suitable accommodation for young care leavers and other young people for whom the Council has a duty to secure accommodation	March 2015	Heidi Wilson
Undertake a Rough Sleeper Count and review the Homeless Prevention Strategy	November 2017	Heidi Wilson
Continue to build our knowledge base about the private rented sector and host further 'Under One Roof' events	Annual	Helen Rhodes
Deliver a series of workshops designed to encourage good housing management practice, which will be particularly aimed at those landlords owning only a few properties	April 2015	Helen Rhodes/Heidi Wilson
Develop and provide a website that will enable private landlords to register and advertise their available properties for free and for prospective tenants to search for a suitable home.	Annual	Helen Rhodes
Investigate complaints of disrepair and harassment and take enforcement action if necessary	Annual	Peter Broadbent

HOUSING

STRATEGY

2012 to 2017



Calderdale
Council