



Housing strategy 2013-18

September 2013



NORWICH
City Council

Foreword

Decent housing is important for everyone and is a key priority for the council. This strategy sets out a framework for helping to achieve it.

The five outcomes of this strategy are focused around improving housing supply, quality, affordability, choice, accessibility and support. They also reflect housing's contribution towards improving economic prosperity. For example, we need to have the right type of homes in the right place at the right price to meet housing need and to attract new businesses and investment in the city which in turn will help to create new jobs and training opportunities.

Similarly, housing plays an important role in improving health and wellbeing, both in terms of the quality and affordability of housing as well as the quality of neighbourhoods and communities. The council's status as a member of the Healthy City Network means it is well placed to make the most of housing's role in promoting healthy lifestyles and the new opportunities for improved integration between housing, health and social care.

Over the past five years great improvements have been made to the allocation, management and maintenance of council homes, with tenants now playing a much greater part in helping to shape services. This strategy builds on this good work by setting out plans for a programme of up-grades to council homes and a range of customer co-regulation activities to achieve greater involvement of tenants in the regulation of services.

The size of the private rented sector has grown significantly over the last decade. This is in part owing to a rise in the student population, but also constraints on mortgage lending over the last five years which have meant people who would like to buy, cannot afford to. The evidence suggests there are still a large number of hazardous and sub-standard private rented homes. The strategy sets out priorities to make homes safe through enforcement and to tackle incidents of harassment and illegal eviction.

The economic downturn has had a significant impact on the housing market across the country. In Norwich, an effect of fewer people able to afford to buy their homes has been a fall in the number of sites with planning permission being brought forward for development resulting in a reduction in the overall supply of new homes. For example, there are currently around two thousand dwellings with planning permission in the city which are awaiting development but in 2011-12 only 280 new homes were completed, the lowest since the early 1990s. Meanwhile, the need and demand for housing continues to rise.

While the council cannot compensate for market failure, it is doing its best to make the most of new opportunities to maximise its resources and assets. For example, building new homes will both help to meet housing need in the city and generate an income to fund further development in the future. Working with our partners, we can also ensure that building new homes (and bringing empty homes back into use) helps to create new jobs and training opportunities.

The council already owns around 25 per

cent of housing in the city and has embarked on a major five-year programme of up-grades and maintenance to improve the quality of those homes. The investment will also make a significant contribution to increasing energy efficiency and reducing carbon emissions in the city's housing stock.

This document sets the direction of travel for housing in the city over the next five years. There is a lot to do and the council cannot do it alone. Much of what needs to be achieved involves working collaboratively with a wide range of partners in the public, private and voluntary and community sectors. We will need to both build on existing relationships and forge new ones as we make the most of the new opportunities for the council to work towards achieving its priority of Decent housing for all.



Cllr Mike Stonard

Cabinet member for environment,
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1. Context and purpose

The Local Government Act 2003 requires the council to publish a housing strategy which sets out the council’s vision and priorities for housing in Norwich.

Decent housing for all is a corporate priority in the current corporate plan (2012-15) and is the council’s vision for housing in the city. The purpose of this strategy is to provide a framework for achieving the outcomes and priorities for housing in Norwich and contribute towards delivery of the council’s corporate plan.

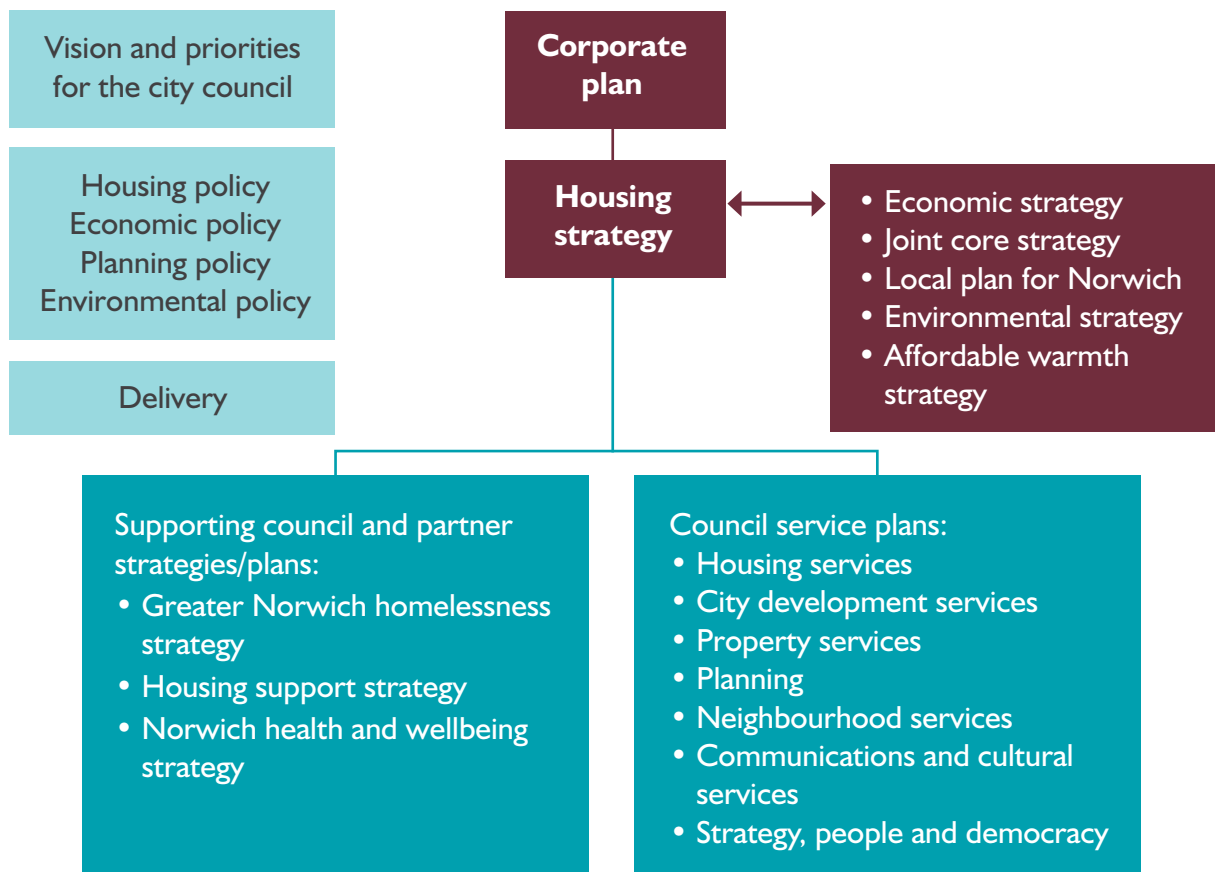
The strategy covers the period 2013-2018. It is accompanied by an action plan (Appendix I) which will be reviewed on an annual basis. Actions to deliver the strategy during 2013-2014 are mainly drawn from the council’s service plans and other strategies produced jointly with a wide range of external partners, such as the Greater

Norwich Homelessness Strategy, private sector housing policies and our plans to build new council homes. In future years, the strategy’s outcomes and priorities will direct and shape the content of the service plans and other emerging documents.

The importance of the housing market for the city’s economic wellbeing means that this strategy will contribute significantly to the council’s corporate priority to make Norwich a prosperous city. It should be considered alongside the council’s economic strategy as part of the council’s focus on jobs and homes.

The strategy reflects the council’s role in discharging a range of statutory duties such as those relating to homelessness, private sector housing and the safeguarding of vulnerable children and adults. As illustrated in the diagram below, it will also contribute to meeting the council’s priorities across a range of other policy areas including planning, neighbourhoods and environmental services.

Strategic framework for the housing strategy



Key national policy changes since the last strategy

Localism Act 2011 – aims to decentralise power to the lowest practicable level whether that is the local authority, parish or neighbourhood.

National housing strategy: Laying the Foundations: a housing strategy for England was published in November 2011. It sets out a series of changes to the housing system, some of which were already underway when the strategy was published. The strategy aims to increase housing supply (including bringing empty homes back into use), get the housing market moving and boost the economy. It supports choice and quality for tenants, provides support for vulnerable people, and improved environmental standards and design quality. The reforms introduce measures aimed at making better use of social housing and include the introduction of fixed-term social housing tenancies and a new Affordable Rent product.

Funding of new affordable housing – grant available for affordable housing development has been halved in comparison with what was available prior to 2011 and a new revenue-based funding model introduced. Funding is now generally only available for housing that will be let at an Affordable Rent for which social housing providers are able to charge rents of up to 80% of the market rent compared to a more typical 50-60 per cent under the old funding regime. The additional income generated must be used to deliver new affordable homes.

National Planning Policy Framework (NPPF) – was published in spring 2012 and sets out a presumption in favour of sustainable development. Neighbourhood Development Plans and Community Right to Build enable local people to have more involvement and control over development in their area. Changes to the planning

obligations system (section 106 agreements) mean that strategic infrastructure is now funded by a Community Infrastructure Levy (CIL) on developers. At present, affordable housing continues to be developed through section 106 planning agreements. Planning Policy for Travellers Sites came into force at the same time as the NPPF and requires the council to set pitch targets for Gypsies and Travellers and plot targets for travelling showpeople.

Economic development – the Plan for Growth was published alongside the 2011 budget and announced a programme of structural reforms to achieve the government's growth aims. These are focused on creating a competitive tax system, encouraging investment and exports, making the UK the best place in Europe to start and grow a business, and the creation of a more educated and flexible workforce.

Welfare reform – the Welfare Reform Act (2012) introduces a radical overhaul of the benefit system. It introduces Universal Credit, a single benefit for people of working age which will replace existing benefits such as Income Support from October 2013. By September 2013 all welfare benefits will be capped at the average household earned income. The cap will not reflect variations in income and rental costs across the country. Any money over and above the cap will be reduced from the housing costs element therefore some households may be at risk of falling into arrears because their housing award is insufficient to meet their rent. There have also been significant changes to housing benefit aimed at reducing the housing benefit budget.

Green Deal – the Green Deal was launched in January 2013 and is the Government's new scheme under which up-front funding is available for energy efficiency works, the cost of which is recouped through the householder's (reduced) fuel bills.

Regulation of social housing – a new Regulatory Framework was introduced in April 2012 which sets out standards that housing providers must meet with intervention only taking place in cases of ‘serious detriment’ to tenants such as health and safety; loss of home, unlawful discrimination, loss of legal rights.

Health and social care reforms – the Health and Social Care Act abolishes Primary Care Trusts (PCT) and transfers their commissioning responsibilities to Clinical Commissioning Groups (CCG). The NHS Norwich CCG is made up of 23 GP practices serving Norwich and parts of Broadland. Local authorities (top tier) are required to establish Health & Wellbeing Boards to promote more joined-up commissioning of health and social care and public health services.

What do the changes mean for housing in Norwich?

- The shift towards local issues and local decision-making provides the council with increased opportunities to directly respond to local housing needs and aspirations such as once again building homes for rent. However, these are still challenging times for the economy so we need to continue to innovate and seek new ways of working to achieve our priorities.
- The council has new powers over how it manages its housing stock and responds to homelessness. It has made some minor changes to the allocation scheme to make it fairer and more transparent but at this stage the council has chosen not to make any changes to its existing policies relating to homelessness, the types of tenancies offered or rents charged.
- The reduction in housing grant has delayed the development of affordable housing on a number of important sites in Norwich. The change in the funding model means that up until 2015 most new affordable homes built by registered providers will be provided at an Affordable Rent rather than a social rent.
- Because the council can now retain the rental income from its housing stock we can increase our investment in existing council homes and build new ones which could be let at a social rent. This will help to counter the effects of the reduction in housing grant and introduction of the Affordable Rent model.
- The recession has had a major impact on employment in Norwich. The number of people claiming Job Seekers Allowance (JSA) has risen by 80% since 2007, mainly caused by redundancies and sluggish recruitment by businesses, but welfare reform is increasingly playing a part. However, the city has been successful in the second wave of City Deals which are designed to give cities the tools and powers to drive local economic growth. The city’s bid was developed with partners in Greater Norwich and is focused on the expansion of the Norwich Research Park as a catalyst for growth leading to the need for more homes and infrastructure.
- Restrictions on the availability of mortgage finance have led to a significant national increase in the number of households which rent in the private sector and an associated rise in average rents due to a lack of supply.
- Reduced housing benefit for single people under the age of 35 in private rented housing has affected 200 people in the city who have lost on average £40 per week. Since April 2013 further reductions in housing benefit have

been applied to those people who are considered to be under-occupying their homes in the social sector. For example, nearly 3,000 council tenants have lost between approximately £10 and £18 per week. Combined with the cap on the overall level of benefit payable, there is a risk that some households in Norwich will find it difficult to pay their rent, may fall into arrears and need to move.

- Increases in fuel costs and other household expenses caused by inflation and a weak economy can only exacerbate the problem of affordability of accommodation. However, the Green Deal presents new opportunities for the city in improving energy efficiency and tackling fuel poverty. The council is in the process of developing its overall approach to the Green Deal and its application in Norwich.
- The council introduced a new framework for tenant involvement in April 2013 to ensure compliance with the revised regulatory standards on tenant involvement and empowerment. The regulator expects social landlords to adopt a co-regulatory approach where the landlord, the regulator and tenants together set, monitor and ensure standards are met.
- The health and social care reforms have led to greater collaboration to improve health outcomes for people in Norwich. The council's status as a member of the Healthy City Network¹ means it is well placed to make the most of housing's role in promoting healthy lifestyles and the new opportunities for improved integration between housing, health and social care. The council is now working with partners to develop an action plan across the Healthy City Programme's seven themes.

Against this background, the key housing challenges for the council are:

- Delivering housing and employment growth.
- Continuing to improve the quality of council homes.
- Reducing the number of privately owned homes in poor condition.
- Understanding the impact of welfare and social housing reforms on housing need and responding with the right balance of housing tenure, types, size and affordability.
- Improving access to the private rented sector.
- Helping people to manage the effects of welfare reform.
- Reducing the number of people in fuel poverty.
- Supporting people to remain living independently.
- Tackling and preventing homelessness.
- Meeting specialist housing needs.



¹ In July 2012, the council endorsed the 2008 Zagreb declaration, demonstrating its commitment to improving the health and well being of people living in Norwich and to our partners to embed the health agenda into policies made for the city's future. The council then applied for Norwich to become a member of the World Health Organisation UK Healthy City programme.

2. Development of the strategy

This strategy is based on current research into the housing market in Norwich which is summarised in Appendix 2. It contains information on the demographic and socio-economic profile of Norwich, together with housing market information and details of housing need/demand and supply. The evidence base will be up-dated as new data becomes available such as more detailed Census 2011 information and the findings of a fresh Strategic Housing Market Assessment to be commissioned jointly with Broadland Council and South Norfolk Council later this year. The council will also be commissioning a private sector stock condition survey.

To help shape and inform the strategy at an early stage we invited a group of key stakeholders to an afternoon workshop on 19 September 2012. Their views and opinions are reflected in the outcomes and priorities set out in section four.



3. Key achievements from the last housing strategy (2008-2011)

The life of the last strategy coincided with the economic downturn which produced a complex set of challenges for the council and its partners. Despite these, much has been achieved:

- In challenging market conditions, we have worked with our partners to deliver 2,238 new homes, including 655 new affordable homes, 300 of which were built on former council land.
- All council rented homes have been improved to the Decent Homes standard.
- The average council house now has a band C energy rating as the result of improvements to heating and insulation. This compares with band E in the private sector.
- Through our Care & Repair service, we have provided grants and loans to over 600 vulnerable owner-occupiers on low incomes to carry out improvements to their homes.
- We have persuaded the owners of over 100 long-term empty homes to bring them back into use through the use of incentives and enforcement including the use of compulsory purchase.
- We have introduced choice-based lettings which has given housing applicants greater choice in meeting their housing needs.
- We have implemented a range of action plans with our partners in neighbouring councils and the voluntary sector to better tackle homelessness, rough sleeping and the management of hostels in Norwich.

- We have taken action to tackle anti-social behaviour, domestic abuse and hate crime by working in partnership with the Police and other partners through the Norfolk Operational Partnership Team.
- We have provided disabled adaptations to 342 private residents and adaptations to 1,525 council tenants enabling them to continue to live in their own homes.
- We have introduced the Families Unit Intervention Project which has provided whole family, intensive support to 171 families since June 2008.
- An innovative scheme has provided a range of job opportunities for the unemployed and those who have just left training and live in the Norwich area. To date, 15 people have been helped into employment, two of whom were long-term unemployed.
- We launched the LEAP scheme to provide learning, employment and accommodation for its clients.
- Our landlord service has achieved the equivalent of a two-star (good) rating following a comprehensive improvement project and we have greatly increased the involvement that council tenants have in the running of their homes including the establishment of the Norwich Tenants' CityWide Board, the tenant tick for publications and tenant inspectors.



4. Where do we want to be?

Working with a wide range of partners in the public, private and voluntary and community sectors, we want to achieve the following outcomes and priorities during the life of the strategy:



Outcome 1: We want to ensure an adequate supply of good quality homes across all tenures

Priority

- a) To build a minimum of 250 new council homes, let at a social rent by 2017-18.
- b) To identify at least 8 new pitches for Gypsies and Travellers on good quality, well-managed sites by 2016.
- c) Work with partners to meet the housing policy requirements as set out in the Joint Core Strategy/Local Plan to ensure a balanced mix of housing types, sizes and tenures across the city.
- d) To identify funding and investment opportunities for the development of new homes.
- e) To bring at least 100 empty homes back into use by 2018.
- f) To explore options for increasing the size of the private rented sector.
- g) To ensure all new development is built to high Joint Core Strategy design and environmental standards.

Outcome 2: We want our residents to have the choice of good quality, well-managed, affordable accommodation of different types and sizes across the city

Priority

- a) To identify and remove barriers to residents who want to rent privately.
- b) To address the imbalance between housing need and supply of council social rented accommodation.
- c) To ensure the continued provision of a high quality housing advice and options service with access to a range of support services.
- d) To prevent and remedy harassment and illegal eviction of private-sector tenants.
- e) To promote community cohesion and continue to tackle anti-social behaviour, domestic abuse and hate crime.
- f) To ensure the operation of a fair and transparent allocation scheme to meet individual housing and support needs.
- g) To achieve customer co-regulation through continuing to develop council tenant involvement and empowerment.
- h) To improve the council's housing stock through a programme of upgrades and maintenance, including new kitchens, bathrooms, windows and doors.

Outcome 3: We want all vulnerable residents with a specialist housing need to have access to suitable accommodation, care and support

Priority

- a) To promote independent living through the provision of information, disabled facilities grants, discretionary loans and adaptations of council homes.
- b) To collaborate with Norfolk County Council as commissioners of social care and Supporting People services, the voluntary sector and the NHS Norwich Clinical Commissioning Group and other partners to ensure an integrated approach towards providing housing care and support to vulnerable groups and people with specialist housing needs.
- c) To tackle and prevent homelessness and rough sleeping.

Outcome 4: We want to improve economic prosperity in Norwich through a healthy and balanced housing market

Priority

- a) To review the council's options for intervening in the housing market to ensure a balance of housing types, sizes and tenures across the city to meet the economic needs of the city.
- b) To ensure that all new council-funded construction includes training and job opportunities for the workforce.
- c) To work with our partners to help increase training and employment opportunities in the city.

Outcome 5: We want to tackle poor housing and reduce health inequalities

Priority

- a) To ensure that the strong links between housing and health are reflected in the Norfolk Joint Strategic Needs Assessment (JSNA) and the evidence base supporting the Healthy City Programme.
- b) To contribute to delivery of the Healthy City Programme.
- c) To substantially reduce the number of hazardous, poorly managed and sub-standard privately rented homes through enforcement.
- d) To improve the energy efficiency of all homes in Norwich.
- e) To carry out research to improve our understanding of the condition of the private sector stock.

5. How will we get there?

The council will achieve the outcomes and delivery of its priorities through a range of actions in its service plans, the content of which will be directed by the strategy's outcomes and priorities from 2014-2015 onwards. The service plans cover a number of functions across the council and reflect its role:

- **As a landlord** – the council is a major landlord in the city and will therefore continue to ensure the provision of secure, affordable and good quality housing for many of those most in need.
- **As an estate manager** – the council operates a neighbourhood model to promote community cohesion and create a sense of place for all residents of Norwich, not just its tenants. A strong feature is encouraging and empowering local people to be involved in their communities.
- **As an owner of assets** – as well as council homes, the council owns a range of assets including land which can be used for development of new homes such as at Bowthorpe or to help attract investment in the city.
- **As a service provider** – the council provides a wide range of housing-related services. Therefore, the council is in a strong position to make a real difference to the quality of people's lives, making the most of opportunities to influence other policy areas, funding streams and the design and delivery of services.
- **As a purchaser of goods and services** – the council purchases a range of goods and services. Ensuring our approach to procurement continues to reflect housing's broader role can help to achieve wider policy objectives such as the creation of job and training opportunities and improved health and wellbeing.
- **As an enabler and community leader** – through providing leadership to the city and acting as an advocate and lobbyist. In this role, the council has become a member of the Healthy City network. The resulting Healthy City programme will focus upon key areas of activity that can improve health and wellbeing.

However, the council cannot do it alone. Much of what needs to be achieved involves working collaboratively with our partners in the public, private and voluntary and community sectors.

Resources

This strategy has been developed against a background of significant reductions in public funding. The council has worked hard to minimise the impact of these cuts on services by identifying efficiencies and improving value for money. It is important, therefore, that the council continues to maximise opportunities for housing to influence other policy areas and funding streams to achieve shared outcomes.

Following reform of council housing finance, the council is once again able to develop new council homes and fund other capital projects to increase housing supply and improve the condition of the housing stock. Funding sources include:

- investment of up to £30 million over a five year period arising from the Housing Revenue Account (HRA) re-financing
- investing receipts from Right to Buy sales in new build
- government grant for new affordable housing and Gypsy and Traveller sites, managed by the Homes and Communities agency
- revenue funding from the council's general fund
- occasional Government funding to deliver specific outcomes such as the City Deals.

Other resources we must consider include, for example, the levels of staffing (and skills) required. Also, the supply of land that is available in order to achieve our commitment to build new council homes.

6. How will we know?

The strategy's outcomes and priorities will be delivered through the council's internal service plans which are monitored through the council's performance management framework.



Appendix 1 – Action plan 2013-2014

Outcome 1: We want to ensure an adequate supply of good quality homes across all tenures			
Priority	Actions to support the priorities	Service area responsible	Timescale
a) To build a minimum of 250 new council homes, let at a social rent by 2017-18.	To build 31 new affordable homes on council-owned land.	City development services	2013-2014
b) To identify at least 8 new pitches for Gypsies and Travellers on good quality, well-managed sites by 2016.	Identify appropriate site(s) and consult with stakeholders and all interested parties.	City development services	2013-2016
c) Work with partners to meet the housing policy requirements as set out in the Joint Core Strategy (JCS)/ Norwich local plan to ensure a balanced mix of housing types, sizes and tenures across the city.	To provide 513 net additional homes.	Planning/city development services	2013-2014
	To deliver 159 affordable homes (gross).		
	To provide land for development of housing by the council and partner organisations.	City development services	2013-2018
	To consider options for assisting first-time buyers into owner-occupation.	City development services	2013-2014
	To adopt a supplementary planning document (SPD) or equivalent on affordable housing.	Planning	2014-2015
d) To identify funding and investment opportunities for the development of new homes.	Develop an investment plan that maximises investment opportunities.	City development services	2013-2018

Outcome 1: We want to ensure an adequate supply of good quality homes across all tenures

Priority	Actions to support the priorities	Service area responsible	Timescale
e) To bring at least 100 empty homes back into use by 2018.	To bring 20 homes back into use.	City development services	Annual target in Corporate Plan 2011-2015
f) To explore options for increasing the size of the private rented sector.	Analyse the market as part of the Strategic Housing Market Assessment and carry out an options appraisal.	City development services	2013-2014
g) Ensure all new development is built to high JCS design and environmental standards.	Explore innovative design and construction methods, including an energy efficiency design standard, for the development of new council homes.	City development services/NPS Norwich	2013-2018
	Agree and implement a new threshold for the Building for Life indicator for all housing sites of 10+ units.	Planning	2013-2014
	Implement the JCS water efficiency policy for new development.	Planning	Ongoing

Outcome 2: We want our residents to have the choice of good quality, well-managed, affordable accommodation of different types and sizes across the city.

Priority	Actions to support the priorities	Service area responsible	Timescale
a) To identify and remove barriers to residents who want to rent privately.	Take a collaborative approach to improve access to the sector through the council's Private Sector Working Group. Activities will include: <ul style="list-style-type: none"> • carrying out a review of the Private Sector Leasing Scheme • investigating the case for additional licensing of Houses in Multiple Occupation (HMOs). 	City development services	2013-2015
b) To address the imbalance between housing need and supply of council social rented accommodation.	Review housing management asset strategy to ensure existing stock meets identified housing need for the future.	Housing services/NPS Norwich	2013-2015
	Ensure that the mix of all new council housing development addresses identified housing need.	City development services	2013-2018
c) To ensure the continued provision of a high quality housing advice and options service with access to a range of support services.	Carry out a value for money review of the housing options service to ensure access to advice and options is addressing housing need.	Housing services	2013-2015
d) To prevent and remedy harassment and illegal eviction of private-sector tenants.	Deliver an advocacy service for tenants.	Housing services	2013-2014
	Review current arrangements and resources for enforcement of Protection from Eviction Act 1977.	City development services	2013-2014

Outcome 2: We want our residents to have the choice of good quality, well-managed, affordable accommodation of different types and sizes across the city.

Priority	Actions to support the priorities	Service area responsible	Timescale
e) To promote community cohesion and continue to tackle anti-social behaviour, domestic abuse and hate crime.	Review of the council's approach to low level anti-social behaviour and new operational policing arrangements.	Neighbourhood services/housing services	Ongoing
	Prioritisation of local issues in conjunction with partners – neighbourhood board/panel.		
	Develop a mechanism to capture, plot and analyse offensive graffiti which impacts on communities with protective characteristics.		
f) To ensure the operation of a fair and transparent allocation scheme to meet individual housing and support needs.	Continue to review the allocations policy to ensure fairness, consistency and transparency.	Housing services	Ongoing
g) To achieve customer co-regulation through continuing to develop council tenant involvement and empowerment.	Review implementation of the new tenant involvement framework.	Housing services	2014
	Carry out a range of customer co-regulation activities including policy, performance and budget setting.		
	Publish the annual report to tenants.		2013
h) To improve the council's housing stock through a programme of upgrades and maintenance, including new kitchens, bathrooms, windows and doors.	To ensure 2860 properties meet the council's 'Norwich Standard'.	Housing services/NPS Norwich	2013-2014
	Deliver estate improvements.		2014

Outcome 3: We want all vulnerable residents with a specialist housing need to have access to suitable accommodation, care and support.

Priority	Actions to support the priorities	Service area responsible	Timescale
a) To promote independent living through the provision of information, disabled facilities grants, discretionary loans, adaptations of council homes.	Norwich City Council to provide home improvement services to residents of the city.	City development services	2013
b) To collaborate with Norfolk County Council as commissioners of social care and Supporting People services, the voluntary sector, the NHS Norwich Clinical Commissioning Group and other partners to ensure an integrated approach towards providing housing care and support to vulnerable groups and people with specialist housing needs.	Utilise the Locality Board as a high level strategic group to influence and progress the integration of housing, health and care services.	City development services/housing services/strategy and democracy	2013-2014
	To develop and implement new ways of working at neighbourhood level to support individuals or families in line with the Early Help strategy and to help discharge the council's safeguarding duties.	Housing services/city development services/strategy and democracy/ neighbourhood services	2013-2014
	Work with partners to meet the need for housing with care and dementia beds.	City development services	2014-2015
c) To tackle and prevent homelessness and rough sleeping.	To carry out a homelessness review of Greater Norwich.	City development services/housing services	2013-2014
	To publish a Greater Norwich Homelessness Strategy.	City development services/housing services	2014-2015

Outcome 4: We want to improve economic prosperity in Norwich through a healthy and balanced housing market.

Priority	Actions to support the priorities	Service area responsible	Timescale
a) To review the council's options for intervening in the housing market to ensure a balance of housing types, sizes and tenures across the city to meet the economic needs of the city.	Commission a Greater Norwich Strategic Housing Market Assessment to up-date the evidence base, including identifying the impact of welfare reform on housing need and demand.	City development services	2013-2014
b) To ensure that all new council-funded construction includes training and job opportunities for the workforce.	Continue to deliver the Building Futures in Norwich scheme.	City development services	Ongoing
c) To work with our partners to help increase training and employment opportunities in the city.	Contribute to the development and delivery of the City Deal.	City development services	2013-2015
	Identify and pursue new funding and partnership opportunities.	City development services	Ongoing

Outcome 5: We want to tackle poor housing and reduce health inequalities

Priority	Actions to support the priorities	Service area responsible	Timescale
a) To ensure that the strong links between housing and health are reflected in the Norfolk Joint Strategic Needs Assessment (JSNA) and the evidence base supporting the Healthy City Programme.	Contribute housing data to the JSNA to inform the commissioning of health services.	Housing services/city development services	2013-2014
b) To contribute to delivery of the Healthy City Programme.	Work with the steering group to develop and implement an action plan for the programme.	City development services/ housing services/ strategy and democracy	2013-2015
c) To substantially reduce the number of hazardous, poorly managed and sub-standard privately rented homes through enforcement.	100 homes made safe.	City development services	2013-2018
	Work with partners to identify new ways of identifying sub-standard properties.	City development services	2013-2014
d) To improve the energy efficiency of all homes in Norwich.	75 private households where council activity has helped to improve the energy efficiency at their homes.	Strategy and democracy	2013-2014
	To improve the energy performance of council homes in Norwich ensuring the average SAP for the stock improves each year, and is above the national average.	Housing services/NPS Norwich	2013-2018

Outcome 5: We want to tackle poor housing and reduce health inequalities

Priority	Actions to support the priorities	Service area responsible	Timescale
	Explore new funding opportunities to improve energy efficiency (eg ECO, Green Deal).	Housing services/strategy and democracy/ NPS Norwich	2013-2015
	Commissioning of debt and money advice services in line with the 2012 Financial Inclusion Strategy and needs assessment underpinning it.	Neighbourhood services	2013-2015
e) To carry out research to improve our understanding of the condition of the private sector stock.	To commission a stock condition survey.	City development services	2013-2014



Appendix 2 – Overview of the evidence base

I. Population

Table 1 – Population 1991-2011

	1991	2001	2011	Change 1991-2011	% change 1991-2011
Norwich	120,900	121,550	132,500	+11,600	+9.6%

Source: Census 2011

The population of Norwich has increased by almost 10% in the period 1991-2011. This was greater than in Norfolk (7.7%) and for England which was over 7.2%.

Table 2 – Population, age groups, Change 2001 – 2011

Age range	2001	2011	Change	% change
0 – 15	21,100	21,700	+600	+2.8%
16 – 64	80,000	91,400	+11,400	+14.2%
65 and over	20,400	19,300	-1,100	-5.6%
16 -24	18,900	22,900	+4,000	+21.3%

Source: Census 2011

Table 2 shows that the main growth in population in Norwich over the last 10 years has been amongst the “working age” group (aged 16-64).

The city has a high proportion of young people aged 20-29 (21.2 per cent) compared with just 11.9 per cent in Norfolk and 13.66 per cent in England. Overall, 70 per cent of the population is aged below 50 (+1,300 increase in the 40-44 age range) compared to 58 per cent for Norfolk and 65 per cent for England.

The Census shows there was an overall small increase in the numbers of children/ young people whilst the numbers of people aged over 65 actually went down. However, there are notable variations within these latter two

age bands that may well have implications for the future. This is that the number of children aged 0-4 increased by 32% (+2,000) over the period, and the number of older people aged 85+ went up by 20% (+500).

The high proportion of people of working age under 50 means the age profile in Norwich is distinctly different to the rest of Norfolk. Those aged 20-29 are more likely to rent privately because they are unable to access mortgage finance to purchase on the open market². However, if on a low income, people in this age group are also affected by the reduction in housing benefit for single people under 35³. This means there is an increased likelihood they will seek social housing or live in shared accommodation in the private rented sector.

² English Housing Survey (Households) 2010-11, DCLG, 2012.

³ The age threshold for the shared accommodation rate increased from 25 to 35 in January 2012.

2. Ethnicity

Table 3 – Ethnicity 1991-2011: percentage of population

	1991	2001	2011
White	98.3%	96.8%	90.8%
Black, Asian and minority ethnic groups (BAME)	1.7%	3.2%	9.2%
Black or black British	-	0.4%	1.6%
Mixed ethnic group	-	1.1%	2.3%
Asian or Asian British/other ethnic group	-	1.7%	5.2%
White non-British	-	3.4%	6.1%

Source: Census 2011

Table 3 shows the population of Norwich is becoming more diverse. The proportion of people from black and minority ethnic groups has increased significantly from 3.2 per cent in 2001 to 9.2 per cent in 2011. The proportion of non-British white residents has also increased, most notably growth of the Polish group to around 1% of population in 2011. The largest individual ethnic groups in Norwich, apart from white, are Indian (1.3%), Chinese (1.3%) and African (1.3%).

Relevant local strategies and plans

Equality Strategy 2012. The council's equality strategy was published in 2012 and sets out data demonstrating how the council shows due regard to the three general equality duties. The strategy also contains the council's equality objectives and action plan which will be renewed every four years.

3. Households

Table 4 – Household change, 1991-2011

Household composition, no. of households	1991	2001	2011
One person: over 65	8,986*	8,668	7,669
One person: other	8,328	11,589	15,351
Family all over 65	5,320*	4,614	3,631
Couple – no children	-	9,030	10,453
Couple – dependent children	8,918**	8,334	8,695
Lone parent – dependent children	2,567	3,649	4,419
Other households	-	4,628	6,063
Total households	52,733	54,578	60,319

Source: Census 2011

* 1991 data is men over 65 and women over 60

** In 1991 this is a household of "2 adults with dependent children"

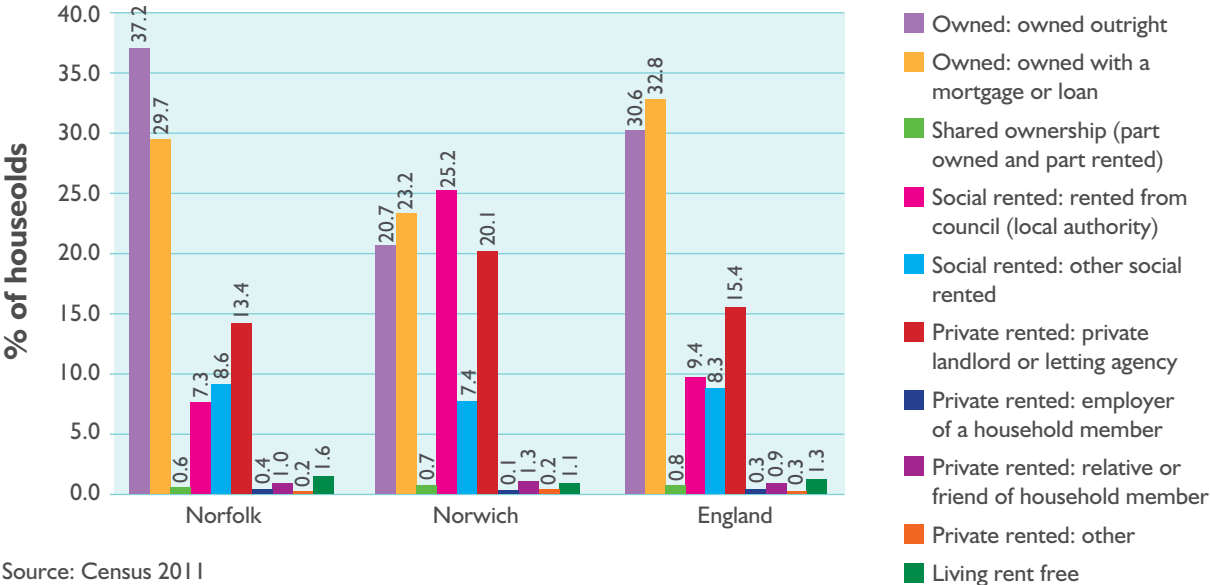
Over the period the number of households has increased by around 7,600 and average household size has fallen from 2.29 in 1991 to 2.1 in 2011, the lowest in the east of England which places increased pressure on the demand for smaller housing units.

Changes in Census definitions make it difficult to compare some categories of household. Nonetheless some significant trends stand out. Most notably, the number of single person (non-pensioner) households has increased by 7,000 (+84%). Additionally, whilst the number of all types of household increased by 14% between 1991 and 2011, there were falls in both the number of single pensioner and all pensioner households.

4. Tenure

As illustrated by Figure 1 below, forty-four per cent of households in Norwich are owner-occupiers, a much lower proportion than for Norfolk (67 per cent) and England (63 per cent). By contrast, thirty-two per cent of households live in social housing, one of the highest proportions in the East of England. Twenty per per cent of households rent from a private landlord, again one of the highest levels in the East of England and a rise from 12 per cent in 2001.

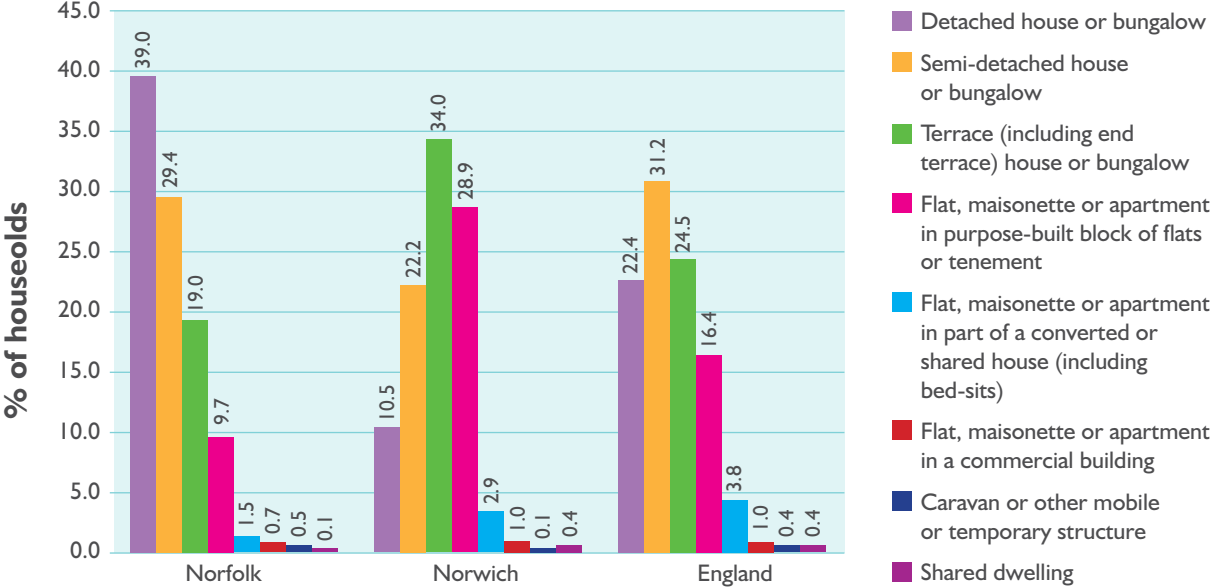
Figure 1 – Tenure



Source: Census 2011

Figure 2 shows that Norwich has a much lower proportion of households living in detached houses than in Norfolk and England. By contrast, it has a much higher proportion of households living in flats reflecting the influence of the availability of this type of accommodation in the city.

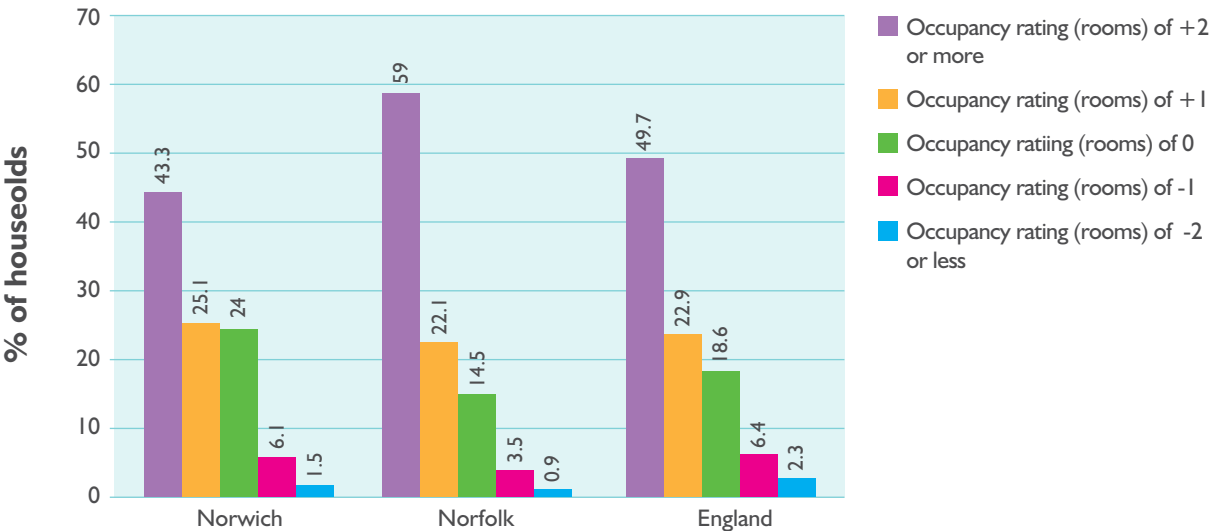
Figure 2 – Type of accommodation



Source: Census 2011

Figure 3 shows that 7.6 of households in Norwich are in accommodation that is overcrowded compared to Norfolk where over 80 per cent of households were under-occupying their accommodation.

Figure 3 – Occupancy rating (rooms)



Source: Census 2011

5. Housing need, supply and demand

The 2011 up-date of the Strategic Housing Market Assessment shows that:

- The five year housing requirement is 6,021 (1,204 p.a.), a rise of 7 per cent compared to 5,612 (1,122 p.a.) in 2006.
- The annual affordable housing requirement is 662 homes (53 per cent) compared to 623 in 2006, a rise of 6 per cent.
- The percentage of need that can be met through market housing is 45 per cent compared to a need for social housing of 53 per cent and intermediate of two per cent.
- In terms of property size, 52 per cent of the net social housing requirement is for one-bedroom properties and 38 per cent for two and three bedroom properties

There is a requirement for 8 pitches to meet the accommodation needs of Gypsies and Travellers by 2016⁴. The Greater Norwich Gypsy and Traveller Accommodation Assessment (February 2012) also states that while there are housing needs on the existing Showmen's site in Norwich, the search area for Showmen is very wide. Many Showmen would ideally like to live more centrally in England for work purposes. Therefore, the existing and future housing needs on the site do not necessarily have to be met in Greater Norwich and are more likely to be met outside the sub-region.

The JCS for Broadland, Norwich and South Norfolk identifies a requirement to deliver 21,000 new dwellings between 2008 and 2026. In the city of Norwich itself, the JCS requires at least 8,600 dwellings, of which 5,600 are currently allocated or have planning permission.

One of the main drivers behind housing need and demand is the changing number of households. The 2011 interim household projections show the number of households in Norwich is projected to rise to 66,000 by 2021, a rise of 9.9 per cent. This is a lower number of households than suggested by the 2008 based projections which informed the adopted JCS. However, these projections add to a range of evidence that, taken together, demonstrates that the housing targets in the adopted JCS remain reasonable. Indeed, the difference between the adopted JCS housing targets and these projections represents 2 to 3 years additional supply.

However, as illustrated by Table 5 below, the annual number of housing completions has fallen in recent years owing to the economic downturn, a trend which continued in 2011-2012. Indeed, the figure of 280 housing completions is the lowest since the early 1990s. The shortfall in completions has in turn led to a rise in unmet housing need, a trend which is likely to continue in line with under-supply.

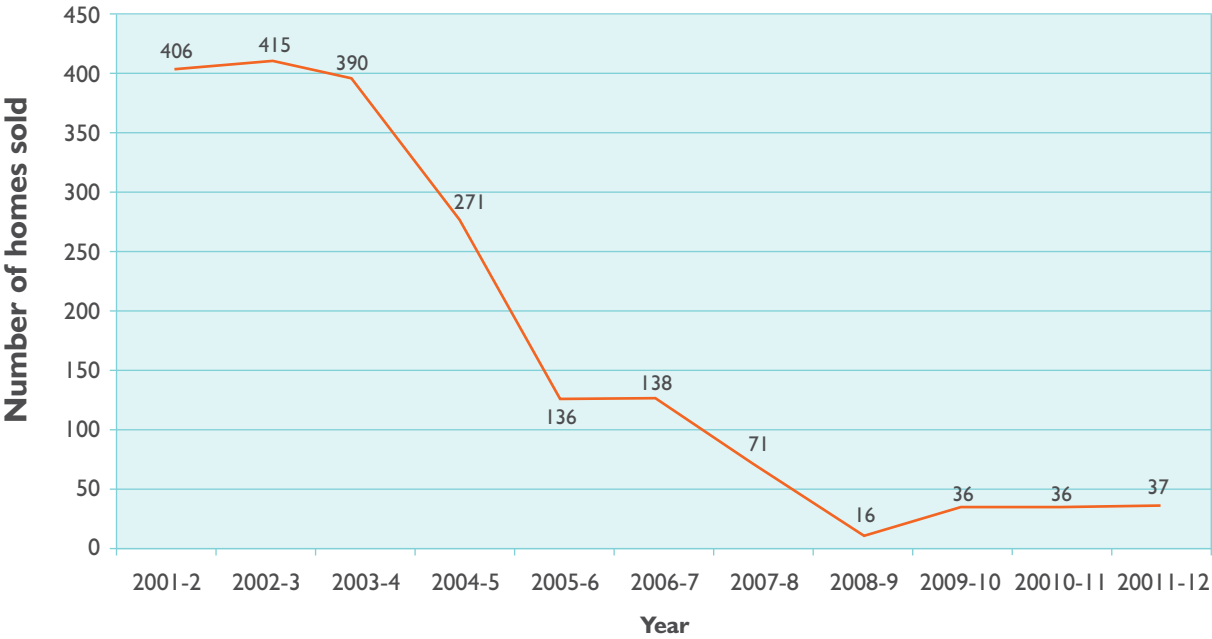
⁴ Greater Norwich Gypsy and Traveller Accommodation Assessment, 2012.

Table 5 – Housing completions

Year	Total supply	Affordable supply
2006-07	954	293
2007-08	1040	283
2008-09	527	246
2009-10	399	120
2010-11	377	118
2011-12	280	171
Total	3,577	1,412

The effect of the under-supply of affordable homes has been exacerbated by the reduction in existing stock through the sale of council homes under the right to buy. Figure 4⁵ below shows that sales reached a peak of 400 per annum in 2002-03, falling to 150 in 2006-07 and 37 in 2011-12.

Figure 4 – Council homes sold through Right to Buy 2001-2002 to 2011-2012



We also need to address a mismatch between need and supply in terms of the size of accommodation. For example, 52 per cent of the net social housing requirement is for one-bedroom accommodation, yet only 21 per cent of the existing council stock is one-bedroom. It is anticipated that the demographic changes combined with housing benefit changes will further increase demand for smaller units, in particular one-bedroom accommodation.

⁵ Table 648: Social Housing Sales: Local Authority stock sold, including Large Scale Voluntary Transfers https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/200033/Table_648.xls

Relevant local strategies and plans

JCS. The JCS for Broadland, Norwich and South Norfolk covers the period 2008 to 2026 and sets out the spatial policy to ensure that the future demand for jobs and homes is met in a sustainable way.

Local plan for Norwich. The current adopted local plan is the 2004 City of Norwich Replacement Local Plan. This will be superseded by the emerging Development Management Policies plan and Site Allocations plan, both of which are expected to be adopted in late 2013/early 2014.

Economic strategy. There has been significant policy and economic change since the existing Economic Strategy for Greater Norwich was published. A revised document for Norwich is in preparation and will be subject to consultation in spring 2013.

Strategic Housing Market Assessment (SHMA). The SHMA draws on a range of information to provide an assessment of the local housing market, including local housing need. The full SHMA was published in 2006 and up-dated in 2009 and 2011.

Local Investment Plan and Programme (LIPP). The LIPP sets out the key packages and projects identified as necessary for the sustainable delivery of high levels of housing and job growth in Broadland, Norwich and South Norfolk. The LIPP focuses on delivery of the major housing locations and the strategic employment sites in the Norwich Policy Area, but also identifies strategic infrastructure need elsewhere. It includes a strong evidence base for the proposed investments, an explanation of the process of developing the LIPP and a description of the main packages and projects and how they link back to the evidence base.

6. Socio-economic factors

- The median annual gross pay for full-time workers is £23,539 compared to £26,615 for England. Between 2010 and 2011, median resident earnings for full-time workers in Norwich declined by 5 per cent; at the regional level earnings increased by 2 per cent and at the national level earnings fell by 1 per cent. Average (mean) gross earnings are £27,556 p.a. compared to £33,661 for England. Lower quartile earnings for full time workers are £16,718 compared to £18,720 for England⁶.
- 17 per cent of the population are income deprived (Indices of Multiple Deprivation, 2010).
- The average net income of new Norwich City Council tenants during 2011 was £174.69 p/w (£756.99 per month)⁷.
- Norwich is ranked 70th most deprived of the 354 local authorities in England⁸, with 23 lower super output areas (LSOAs) in the most deprived quintile in England. Around 13,000 people in Norwich (9.4 per cent of the population) live in the most deprived 10 per cent of LSOAs and 32 per cent of children are affected by income deprivation.
- The low levels of household income are reflected in the high proportion of social and private sector tenants who receive housing benefit. Just over seventy-two per cent (14,280) of households in social housing receive housing benefit and 24.66 (2,990) per cent of households in the private rented sector⁹. The proportion of households in social housing who are receiving housing benefit is comparable with that for England and Wales (73.02 per cent).

⁶ Annual Survey of Hours and Earnings, 2011, Table 8.7a

⁷ CORE (Continuous Recording of Lettings & Sales), General Needs New Lettings, Summary Statistics, April 2011-March 2012 Interim Final

⁸ Indices of Multiple Deprivation 2010

⁹ Census 2011 tenure by household data. Table 3, Housing Benefit Recipients by Region and Local Authority by tenure and passport status, November 2012. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/177123/hbctb_release_feb13.xls

- Job Seekers Allowance (JSA) unemployment in Norwich is 4.9 per cent compared to 3 per cent in the East of England region¹⁰. Yet, the average masks the variation between Norwich wards, as illustrated by the 5.6 per cent difference between Eaton (the lowest) and Mile Cross and Mancroft (the highest). Thirty-two per cent of JSA claimants have been unemployed for longer than 12 months, compared to 28 per cent nationally.
- A total of 28.5 per cent of all JSA claimants are aged 18-24 (1,210), 6.1 per cent of the 18-24 age group. This means about one in 20 of 18-24 year olds is JSA unemployed, lower than the national figure of 6.7 per cent.
- In April 2013, around 11.5 per cent (328) of 16-18 year olds in Norwich were recorded as being Not in Education, Employment or Training (NEET) compared to 9.7 per cent in April 2012. Norwich has the highest numbers and percentage of 16 to 18 year olds recorded as NEET of all Norfolk districts. Nationally, the proportion stands at 5.6 per cent.

Table 6 shows that individuals in Norwich affected by the combined effects of welfare reform will lose a total £46m per year. All households living in the private rented sector in receipt of Local Housing Allowance have been affected by the changes made in 2011. Nearly 19 per cent¹¹ of households living in social housing and in receipt of housing benefit have been affected by reductions in housing benefit for under-occupying their home by one bedroom or more. The benefit cap¹² will be introduced from July 2013 and is expected to affect 100 households who will lose around £4,600 per year from their housing benefit and be at increased risk of falling into rent arrears.



¹⁰ Norwich Economic Barometer, May 2013

¹¹ Based on DWP data on number of households in social housing in receipt of housing benefit: Table 3, Housing Benefit Recipients by Region and Local Authority by tenure and passport status, November 2012. Census 2011 tenure by household data

¹² Welfare benefits will be capped at the average household earned income (projected to be approx £500 per week, £26,000 per year for couples and lone parents, and £350 per week for single people without children). The cap will not reflect the variations in income and rental costs across the country and any money over and above it will be reduced from the housing costs element.

Table 6 – Impact of welfare reform in Norwich¹³

	No. of households affected	Estimated loss £m per year	No. of households affected per 10,000	Financial loss per working age adult £ per year
Local housing allowance	2,500	3.50	410	38.30
Housing benefit: under-occupation	2,700	2.08	440	22.76
Household benefit cap	100	0.46	16	5.01
Non-dependant deductions	900	1.02	150	11.19
Disability living allowance	1,300	3.83	140	41.86
Incapacity benefits	3,500	12.30	380	134.43
Child benefit	14,600	5.10	2,420	55.77
Tax credits	11,400	9.26	1,890	101.22
1 per cent uprating		8.55		93.52
Total impact		46.10		504.07

7. House prices, rents and affordability

Over the year, average house prices increased by 0.9 per cent across England and Wales and fell by 0.6 per cent in Norfolk. The average house price in Norfolk currently stands at £143,271

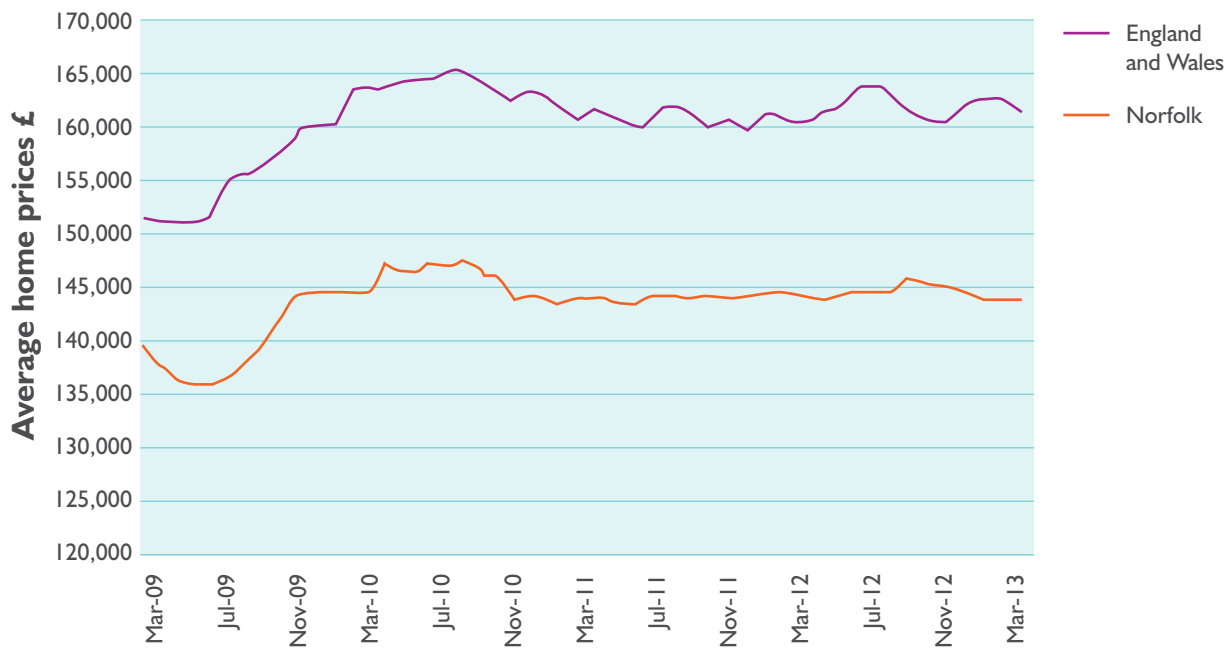
compared to £161,793 for England and Wales.

Figure 5 summarises average house price movements since March 2009; average house prices have risen by 2 per cent in Norfolk and by 7 per cent in England and Wales over the period¹⁴.

¹³ 'Hitting the Poorest Places Hardest: the local and regional impact of welfare reform, Sheffield Hallam University, April 2013 <http://www.shu.ac.uk/mediacentre/first-evidence-overall-impact-welfare-reform-across-britain>

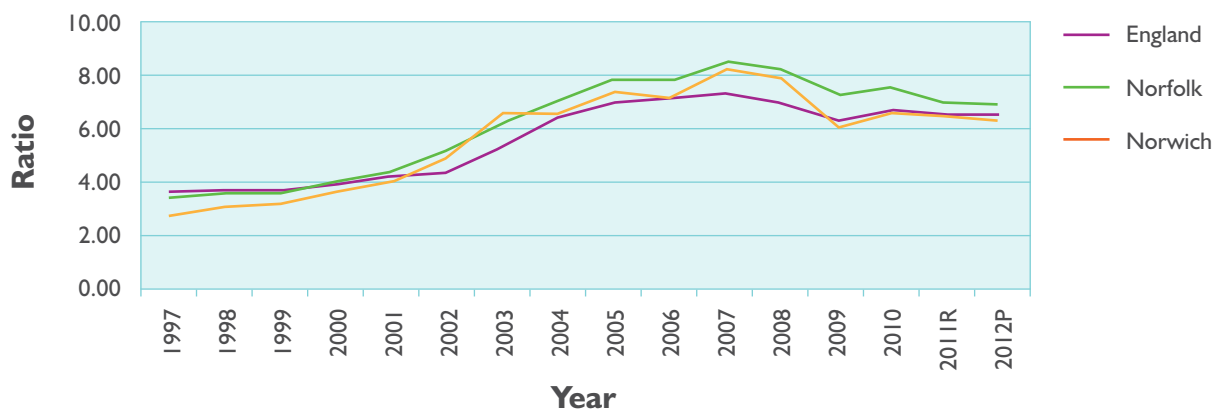
¹⁴ Figure 5 – HPI, HM Land Registry, Crown copyright Release 29 April 2013 HM Land Registry House Price Index is the most accurate and independent house price index available for England and Wales.

Figure 5 – Average house prices 2009-2013



Lower quartile is an important measure of affordability because it affects the ability of first-time buyers to enter the housing market. Figure 6¹⁵ shows that in 2012, the ratio of lower quartile house price to lower quartile earnings was 6.38 in Norwich compared to 6.59 for Norfolk and 6.59 for England. At the height of the market in 2007 it was 8.22 but there has been a downward trend since then reflecting the downturn in the market.

Figure 6 – Ratio of lower quartile house price to lower quartile earnings 1997-2012



¹⁵ Table 576 Ratio of lower quartile house price to lower quartile earnings by district, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/85871/table576.xls
 R: Figures for 2011 have been revised due to revisions in the ASHE data
 P: Figures for 2012 are provisional and may change when the table is up-dated next year to reflect revisions in the ASHE data.

Table 7 shows that since 2009 there have been significant increases in rents for two and three bedroom properties. Two key drivers are likely to be the city's large student population and increased demand from the group of households which has been described as 'trapped renters'. This is because they state they would like to buy but cannot afford to and represent over half (55%) of the private rental market nationally¹⁶.

Table 7 – Average monthly private sector rents 2009-2012

	2009 (£)	2011 (£)	2012 (£)	% change since 2009
Studio	364.50	389.50	392.77	7.75
1-bed	557.35	496.73	486.25	-14.62
2-bed	582.44	638.37	648.60	11.35
3-bed	646.12	746.59	757.25	17.19
4+ bed	1,147.08	1004	1002	-14.47

Source: Sampling exercise using www.rightmove.co.uk (2009, Apr 2011 and July 2012)

- The average formula rent for a two-bedroom property in Norwich in summer 2012 was £317.13 per month compared to £648.60 in the private rented sector, a difference of £331.47.
- In terms of affordability, the average (mean) private sector rent for a two bedroom property represents 28 per cent of gross average earnings (£27,556) for full-time workers. On a three-bedroom property, the rent accounts for 33 per cent, well above the recommended proportion of 25% gross annual earnings.

Table 8 – Average monthly private sector, July 2012

Property type	Average rents (July 2012) £	No. of properties in sample	Local housing allowance (July 2012) £	No. within LHA (July 2012)	% within LHA (July 2012)
Room	367.63	8	253.50	0	0
Studio	392.77	9	400.01	5	56
1 Bed	486.25	28	400.01	4	14.2
2 Bed	648.60	50	499.98	4	8
3 Bed	757.25	41	574.99	3	7.3
4 Bed	1002	20	849.98	3	15
Total		156		19	12%

¹⁵ Table 576 Ratio of lower quartile house price to lower quartile earnings by district, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/85871/table576.xls

R: Figures for 2011 have been revised due to revisions in the ASHE data

P: Figures for 2012 are provisional and may change when the table is up-dated next year to reflect revisions in the ASHE data.

¹⁷ Strategic Housing Market Assessment Guidance (2007), DCLG, p.42

Table 8 shows that a very small proportion (12%) of properties in the 2012 sample would be affordable to people wholly reliant on Local Housing Allowance. The least affordable are two and three bedroom properties. Of particular concern is the sample also shows that no rooms were met fully by LHA which would most affect single people under 35 whose entitlement to LHA is limited to the shared accommodation rate (£253.50 per month in July 2012)¹⁸.

Table 9 – Monthly rents in Norwich on 22 April, 2013

Property type	No. of properties in sample	Rent (mean) £	LHA £
Room	86	350	253.50
1 Bed	132	489	394.98
2 Bed	232	659	495.00
3 Bed	171	709	574.99
4 Bed	105	962	794.99

Source: www.home.co.uk

A snapshot of rents in April 2013 (Table 9) shows that the private rented market in Norwich remains largely unaffordable to people who are wholly reliant on Local Housing Allowance.

If an 'Affordable rent' were charged at 80 per cent of the market rent, the average rent for two bedroom properties would be significantly above the formula rent charged for council and housing association social rented homes and exceed the Local Housing Allowance rate. The council's Tenancy Strategy recommends that Affordable rent tenancies should not be offered at rents that exceed the Local Housing Allowance and should only be offered to prospective tenants if the rent is assessed as affordable to the household, particularly in light of the introduction of Universal Credit and the welfare benefit cap.

Figure 7¹⁹ reflects the rent restructuring policy in place since 2002 and the movement of social housing rents towards convergence in 2015-2016. Affordable Rent properties are not subject to the policy.

¹⁸ The age threshold for the shared accommodation rate increased from 25 to 35 in January 2012.

¹⁹ Table 702 Rents, Lettings and Tenancies: local authority average weekly rents, by district,, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/39270/Live_Table_702.xls

Figure 7 – Weekly Norwich City Council and Housing Association Rents 2001-2 to 2011-12

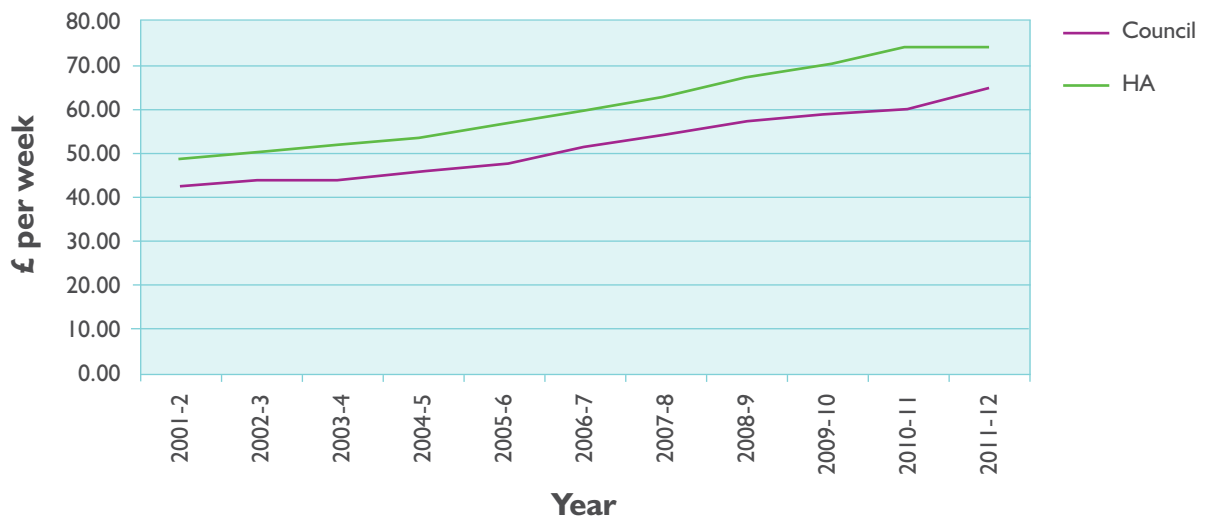


Figure 8 shows that the majority of lettings over the period were to applicants who were in Gold and Emergency Bands. Applicants in these bands have the highest and most urgent housing need. This includes people who are homeless and the council has accepted a duty to accommodate, people who are overcrowded/under-occupying and people with high welfare and medical needs. Figure 9 shows that lettings of the different size properties have been broadly consistent over the period.

Figure 8 – Norwich City Council lettings 2008-09 to 2012-13 by housing register band

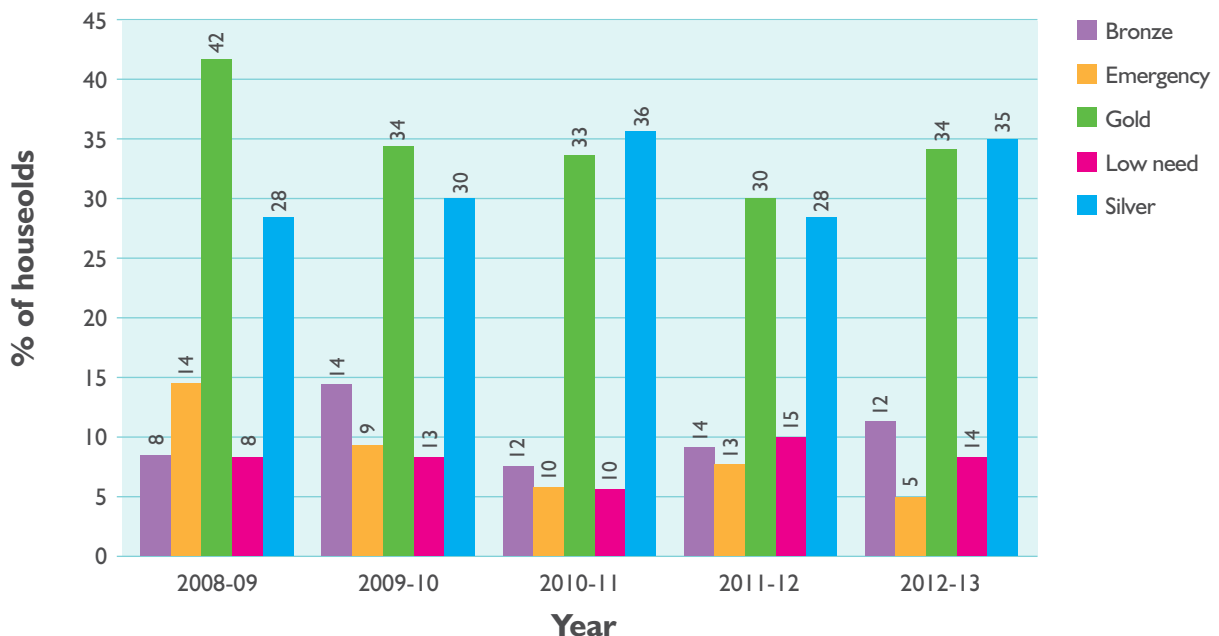


Figure 9 – Norwich City Council lettings 2008-09 to 2012-13 by size of property

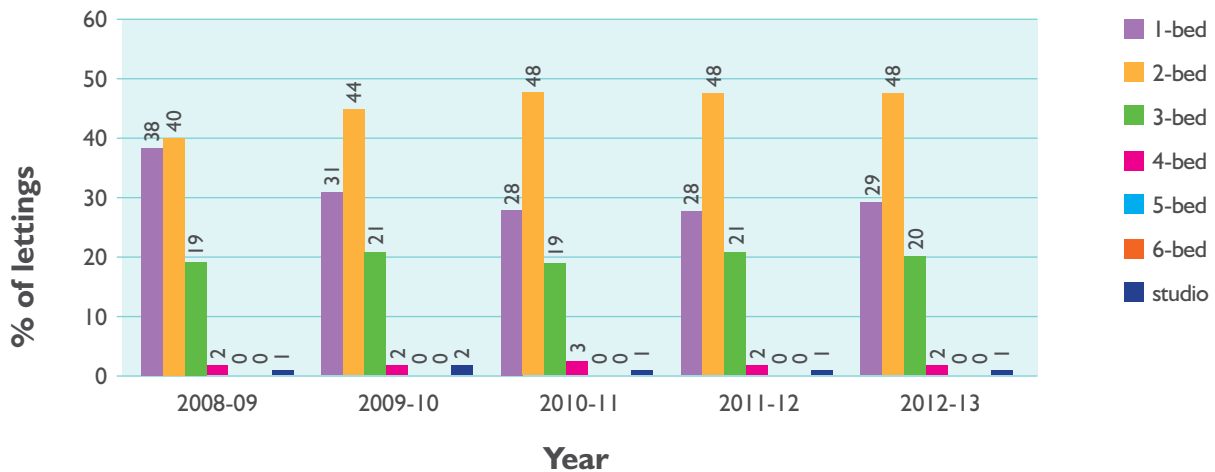
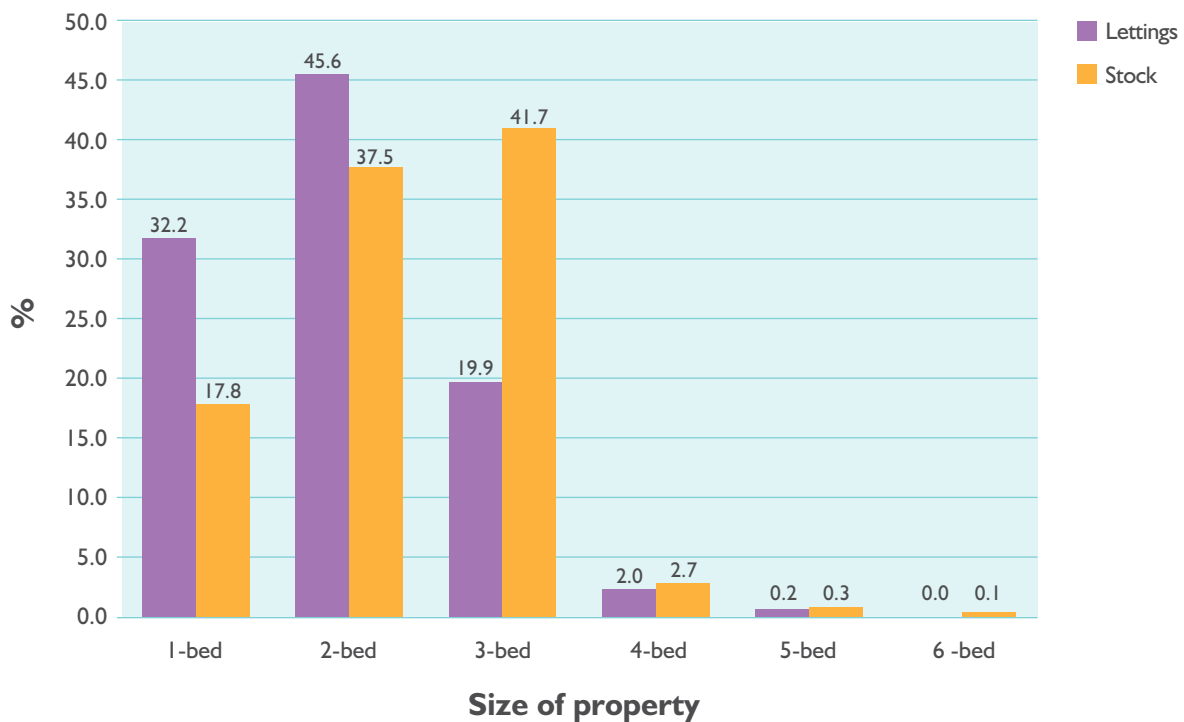


Figure 10 shows that there is a greater turnover of smaller properties. General needs lettings of one and two bedroom properties are greater than the proportion of these properties in the general needs stock. By contrast, lettings of three-bedroom properties are about 20 per cent lower than the proportion of three bedroom properties in the general needs stock.

Analysis of recent lettings shows applicants who bid for flats, bedsits and maisonettes are more likely to secure a council home. In the last three months almost half of the allocated homes that are above ground floor level have gone to applicants in the bronze and low need bands.

Figure 10²⁰ – Norwich City Council letting 2008-2009 to 2012-13 by size of property in relation to stock



¹⁰ Stock in Spring 2013

Relevant Local Strategies and Plans

Tenancy strategy. The council's Tenancy Strategy sets out the council's position regarding the use of Affordable Rent and fixed-term tenancies in the Norwich City Council area.

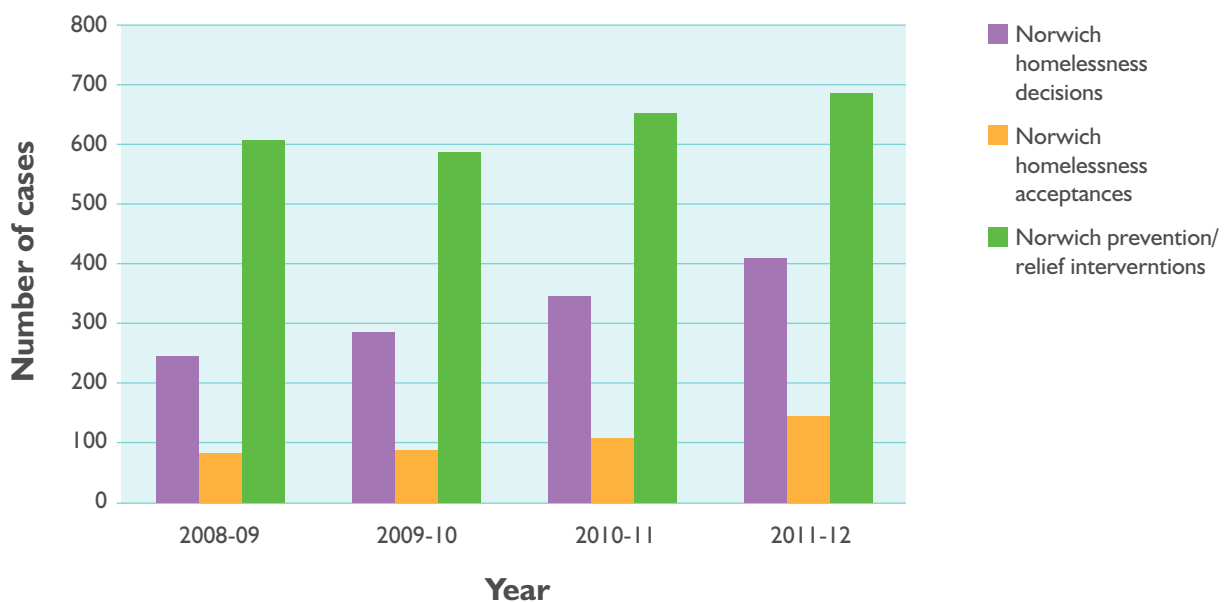
Norwich Home Options. Home Options is the way that people can apply for social housing (council and housing association/registered providers) and shared ownership

in the Norwich City Council area. The scheme enables applicants to apply for the home of their choice, instead of having to wait for an offer.

8. Homelessness

Figure 11 shows the number of homelessness decisions has increased in recent years alongside acceptances and homelessness prevention activity.

Figure 11 – Number of statutory homelessness decisions and acceptances compared with the number of prevention interventions

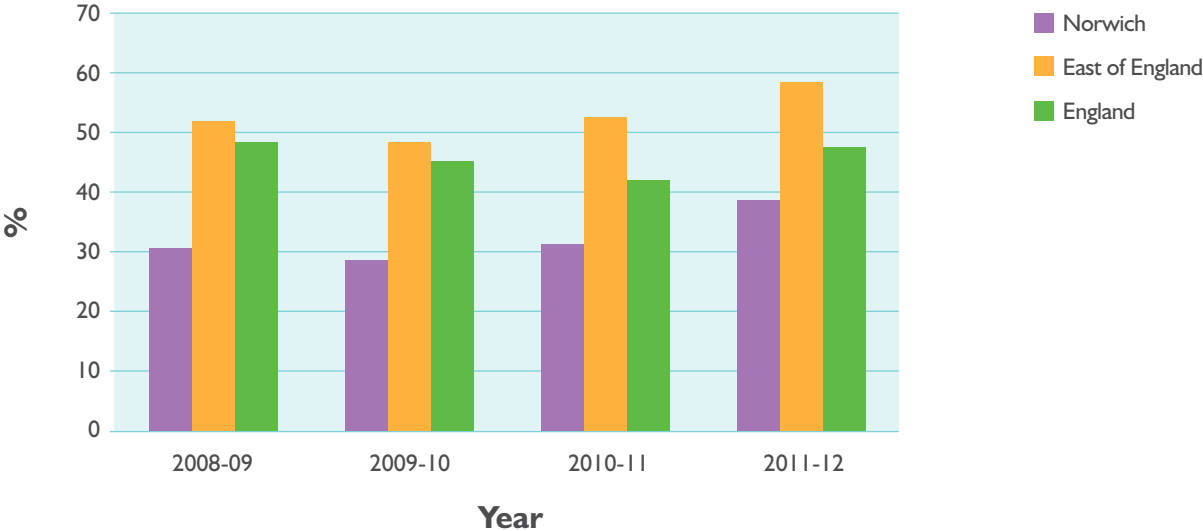


153 households were accepted by the council as homeless during 2011-2012 compared to 108 in the previous financial year, a rise of 41.6 per cent²¹. The main reason for statutory homelessness in Norwich is parents no longer willing to accommodate.

²¹Table 784 : Local authorities' action under the homelessness provisions of the housing acts https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/205231/Table_784.xls

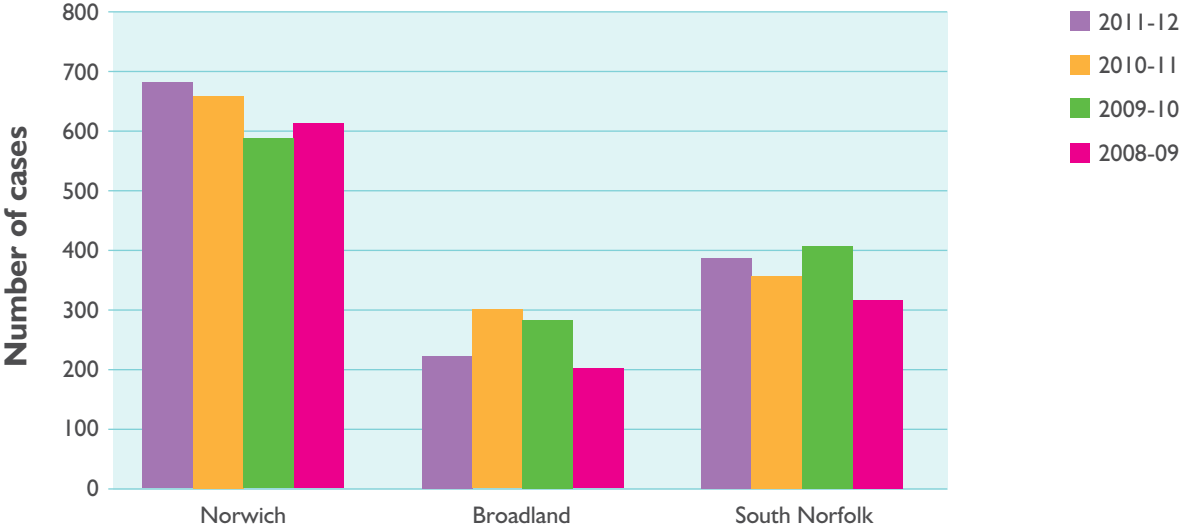
Figure 12 shows that Norwich has a lower proportion of acceptances to decisions than the East of England and England.

Figure 12 – Homelessness acceptances as a percentage of decisions



The council’s approach is to prevent homelessness wherever possible. In 2011-12, 691 households were prevented from becoming homeless, a rise of 77 from 614 in 2010-11, the majority assisted to find alternative accommodation²². Since 2008-09 there have been nearly 5,000 (4,997) cases across Greater Norwich where homelessness was either prevented or relieved.

Figure 13 – Total number of cases where homelessness was prevented or relieved



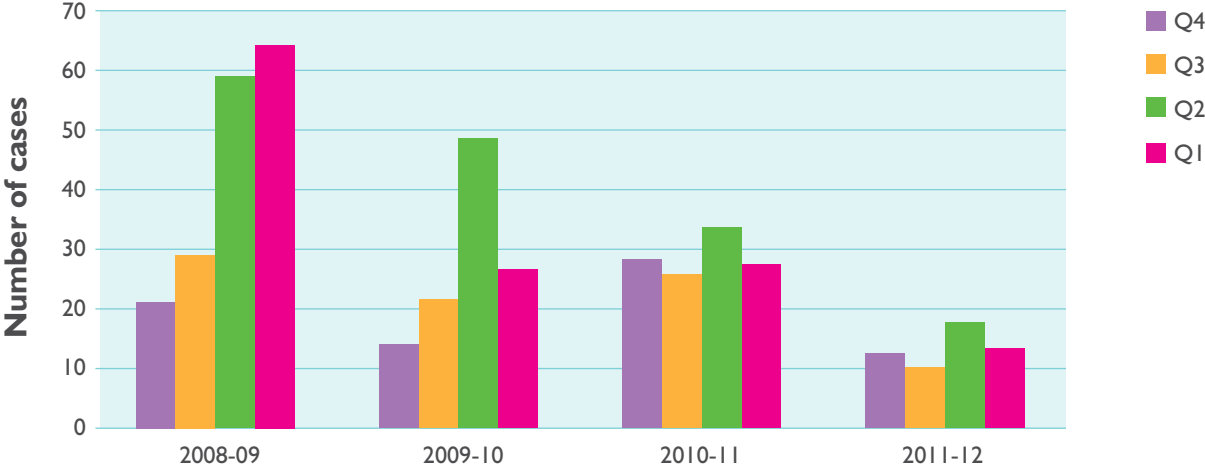
²²Table 792, Outcome of homelessness prevention and relief by Local Authority, 2011-12, DCLG, <http://www.communities.gov.uk/documents/statistics/xls/2199728.xls>

The emphasis on prevention of homelessness may to some extent be reflected in the lower number of possession orders made. For example, in Norwich mortgage possession claims leading to orders have fallen from a high of 185 in 2008 to 90 in 2011, a trend reflected across Norfolk²³. Similarly, landlord possession orders granted fell from 490 in 2008 to 450 in 2011, a continuing downward trend reflected in the latest quarterly figures which show that 105 orders were granted in Quarter 2 of 2012 compared to 110 in Quarter 2 of 2011.

The council employs a specialist rough-sleeper co-ordinator to assist those at risk of becoming street homeless and ensure a co-ordinated approach between partners to reduce rough sleeping.

There has been a significant drop in the overall numbers of rough sleepers verified by the homeless outreach team (St Martins Housing Trust) over the past four years in Norwich. Overall there has been a 69.36% decrease (173 in 2008-09 to 53 in 2011-12) in numbers seen on the street.

Figure 14 – Verified rough sleepers 2008-12



Homeless outreach service (St Martins Housing, Contact Assessment and Prevention Service) CAPS statistics 2008-12

Relevant national and local strategies and plans

Making every contact count published by the government in August 2012. It sets out the government’s commitment to ensuring that early intervention ensures that people are helped to either remain in their home or find somewhere else to live.

Greater Norwich Homelessness Strategy published in 2011 places a strong emphasis on the prevention of homelessness. It is accompanied by the Greater Norwich Rough Sleepers Strategy.

²³<http://www.justice.gov.uk/downloads/statistics/civiljustice/mortgage-landlord-2012-q1/local-authority-figures-2000-2012-qtr2.xls>

9. Housing stock, fuel poverty and energy efficiency

All council owned-stock now meets the Government's Decent Homes Standard – over 10,000 properties have been improved since the start of the programme in 2006. The council is now working towards achieving the Norwich Standard²⁴ in its stock by 2017. The current improvement programme will improve the thermal and energy efficiency value of the social housing stock through the installation of new heating systems, PVCu double glazed windows, new technologies such as Photo Voltaic panels and air source heat pumps and insulation.

However, a total of 8,700 private sector dwellings (20 per cent) fail the decent homes standard because of a lack of adequate heating and insulation. Of these, approximately, 3,400 are occupied by vulnerable people. In 2006 approximately 4,200 homes in Norwich were predicted to have Category I hazards, of which 67 per cent were due to excess cold²⁵. Since 2008-09 the council has taken action to remove Category I hazards from 151 homes.

Cold housing is thought to be the main reason for the extra 'winter deaths' that occur each year between December and March. A warm home is therefore essential but not everyone can afford it because they are 'fuel poor'. Fuel poverty is where the household needs to spend more than 10 per cent of its income on fuel primarily because of low income, but also other factors such as poor insulation and inefficient or expensive heating systems. In Norwich,

more than 10,000 households (17%) experience fuel poverty compared to 18% in England²⁶. In terms of energy efficiency, the average SAP²⁷ rating in Norwich is 47, compared to 51 for England and 71 in the Council's own stock.

Relevant local strategies and plans

Green Deal. The Green Deal was launched in January 2013 and is the Government's new scheme under which up-front funding is available for energy efficiency works, the cost of which is recouped through the householder's (reduced) fuel bills.

Housing asset management strategy, 2012-13 aims to ensure that council homes are what current and future tenants want, are of the right type, in the right location, affordable, energy efficient and environmentally responsible. A key objective is to achieve the 'Norwich Standard' by 2017.

Environmental strategy 2011-2014 – the council's environmental strategy serves as an overarching environmental policy for the council, sitting at a corporate level to provide direction for service-led environmental improvements.

Affordable warmth strategy, 2013 – the council's affordable warmth strategy provides a coordinated framework for council services, partners and contractors in their activities to reduce fuel poverty in Norwich. It aims to improve the energy efficiency of the housing stock, reduce the number of households in fuel poverty and research and invest in new technologies.

²⁴The Norwich Standard focuses on complete home upgrade. This means work required in a property is all completed at the same time. This includes replacing kitchens and bathrooms, fitting new doors, rewiring, roofing and repairing heating systems.

²⁵Greater Norwich Sub-region, Evidence base for a Housing Market: A study of housing need and stock condition, Opinion Research Services, June 2006

²⁶DECC, 2009

²⁷The Standard Assessment Procedures (SAP) is the methodology used by the Department for Energy & Climate Change (DECC) for assessing and comparing the energy and environmental performance of dwellings. Its purpose is to provide accurate and reliable assessments of dwelling energy performances that are needed to underpin energy and environmental policy initiatives. It is generally agreed that a rating of 65 will remove the threat of fuel poverty.

10. Housing-related support and independent living

The council is committed to providing choice and supporting independent living wherever possible. To achieve this, we work with our partners to provide a range of different types of accommodation and levels of support for vulnerable people and those with specialist housing needs. For example, through our Care & Repair Service we provide aids and make adaptations to enable older people in the private sector to remain living independently at home for as long as possible. We have provided 342 Disabled Facilities Grants (DFGs) since 2008-09. A similar service is provided to our own tenants for whom 1,525 aids and adaptations have been provided during the same period. As part of our home options scheme, adapted council properties are advertised with an accessibility rating which ensures that applicants with a need for an adapted property are prioritised when it is allocated. We also work in partnership to deliver generic floating support to help people who are at risk of losing their home. Where independent living cannot be achieved, support is provided in a residential setting such as in hostels for young people.

Much of the housing-related support provided is funded through the Supporting People Programme. A study²⁸ for the department of Communities and Local Government showed that the net financial benefit from the Supporting People programme is £3.41 billion per annum for the client groups considered against an overall investment of £1.61 billion. Not providing this support would lead to increased costs in the areas of homelessness,

tenancy failure, crime, health and residential care packages. The model used in the study was adapted for local use and rolled out to local authorities. When applied in Norfolk, the model showed that the £16.4 million annual spending on housing support services in Norfolk generated a benefit £24.77 million. The highest cash benefit was from services for single homeless people with support needs in temporary accommodation, where spending of £2.72 million countywide generated benefits of £4.41 million.

Changes to Supporting People (SP) funding have been a catalyst for developing a more integrated approach to the commissioning of services with SP and Norfolk County Council now part of the Integrated Community Health and Social Care Commissioning Team co-located within City Hall. In a climate of reduced public funding, the 2011-15 Housing Support Strategy seeks to achieve better integrated and more flexible and inclusive service delivery. Rather than continuing to target resources at named client groups, housing support provision falls under three broad headings:

- low level preventative support
- services for people who are marginalised
- housing support for people with long term health/social care needs.

The following figures show a breakdown of the numbers of Supporting People funded units in Norwich which fall under the three broad headings above (the unit figures represent total service capacities, not a snapshot of individuals).

- Services for people who are marginalised (short-term based services) = 430 total units, or 42.1 per cent of Norfolk wide units.

²⁸Research by Cap Gemini into the financial benefits of the Supporting People Programme, CLG 2009

- Housing support for people with long term health/social care needs (long-term, accommodation based services) = 2,100 total units (28.9 per cent of Norfolk wide units). There is a particular need for housing with care and dementia beds.

Most Supporting People funded 'low level preventative support (floating support based)' services cross local authority boundaries, so a breakdown of these services for only Norwich cannot be accurately provided. However, the total unit capacity for these services which operate within the Norwich area (among other localities) is 1,689 units, or 40.5% of the total number of units across Norfolk.

Relevant local strategies and plans

Housing support strategy 2011-15 published in 2010. The document sets out the vision, priorities, aims and strategic outcomes it intends to deliver through a housing support programme in Norfolk.

11. Economy

The Government's national housing strategy, *Laying the Foundations*²⁹, identifies housing as "crucial" for economic growth, social mobility and health and wellbeing.

Over the past decade housing construction, repairs and maintenance accounted for an average 3% of Gross Domestic Product (GDP). This clearly indicates that investing in housing and regeneration is a catalyst for generating economic activity and growth. Research³⁰ by the Home Builders Federation shows that every new house built in the local area will directly create/support 1.66 construction jobs. Estimates suggest that each house constructed generates up to four extra jobs in the wider economy – in primary industries, manufacturing and services.

²⁹Laying the Foundations, DCLG, November 2011

³⁰Building the recovery: How tackling the housing crisis can rebuild local economies across the country December 2010

³¹Fair society, healthy lives, The Marmot Review, Strategic Review of Health Inequalities in England post-2010

The Building Futures in Norwich scheme is an example of how the council, in partnership with the HCA, is making those important connections between homes and jobs.

The innovative scheme provides a range of job opportunities for the unemployed and those who have just left training and live in the Norwich area. All contractors working on the City Council/HCA Partnership's housebuilding programme are contractually obliged to use "Building Norwich Futures" to ensure that 10 per cent of their workforce are new entrants to the labour market. To date 15 people have been helped into work, 2 of whom had been out of work for more than a year.

As well as housing helping to generate economic activity, the city's housing market and housing offer are key factors in attracting new business and investment to the city. It is vital that economic growth is matched by an adequate supply of homes in the right location and of the right type, size and tenure and at prices that are affordable.

Local strategies and plans

Economic Strategy – the economic strategy is currently under review. A revised document will be subject to consultation in summer 2013.

12. Health and wellbeing

Health inequalities

The Marmot Review 2010³¹ sets out the evidence for a social gradient in health: the lower a person's social and economic status, the worse his or her health. Health inequalities arise from social inequalities – the conditions in which people are born, grow, live, work and age – and are a complex interaction of many factors such as housing, income, education, social isolation, disability.

The levels of deprivation in Norwich link to the wider social determinants of health and are associated with marked health inequalities in the city. On a range of 32 health and wellbeing profile indicators Norwich is significantly worse than England and the rest of Norfolk in relation to the following:

- deprivation
- proportion of children in poverty
- GCSE achievement
- violent crime
- long-term unemployment
- physically active children and adults
- teenage pregnancy (under 18)
- hospital stays for self-harm
- drug misuse
- early deaths from cancer.

At its starkest, men living in the most deprived areas of Norwich will on average live 6.7 years less than men living in the least deprived areas. Across Norwich, the most significant clinical issues are cancers, circulatory system diseases, and respiratory system problems which contribute to three out of four deaths in Norwich³².

Poor quality housing

The quality of housing has a significant impact on health and wellbeing together with the quality of the physical environment and neighbourhoods. The Building Research Establishment (BRE) has calculated that the effects of poor housing costs the NHS at least £600m per year³³. For example, poor quality housing is associated with an increased risk of cardiovascular diseases,

respiratory diseases and depression and anxiety. In addition to the physical ill-health effects of fuel poverty, a study showed that people in fuel poverty were more than four times more likely to suffer anxiety or depression than people who could pay their fuel bills easily³⁴.

Environment and neighbourhoods

Neighbourhoods and the wider physical environment are just as important to an individual's health and wellbeing as the bricks and mortar. There is wide body of evidence that demonstrates living close to areas of green space can improve both physical and mental health. Opportunities for social contact, development of social networks and participation in the local community are also associated with positive health outcomes such as a reduced risk of depression and reduced morbidity and mortality.

Under the council's neighbourhood model, the four teams are focused on promoting social cohesion and creating a sense of place. They listen to residents and work with them and local businesses and partners to make changes and improvements to the local area. Teams also provide the initial response to incidents of anti-social behaviour. The financial inclusion team is geared toward helping people make the most efficient use of limited financial resources during the recession.

All of these activities help local people, in particular the more vulnerable, to feel more involved and in control of their lives which in turn helps them to be healthier and more resilient to external pressures.

³²Health Profile 2012 (Norwich), DH, NHS

³³Good housing leads to good health, BRE, CIEH, London 2010

³⁴Health study of the Government's Warm Front programme cited in the NCC Affordable Warmth Strategy, 2013.

Relevant local strategies and plans

NHS Norwich Clinical Commissioning Group (CCG): health and well being strategy 2013-18. The council has worked closely with its partners in health to develop the local health and well being strategy which was formally endorsed by the council in November 2012. Drawing upon the Marmot Review 2010, the Norwich CCG strategy seeks to understand the health of the local population in terms of levels of deprivation, employment, training and GCSE achievement. The strategy sets out key priorities:

- to improve health and well being and
- to reduce health inequalities.

The CCG strategy is embraced by the Norfolk Health and Wellbeing strategy which is being developed by the new Norfolk Health & Wellbeing Board.

The “Healthy Norwich” programme includes a specific strand of activity that recognises that socio economic status affects health outcomes and seeks to reduce the numbers not in education, training or employment and promotes the living wage for those in employment. The programme also seeks to achieve a healthy urban environment, making health and well being a key consideration in urban planning and housing development and provision.

The **Joint Strategic Needs Assessment (JSNA)** provides a picture of the health and wellbeing needs of people across Norfolk, showing the range of inequalities affecting them. It provides information on services people already use and might need in the future, including a range of services aimed at improving health lifestyles so it is important to ensure it also includes relevant housing-related information. The countywide JSNA sets out localised data in district health profiles. The NHS Norwich CCG has utilised the Norwich health picture to develop its health and well being strategy to address local needs.



Appendix 3 – Glossary

<p>Affordable housing</p>	<p>Affordable housing is for eligible households whose housing needs are not met by the market. It includes social rented (eg council housing, affordable rented and intermediate housing (above a social rent but below the market rent)).</p>
<p>Affordable rent tenancy (ART)</p>	<p>Rented housing provided by local authorities and registered social housing providers to households eligible for affordable housing. The rent must be no more than 80 per cent of the local market rent (including service charges). Affordable rent tenancies form a part of the government’s new funding model for development of new, affordable housing. The extra income generated from charging up to 80 per cent of market rent is to be used to fund additional new affordable homes. Social landlords may also convert existing social rent homes to an affordable rent.</p>
<p>Building for life</p>	<p>Building for Life is the industry standard, endorsed by Government, for well designed homes and neighbourhoods that local communities, local authorities and developers are invited to use to stimulate conversations about creating good places to live (<i>Department for Communities and Local Government (2011) ‘Laying the Foundations: A Housing Strategy for England’</i>).</p> <p>Building for Life 12 (BfL12) is based on the new National Planning Policy Framework. It was published in 2012 by the Building for Life Partnership (Cabe at the Design Council, Design for Homes and the Home Builders Federation) with the assistance of Nottingham Trent University. The 12 questions that form the basis of the standard reflect the Building for Life Partnership’s vision of what new housing developments should be: attractive, functional and sustainable places.</p>
<p>Building futures in Norwich</p>	<p>In partnership with the Homes and Communities Agency (HCA), the innovative scheme provides a range of job opportunities for the unemployed and those who have just left training and live in the Norwich area. All contractors working on the City Council/HCA Partnership’s housebuilding programme are contractually obliged to use “Building Norwich Futures” to ensure that 10 per cent of their workforce are new entrants to the labour market.</p>
<p>Category 1 Hazard</p>	<p>A serious hazard to the health or safety of the occupants of a dwelling. Category 1 hazards are identified using the Housing Health and Safety Rating System which is a risk-based evaluation tool to assess 29 categories of housing hazard. The most common reasons for the existence of a Category 1 hazard are: excess cold; falls on stairs; damp and mould. The Council has a duty to take action to remedy Category 1 hazards regardless of tenure. This may be through improvement notices, prohibition orders, hazards awareness notices, demolition or declaring a clearance area.</p>

City Deal	<p>In February 2013, the Cabinet Office announced it would work with 20 towns and cities, including the greater Norwich area, as part of a second wave of City Deals.</p> <p>This second wave of deals was presented as an attractive package designed to:</p> <ul style="list-style-type: none"> • give cities the powers and tools they need to drive local economic growth • unlock projects or initiatives that will boost their economies • strengthen the governance arrangements for each city. <p>The Greater Norwich bid is focused on the expansion of the Norwich Research Park as a catalyst for growth leading to the need for more homes and infrastructure.</p>
Decent homes standard	<p>A property meets the Decent Homes Standard if it is free from Category 1 hazards, has a reasonable level of thermal comfort (eg has both effective insulation and efficient heating), is in a good state of repair and has reasonably modern facilities, eg:</p> <ol style="list-style-type: none"> I. A reasonably modern kitchen (20 years old or less) II. A reasonably modern bathroom (30 years old or less) III. Adequate insulation against external noise. <p>All Norwich City Council homes meet the Decent Homes Standard and working towards the Norwich Standard by 2017.</p>
Disabled facilities grant	<p>A mandatory grant to fund adaptations and improvements to a disabled person’s home to improve access to and within the dwelling.</p>
Enforcement	<p>The Council has certain powers to require improvements to dwellings particularly in relation to tackling Category 1 hazards, houses in multiple occupation. Enforcement may take the form of:</p> <ul style="list-style-type: none"> • notices requiring works to be carried out • prohibition orders to prevent the use of a dwelling • licensing houses in multiple occupation • prosecution for failure to comply with a notice or other requirement • carrying out works directly where a notice hasn’t been complied with or in an emergency.
Fixed-term tenancy	<p>A tenancy which is for a fixed period of time and has a start date and an end date. From April 2012 councils and housing associations have been able to offer fixed-term tenancies, currently recommended to be for five years, or two in exceptional circumstances. The tenancy is reviewed towards the end of the fixed-term period and is either renewed or terminated at the end. The Council has taken the decision not to offer fixed-term tenancies to its tenants.</p>

Fuel poverty	Fuel poverty is where the household needs to spend more than 10 per cent of its income on fuel primarily because of low income, but also other factors such as poor insulation and inefficient or expensive heating systems.
Green Deal	The Green Deal was launched in January 2013 and is the Government's new scheme under which up-front funding is available for energy efficiency works, the cost of which is recouped through the householder's (reduced) fuel bills.
Healthy City Programme	In July 2012 the council endorsed the 2008 Zagreb declaration, demonstrating its commitment to improving the health and wellbeing of people living in Norwich and to its partners to embed the health agenda into policies made for the city's future. The council then applied for Norwich to become a member of the World Health Organisation UK Healthy City Programme.
Home improvement agency	A service to vulnerable and elderly people to help them to repair, improve and adapt their properties. A home improvement agency will usually draw up a works scheme, employ builders and oversee works for a fee. They will also help the client to make an application, offer benefits assistance and identify sources of funding to help pay for the works.
Homes and Communities Agency (HCA)	<p>The national housing and regeneration agency for England, responsible for allocating funding for new affordable housing. A non-departmental public body, sponsored by the Department for Communities and Local Government.</p> <p>The Norwich and Homes and Communities Agency Strategic Partnership was formed in September 2009 following signing of a Collaboration and Investment Agreement (CIA) between Norwich City Council and the HCA. The Partnership is based on investment from HCA and City Council assets and is intended to create a self-perpetuating finance arrangement through the reinvestment of the proceeds from development in future projects which meet the Partnership's objectives. The objectives are:</p> <ul style="list-style-type: none"> • to accelerate the delivery of affordable homes • to increase the supply of private homes • to improve the quality of existing homes • to maximise the opportunities for local employment • to deliver early outputs • to create sustainable communities • to deliver strategic regeneration projects within Norwich such as eco- retrofit programme or estate renewal.

Houses in Multiple Occupation (HMO)	<p>House in Multiple Occupation means a building or part of a building that:</p> <ul style="list-style-type: none"> • is occupied by more than one household and where more than one household shares – or lacks – an amenity, such as a bathroom, toilet or cooking facilities or • is occupied by more than one household and which is a converted building – but not entirely self contained flats (whether or not some amenities are shared or lacking) or • is converted into many self contained flats, with at least one-third of the flats being occupied under short tenancies, but does not meet as a minimum standard the requirements of the 1991 Building Regulations. <p>The Housing Act 2004 introduced mandatory licensing of certain HMOs (currently HMOs consisting of 3 or more storeys which are occupied by 5 or more people and where there is some sharing of facilities), which came into force in July 2006. About 150 HMOs are licensed under the mandatory HMO licensing scheme.</p>
Housing with care (also known as extra care housing)	<p>Housing with care is designed to provide varying levels of care and support on site. Housing with care enables people to live in their own self-contained homes and benefit from around the clock social care and housing support.</p>
Intermediate tenure	<p>Intermediate tenure includes homes for sale and rent provided at a cost above Social Rent, but below market levels, and which meet the criteria for Affordable Housing (above). These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent.</p>
Joint Core Strategy (JCS)	<p>The JCS for Broadland, Norwich and South Norfolk covers the period 2008 to 2026 and sets out the spatial policy to ensure that the future demand for jobs and homes is met in a sustainable way.</p>
Joint Strategic Needs Assessment (JSNA)	<p>The JSNA provides a picture of the health and wellbeing needs of people across Norfolk, showing the range of health inequalities affecting them. It provides information on services people already use and might need in the future.</p>
Lifetime Homes Standard	<p>Homes built to the Lifetime Homes Standard have certain design features which make them flexible enough to meet changing needs, over time, of the households that occupy them.</p>
Local Housing Allowance (LHA)	<p>The current form of housing benefit paid to people with low incomes who are renting in the private sector. LHA rates are set at different rates for different sizes of accommodation in different areas. From 2013 LHA has been reviewed on an annual basis and up-rated in line with the Consumer Prices Index.</p>

Local Plan	<p>The current adopted local plan is the 2004 City of Norwich Replacement Local Plan. This will be superseded by the Development Management Policies plan (DM Policies plan) and Site Allocations plan which were published in April 2013 and expected to be adopted in late 2013/early 2014. The DM Policies plan contains a suite of detailed planning policies to help guide and manage change in Norwich between now and 2026. The plan builds on and supports the sustainable growth strategy for the wider area set out in the adopted Joint Core Strategy. It also closely follows national planning requirements for sustainable development and positive, community-based planning.</p> <p>Alongside the Site allocations and site specific policies DPD, the plan will set the parameters for the council's decisions on new development proposals in the city over the next fifteen or so years.</p>
Norwich Home Options	<p>Home Options is the way that people can apply for social housing (council and housing association/registered providers) and shared ownership in the Norwich City Council area. The scheme lets you apply for the home of your choice, instead of having to wait for an offer.</p>
Private Sector Leasing Scheme	<p>An agreement between the Council and individual landlords. The Council manages the landlord's house and guarantees rental income for a small fee. In return the Council is able to directly place people who are in housing need and who would find difficulty in entering the private rented sector without help.</p>
Registered provider	<p>Organisations that provide affordable housing to those in need. Includes private registered providers, eg housing associations and councils, including Norwich City Council.</p>
Right to Buy (RTB)	<p>RTB was introduced by the Housing Act 1980. It enables secure Local Authority tenants (and some assured Housing Association tenants) to buy their rented home at a discount.</p>
SAP	<p>SAP (Standard Assessment Procedures) is the methodology used by the Department for Energy and Climate Change (DECC) for assessing and comparing the energy and environmental performance of dwellings. Its purpose is to provide accurate and reliable assessments of dwelling energy performances that are needed to underpin energy and environmental policy initiatives. It is generally agreed that a rating of 65 will remove the threat of fuel poverty.</p>
Section 106 Agreement	<p>Section 106 of the Town and Country Planning Act 1990 which allows local planning authorities to enter into an agreement with a developer. Section 106 agreements are often used to require developers to provide affordable housing on site.</p>

<p>Shared ownership</p>	<p>A form of Intermediate Tenure. People living in shared ownership homes own a share of the equity and pay rent on the remaining share.</p>
<p>Strategic Housing Market Assessment (SHMA)</p>	<p>The SHMA draws on a range of information to provide an assessment of the local housing market, including local housing need. The Greater Norwich Housing Market Assessment was published in 2007 and up-dated in 2009 and 2011. A fresh SHMA will be commissioned by Broadland Council, South Norfolk Council and Norwich City Council in autumn 2013.</p>
<p>Tenancy policy</p>	<p>The Regulatory Framework for Social Housing in England requires registered providers to formulate a tenancy policy which sets out the types of tenancy they will grant, the length, circumstances in which they will / will not be renewed.</p>



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