

Housing Strategy for Great Yarmouth

2004 and beyond

Appendix C

Housing Needs and Housing Markets – Information

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GREAT YARMOUTH – HOUSING NEEDS ASSESSMENT , 2004

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This assessment will look at -

1.The Borough

- Population trends
- Employment/unemployment
- Income levels
- Deprivation
- Potential economic change and impact

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2. Housing

- Households in Great Yarmouth
- Who owns what
- Private housing conditions
- House price trends
- New housing production
- Private rent trends

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3. Housing Needs

- Housing needs register
- Homelessness
- Special needs

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4. Social Housing Supply

- Lettings available in council and Housing Association housing
- Right to buy trends
- Additional social housing
- Do we have the housing we need?

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5. How much additional affordable housing do we need?

6. What are the current options for increasing supply – and the likelihood of succeeding?

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1. THE BOROUGH

Population trends

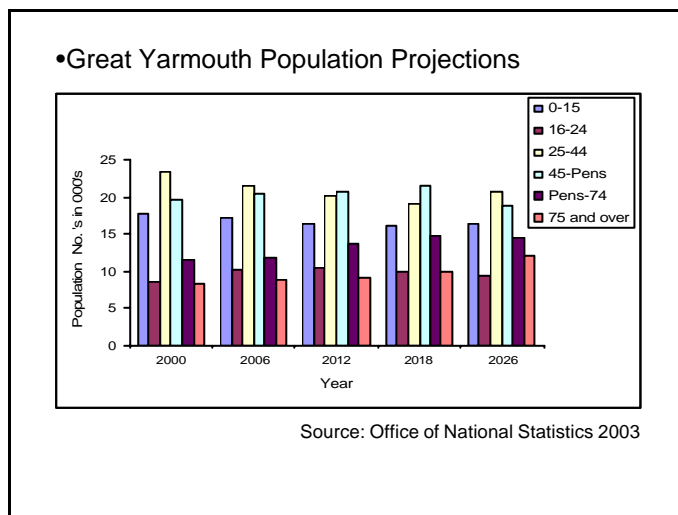
- Our population now – 91,500
- Changes since 1991

Area	1991	2002	+/- %
Great Yarmouth	88,600	91,500	+ 3.2%
Kings Lynn & West Norfolk	131,100	137,400	+ 4.8%
Breckland	107,900	122,200	+ 11.7%
Norwich	103,400	112,100	+ 7.8%
South Norfolk	125,000	121,600	- 2.7%
Norfolk	754,300	802,800	+ 6.1%

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- Projected population growth in Great Yarmouth (GY) by 2026: + 5.6% = 96,700
- But while the numbers of people aged between 0-65 are projected to remain about the same as present, the numbers of over 65 and in particular 75 and over, will increase sharply

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Employment and Unemployment

Employment levels have improved –

- Average annual claimants levels fell by 33% between 1998 and 2003 in the borough
- Unemployment levels are now estimated at 3.6% of working age population compared with 5.3% in 2001

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However –

- Our employment levels are still well below the averages for the Eastern Region and nationally - 11.8% and 7.4% below respectively
- In August 2003 the borough was ranked 33rd for unemployment levels out of 354 local authority areas
- The number of people claiming Jobseekers Allowance is three times the regional average and twice the national average

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Earning and Income Levels

- The average fulltime worker in GY earns 13% less than the national average
- 30% of households in the borough have incomes of £10,000 per annum or less (compares with 24% of households in Norfolk as a whole)
- 48% of households in GY have incomes of £15,000 or less (for Norfolk the figure is 42%)
- The lowest incomes tend to be in the South Yarmouth and Magdalen wards
- The average mid-point household income for GY is £13,674

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Deprivation Levels

The index of deprivation 2000 showed the borough to be:

- 43rd out of 354 local authority areas in terms of the scale of deprivation
- 5th in terms of intensity of deprivation.
- 6 of our urban wards came within worst 10 out of 354
- Our deprivation “scores” were particularly poor for health, low incomes and education. 3 of our urban wards figured in the worst 10 nationally for housing.

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Housing implications of all this?

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Economic Prospects For The Future?

• What will be the impact of the outer on the harbour?	-on the local economy
• What will be the impact of a ferry link to Europe?	-How soon?
• What would be the impact of duelling the A47?	-Impact on housing demand and supply?

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2. HOUSING

Households in Great Yarmouth (2001 Census)

- Our average household size = 2.3
- Single households made up just over 1/3 of households (this is just above the national average)
- Pensioners living alone made up over 17% of households (the national average is 14.4%)
- 27.5% of households have dependent children - below the national average of 29.5%
- Lone parent households form 6% of households (about the national average or just below)

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**New “Concealed” Households
(Housing Needs Survey 2000)**

- 520 new households forming annually needing a home
- Most are young local people wanting to live in GY

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Who Owns What?

Ownership Type	Percentage
Owns own home outright	36%
Owns own home with mortgage	35%
Council or RSL	21%
Privately rented	8%

Source: Housing Needs Survey 2000

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Private Housing Conditions

- Most private housing not in serious disrepair, BUT
- 36% of it is
- 6% estimated to be statutorily unfit
- 13.4% of all private housing built pre 1919 could be unfit
- Privately rented accommodation and house in multiple occupation tend to be of poor standard.

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House Price Trends

- House prices have gone up by 22% per year in GY since 2001
- This is higher than the Norfolk average (19.1%) and for the region (16%)
- This is a much higher rate than for income levels
- However, house prices are still substantially lower here than the Norfolk average (37%) below

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What People Can Afford

Breakdown of property price by type and % volume of sales (Dec 2003)

Accommodation Type	% of sales	Average Price
Flat/Maisonette	5%	£55,204
Terraced	43%	£73,876
Semi-detached	22.4%	£104,753
Detached	29.6%	£149,200

Source: Provisor 2003

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What People Can Afford (continued)

- First time buyers only make up 19% of local buyers
- They would need a household income of £18,500 to buy a flat, £24,500 to buy a house. But the average median income locally is £13,674
- In 2000 the Housing Needs Survey estimated that 66% of new households would be unlikely be able to buy or would have difficulties. Due to house price inflation, now probably more like 88%.

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New Housing Production

- House completions and planned for = 261 per year

House Completion Figures

Year	Number Completed
1999	262
2000	188
2001	185
2002	136
2003	139

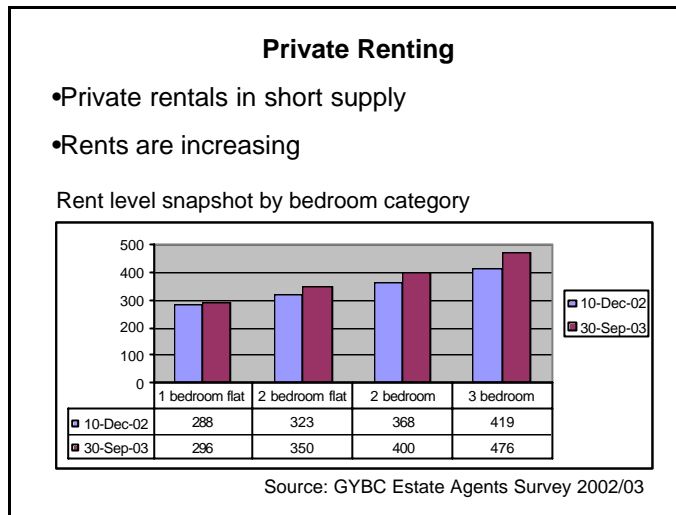
Source: GYBC Planning Department 2004

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New Housing Production Continued

- Some large sites in pipeline

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Private Renting Continued

- Problems of affordability for people on low incomes and those in benefits.

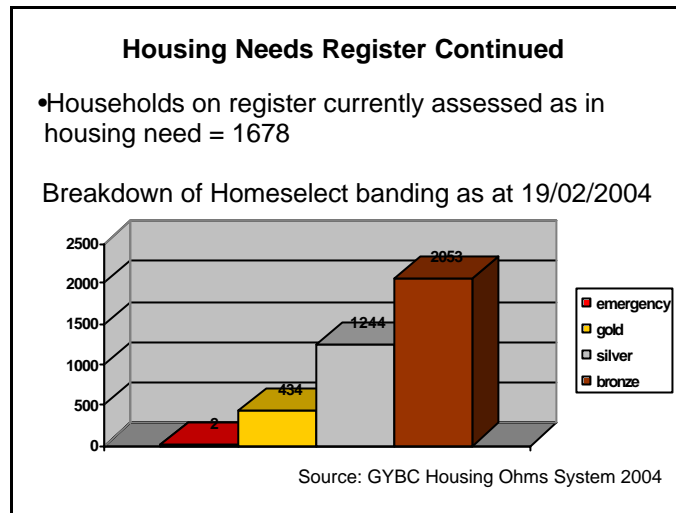
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3. HOUSING NEEDS

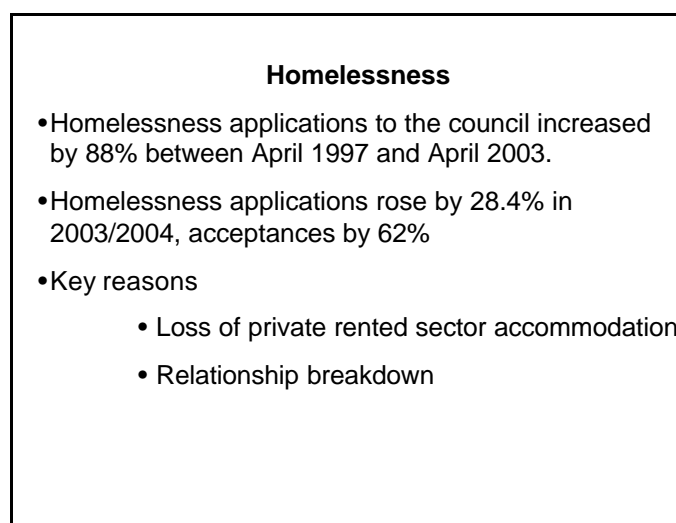
Housing Needs Register

- Those registered as applying for social housing have increased from 1572 in 1998 to 3500 in 2003.
- At present new applications per month = 158
- Future projections of numbers on the housing register

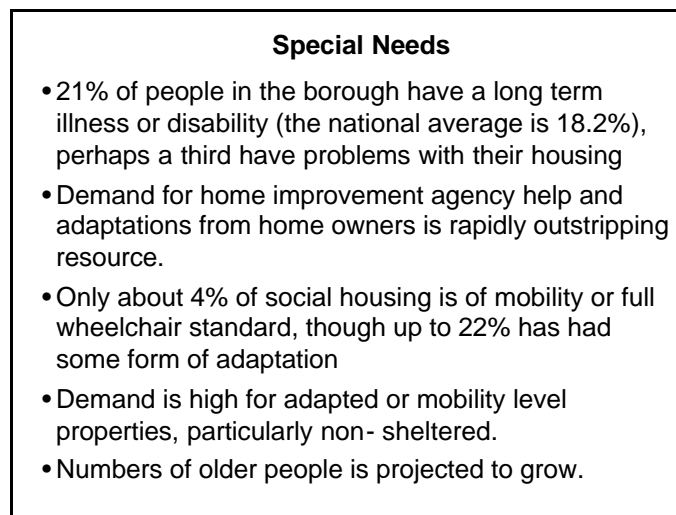
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4. SOCIAL HOUSING SUPPLY

Lettings available in Council and Housing Association housing

- The average number of new applications per month is currently 158 but the average number of lettings available is 40-25% of application rate.
- "True" voids – properties left empty by tenants leaving the sector, declined by 16% between 1998 and 2003

	98/99	99/00	00/01	01/02	02/03
Council	411	372	358	358	346
RSL	200	186	173	217	179
Total	611	558	531	575	525

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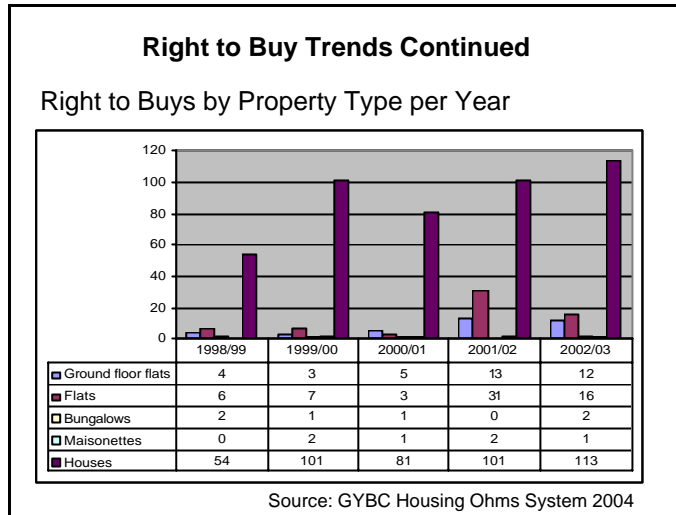
- In the 8 bidding periods since Homeselect began, there have been an average of 31 bids for each available property.

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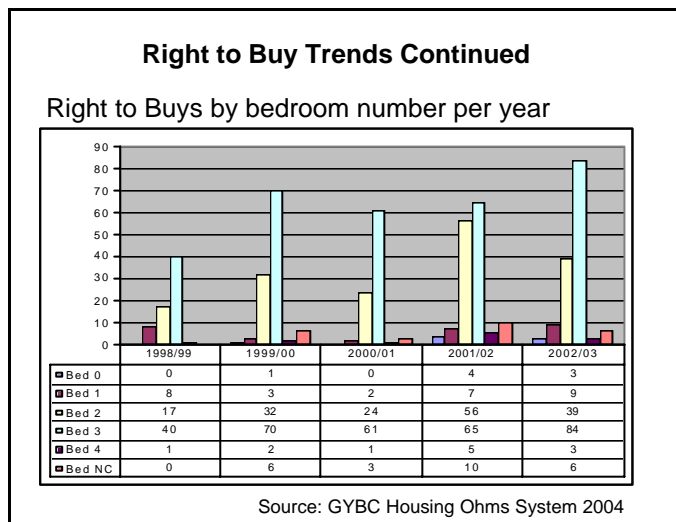
Right to Buy Trends

- 144 Right to Buys in each of the last two years.
- Have increased by 118% over 5 years

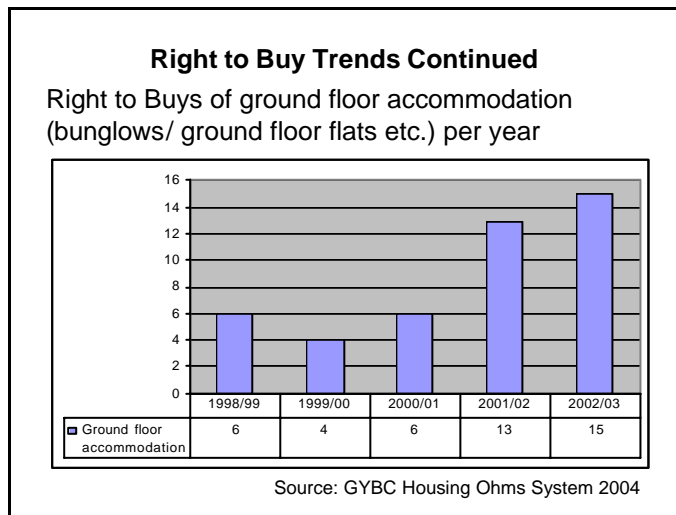
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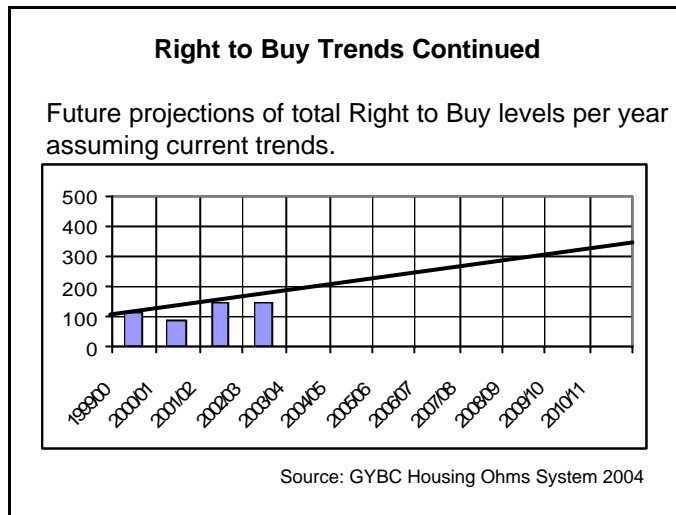
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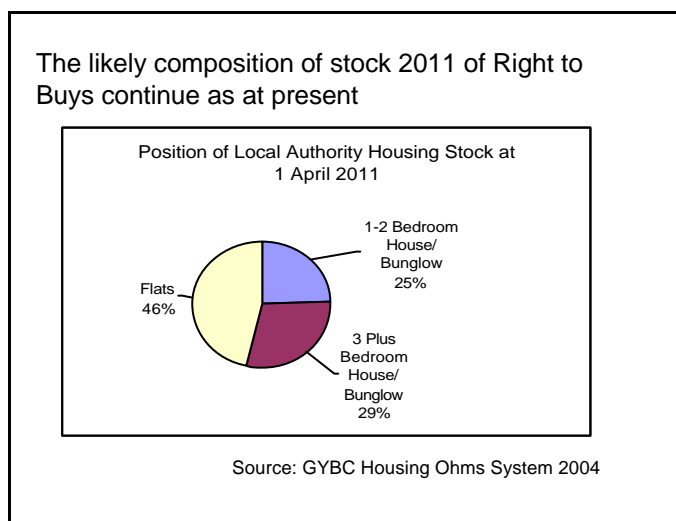
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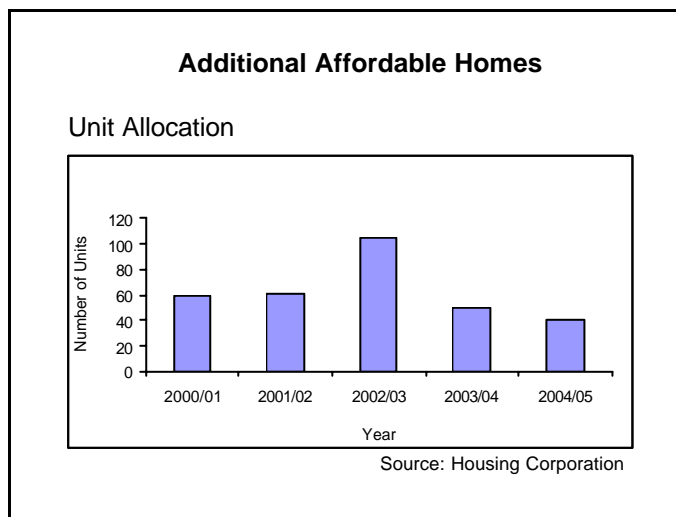
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Additional Affordable Homes Continued

•Produced through planning-

Date	Number of S106s signed for affordable housing
1999/00	0
2000/01	2
2001/02	3
2002/03	1
2003/04	24

Source: GYBC Planning Department

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Do We Have The Housing We Need?

- Too much sheltered housing? (about 15% of council housing)
- Should more of this housing be available to non-elderly in view of high demand for accessible properties?
- Some sheltered schemes are less popular – we are either decommissioning or improving
- Change some sheltered schemes to housing with care?

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Do We Have The Housing We Need? Continued

- In 2003 we estimated we had 241 'difficult to let' dwellings
- Under Homeselect, an average of 31 bids per property. No property un-lettable.
- Highest demand for Gorleston, Bradwell and Rural North but nowhere currently has low demand.
- Demand is particularly high for bungalows and ground floor accommodation and for 2 and 3 bedroom houses.
- The highest 'attrition' rate on 3 bedroom houses. The highest needs category is for 2 bed properties (but aspirations?)

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How much additional affordable housing is needed?	
Model 1	
<ul style="list-style-type: none"> • To maintain <u>current</u> levels of supply <ul style="list-style-type: none"> • Reduce Right to Buys? (impact of changes in regulations?) • Increase affordable housing • But assuming Right to Buys continue at the current rate and social housing production continues to slow then the amount of additional affordable housing would need to start at about 75 <u>extra</u> units and would need to grow to enable us to stand still! 	

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How much additional affordable housing is needed? Continued		
Model 2 – based on current data	Calculations	Units p.a.
1. Backlog		
<ul style="list-style-type: none"> • Backlog in existing needs (Housing Register) 	1678	
<ul style="list-style-type: none"> • Annual production to reduce backlog in 5 years (20% p.a.) 	<u>335.6 p.a.</u>	335.6

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How much additional affordable housing is needed? Continued		
Model 2 – based on current data	Calculations	Units p.a.
2. New Need		
<ul style="list-style-type: none"> • New emerging households per annum less 15% assumed to be on housing register 	520 <u>-104</u> =416	
<ul style="list-style-type: none"> • Less those forming 2 person households 	-58 <u>=358</u>	
<ul style="list-style-type: none"> • Less those able to buy (12%) 	-43 <u>=315</u>	315

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2. New Need continued	Calculations	Units p.a.
(Balance from previous slide)	315	
• Annual addition to the Housing Register in Housing Need	178	
• Total annual affordable housing need	<u>=828</u>	
• Less social	-530	
• Additional social housing per annum over the next 5 years	<u>=298</u>	

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What other approaches could help and by how much?	
Housing demand-	Comment
•Do more to prevent homelessness and housing crisis.	Underway
•Advise people about and develop other housing options	Starting
•Put in place a transparent picture of supply and demand	Done but need to better inform
•Help people improve and adapt current housing so they stay put. need	Services in Place but to stretch resource

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What other approaches could help and by how much? continued	
Making best use of our stock-	Comment
•Improve void turn round	Action plan developing
•Encourage under occupying tenants move to smaller homes.	Scheme to ready
•Develop common letting scheme	Done
•Tackling difficult to let	Underway
•Considering changes of use for same stock	Underway

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What other approaches could help and by how much? continued	
Increase supply-	Comment
<ul style="list-style-type: none">• Increasing overall housing production (regeneration planning roles)• Public sector land identification and release• Increase quotas for affordable housing production through planning gain (S. 106?)• Opportunities for other non-grant funded affordable housing?	

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What other approaches could help and by how much? continued	
Increase supply-	Comment
<ul style="list-style-type: none">• Increasing private rented supply and stabilising.• Maximising access to social housing grant	<p>Aim to prevent rapid decline</p>

Housing Needs Assessment

Information Document

23 March 2004

1. Introduction

The borough of Great Yarmouth is situated on the east coast of England in the county of Norfolk. It consists of 10 urban wards and 11 rural wards. The main urban centres are Great Yarmouth and Gorleston with a rural hinterland consisting of 21 parishes.

Great Yarmouth is very much a multi layered borough. It has an attractive coastline stretching from Winterton to Hopton and in the summer months is a popular area for family holidays.

However, behind this lies some of the most deprived urban wards in the region. They are characterised by low incomes, high prevalence of disabilities and illness, large numbers of economically inactive and poor access to education and labour opportunities.

2. Market Profile:

2.1 Population:

	Great Yarmouth (numbers)	Eastern Region (numbers)
All people	91,549	5,420,360
Males	44,362	2,657,356
Females	47,187	2,763,004

Source¹

- The total population of Great Yarmouth is currently 91,549

Population and migration by district:

District	Year			Population changes +/-		
	1991 (000's)	2001 (000's)	2002 (000's)	Natural Change (%)	Migration and other changes (%)	Total (%)
Breckland	107.9	121.6	122.2	-0.3	0.9	0.6
Broadland	106.6	118.8	119	-0.3	0.6	0.2
Great Yarmouth	88.6	90.9	91.5	-0.3	0.9	0.6
Kings Lynn and West Norfolk	131.1	135.6	137.4	-0.4	2.2	1.8
North Norfolk	91.7	98.5	98.8	-0.7	1.1	0.3
South Norfolk	125	122.5	121.6	-0.1	-0.8	-0.9
Norwich	103.4	110.8	112.1	-0.1	1.4	1.3
Norfolk	754.3	798.7	802.8	-2.2	6.2	4.1

Source²

- Great Yarmouth's population has grown by just over a half of the Norfolk average in the last 10 years. Its annual inward migration rate, though slightly higher than some districts in Norfolk is again far lower than the Norfolk average.

¹ Office of national statistics 2002

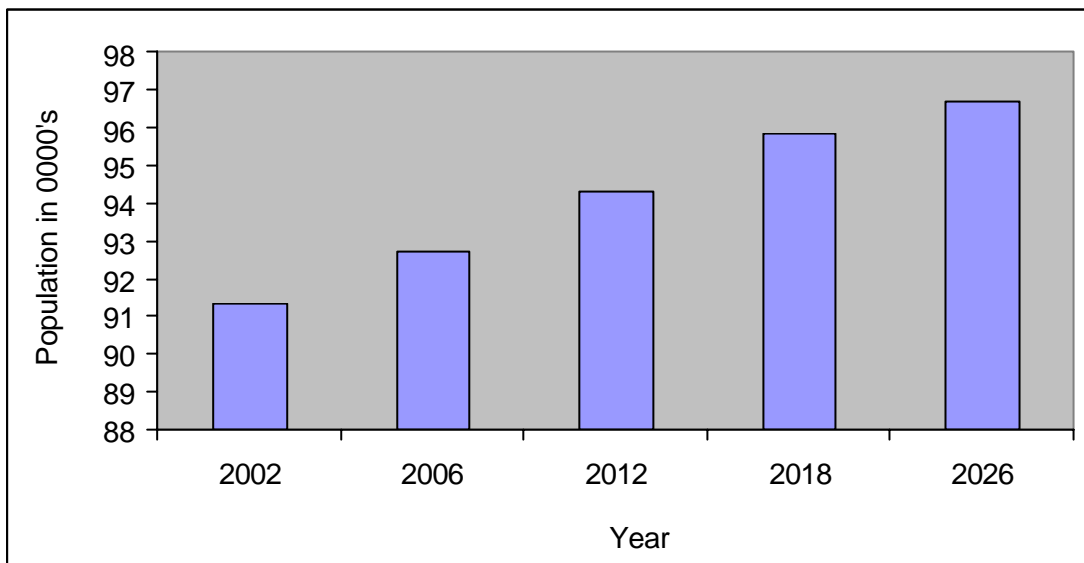
² Office of national statistics 2002

Population Growth:

All Ages:

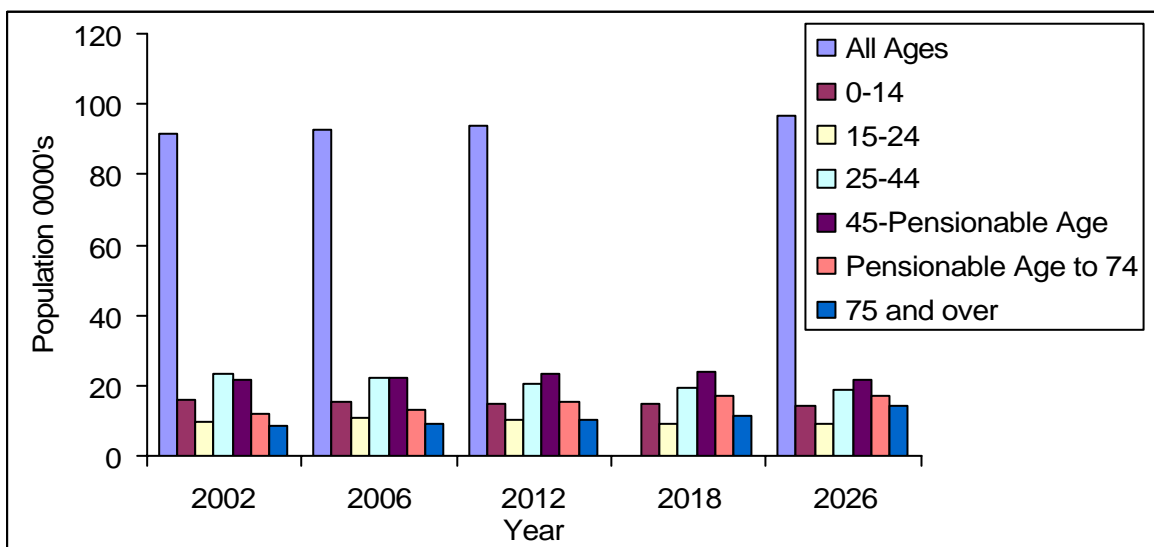
Year	Great Yarmouth Population (all ages) (000's)	Norfolk Population (all ages) (000's)
2002	91.5	803.3
2006	92.7	821.2
2012	94.3	841.9
2018	95.8	860.3
2026	96.7	879.4

Source³



Source⁴

Population Growth by age ranges:



Source⁵

³ Office of national statistics 2002

⁴ Office of national statistics 2002

⁵ Office of national statistics 2002

Year	Great Yarmouth Population (000's)						
	All Ages	0-14	15-24	25-44	45-Pensionable Age	Pensionable Age to 74	75 and over
2002	91.5	15.9	9.9	22.9	21.6	11.9	8.7
2006	92.7	15.4	10.5	22.0	22.3	13.1	9.2
2012	94.3	14.8	10.2	20.5	22.9	15.7	10.0
2018	95.8	14.8	9.3	19.3	23.6	17.1	11.4
2026	96.7	14.6	9.1	19.1	21.5	17.4	14.7

Source⁶

- Age projections suggest the numbers of people between the ages 0- pensionable age will stay roughly constant in the future.
- However, the main change will be in those from pensionable age upwards with an overall increase of 6800 by the year 2026.

2.2 Labour Supply:

Employment levels in Great Yarmouth tend to vary dramatically between summer and winter due to the high dependence on employment provided by the seasonal holiday trade.

Population of working age:

	Great Yarmouth (numbers)	Great Yarmouth (%)	Eastern (%)	GB (%)
All people	55,629	58.6	61.0	61.8
Males – working age	27,858	62.8	64.6	65.4
Females – working age	25,771	54.6	57.5	58.2

Source⁷

- Great Yarmouth currently has a below average number of people of working age - 2.4% below the average for the eastern region and 3.2 % below the national average.

Travel to work areas

The office of national statistics released the January 2004 unemployment figures on the 11th February 2004.

⁶ Office of national statistics 2002

⁷ Nomis labour market profile 2003

Unemployment statistics for all the East Anglian TTWAS

Claimants Dec 2003	Claimants Jan 2004	Number Change	Percent Change	Travel To Work Area
520	579	+59	+11.3	Bury St Edmunds
2,317	2,510	+193	+8.3	Cambridge
641	675	+34	+5.3	Cromer
319	336	+17	+6.0	Diss
252	274	+22	+8.7	Fakenham
2,767	2,967	+200	+7.2	Great Yarmouth
607	668	+61	+10.0	Haverhill and Sudbury
1,037	1,103	+66	+6.4	Huntingdon
3,420	3,891	+471	+13.8	Ipswich
1,242	1,367	+125	+10.1	King's Lynn
2,173	2,411	+238	+11.0	Lowestoft and Beccles
270	290	+20	+7.4	Mildenhall
3,897	4,144	+247	+6.3	Norwich
2,281	2,439	+158	+6.9	Peterborough
423	479	+56	+13.2	Thetford
928	968	+40	+4.3	Wisbech
414	508	+94	+22.7	Woodbridge

Source⁸

- The claimant count for the Great Yarmouth TTWA rose by 7.2% in January to a total of 2,967 persons.
- All the East Anglian TTWAS recorded rises for January.

Point to note: No percentage unemployment rates are given as the office of national statistics no longer publishes workforce based unemployment rates for the TTWAS.

Historical Claimant Count Levels:

Great Yarmouth Claimant Count Levels (annual average)	
1998/99	3593
1999/00	3512
2000/01	2955
2001/02	2515
2002/03	2328

Source⁹

- Average annual claimant count levels have fallen by 33% between 1998 and 2003.

⁸ Office of national statistics 2004

⁹ Annual Local area Labour Force Survey Data

Unemployment by Local Authority Administrative Area:

Great Yarmouth Local Authority Area		
Date	Numbers of resident working age population unemployed	Resident working age population unemployed (%)
August 2001	2,246	5.3
August 2002	2,007	4.7
August 2003	1,892	3.6

Source¹⁰

- The numbers of resident working age population unemployed has reduced by 16% between 2001 and 2003 and now forms 3.6% of the population of working age in the Borough.
- At August 2003 Great Yarmouth was ranked 33rd for unemployment levels out of 354 English unitary and local Authority areas. This means that while unemployment is falling in the area it is still in the top 10% of highest levels of unemployment in the country as a whole.

Economically Active:

	Great Yarmouth (numbers)	Great Yarmouth (%)	Eastern (%)	GB (GB)
Economic activity rate	39,000	73.7	82.1	78.6
Employment rate	35,000	67.2	79.0	74.6
Employees	31,000	88.0	87.5	88.3
Self employed	#	#	12.0	11.1
Unemployment rate	#	#	3.7	5.1

Source¹¹

- The employment rate in Great Yarmouth is substantially below the averages for the Eastern region and nationally –11.8% and 7.4 % respectively.

Economically inactive:

	Great Yarmouth (numbers)	Great Yarmouth (%)	Eastern (%)	GB (%)
Economic Inactivity rate	14,000	26.3	17.9	21.4
Wanting a job	#	#	26.2	27.7
Not wanting a job	10,000	75.3	73.8	72.3

¹⁰ Office of national statistics 2004

¹¹ Nomis labour market profile 2003

- The prevalence of economic inactivity in Great Yarmouth is 8.4% above the average for the region and 4.9% above the national average.

2.3 Income/Earnings:

Working age benefits:

Total Jobseekers Allowance claimants (2003).

	Great Yarmouth (numbers)	Great Yarmouth (%)	Eastern (%)	GB (%)
All people	2,894	5.4	1.8	2.6
Males	2,156	7.8	2.6	.8
Females	738	2.9	1.0	1.3

Source ¹³

- The number of people claiming Jobseekers allowance in Great Yarmouth is 3 times the regional average and over twice the national average.

Point to note: this table shows the total number of people in Great Yarmouth of working age who are fit to work and claiming Jobseekers Allowance.

Earnings:

	Great Yarmouth (£)	Eastern (£)	GB (£)
Full-time workers	417.5	475.9	475.8
Male full-time workers	437.6	528.4	525.0
Female full-time workers	#	382.7	396.0

Source ¹⁴

- The average fulltime worker in Great Yarmouth earns 13% less than the national average.

Household Income:

District	Mean (£K)	Median	Mode	Total Income	Total Households
Great Yarmouth	20K	15-20K	5-10K	801,833	41,002
Norfolk	22K	15-20K	10-15K	7,910,966	356,929

Source ¹⁵

Point to note: this includes benefits.

¹² Nomis labour market profile 2003

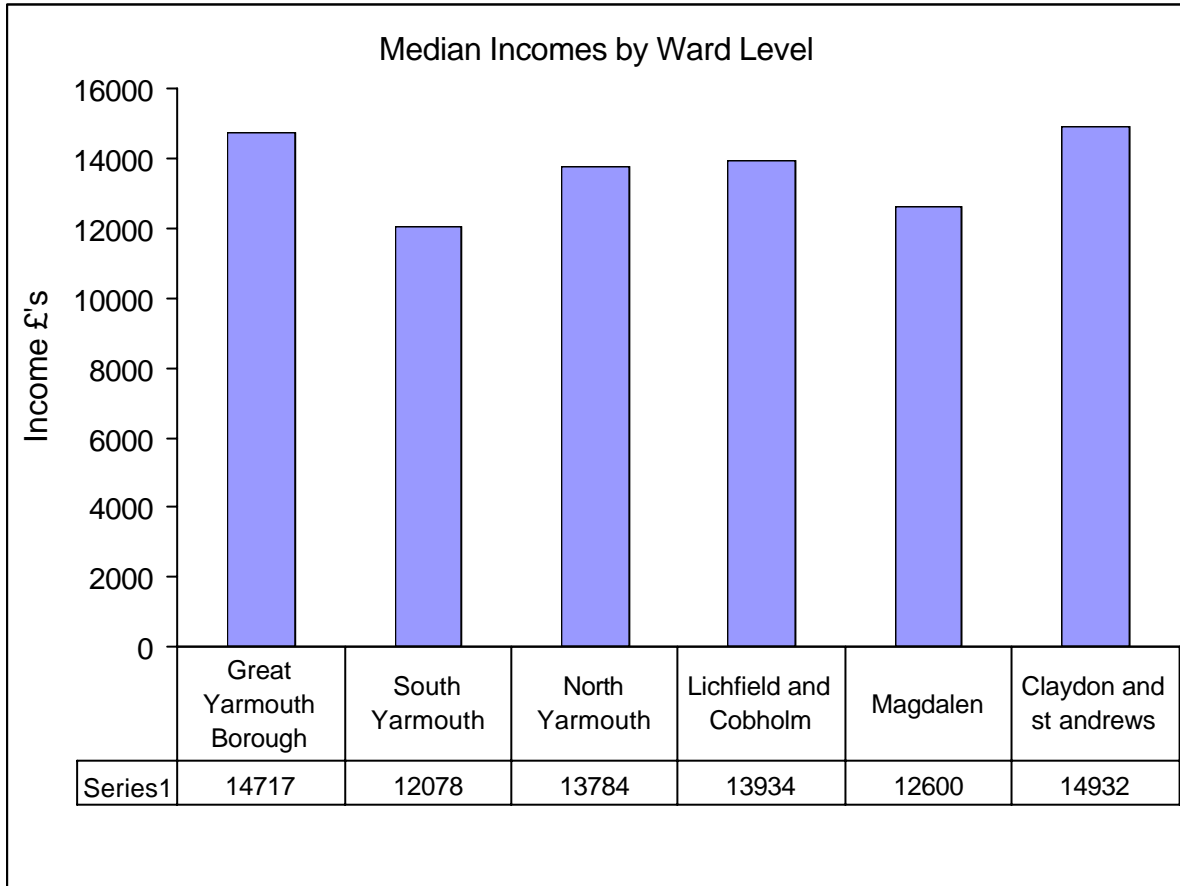
¹³ Nomis labour market profile 2003

¹⁴ Nomis labour market profile 2003

¹⁵ CACI data 2003

- 30% of households in Great Yarmouth have incomes of £10,000 or less. This is 6% higher than the Norfolk figure of 24%
- 48% of households in Great Yarmouth have incomes of £15,000 or less which is again 6% above the Norfolk figure of 42%.

Median Incomes by area:



Source¹⁶

- The lowest median incomes in Great Yarmouth occur in the south Yarmouth wards and the Magdalen wards in Gorleston.
- The average median income for all wards in Great Yarmouth is £13,674.

Point to note: the median defines as the middle value in the frequency distribution, below and above which lies frequencies with equal values - in other words the mid point of income distribution.

¹⁶ CACI Data 2003

2.4 Business formation/deformation

VAT registered businesses

	Great Yarmouth (numbers)	Great Yarmouth (%)	Eastern (%)	GB (%)
Registrations	170	7.4	9.9	10.1
Deregistrations	175	7.6	9.7	10.1
Stock	2,295	-	-	-

Source¹⁷

- Both new business registrations and deregistration are running significantly below the regional and national averages.

Point to note: The table above shows the total number of businesses (stock) in the Great Yarmouth Borough and the number of new businesses forming (VAT registrations) and the number disbanding (VAT deregistration).

2.5 Deprivation levels in the borough.

The 2000 Index of Deprivation ranked the Borough of Great Yarmouth in the country (out of a total of 354) as:

- 5th in terms of intensity of deprivation
- 43rd in terms of the scale of deprivation

Multiple Deprivation:

Ward	Norfolk Status (out of 230)	National Status (out of 8414)
Regent	1	19
Nelson	2	37
Northgate	5	461
Lichfield & Cobholm	6	568
Magdalen West	7	589
Magdalen East	10	673
Claydon	11	699
Yarmouth North	29	1666
St Andrews	15	945
Caister North	32	1805
Hembsy	33	2668

Source¹⁸

The index is made up of a number of different domains and shows the degree of deprivation for each issue:

Housing Ranking:

Ward	Norfolk Status (out of 230)	National Status (out of 8414)
Nelson	1	530
Regent	2	673
Northgate	10	1674

¹⁷ Nomis labour market profile 2003

¹⁸ Indices of deprivation 2000

Claydon	13	1765
Magdalen East	14	1868
Yarmouth North	16	2086
Winterton and Somerton	18	2295
Lichfield and Cobholm	31	3114
St Andrews	33	3156
Martham	35	3363

Source¹⁹

Income Ranking:

Ward	Norfolk Status (out of 230)	National Status (out of 8414)
Regent	1	63
Nelson	2	71
Lichfield and Cobholm	5	484
Claydon	6	492
Magdalen West	9	553
Northgate	11	698
Magdalen East	10	655
Yarmouth North	23	1408
St Andrews	24	1540
Hemsby	31	1882

Source²⁰

Health Ranking:

Ward	Norfolk Status (out of 230)	National Status (out of 8414)
Regent	1	183
Nelson	4	494
Magdalen West	6	692
Magdalen East	7	815
Northgate	10	933
Claydon	14	1358
Lichfield and Cobholm	15	1404
Winterton and Somerton	25	1886
Yarmouth North	28	2104
Gorleston	31	2143

Source²¹

2.6 Local economy/ Infrastructure/ regeneration initiatives:

Issues to consider:

An outer harbour is planned for Great Yarmouth. What would be its impact?

- Aim is to sell Great Yarmouth as a distribution centre for continental Europe. It is hoped this would encourage companies to move to the area but would rely on other changes in infrastructure such as better road and rail links to make it truly attractive for companies to invest.

¹⁹ Indices of deprivation 2000

²⁰ Indices of deprivation 2000

²¹ Indices of deprivation 2000

- The economic situation in Europe would likely impact on this in the short term and its possible positive benefits would only start to be seen in the longer term - 20 years plus.
- It is hoped that in the longer term there would be a decanting of expertise from areas such as Cambridge where prices/ costs are so high for companies and individuals.
- It is likely that if this project were successful we would in due course see increases in migration to the area increasing the demand for housing, particularly in the private sector.

Potential for Ferry Link to Europe:

- Likely to create a market for 'short stay tourists' both those staying over before travelling to Europe and those coming from Europe to visit Great Yarmouth and the Broads.
- To encourage day trippers from Europe, improvements would be needed to the seafront and maritime attractions along with easy access to marinas where boats can be hired to tour the Norfolk Broads.
- Would the current makeup of tourist accommodation meet this need or would it require different types such as large chain motels?
- Local landlords may wish to move back to providing holiday accommodation to take advantage of high paying 'short stay' tourists. This could result in further reductions in the supply of temporary accommodation.
- Possibility of increased migration from Europe for work or to buy second homes. Potentially, this could create further decreases in property supply in the private sector.
- There would be an increase in support services needed for the ferries ranging from technical support to services for the tourists. Potential for engineering and boat building/ repair firms to move back to the area. Again this would mean greater need for accommodation to house the staff of these companies.

Regeneration Initiatives

Regeneration is seen as very much a key issue – 30% of government funding for housing is for regeneration.

Neighbourhood Renewal Fund (NRF):

- Current funding to finish in 2006
- Likely to be replaced by three further years of funding under a different name to be based on deprivation but would require Great Yarmouth to show it had successfully used the previous years of NRF funding successfully.

3. The Housing Market in Great Yarmouth

3.1 Household Makeup:

In Great Yarmouth there were 39,380 households in 2001. According to the census 98% of the resident population lived in households. The remainder lived in communal establishments. The average household size was 2.3 with an average number of 5.3 rooms per household.

- One person households formed 31% of households in Great Yarmouth - slightly above the average for England and Wales of 30%.
- Pensioners living alone made up 17.4% of households in Great Yarmouth compared to an average of 14.4 % for England and Wales.
- All other pensioner households formed 11.4% of households in Great Yarmouth which is again above the national average of 9.4%
- Lone parent households with children comprised 6% of households in Great Yarmouth - slightly below the average of 6.5% for England and Wales.
- Households containing dependent children formed 27.5% of households in Great Yarmouth which is below the average for England and Wales of 29.5%

Source²²

Housing Implication

Great Yarmouth is 3% above the national average for the number of pensioners living alone and 2% above the national average for the number of pensioner households. This suggests that the needs of the elderly and particularly the most vulnerable, will need to play an integral part in housing and support provision available in the borough

3.2 New household formation/ concealed households:

The Housing Needs Survey 2000 identified the following:

- Estimated number of 2600 concealed households who will form their own household within the borough.
1.
 - New household formation will run at 520 on an annual flow basis.
 2.
 - 86% of concealed households within the borough are young people wishing to set up their own household who are the children of Great Yarmouth residents.
 - 88% of new households would have incomes below the national average.

Source²³

²² Census 2001

²³ Housing Needs Survey 2000

3.3 The Housing Stock in Great Yarmouth:

The total housing stock for the Great Yarmouth Borough is 40,000. Below is a breakdown of the ownership types:

Breakdown of ownership types in Great Yarmouth

Ownership Type	Housing Needs Survey 2000 (%)	Census 2001 (%)
Owns Out Right	36	35
Owns with a mortgage or loan	35	34
Total owner occupiers	71	69
Shared ownership	N/a	0.23
Renting from the council or Housing Association	21	18
Privately rented	8	8

Source²⁴ & ²⁵

3.4 Condition of the Housing Stock

Private Sector Conditions:

Most private sector dwellings in the borough do not show symptoms of serious disrepair or unfitness. However, those that do tend to be centred in the most deprived areas.

Unfitness is defined in law. It can constitute one or a number of potential defects:

- serious disrepair
- inadequate facilities for food preparation
- dampness
- poor amenities or lack of suitable toilet facilities

The Private Sector Housing Condition Survey 1999 highlighted certain main issues:

- The most serious problem in Great Yarmouth was disrepair constituting 36% of private sector housing.
- 6% of private sector housing is statutorily unfit. This is just below the national average but a further 12% were seriously defective and in danger of becoming unfit.
- Levels of unfitness are highest in older terraced properties: 11.5 % of terraced housing and 13.4% of all housing built before 1919.

²⁴ Housing Needs Survey 2000

²⁵ Census 2001

- There are high levels of defects in inter war and post war housing.
- 1 in 7 owner occupiers live in homes with poor energy efficiency.
- 1 in 3 private tenants live in homes with poor energy ratings compared to 1 in 50 Housing Association tenants.

Source²⁶

HMO's:

In Great Yarmouth, as at 2003, there were estimated to be 600 houses in multiple occupation forming 21% of the private rented sector:

Problems associated with HMO's include:

- Overcrowding
- Poor heating and insulation provision
- Poor emergency systems – fire alarms/ escapes, lighting etc.
- Lack of basic amenities
- Mismanagement
- Disrepair

3.5 The Private Sales Market:

Prices in the private sales market have risen significantly in the past three years. The tables below show the annual rate of house price inflation for Great Yarmouth compared to the Norfolk and East of England averages.

Annual rate of house price inflation

Year	Great Yarmouth	Norfolk	East of England
2003	14.43%	14.2%	12.1%
2002	25.2%	26.9%	22.0%
2001	26.1%	16.4%	14.1%

Source²⁷

- In each of the three years the rate of house price inflation in Great Yarmouth has exceeded the average for the East of England.
- Over the three years the average house price inflation for Great Yarmouth was 21.91% compared to 19.16% for Norfolk and 16.0% for the East of England.

Housing implication

While house prices in Great Yarmouth have risen steeply in the last few years this has not been accompanied by a similar rise in incomes. Increasingly, this has meant that for many residents accessing the private sales market is not financially viable - meaning that social housing or the private rented sector are the only options available to them.

However, while prices have risen substantially in Great Yarmouth they are still relatively cheap when compared to the averages for Norfolk and the East of England.

Average price of all dwellings

Year	Great Yarmouth	Norfolk	East of England
2003	£102,215	£136,419	£168,691
2002	£86,690	£117,663	£147,146
2001	£69,584	£95,481	£123,417

Source²⁸

- In 2001 the average price for all dwellings in Great Yarmouth was 37% below the average for Norfolk and 77% below the average for the East of England.
- In 2002 the average price for all dwellings in Great Yarmouth was 35% below the average for Norfolk and 69% below the average for the East of England.
- In 2003 the average price for all dwellings in Great Yarmouth was 34% below the average for Norfolk and 65% below the average for the East of England.

Housing Implication

While the differences in average house prices between Great Yarmouth, Norfolk and the East of England is narrowing it is still evident that prices are relatively lower in Great Yarmouth. This could mean Great Yarmouth will increasingly be viewed as a 'cheaper option' particularly for people working in surrounding areas such as Norwich where prices are substantially higher. Competing with purchasers who work out of the area would become increasingly difficult for Great Yarmouth residents as long as average wage levels are so far below that of the averages for the region as a whole. This will mean that for many Great Yarmouth residents private renting and social housing will be the only viable options open to them.

Breakdown of property price by type and % volume of sales.

Property Type	% of sales	Average Price
Flat/Maisonette	5%	£55,204
Terraced	43%	£73,876
Semi-detached	22.4%	£104,753
Detached	29.6%	£149,200

Source²⁹

²⁸ Proviser (land registry) 2003

²⁹ Proviser (land registry) 2003

Housing implication

You will notice that by far the largest volume of sales was for terraced housing – 43%. This has traditionally been considered ‘market entry level housing’. A recent survey of local estate agents found only 19% of all buyers were first time buyers suggesting that with the rise in prices terraced accommodation is now being bought by other sectors of the market. When you combine this demand from other groups with the low incomes and out of area competition this suggests that many first time buyers may now have to look at purchasing flats in an attempt to ‘get a foot on the property ladder’. However, this would be difficult as the figures above underline the Housing Needs Survey 2000 findings that flats to purchase are in short supply.

Breakdown of households living in a particular property type at 2001:

Property Type	Great Yarmouth	England and Wales
Detached	29.2%	22.8%
Semi-detached	24.4%	31.6%
Terraced	32.1%	26.0%
Flat	13.2%	19.2%

Source³⁰

- Terraced housing makes up the most prevalent property type for households in Great Yarmouth at 32.1% which is significantly above the average for England and Wales of 26%.

Property turnover rates:

Local estate agents report property turnover rates currently running at:

- 2 weeks for 2 bedroom properties
- 4 weeks for three bedroom properties

Source³¹

Housing Implication:

When properties are only staying on the market for such short spaces of time this suggests a buoyant and healthy market. This is backed up by local estate agents who report a large shortfall in availability of 2 and 3 bedroom properties below £110,000 in price.

Mortgage Lending rates:

The council of mortgage lenders reported record levels of mortgage borrowing by October 2003 - a total gross figure of £27.5 billion. However, first time buyers only accounted for 27% of all loans for house purchase. The CMLs estimates on fixed and variable rate borrowing show a notable fall in the popularity of fixed rate mortgages.

Nationally the average lending rates were as follows:

³⁰ Proviser (land registry) 2003

³¹ GYBC estate agent survey 2003

- At October 2003 first time buyers borrowed on average 2.92 times their income and 89% of their property price
- Movers borrowed 2.8 times their income and 71% of the property price. Source ³²
- First time buyers would need an income of about £24, 500 to buy a terrace house in Great Yarmouth. £18, 500 to buy a flat, unless they have capital. However, the average median income in the borough is £13, 674.
- In 2000, the housing Needs Survey estimated that 66% of concealed households were unlikely to be able to buy unless they had capital or could find a flat to purchase. In 2004 this figure is likely to be more like 88% based on a maximum average rise in income of 3% per year.

Future implications for the private sales market:

Interest Rates:

Currently the Bank of England lending rate is 4.0% ³³ . While the rate has risen twice recently it is still relatively low when compared to the rates seen in the eighties and early nineties. Mortgage repayments are now forming quite a small percentage of homeowner’s income –13.6% of gross income³⁴.

However, the overall burden of debt that people are carrying has increased significantly due to the low rates and consequent comfortable repayments. While rates remain low and the economy is healthy this debt is manageable. However, if the economy was to suffer a downturn and interest rates rose then this debt burden could become disastrous for many families. We would then likely see increased rates of property repossession and associated homelessness. The consensus view in the city is that the current Chancellor will adopt a policy of small but regular rises in interest rates to discourage people from increasing their debt burden further.

Controlled and slow rate rises would not have a significant effect on the housing market in the short term but would certainly slow prices in the medium term. However, could Great Yarmouth’s house inflation continue at a higher rate for longer to ‘catch up’ with average prices elsewhere in Norfolk?

3.6 New homes production

The Norfolk Structure Plan allocates 4,700 houses for the Great Yarmouth District from mid-1993 to mid 2001. This is an average of 261 per year.

House completion figures

Year	Number completed
1999	262
2000	188
2001	185

³² Council of mortgage lenders report 2003

³³ Bank of England 2004

³⁴ Council of mortgage lenders report 2003

2002	136
2003	139

Source³⁵

The planning department indicated that although the number of completions has declined in recent years this is expected to increase in the future as the following large sites are starting to produce completions:

- Lowestoft Road, Hopton – total 175 units.
- Hall road, Martham – total 105 units
- South Gorleston – 300 – 400 units

Full consent is also expected to be given shortly at Waters Lane, Hemsby (110 units) and Cley Lane, Bradwell (92 units)

Planning expects that with these larger sites coming on line that the level of future completions will be closer to the structure plan rate.

3.7 The Private Rental Market:

The private rental market in Great Yarmouth is predominantly made up of small landlords with a couple of investment properties each rather than professional landlords with large property stocks. The rental market is very much 'benefit led' with local lettings agents stating 90% ³⁶ of their lets are to housing benefit clients.

Availability:

A survey of local lettings agents found on average they only had 8 properties available for immediate letting. They report large shortfalls in the supply of rental accommodation in relation to demand, particularly for 3 bedroom properties.

Housing Implication

There is evidence from our agents survey and homelessness statistics that the large increase in house prices has seen many landlords selling their rental properties further reducing the supply of private rental accommodation.

Rent Levels

Snapshots of private rent levels:

Indicative rent levels set by the rent office for 1st February 2004

Number of rooms	£/p per week
1 Room (where substantial board is provided)	56.63
1 Room (where a kitchen or toilet is shared)	44.42
1 Room (with no shared use of kitchen or toilet)	54.80
2 Rooms suitable for living in	62.88
3 Rooms suitable for living in	74.71
4 Rooms suitable for living in	83.36

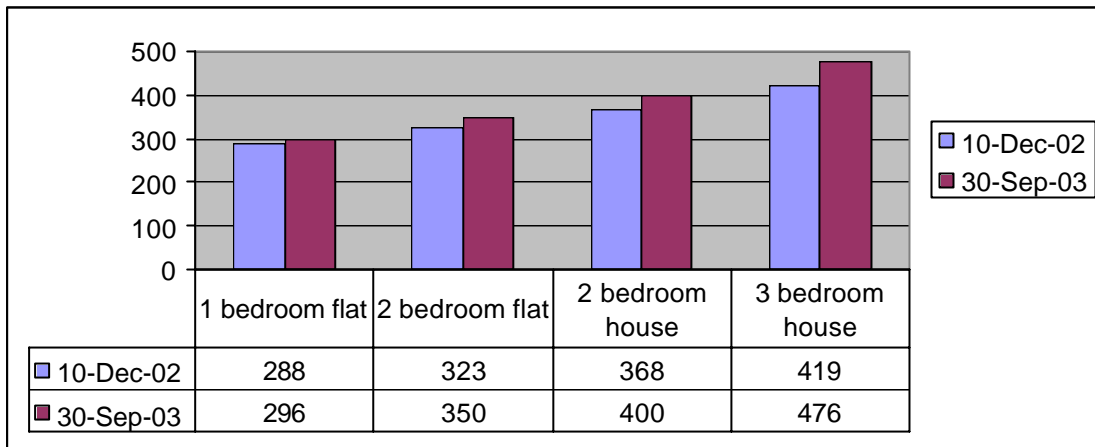
³⁵ GYBC planning department 2004

³⁶ GYBC estate agent survey 2003

5 Rooms suitable for living in	86.54
6 Rooms suitable for living in	109.80

Source³⁷

Rent level snapshot by bedroom category:



Source³⁸

In the nine month period average rental levels have increased by:

- 3% for a 1 bedroom flat
- 8% for a 2 bedroom flat
- 8% for a 2 bedroom house
- 12% for a 3 bedroom house

Housing Implication:

There is a substantial gap between the benefit levels payable and the current rent levels, partially for larger properties. The Housing Needs Survey 2000 commented that the private rented sector was generally not affordable to people in low paid work in Great Yarmouth. This must be increasingly true but also the case for many households on full benefit unless they go for small properties.

4. Homelessness

4.1 Homelessness Applications/Acceptances:

Current Situation

- Homelessness applications to the Borough Council have increased by 88% in the years April 1997 to April 2003.

³⁷ Norfolk Rent Service 2004

³⁸ GYBC estate agent survey 2003

- In 2003/04 they have continued to rise by 28.4%

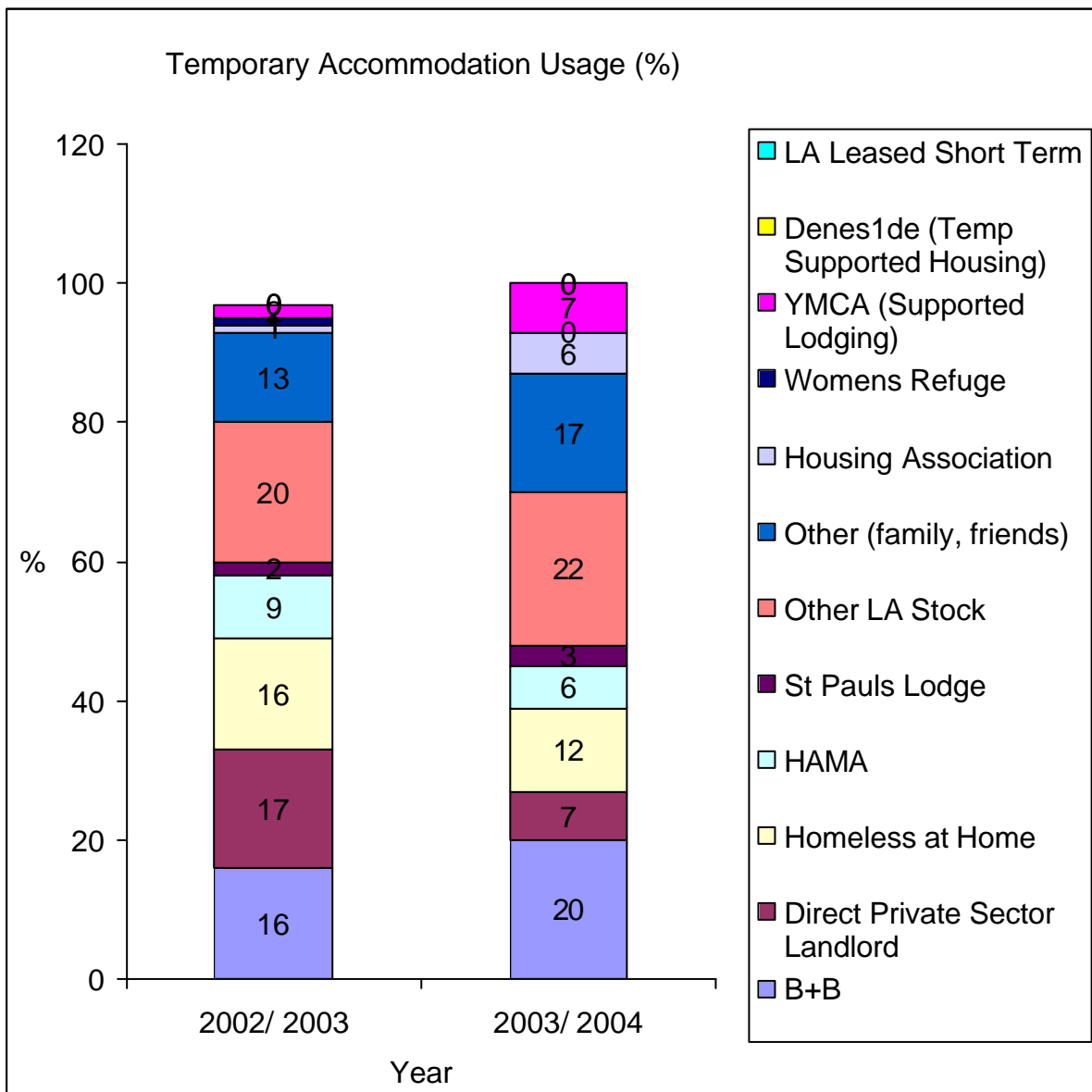
Historical Perspective:

- Average monthly homelessness acceptances have increased year on year between 1998 and 2003, making up a 47% rise over the five year period. In 2003/04 the % rise is 62%

4.2 Temporary Accommodation usage:

- In 2002/03 there were on average 148 households in temporary accommodation per month.
- In 2003/04 there were on average 227 households in temporary accommodation per month.
- This is a rise of 53% in the average numbers in temporary accommodation per month.

Breakdown of temporary accommodation usage (%)



- There has been a 10% decrease in the usage of Direct Private Sector Landlords between the two years.
- The usage of Bed and Breakfasts has increased by 4% over the same period.

Housing Implication

Recent changes in legislation regarding the amount of time Local Authorities can accommodate homeless families in B+B's means that other sources of move on/temporary accommodation will need to be identified. This pressure on other sources of temporary accommodation has been further intensified by the fact Local Authorities seem to be using Great Yarmouth to house their statutorily homeless families. Price rises in the private market have also seen many private landlords selling up and so further reducing the level of supply.

4.3 Reasons for Homelessness:

Homelessness applications by reason for previous 3 years (%)

	2000/01	2001/02	2002/03
Domestic violence (partner)	10	13	12
Domestic violence (assoc)	4	2	6
Non-violent Relationship Breakdown	5	6	6
Parental Eviction	10	10	17
Eviction by Relative/ Friend	8	10	4
Assured Shorthold Termination	19	20	21
Breach of Tenancy/ Other Loss	10	11	20
Unfit/ Unsuitable Accommodation	2	6	n/a
Loss of Tied Accommodation	1	1	0
Mortgage Arrears (owner occupier)	7	4	3
Loss of Public Sectors Accommodation	0	0	0
Release from Hostel/ Prison/ Institution	2	1	1
Not Reasonable to Remain (med/ finance)	18	13	n/a
No Fixed Abode	3	4	9
Emergency Fire/ Flood	1	0	1
Persons from Abroad	0	0	0

Source ⁴⁰

- In each of the last three years private sector assured shorthold termination was the single biggest reason for homelessness applications (19-21%).
- In 2002/03 the second biggest cause of a homelessness application was breach of tenancy or other loss of private rented accommodation making up 20% of all applications.

³⁹ GYBC Homelessness department

⁴⁰ GYBC Homelessness department

- In 2002/03 parental eviction made up 17% of homelessness applications a 7% rise on the previous 2 years.
- The Homelessness Strategy 2003 identifies that this cause plus other forms of relationship breakdown made up over 40% of the causes of homelessness in each of the past 6 years.

5.0 Housing and Support for Vulnerable groups

Great Yarmouth Borough Council recently completed its housing and support strategy. The strategy sets out the key issues of need in terms of housing and support services for the following thirteen vulnerable groups:

- People with a physical disability
- Older people
- People with a sensory impairment
- Offenders and people at risk of offending
- People who misuse substances
- Teenage parents
- Travellers
- Young people at risk and leaving care
- People with HIV/AIDS
- People with learning difficulties
- People with mental health problems
- People from black and minority ethnic groups
- People who experience domestic violence

While the strategy identifies a number of specific gaps in prioritisation which will require capital and revenue funding the needs of all these groups are central to the housing provision provided by GYBC. The two groups with by far the highest prevalence rates and levels of need in Great Yarmouth are:

5.1 People with a physical disability

Prevalence:

The Census 2001 found that 21% of people in Great Yarmouth had a long term illness, health problem or disability. This was above the national average of 18.2%. It also reported that 3900 people in Great Yarmouth were in receipt of disability allowance at August 2000.

The Norfolk Joint Strategy used OPCS data to estimate there were 4,630 people with a limiting long term disability in Great Yarmouth at 2001. The strategy highlighted that disability rises with age particularly quickly amongst those over 50 with close to half of all adults over 70 with a disability.

Need

The Housing Needs Survey 2000 found that 12% of homes in the borough had somebody with a walking disability and 13% of this group contained someone who used a wheelchair.

The survey found that 34% of people felt their accommodation was unsuitable for their needs. Reasons given for this unsuitability were difficulty using facilities in the home, maintaining the home and garden and mobility.

Current provision/services:

- GYBC is currently in the middle of a Decent Homes Survey that will provide a full audit and database of adapted properties by 2008(estimated).
- Only about 4% of the social housing stock in Great Yarmouth is of mobility or wheelchair standard and much of this is designed for the elderly.
- The Housing Needs Survey 2000 found that about 9% of homes with disabled people had some form of adaptation carried out. Levels of adaptation were higher in the social housing sector (about 22.7% of disabled people's homes which compared with 9% for owner occupiers without a mortgage).
- Demand for home improvement agency and disabled adaptation from private owners on low incomes is currently far outstripping resource.
- Demand for non sheltered adapted or mobility level social housing properties is high.
- Part of the Housing Association Development Programme provides housing for people with a physical disability. This does not regulate the private housing sector. Private house builders are required to build a percentage of accessible homes in new developments or contribute to local facilities in some way. In practice, they often choose not to build accessible homes.

5.2 Older People

Prevalence:

Census projections suggest the following numbers of older people in Great Yarmouth:

Age group	2001	2006	2016
65-74	9224	9872	13536
75-84	6436	6723	7767
85+	2235	2500	3051

Source ⁴¹

Data from the Census 2001 also showed that 2300 people in Great Yarmouth received attendance allowance (paid to people above 65 who have supervision or help at home needs) suggesting there are large numbers of older people in the borough with significant support needs.

⁴¹ GYBC housing and support plan 2004

Need:**Current and future provision/services:**

- The County Council has been carrying out a major review of its residential homes, looking to replace some of them with housing with care ('very sheltered') schemes. There are 3 residential homes in Great Yarmouth run by Social Services (Clere House, Mildred Stone House and Magdalen House). Discussions are ongoing between Housing and Social Services to look at alternative services.
- The borough council has 1000 units of sheltered accommodation (15% of its stock) with a further 94 RSL units. There are also 64 units of very sheltered accommodation. There is a range of support "staying put" services available to both private and social housing residents.
- Some sheltered housing is no longer popular or is either converting to general needs accommodation or has been identified for major modernisation improvements for accessibility.
- The growth in numbers of frail older people will require expansion of home support services and adaptations. It is likely also to require development of further very sheltered housing, which could be based on the adaptation of some existing sheltered housing.

6. Demand/ Supply**6.1 The Housing Waiting List:****Context:**

Up until the 24th November 2003 Great Yarmouth Borough Council ran a housing register and allocations scheme. Housing need was assessed by way of a points system and properties were allocated accordingly. A separate transfer list was held for current tenants wishing to move.

In an effort to improve choice, fairness, transparency and ease of use Great Yarmouth Borough Council in conjunction with seven Housing Association partners launched a new Choice Based Lettings scheme called Homeselect on the 24th November 2003. This scheme operates a single housing register for all social housing applicants and transfers.

All applicants are given a banding determined by their need for housing, with gold denoting high need, silver medium need and bronze low need. A special emergency category also exists for those in very high immediate need.

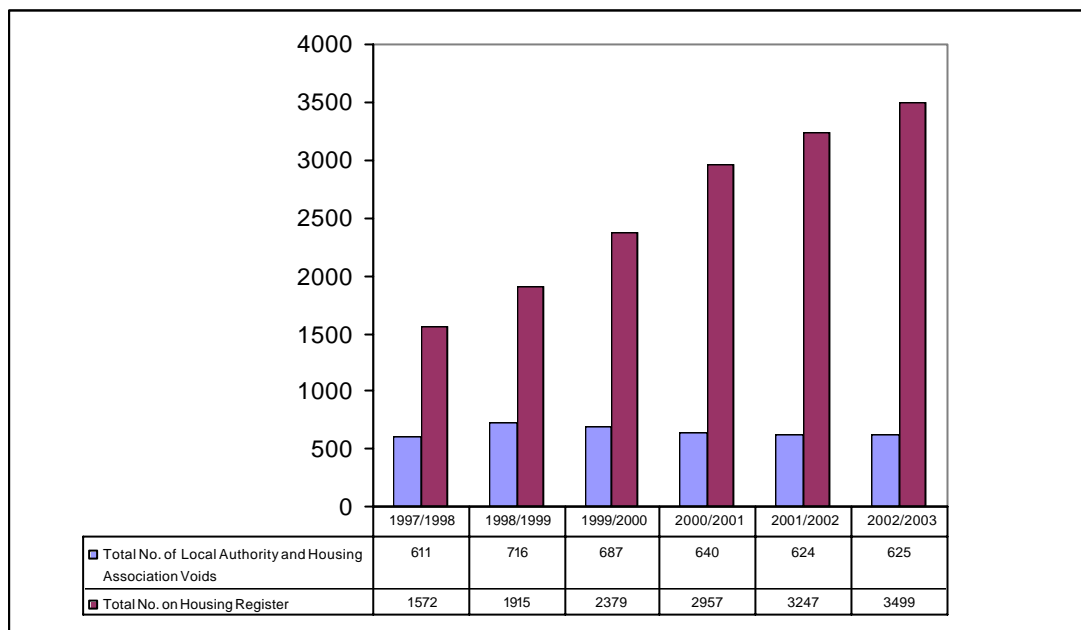
All available local authority and housing association properties are advertised on a fortnightly basis and applicants can then make a bid for suitable properties. These are then offered to the bidder with the highest priority band and longest registration date.

Current Situation:

- The average number on the housing register for this financial year is 3418.

Historical Perspective:

Total number on housing register against Local Authority/ Housing Association voids per year for previous 6 years

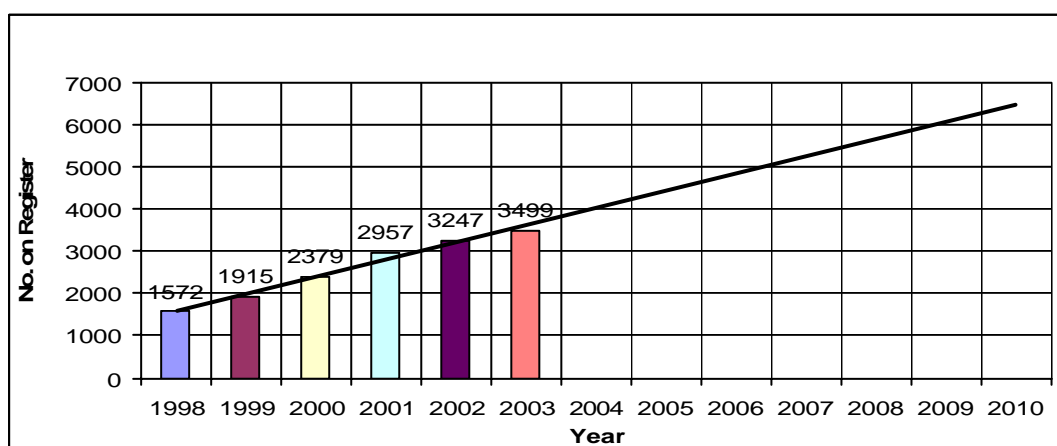


Source⁴²

Note: Housing register figures need to be treated with caution as they can be affected by changes in eligibility, reviews and the introduction of new schemes such as choice based lettings. However, they do reflect the demand for social housing. Whereas in 1997/ the total number of people on the housing register exceeded the number of voids by 60%, in 2003, this figure is over 80%.

Future projections:

Future projections of numbers on the waiting list per year for next 6 years based on current trends.



Source⁴³

⁴² GYBC housing ohms system 2004

⁴³ GYBC housing ohms system 2004

Housing Needs Assessments focus particularly on 'true voids', which are properties left empty by tenants leaving the sector or dying. Our statistics show that true voids for both council and RSL s taken together have declined by 16% between 1998 and 2003.

True voids

	Year				
	98/99	99/00	00/01	01/02	02/03
Council	411	372	358	358	346
RSL	200	186	173	217	179
Total	611	558	531	575	525

Source ⁴⁴

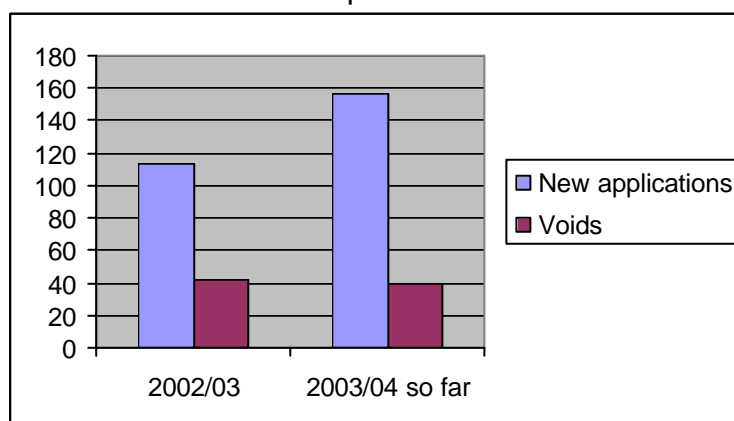
New application rates to the housing waiting list:

Current Situation:

- The average number of monthly new applications to the register for this financial year is 158.
- The average number of monthly voids for this financial year is 40.
- This means that average monthly voids for the year are running at 25% of the average monthly new applications to the register.

Historical perspective:

Average number of new applications to the housing register/against average voids per month.



Source ⁴⁵

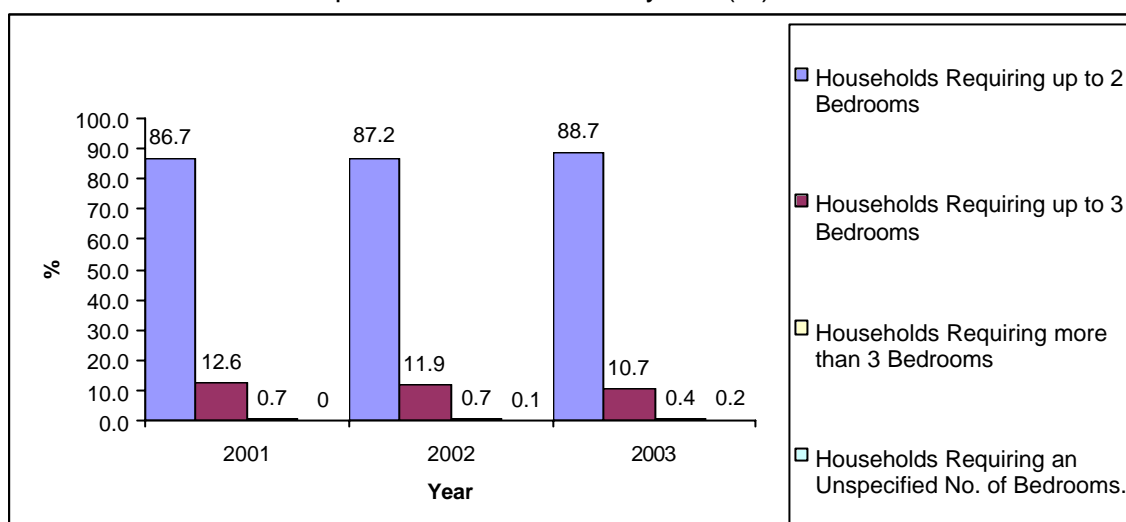
- Average new applications to the housing register were 114 per month in 2002/03 by 2003/04 this had risen by 37% to 156 per month.
- Average monthly voids are running at 37% of new applications in 2002/03. By 2003/04 this had fallen to 25% of new applications.

⁴⁴ GYBC housing ohms system 2004

⁴⁵ GYBC housing ohms system 2004

6.2 Waiting list property requirements:

Breakdown of property types required by people on the housing waiting list for previous three financial years (%)

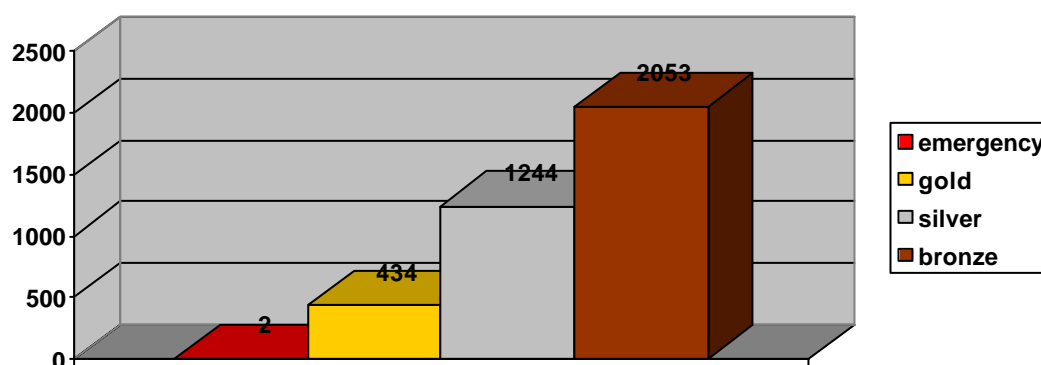


Source ⁴⁶

- Over the three year period households requiring up to two bedrooms rose slightly by an average of 1% per year.
- In the same period households requiring up to three bedrooms fell slightly by an average of 0.95% per year.
- Households requiring more than three bedrooms stayed constant between 2000/2001 – 2001/2002 but fell marginally by 0.3% by 2002/2003
- On average over the past three financial years 87% of households required up to two bedrooms, 12% required up to three bedrooms, 0.6% required more than three bedrooms and 0.1% required an unspecified number of bedrooms.

6.3 Snapshot of Homeselect banding breakdown:

At the 9/2/2004 the Homeselect housing register totalled 3733. A breakdown of the bandings for this list is shown below.



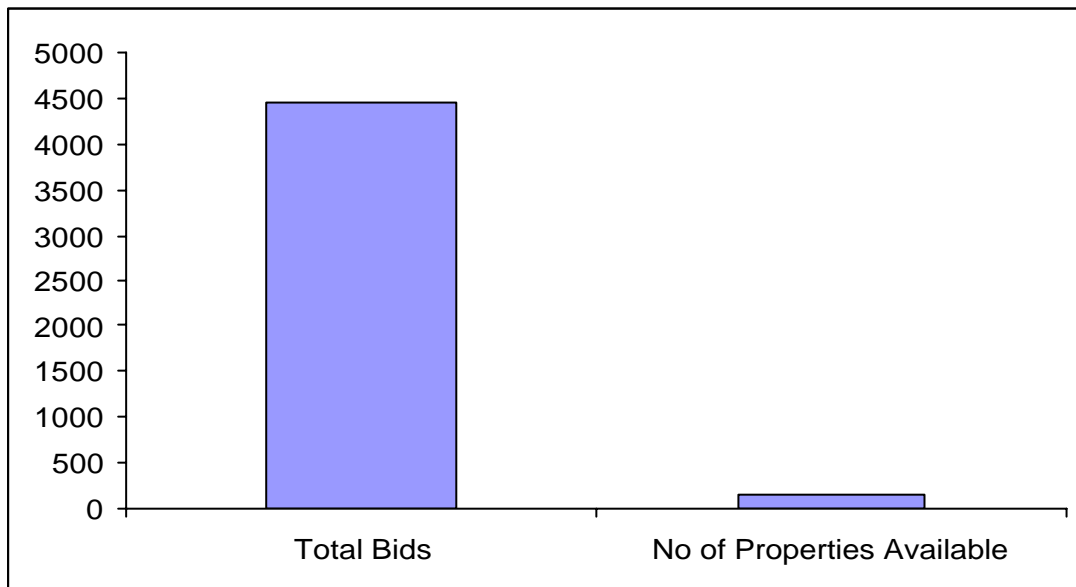
⁴⁶ Housing Investment Programme 1998 -2003

Source ⁴⁷

- Emergency category formed 0.05% of the register.
- Gold band formed 11.63% of the register.
- Silver band formed 33.32% of the register.
- Bronze band formed 55% of the register.
- 1678 households (45% of the register) are in need of re housing.

6.4 Demand/Supply of Homeselect Properties:

Total bids to Homeselect against total properties available:



Source ⁴⁸

- In the 8 bidding periods there have been since November 2003, there have been an average of 31 bids for each available property.

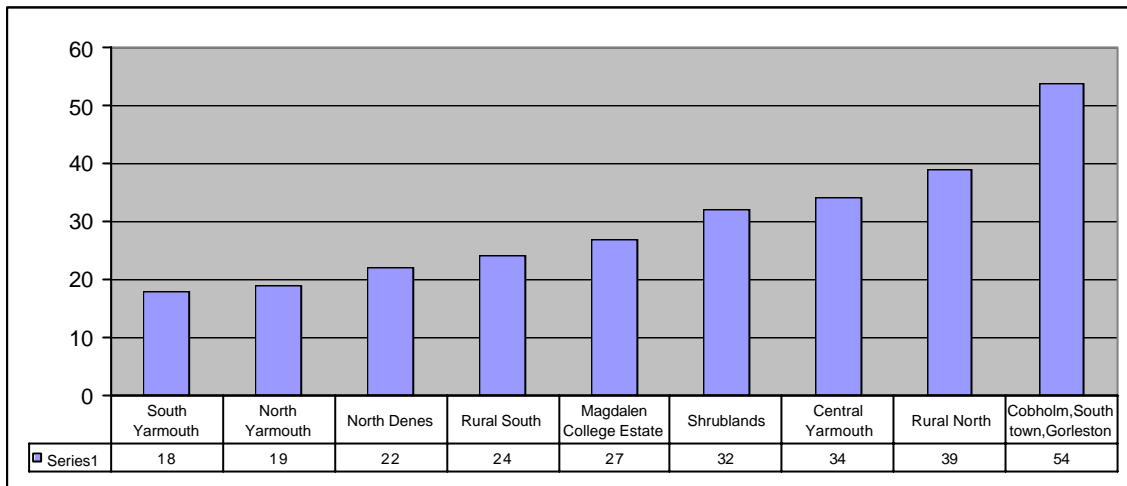
Homeselect bids by area:

As Homeselect settles in, we will be able to look at variations in demand between areas.

⁴⁷ GYBC housing ohms system 2004

⁴⁸ GYBC housing ohms system 2004

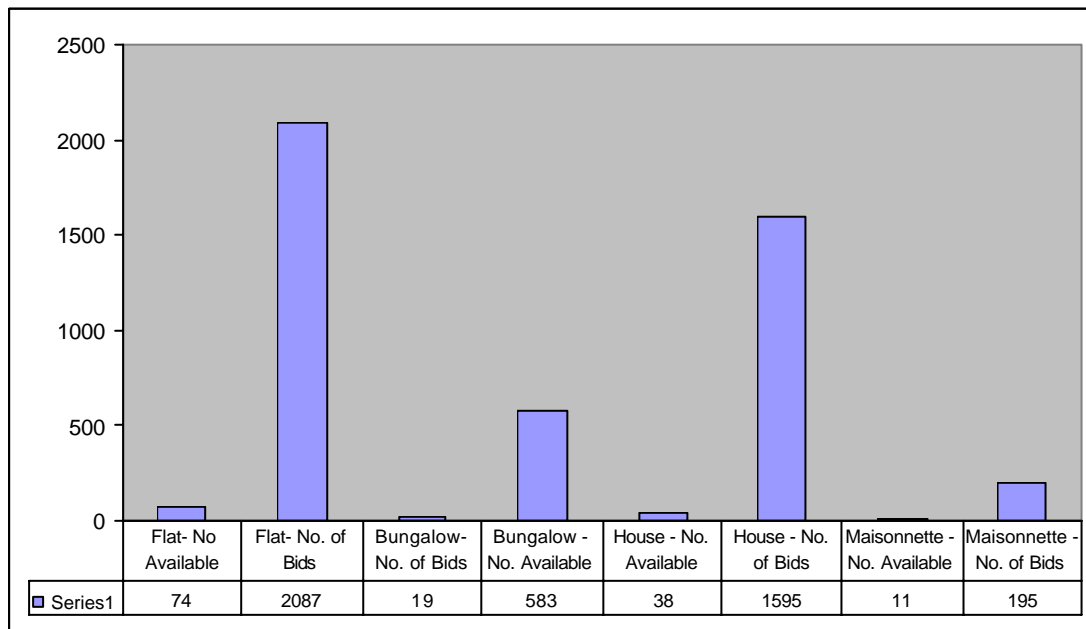
Average number of Homeselect bids per property in each of the 9 area groupings.



Source ⁴⁹

Point to note: The average number of bids per property in each area is probably determined as much by what properties have become available in these areas and the eligibility level set on them as it is people's area preferences. Nevertheless, it does give some indication of the popularity of certain areas. Also the high popularity of the Cobholm, Southtown, Gorleston, grouping is skewed by the fact the only properties that have come up in the scheme have been in Gorleston so it doesn't reflect the popularity of Cobholm or Southtown. Nevertheless, it does give some indication of the popularity of certain areas.

Total Homeselect bids for 8 bidding periods against properties available by property type:



Source ⁵⁰

On average over the 8 bidding periods there were:

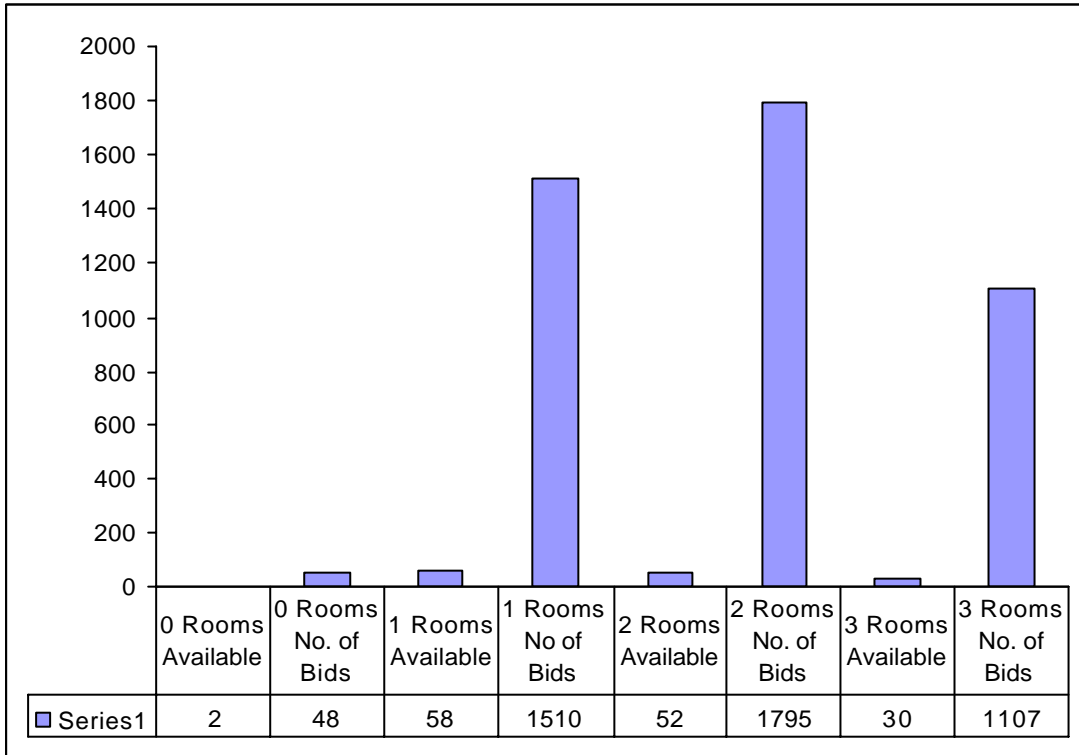
- 28 bids for each flat available.

⁴⁹ GYBC housing ohms system 2004

⁵⁰ GYBC housing ohms system 2004

- 30 bids for each bungalow available.
- 42 bids for each house available.
- 18 bids for each maisonette available.

Total Homeselect bids for 8 bidding periods against properties available by bedroom category:



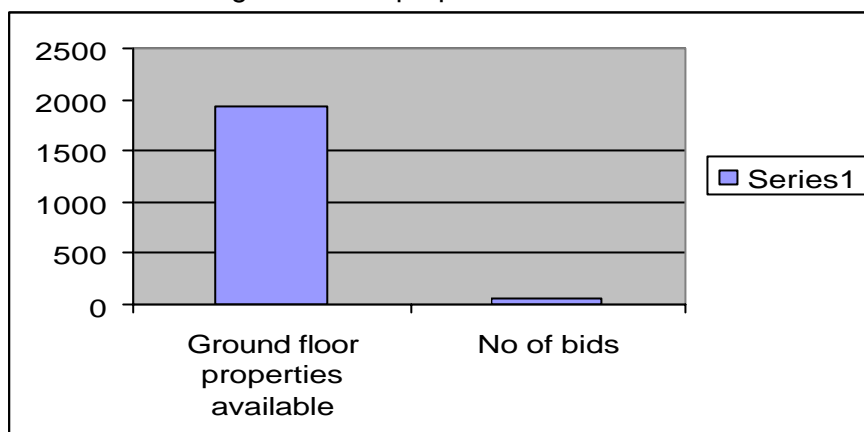
Source ⁵¹

On average over the 8 bidding periods there were:

- 26 bids for each 1 bedroom property available.
- 36 bids for each 2 bedroom property available.
- 37 bids for each 3 bedroom property available.

⁵¹ GYBC housing ohms system 2004

Total Homeselect bids for ground floor properties for 8 bidding periods against ground floor properties available.



Source ⁵²

- On average there were 32 bids for each ground floor property available in the 8 bidding periods.
- Overall it is too early to identify trends in demand for areas and property types though Homeselect. All are in high demand. However, demand appears particularly high against availability for bungalows and ground floor properties and for 2 and 3 bed houses.

7.0 Increases /decreases in supply

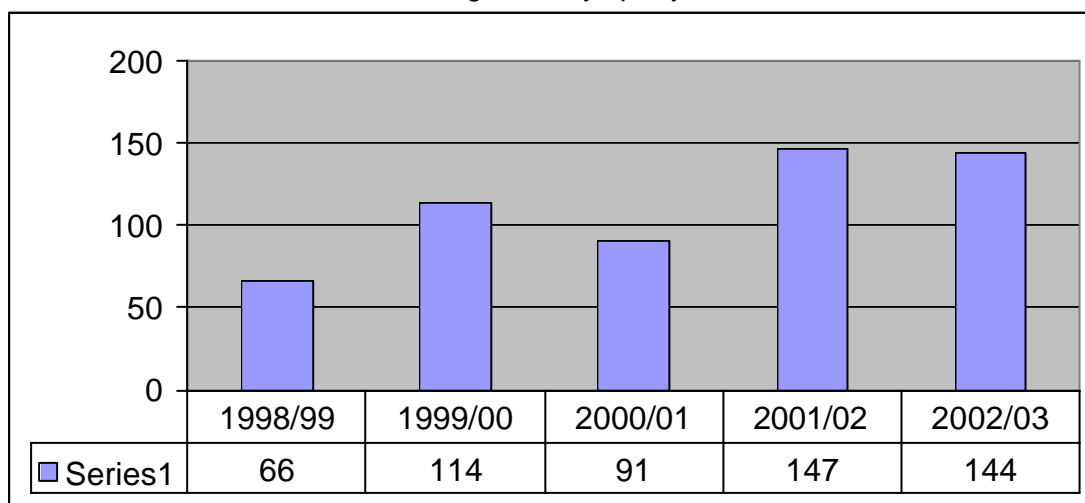
7.1 Right to Buy:

Current Situation:

- Rights to buys applications are averaging 20 per month for this financial year.

Historical Perspective:

Total right to Buys per year

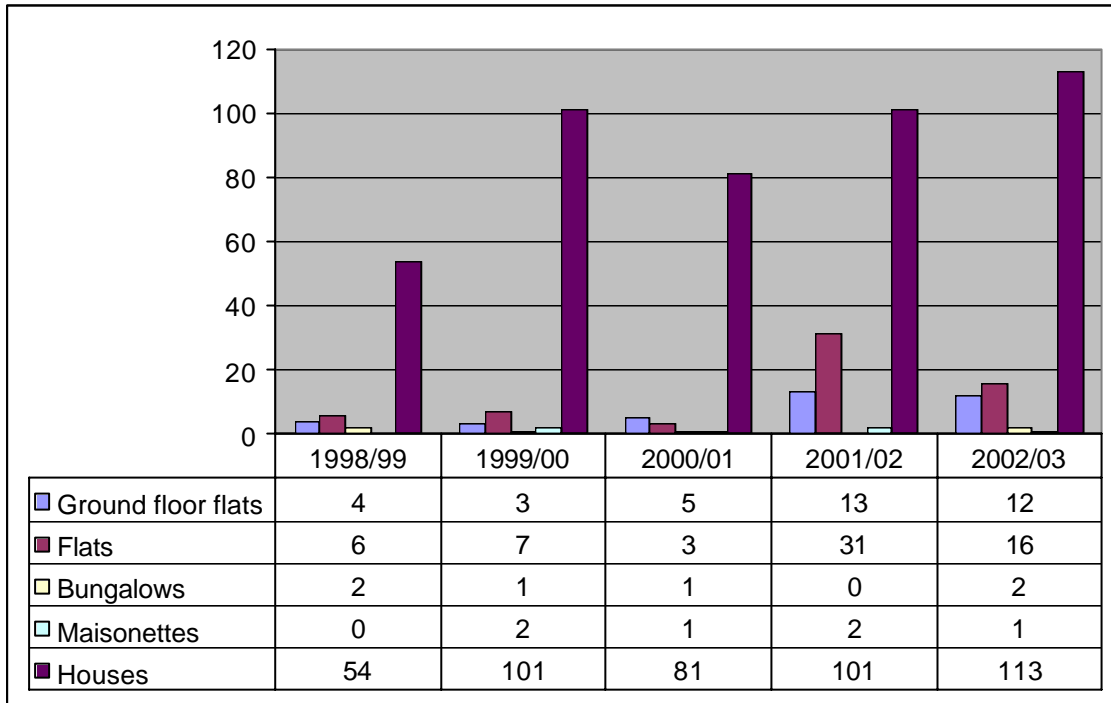


Source ⁵³

⁵² GYBC housing ohms system 2004

- Right to buys have averaged 112 per year over the previous five years.
- Right to buys have increased by 118% over the five year period. However, this has not yet affected vacant properties proportionally.

Right to Buys by property type per year



Source⁵⁴

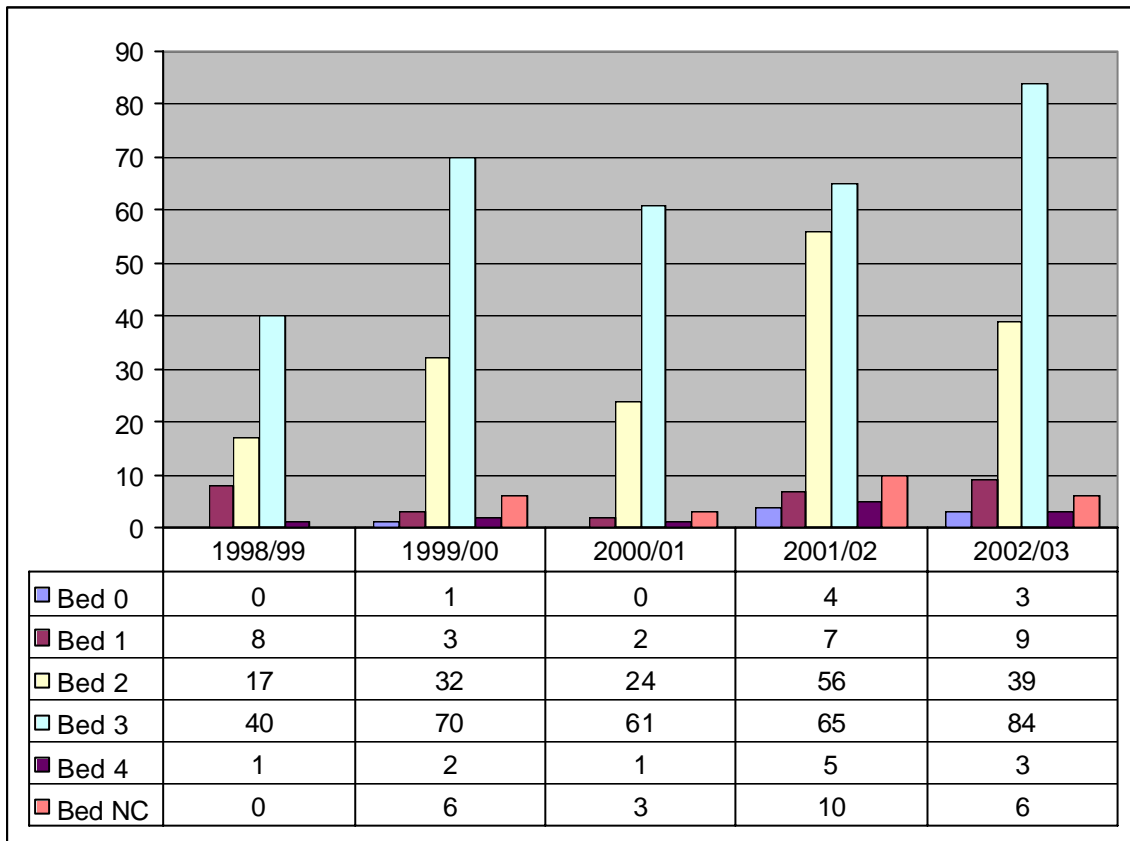
Over the past five years:

- 7% of all right to buys have been for ground floor flats.
- 11% have been flats.
- 2% for bungalows and flats.
- 80% for houses.

⁵³ GYBC housing ohms system 2004

⁵⁴ GYBC housing ohms system 2004

Right to Buys by bedroom number per year



Source⁵⁵

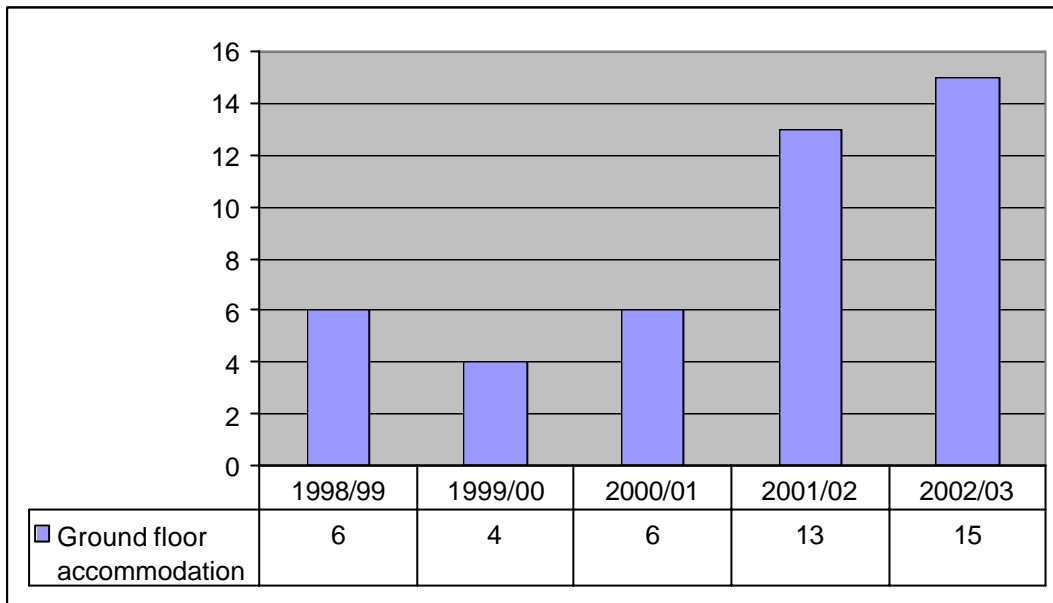
Point to note: The category bed NC stands for non categorised when entered into ohms.

Over the past five years:

- 5% of all right to buys have been for 1 bedroom properties.
- 30% for 2 bedroom properties.
- 57% for 3 bedroom properties.
- 2% have been for 4 bedroom properties.

⁵⁵ GYBC housing ohms system 2004

Right to Buys of ground floor accommodation (bungalows/ground floor flats etc) per year



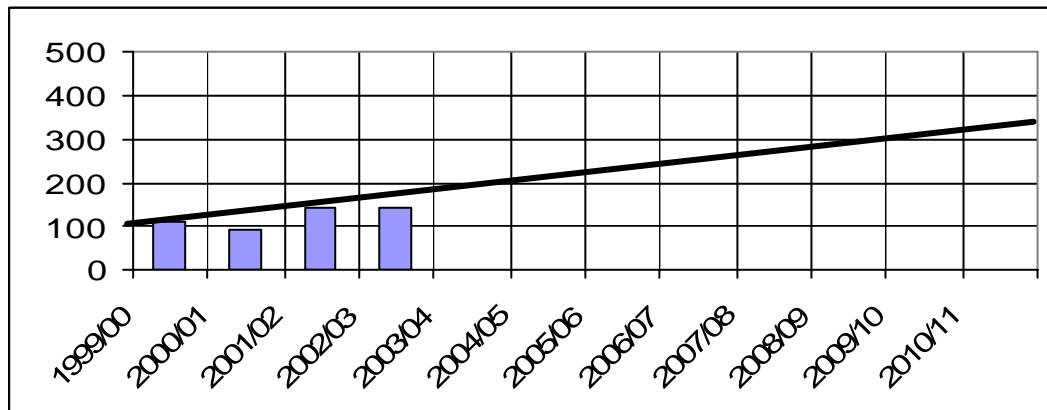
Source ⁵⁶

Over the past five years:

- Right to buys for ground floor properties have averaged at 9 per year.
- Right to buys for ground floor properties have increased by 150%

Future Situation:

Future projections of total right to buy levels per year assuming current trends.



Source ⁵⁷

7.2 RSL new properties (new acquisitions /new build)

Current Situation:

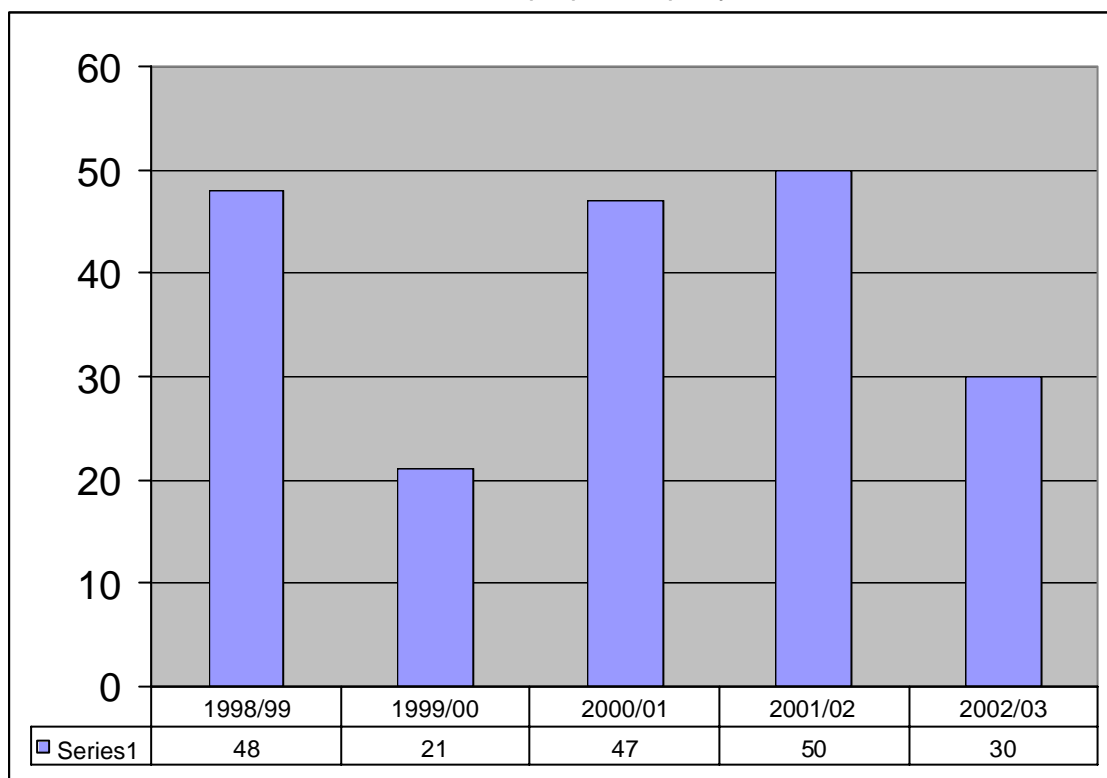
- There are 40 additional RSL rented dwellings planned for 2003/04.

⁵⁶ GYBC housing ohms system 2004

⁵⁷ GYBC housing ohms system 2004

Historical Perspective:

Total RSL new properties per year



Source⁵⁸

Over the past five years:

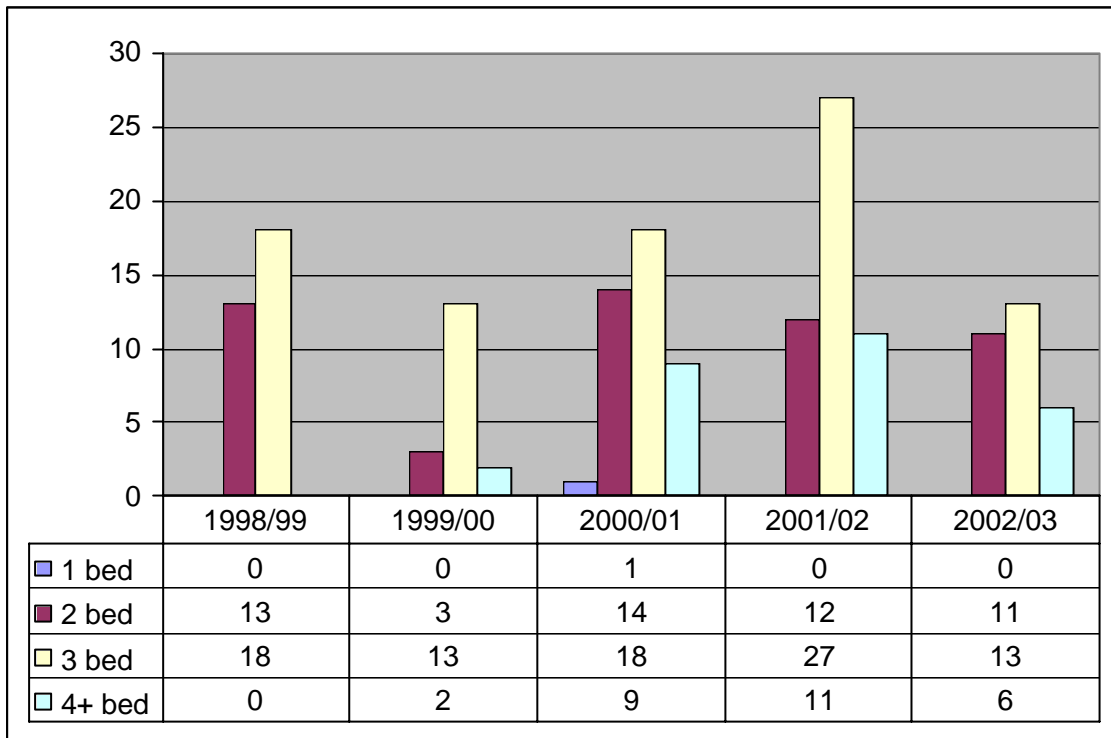
- RSL new properties are averaging 39 per year.
- RSL new properties decreased by 40% between 2002 and 2003.

Housing Implication

As total RSL new properties are running on average at only 39% of total right to buys over the past five years this suggests that the supply gap will continue to widen unless other sources of supply or other housing options are utilised.

⁵⁸ Housing Corporation allocation

RSL new Properties for houses by bedroom category per year

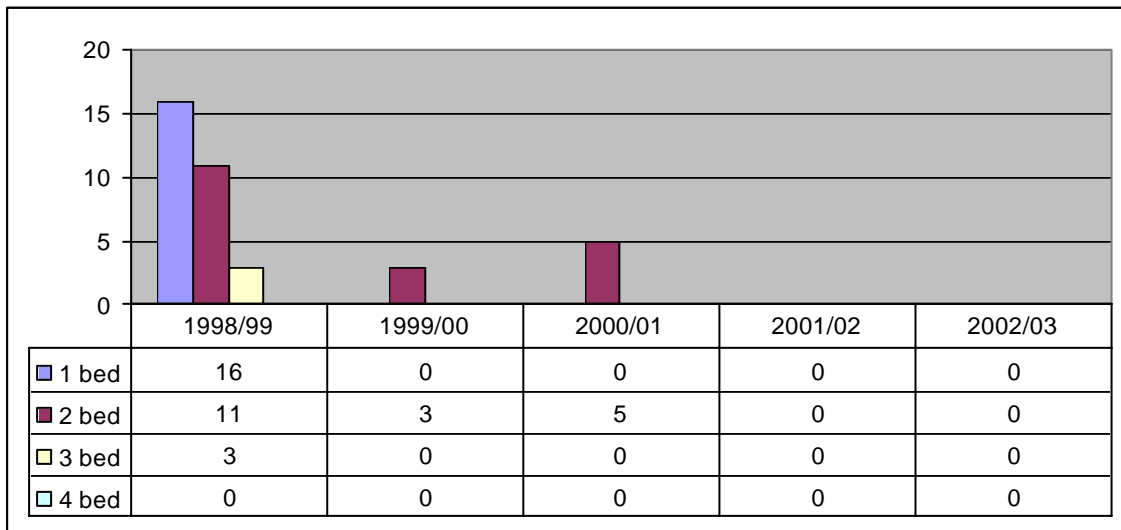


Source⁵⁹

Over the past five years:

- 31% of RSL new properties have been 2 bedroom houses.
- 52% have been 3 bedroom houses.
- 16% have been 4 bedroom houses.

RSL new properties for flats by bedroom category per year



Source⁶⁰

⁵⁹ Housing Corporation allocation

⁶⁰ Housing Corporation allocation

Housing Implication

Over the last five years new RSL properties make up only 58% and 32% of right to buys for 2 and 3 bedroom properties respectively. This highlights that the supply shortage will be the acutest in the 3 bedroom category suggesting such family accommodation will become a scarcer and scarcer resource in the forthcoming years unless this shortfall can be met through other options.

Future Situation: (planned from HIP)

According to the HIP 2003/04:

- There are 40 additional RSL rented dwellings planned for 2003/2004 and 70 proposed for 2004/05.
- There are also 5 units of additional RSL dwellings for shared ownership proposed for 2004/2005.

Source ⁶¹

7.3 Stock position/makeup:

Current position:

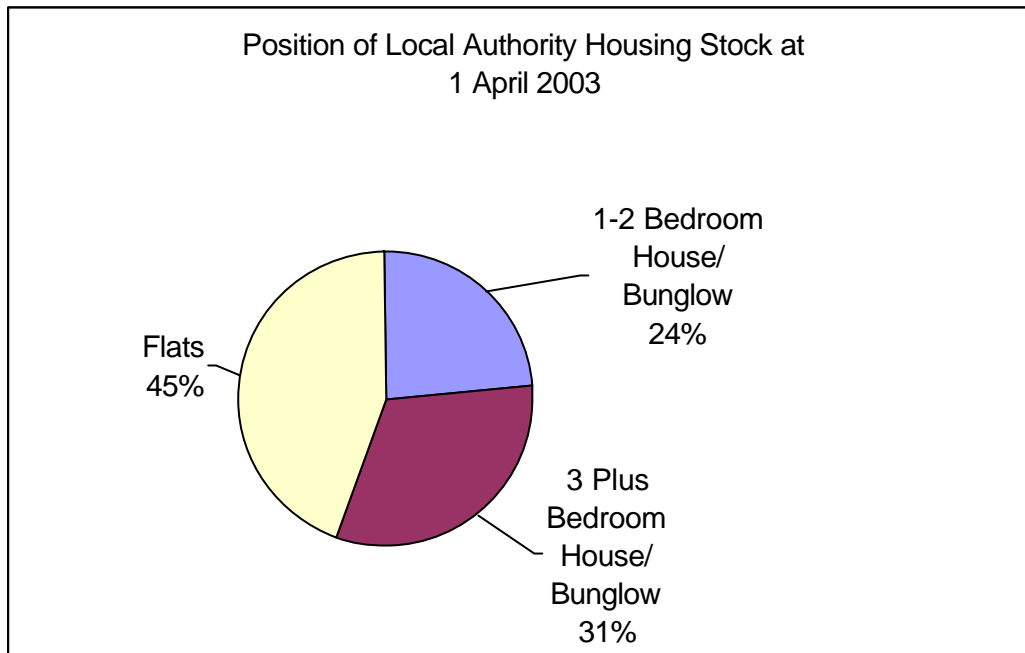
Position of Local Authority housing stock at 1st April 2003.

Houses/bungalows	
1-2 bedroom	1535
3 plus bedroom	2009
Total	3544
Flats/maisonettes	2901
Overall stock total at 1 April 2003	6445

Source ⁶²

⁶¹ Housing Corporation allocation

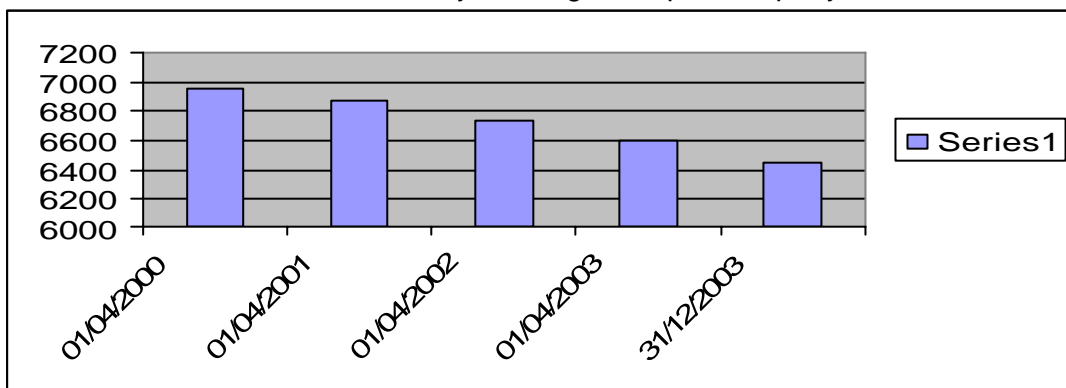
⁶² GYBC housing ohms system 2004



Source ⁶³

Historical Perspective:

Total Local Authority housing stock position per year



Source ⁶⁴

Projections of future stock position:

Point to note: These projections were formulated using a statistical line of best fit. They rely on other impacting factors such as RTB regulations staying constant.

⁶³ GYBC housing ohms system 2004

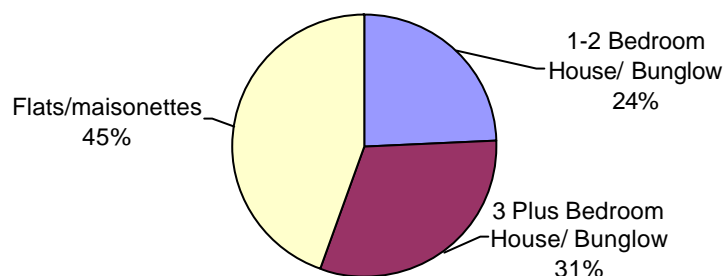
⁶⁴ GYBC housing ohms system 2004

Position of Local Authority housing stock at 1 April 2007

Houses/bungalows	
1-2 bedroom	1500
3 plus bedroom	1900
Total	3400
Flats/maisonettes	2750
Overall stock total at 1 April 2007	6150

Source⁶⁵

Position of Local Authority Housing Stock at
1 April 2007



Source⁶⁶

Position of Local Authority housing stock at 1 April 2011

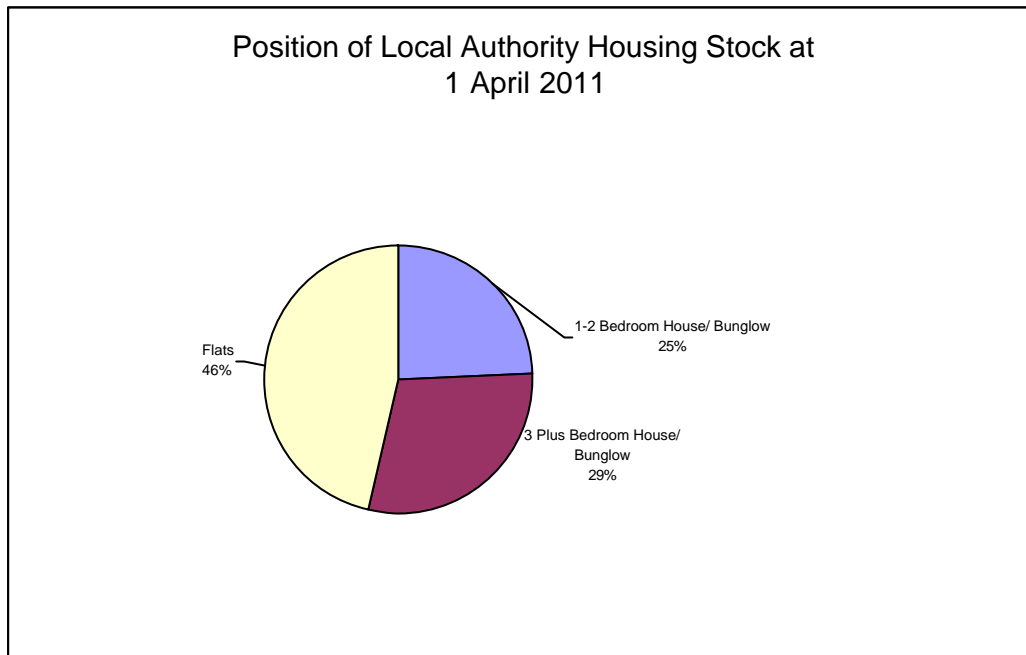
Houses/bungalows	
1-2 bedroom	1400
3 plus bedroom	1650
Total	3050
Flats/maisonettes	2650
Overall stock total at 1 April 2011	5700

Source⁶⁷

⁶⁵ GYBC housing ohms system 2004

⁶⁶ GYBC housing ohms system 2004

⁶⁷ GYBC housing ohms system 2004



Source ⁶⁸

Other Public Sector stock:

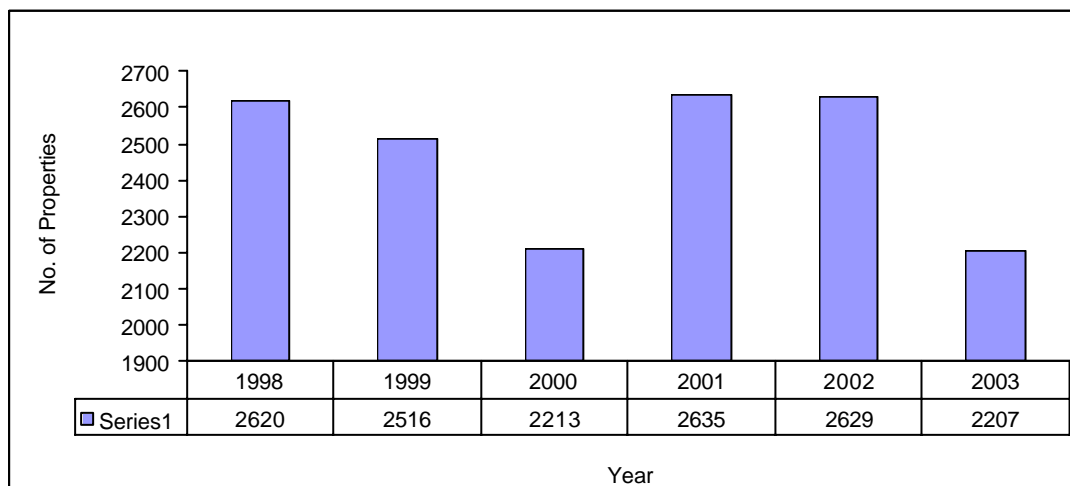
Year	Housing Association	Other public sector	Total
1999/00	1070	105	1175
2000/01	1091	104	1195
2001/02	1077	121	1192
2002/03	1103	120	1223

Source ⁶⁹

8.0 Other potential sources of supply:

8.1 Empty Homes:

Total number of properties vacant in the private sector per year



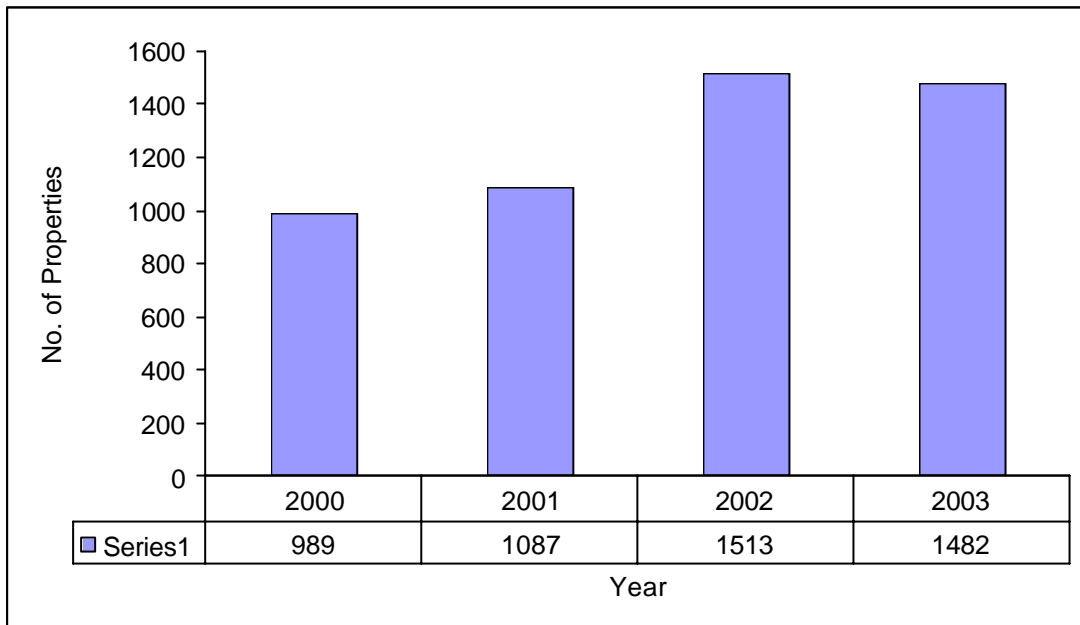
Source ⁷⁰

⁶⁸ GYBC housing ohms system 2004

⁶⁹ GYBC housing ohms system 2004

⁷⁰ GYBC housing investment programme

Total number of properties vacant for more than 6 months in the private sector per year



Source⁷¹

Return to use of vacant properties:

Through GYBC's commitment to an empty homes strategy the following vacant properties have been brought back into use.

- In 2000/01 43 properties have been returned to use or demolished.
- By 2002/03 this figure had risen to 51 properties.
- Predicted properties returned to use or demolished in 2003/04 are 60.

Source⁷²

Point to note: There is potential for some double counting here as it is likely some of these empty properties may be later included in the RSL new properties figures.

8.2 S106s

S106 agreements related to the provision of affordable housing per year

Date	Number of S106s signed for affordable housing
1999/00	0
2000/01	2
2001/02	3
2002/03	1
2003/04	1

Source⁷³

⁷¹ Housing investment programme

⁷² Housing investment programme

Historically, section 106 agreements have not been used in Great Yarmouth for Affordable Housing. However, in the current and future term GYBC will be looking to work closely with Private Developers and Housing Associations to utilise section 106's as a means of increasing affordable housing in the Borough.

Housing Implication

If Section 106's are going to have any meaningful effect on the shortage of affordable housing then GYBC has a difficult balance to achieve between settings its affordable housing thresholds and quotas at such a level that they significantly increase the supply without further discouraging developers. The Borough has a number of environmental problems and other planning related disadvantages that make development difficult and so it is essential that the planning regulations are not so demanding that developers discount Great Yarmouth as a viable option while still encouraging the building of affordable units.

Section 9:

Summary of Implications for housing provision

1. House prices have increased at a far faster rate than wage levels meaning many people who in the past may have looked at home ownership are now being forced to look at social housing.
2. The rises in house prices have also seen many private landlords selling their rental properties reducing the supply in the private rented sector. Consequently, rental levels have increased meaning many people can no longer access this form of housing both for supply and price reasons. Again, this is likely to increase the pressure on social housing further.
3. Affordable housing production is running at such low levels it is falling well short of demand. This problem is exacerbated by land development problems in the area making the cost too high for a lot of available sites.
4. A large proportion of the new households forming each year will have incomes below the level needed to access the private market increasing the pressure on social housing each year.
5. Right to Buy levels have increased far faster than RSL new property production widening the supply gap in social housing further each year. The full impact of vacancies has not yet been felt, however.
6. There is a serious gap in supply equating to (still calculating equation) net units a year.
7. The supply gap is most prevalent for 3 bedroom plus family accommodation as this is being lost through Right to Buy at nearly three times new RSL production rates.

⁷³ GYBC planning department 2004

8. Homelessness applications in the Borough continue to increase each year while the supply of good quality temporary accommodation decreases. This problem has been further magnified by changes in legislation on the amount of time homeless families can be housed in bed and breakfast accommodation.

9. With an increasingly ageing population particularly amongst those over 75 this will mean a greater need for 'very' sheltered accommodation with high levels of support.

10. The high levels of people in the Borough with physical disabilities and particularly mobility problems will mean the need for ground floor and disability suitable properties will increase. Currently there is a serious shortage in very specialised disabled properties and the demand for all types of ground floor accommodation is very high.

10.0 Possible options to address the gap in supply:

1. Preventing homelessness and housing crisis – this is already underway and would be a way to slow the source of the problem.

2. Developing other housing options – advising people on the other housing options such as shared ownership could help to reduce the pressure on social housing.

3. Help to stay put - giving people assistance to improve and adapt their current properties to meet their needs. Services are in place but the resources are stretched.

4. Put in a transparent picture of supply and demand – this is being done and more work to inform people on this would help them with their choices.

5. Improving void turn around – an action plan is developing to tackle this.

6. Encouraging under occupying tenants to move to smaller homes- this would help to alleviate the gap in supply.

7. Developing a common letting scheme – Homeselect is under way and gives people more choice and allows them to see the 'true' situation.

8. Considering change of use for same stock -again this is underway.

9. Use of S106s – more affordable housing could be provided through reducing the planning threshold where affordable units have to be built and increasing the number of affordable units required. Currently Waveney requires 33% of units to be affordable housing on sites of three houses or more and Broadland requires 40% to be affordable. However, this must be balanced against the land development problems in the Borough and not set too high so as to put off developers altogether.

10. Through public sector land identification and release housing production could be increased.

11. Maximising access to social housing grant – aim would be to prevent rapid decline in RSL new properties.

12. Increasing private rented supply could be used to try and increase people options in the borough.

13. Increasing overall housing production – this would need to be achieved through a mix of regeneration and planning means.

14. New funding streams can come on line quite quickly and it is essential that GYBC and its RSL colleagues have a very quick and responsive approach to bidding for money in the future to ensure opportunities to increase supply are not lost. Sub regional partnering with Waveney District Council will help us be in a stronger position to obtain investment.

Housing Trends Report



1st November 2003

**All feedback -
Russell O'Keefe
Great Yarmouth Borough Council
Greyfriars House**

**Greyfriars Way
Great Yarmouth**

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Section 8: RSL New Acquisitions

Section 9: Private Housing Market

Section 10: Ethnic Monitoring

Section 1:

Overview of Supply/Demand

Month	Total Number on Housing Register	New additions to Housing Register per month	Number of voids per month	% of voids to new additions to the Housing Register
31 July 2003	2834	111	47	42%
31 August 2003	3017	146	34	23%

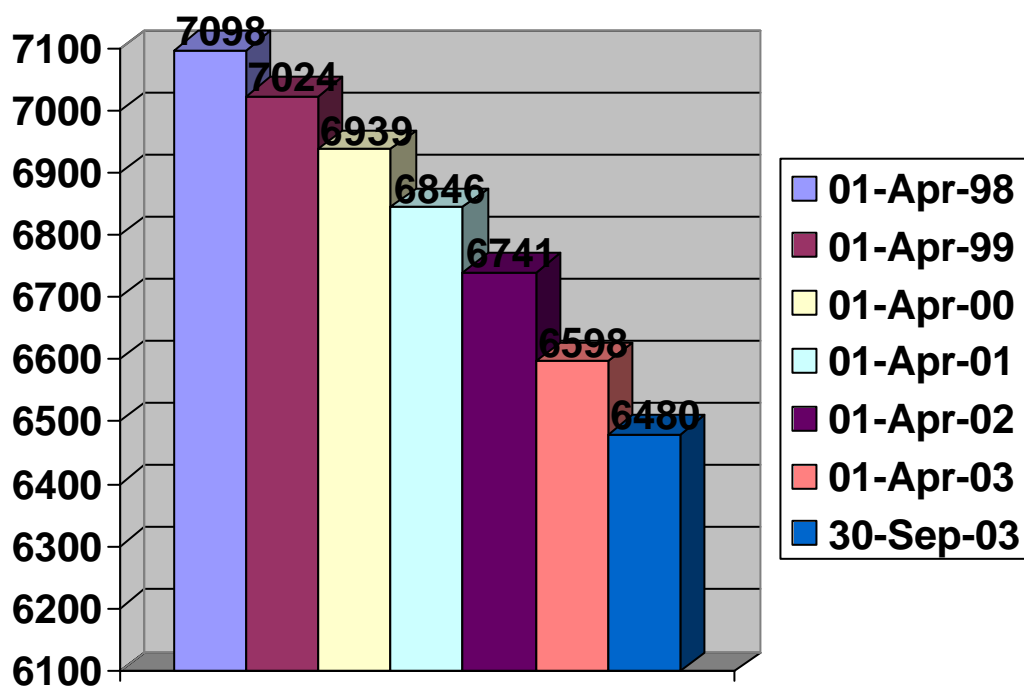
Section 2

Stock

Position of Local Authority housing stock at 30 September 2003

Houses/bungalows	
1-2 bedroom	1544
3 plus bedroom	2044
Total	3588
Flats	2892
Overall stock total at 30 September 2003	6480

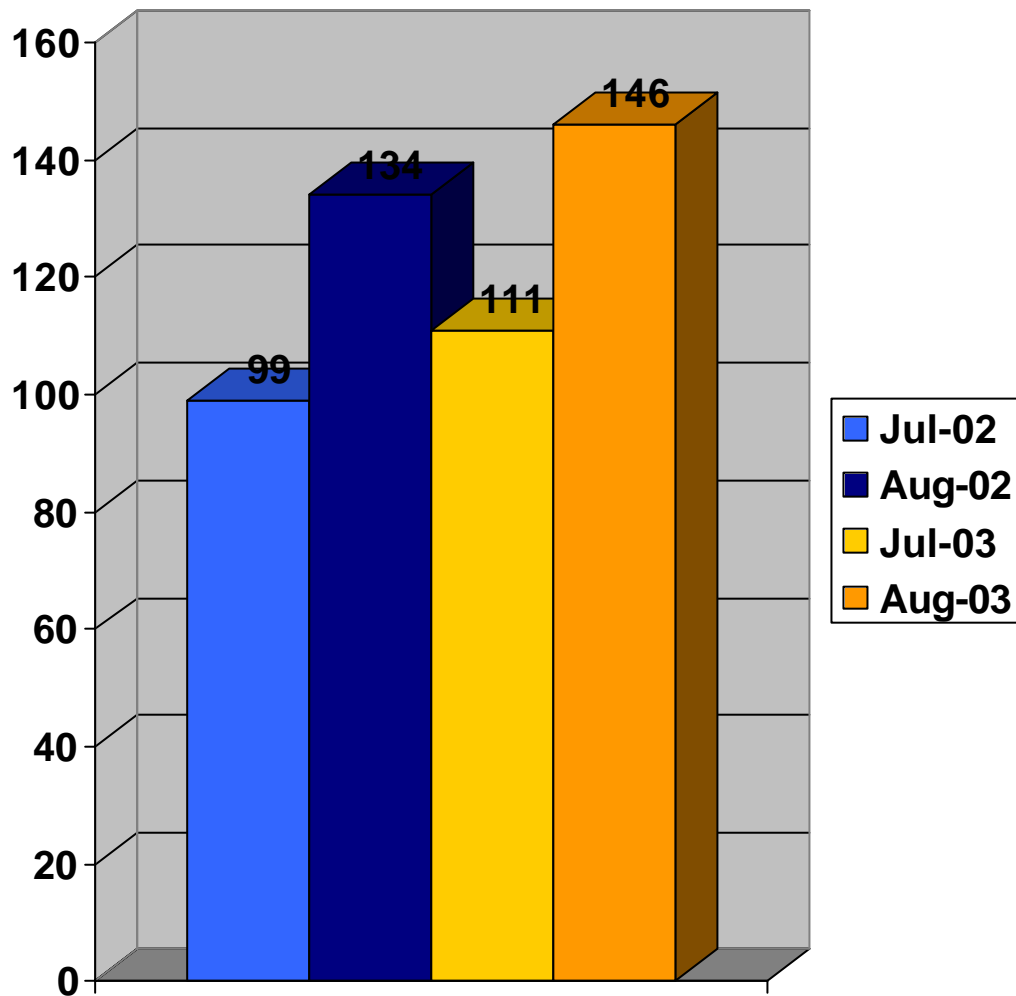
Local Authority housing stock position over last five years



Section 3:

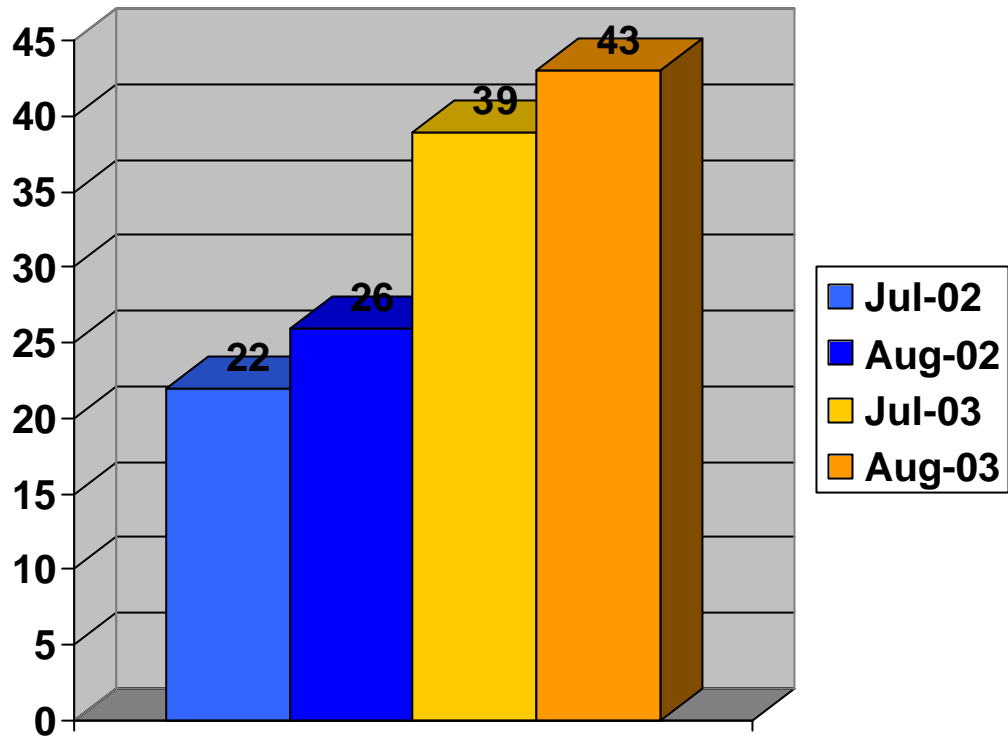
Lettings

New applications to the Housing Register for period 1 July – 31 August for years 2002 and 2003

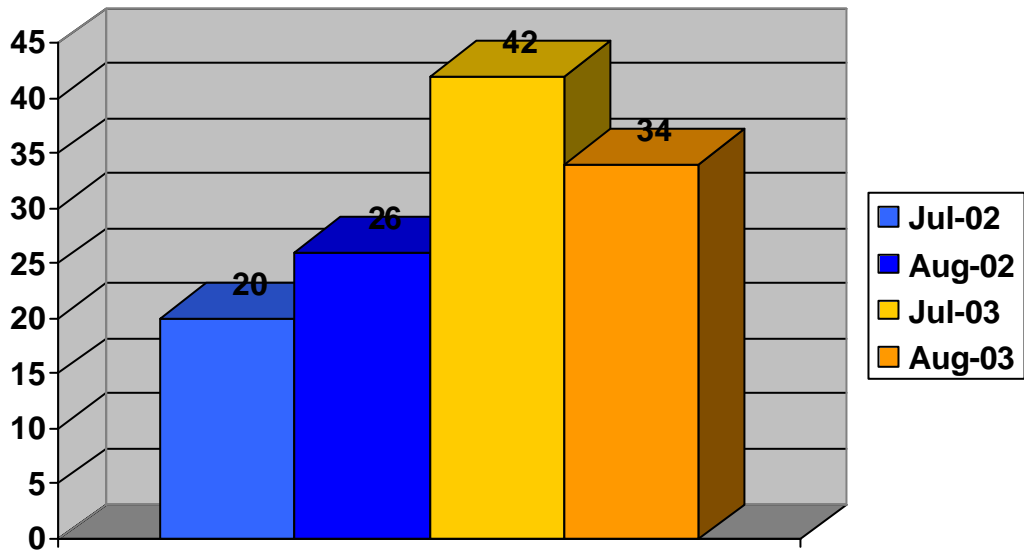


- New applications to the register have gone up on average by 10.1% per month between the corresponding years.

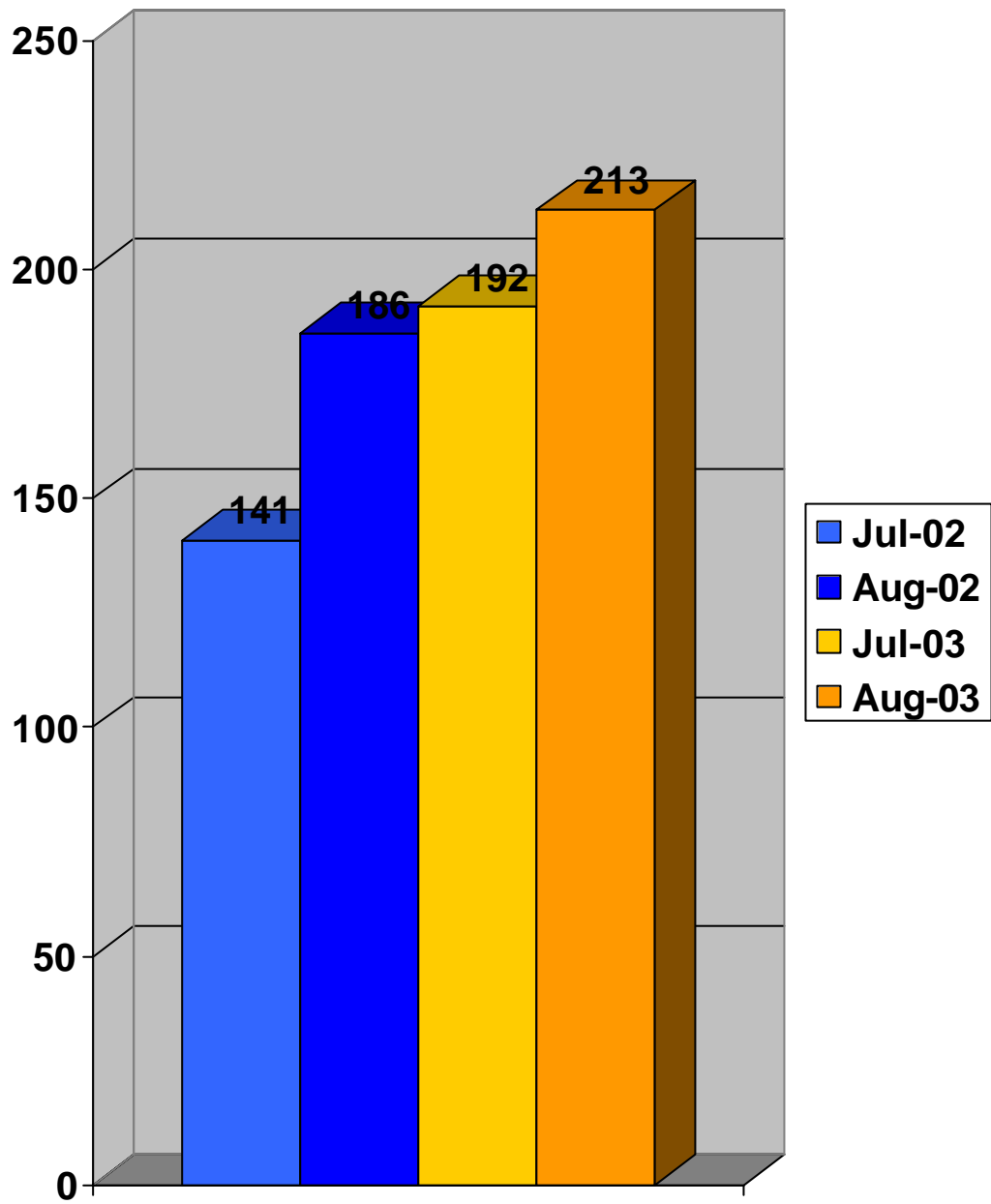
Number of change address/circumstances for period 1 July – 31 August for years 2002 and 2003



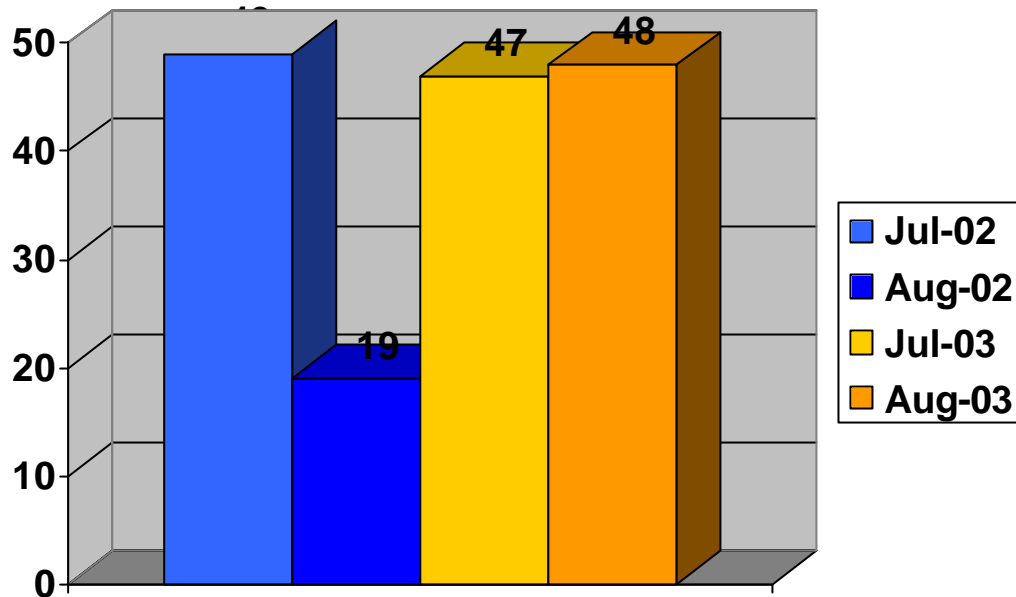
Number of transfers per month for period 1 July – 31 August for years 2002 and 2003



Total number of applications received per month for period 1 July – 31 August for years 2002 and 2003

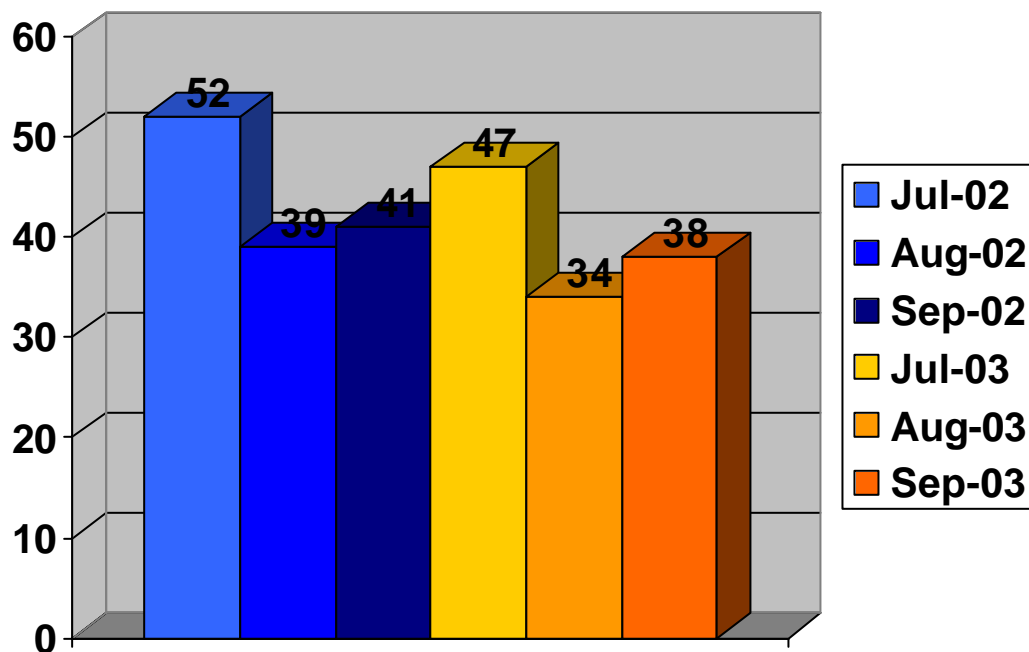


Number of consultations with medical advisor for period 1 July – 31 August for years 2002 and 2003



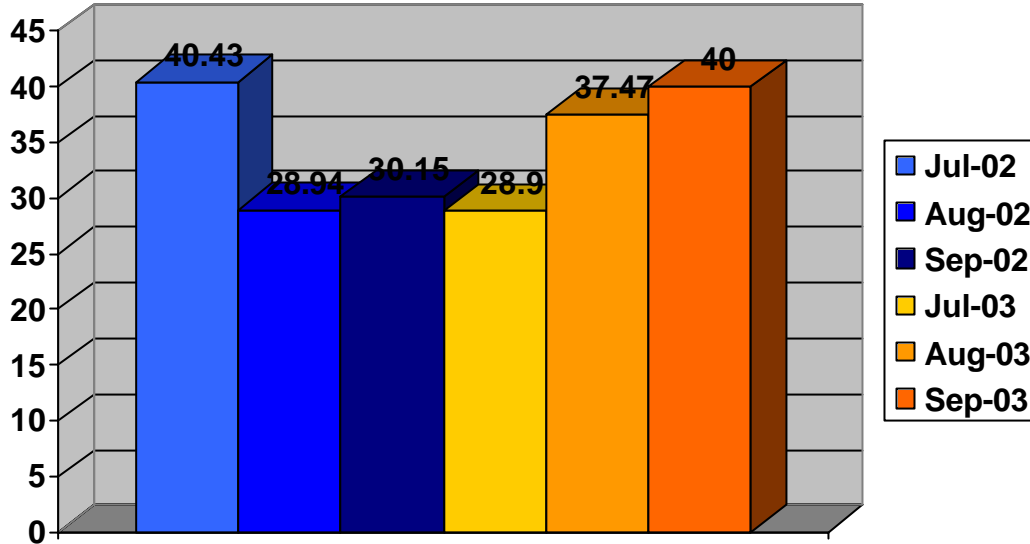
Voids:

Number of void properties per month for period 1 July – 30 September for years 2002 and 2003.



- In 2002 void properties averaged at 41 per month for the quarter 1 July – 30 September.
- In 2003 void properties averaged at 40 per month for the quarter 1 July – 30 September.

Average void times in calendar days per month for period 1 July – 30 September for years 2002 and 2003.



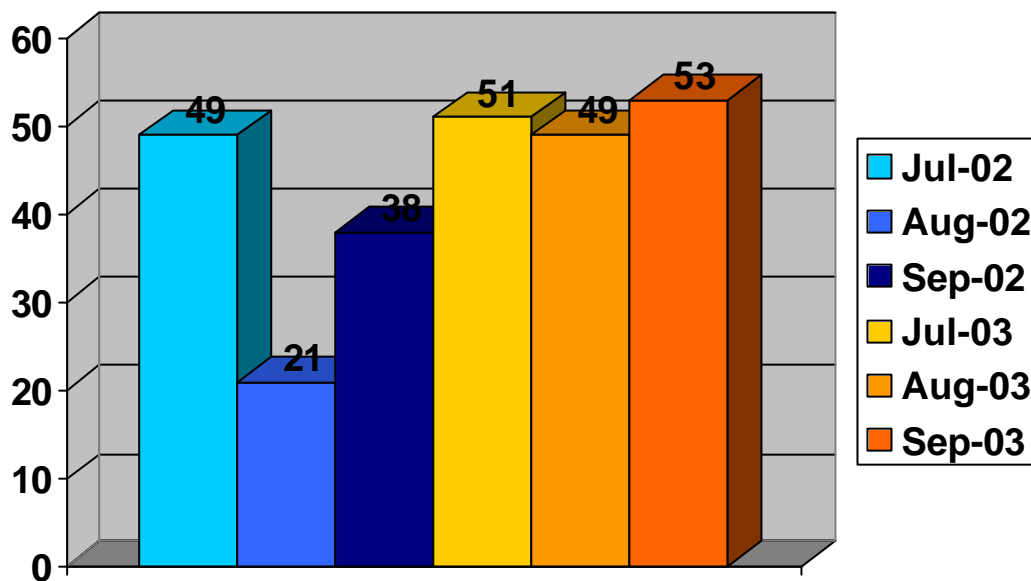
- In 2002 void times averaged at 33.17 days per month for the quarter 1 July – 30 September.
- In 2003 void times averaged at 35.45 days per month for the quarter 1 July – 30 September.

Section 4

Homelessness

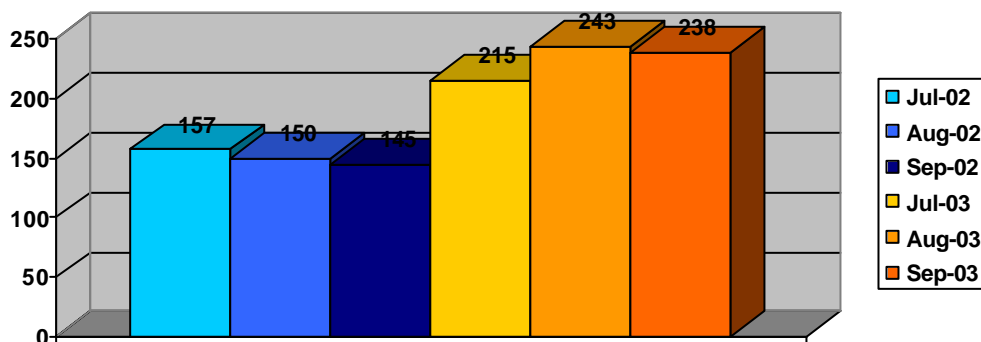
Applications:

Number of Homelessness Applications per month for quarter 1 July – 30 September for years 2002 and 2003.

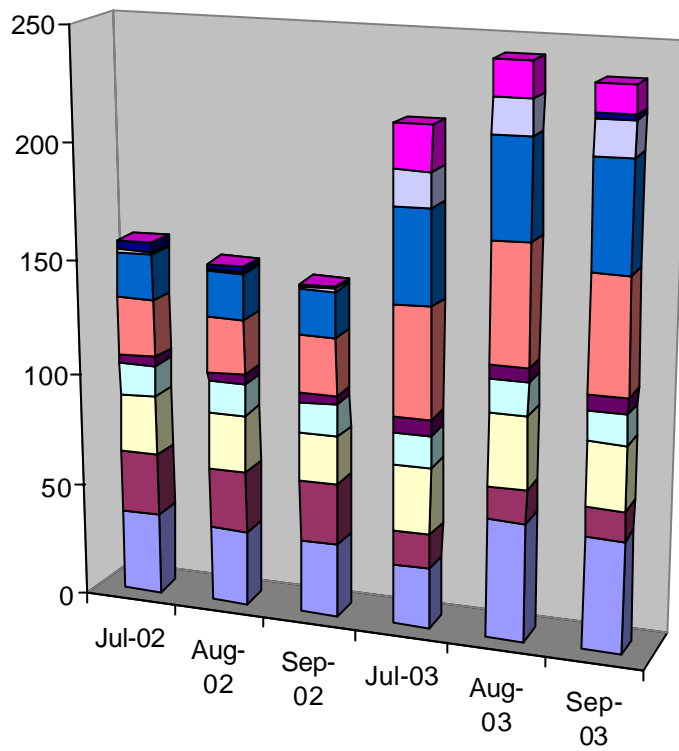


Temporary Accommodation:

Total numbers in temporary accommodation per month for quarter 1 July – 30 September for years 2002 and 2003



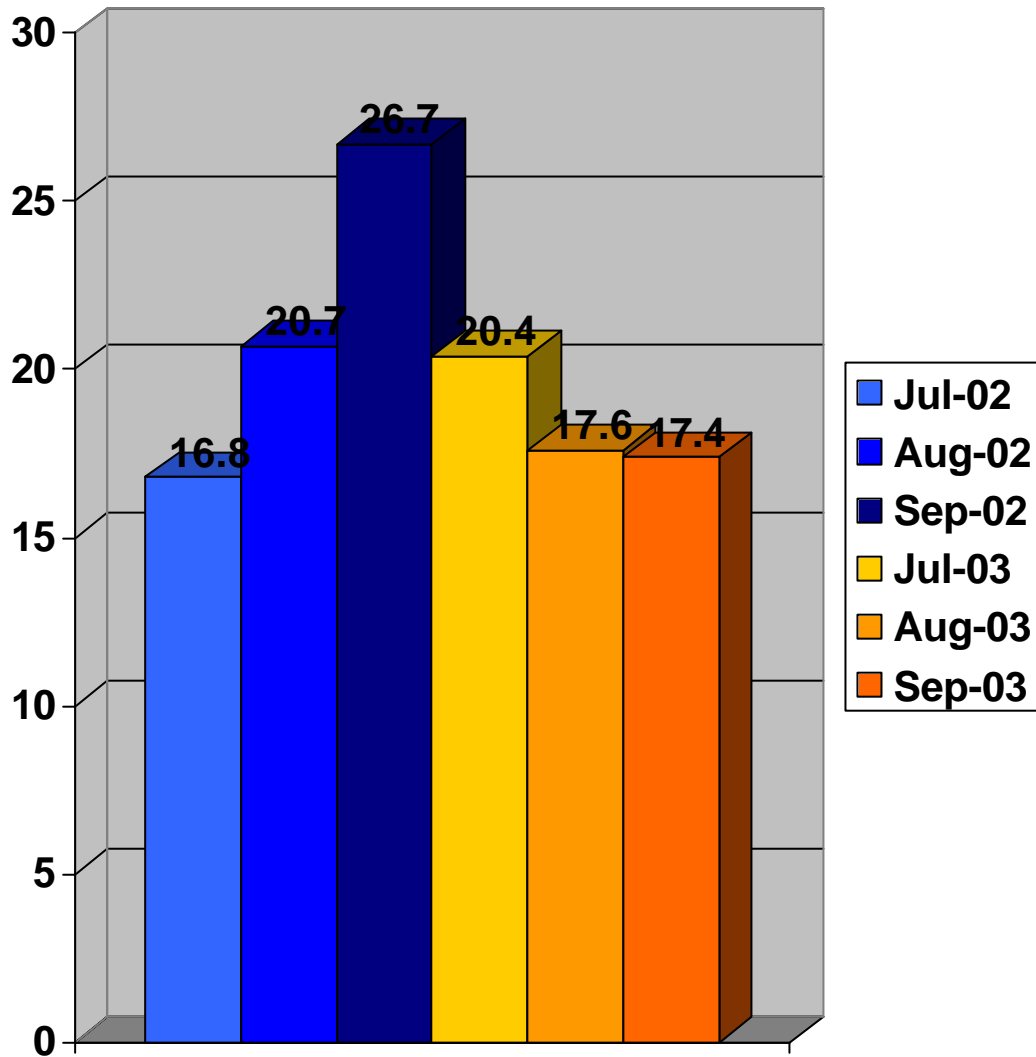
Numbers in temporary accommodation by type per month for quarter 1 July – 30 September for year 2002 and 2003.



	Jul-02	Aug-02	Sep-02	Jul-03	Aug-03	Sep-03
YMCA (supported housing)	0	0	0	19	15	12
Womens Refuge	4	2	1	0	0	2
Housing Association	1	1	1	15	15	15
Other	20	20	20	41	43	47
Other La Stock	25	24	25	48	52	50
St Pauls Lodge	4	4	4	7	6	7
HAMA	14	14	14	14	14	13
Homeless at Home	26	25	21	29	32	28
Direct Public Sector Landlord	27	27	27	15	14	13
Bed and Breakfast	36	33	32	27	52	49

Decision Making:

Average number of days to a Homelessness decision per month for quarter 1 July – 30 September for years 2002 and 2003

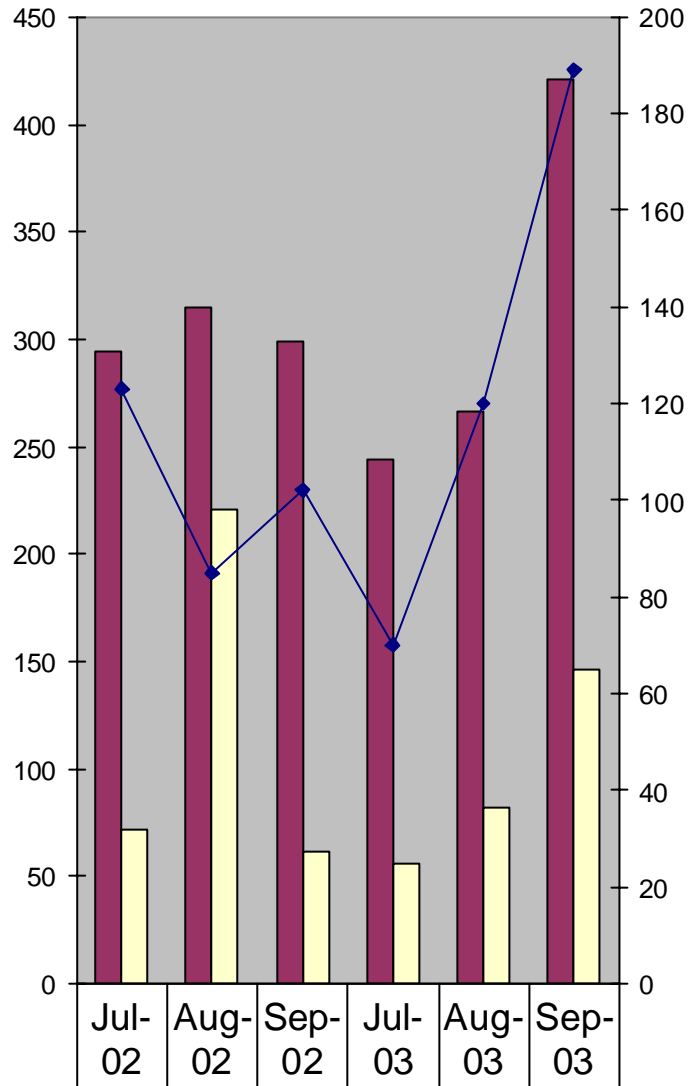


Section 5

Housing Benefit

Numbers:

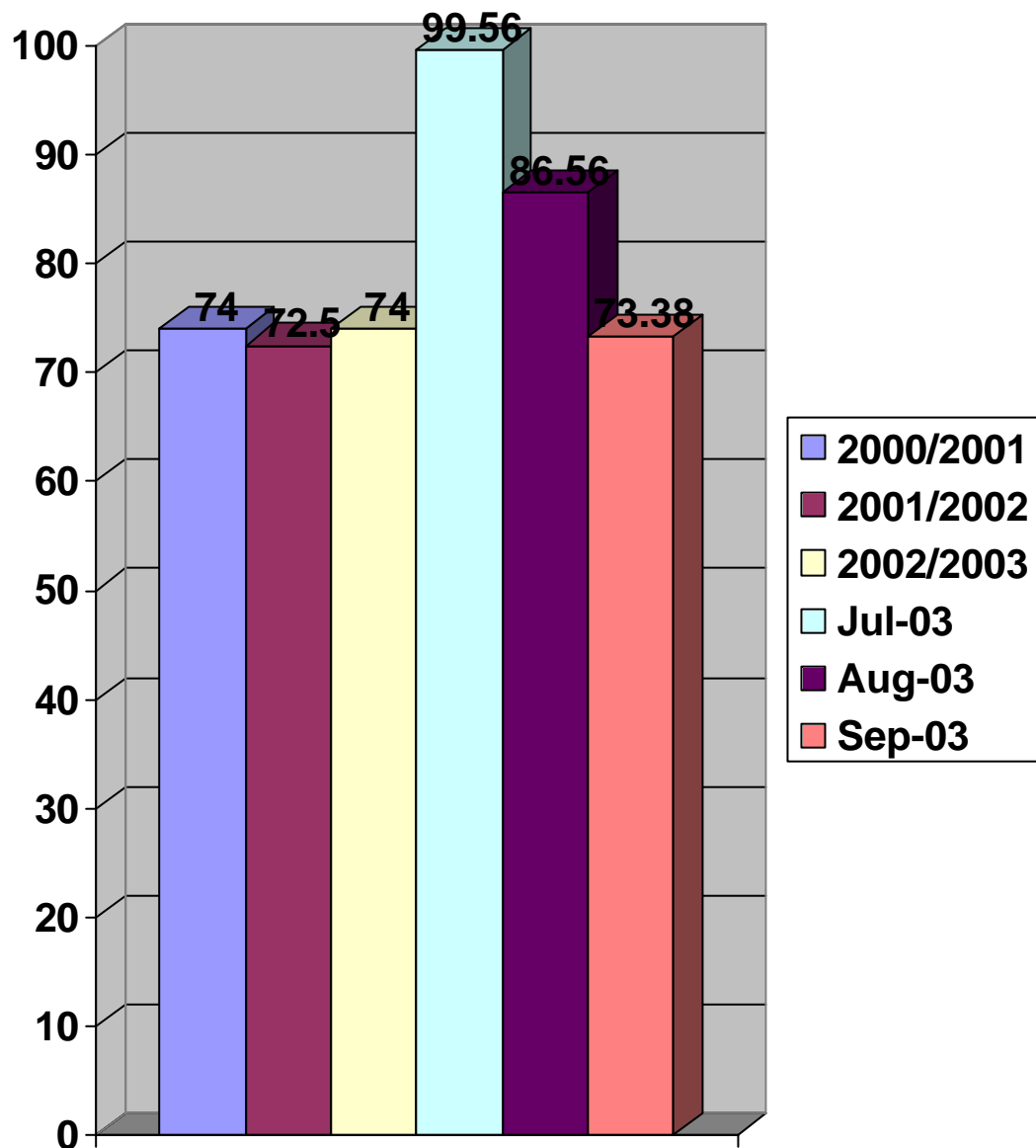
Numbers of housing benefit applications per month for quarter 1 July – 30 September for years 2002 and 2003.



Private Tenants	294	315	299	244	266	421
Owner Occupied	72	221	61	56	82	146
Local Authority	123	85	102	70	120	189

Processing times:

Average time it takes to process a benefit claim in days



- It took on average 86.5 days to process a benefit claim for the quarter 1 July – 30 September 2003.

Section 6:

Rents

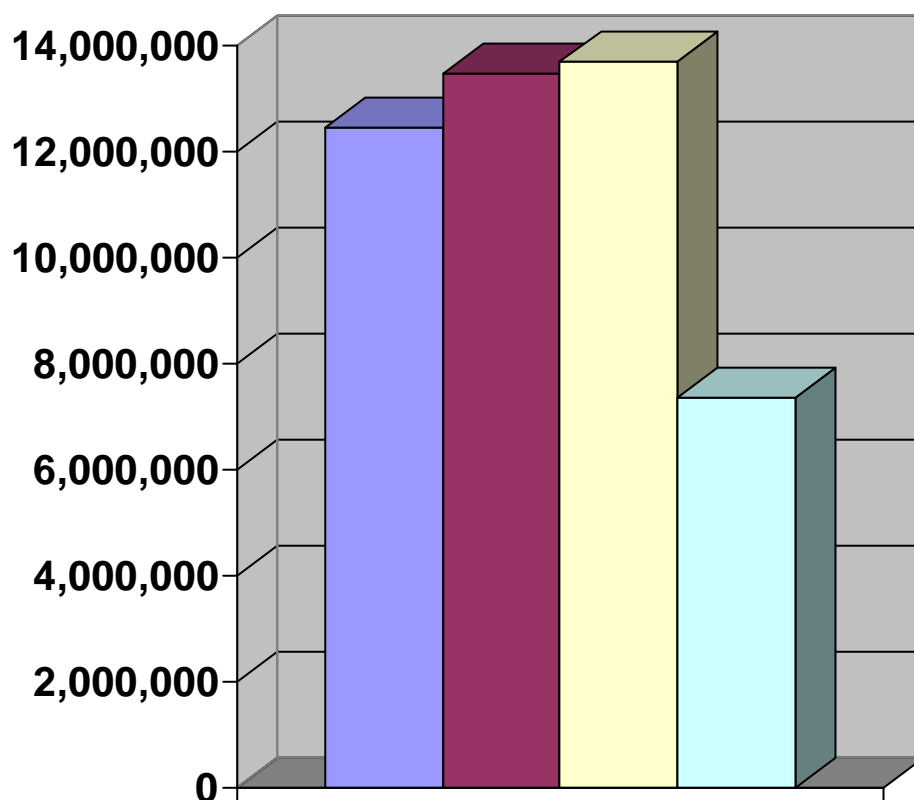
Revenue:

Breakdown of Revenue from Great Yarmouth Borough Council housing stock.

Total Revenue raised in year to date 30 September 2003	£7,346,200.00
Total Housing Benefit awarded in year to date 30 September 2003	£4,012,931.00
Percentage of Local Authority rents paid by housing benefit	55%
Total Revenue raised in year ending 31 March 2003	£13,702,094.29
Total Housing Benefit awarded in year ending 31 March 2003	£8,251,295.80
Percentage of Local Authority rents paid by housing benefit	60%
Total Revenue raised in year ending 31 March 2002	£13,473,747
Total Housing Benefit awarded in year ending 31 March 2002	£7,731,443.52
Percentage of Local Authority rents paid by housing benefit	57%

Total Revenue raised in year ending 31 March 2001	£12,447,997.21
Total Housing Benefit awarded in year ending 31 March 2001	£7,547,749.11
Percentage of Local Authority rents paid by Housing Benefit	61%

Total Revenue raised by financial year in millions



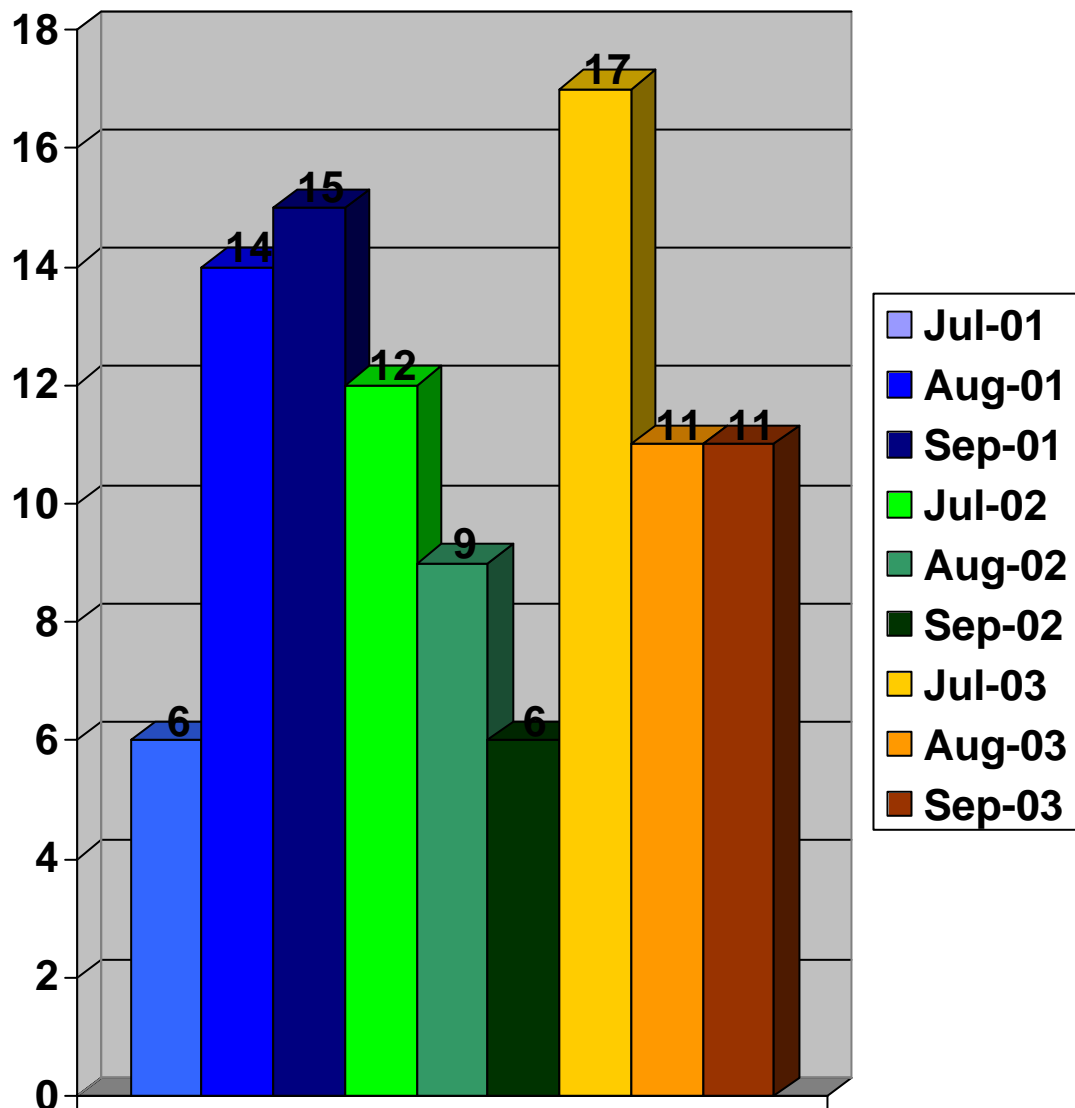
■ 31-Mar-01	12,447,997
■ 31-Mar-02	13,473,747
■ 31-Mar-03	13,702,094
■ Up to 30 September 2003	7,346,200

Section 7:

Right to Buy

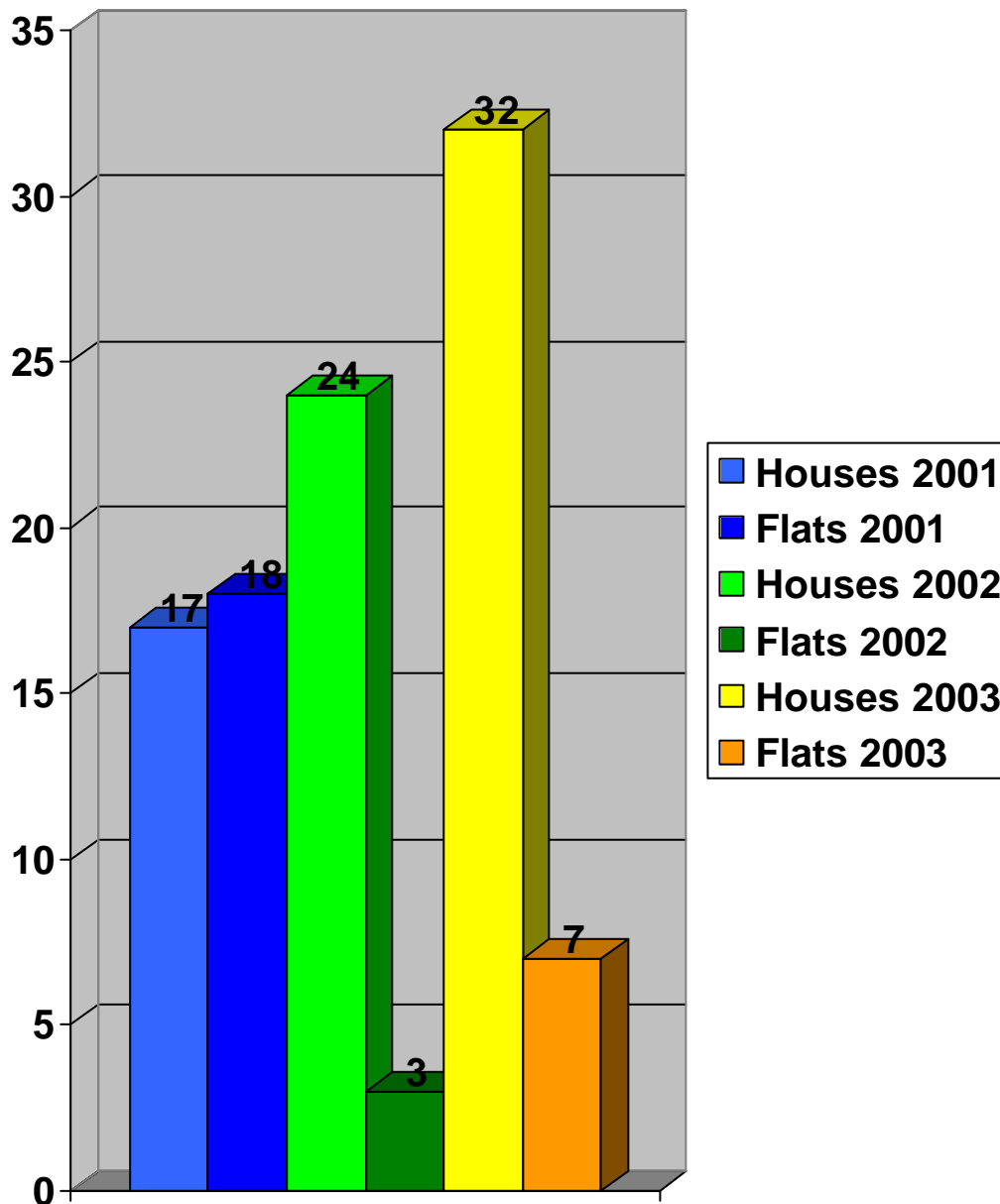
There were 39 'right to buys' in the period 1 July 2003 – 30 September 2003.

Right to Buys per month for quarter 1 July – 30 September for years 2001/2002/2003.



- Right to Buys have increased from 27 for the quarter in 2002 to 39 for the quarter in 2003.

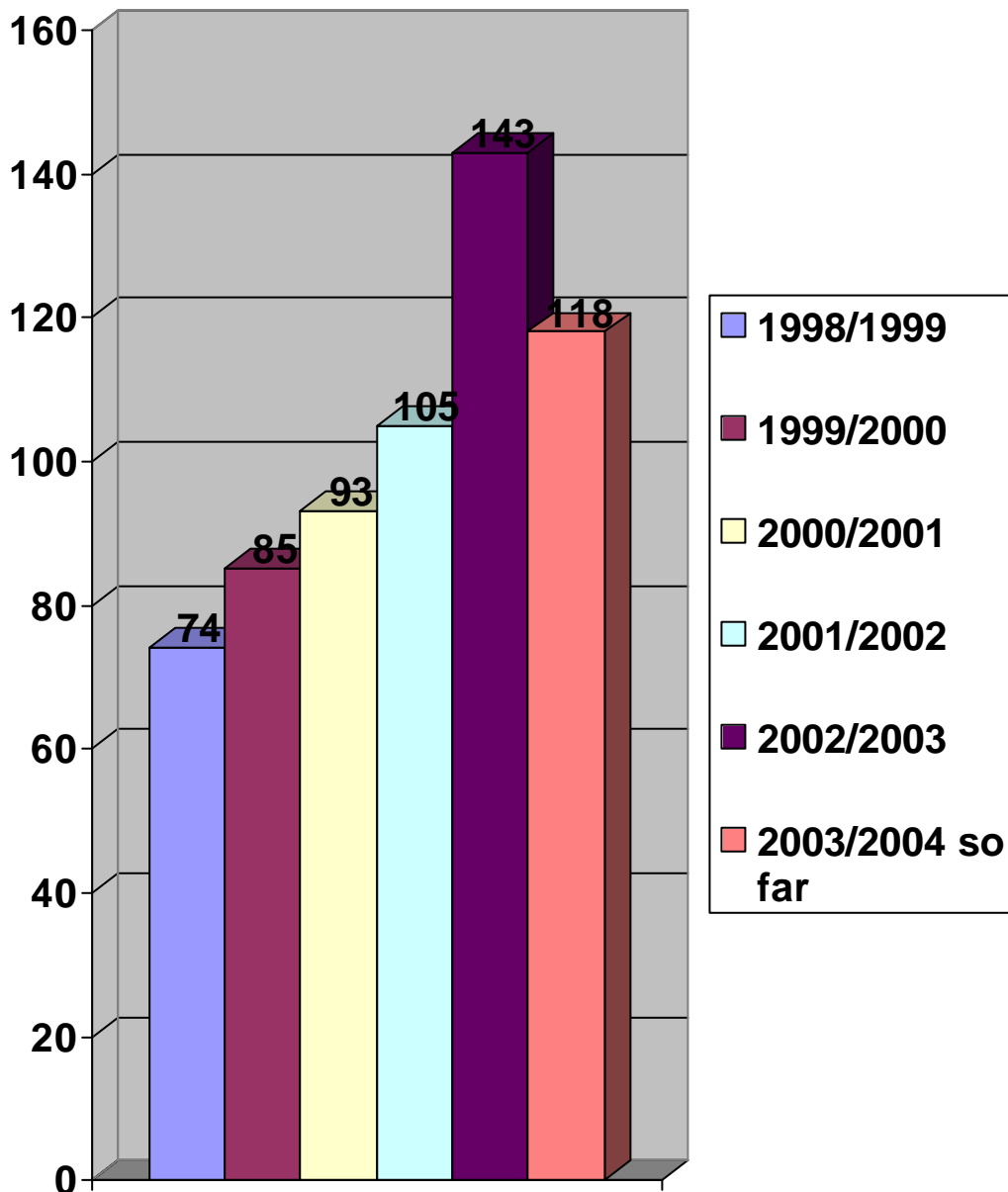
Right to Buy houses/flats per month for quarter 1 July – 30 September for years 2001/2002/2003



- Flats only made up 18% and 11% of right to buys for the quarter in 2003 and 2002 respectively whereas in

2001 they formed the majority of 51% of right to buys.

Number of Right to Buys by financial year

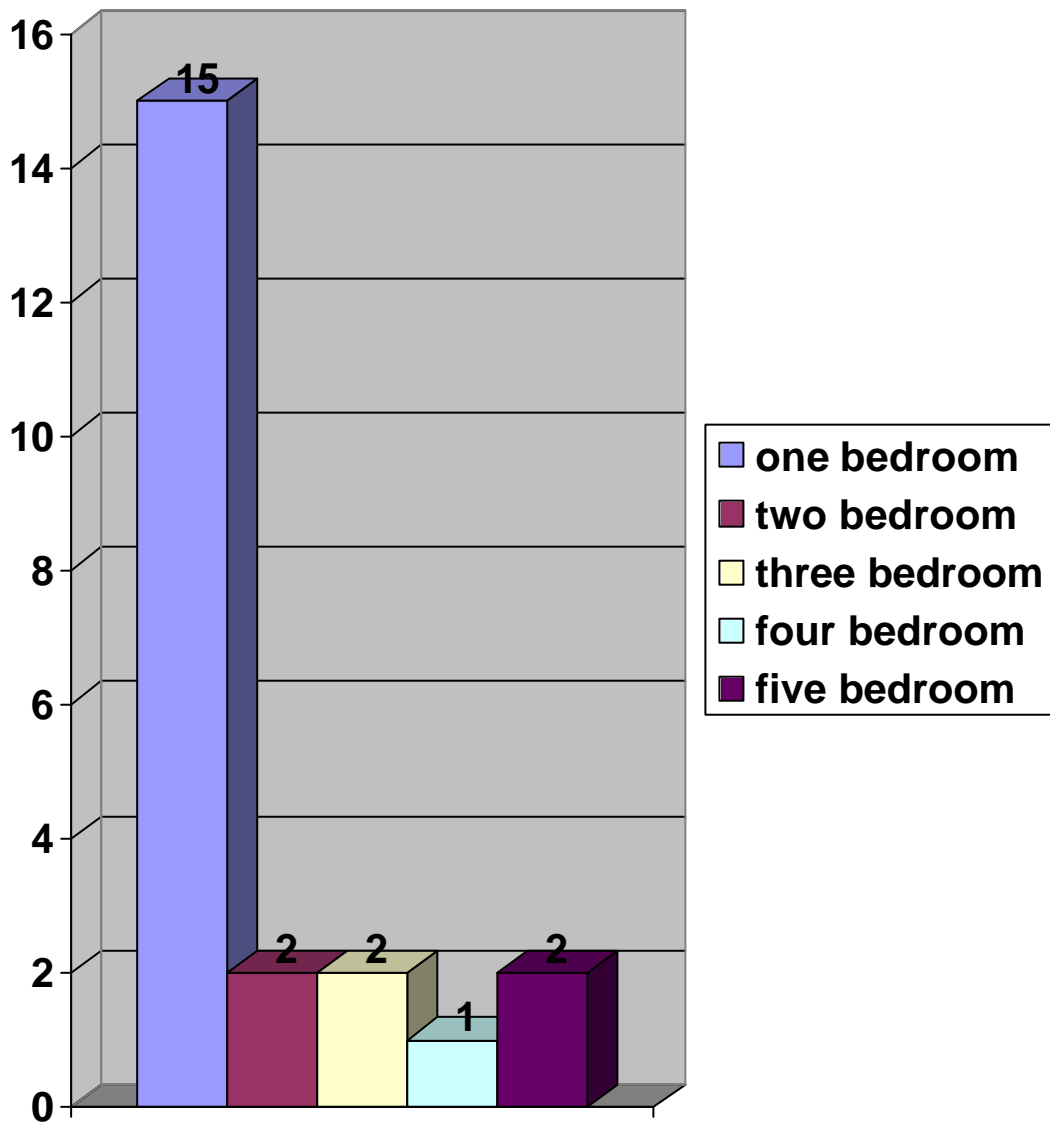


- Right to Buys continue to increase year on year.

Section 8:

RSL New Acquisitions

New Acquisitions for period 1 July 2003 – 30 September 2003 by bedroom category.



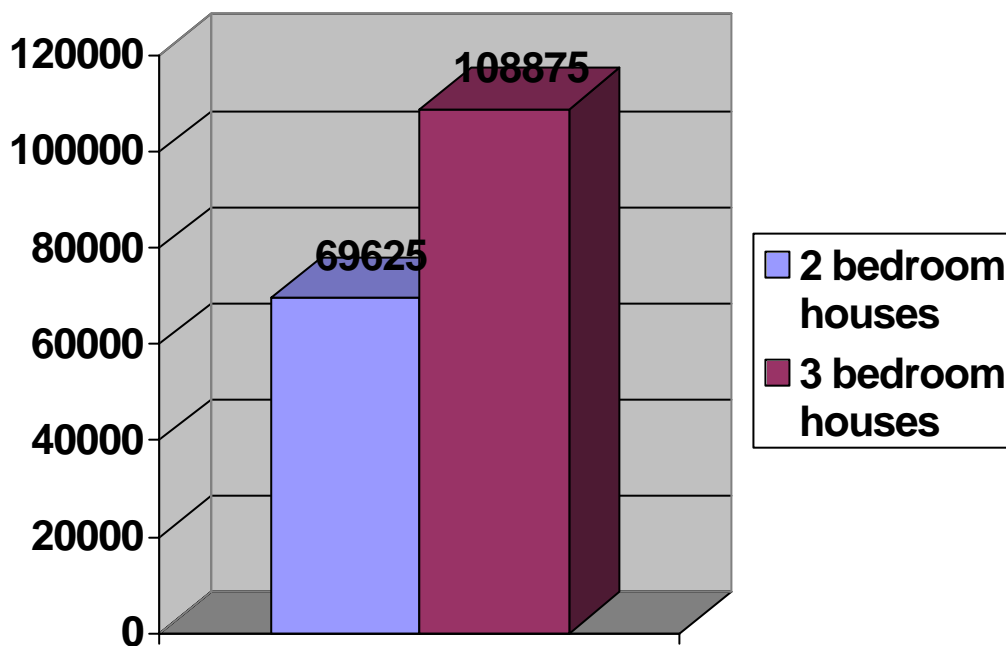
Section 9:

Private Housing Market:

At the 30 September the estate agents had on average 38 properties available for sale.

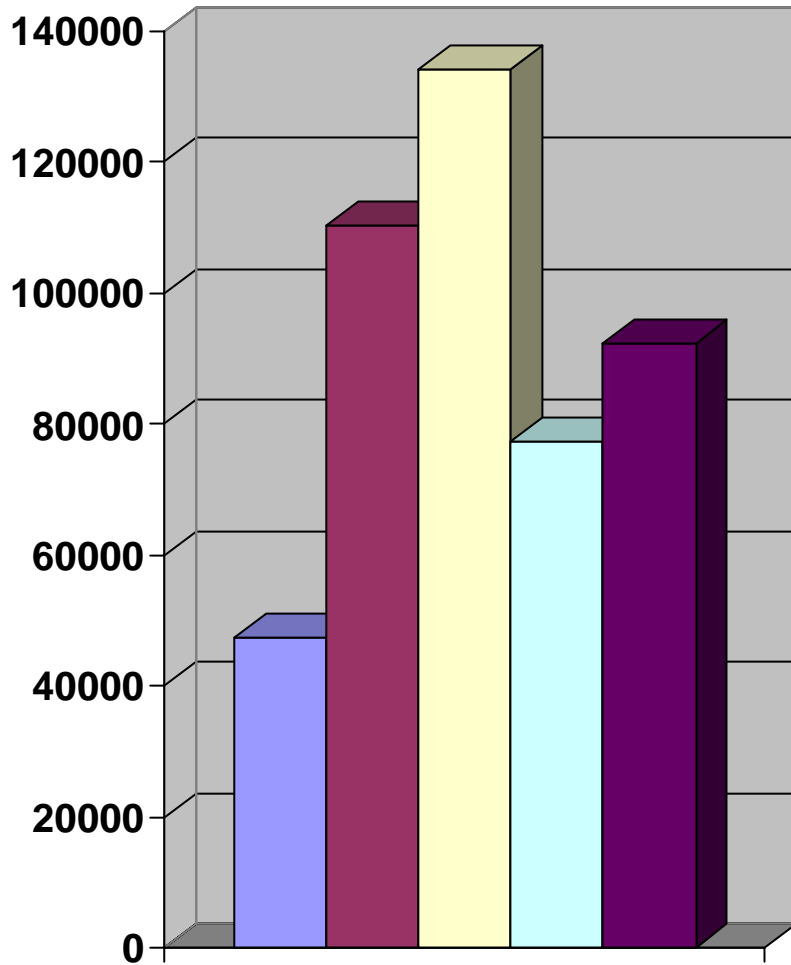
Price:

Average house price by bedroom category for period 1 July 2003 – 30 September 2003.



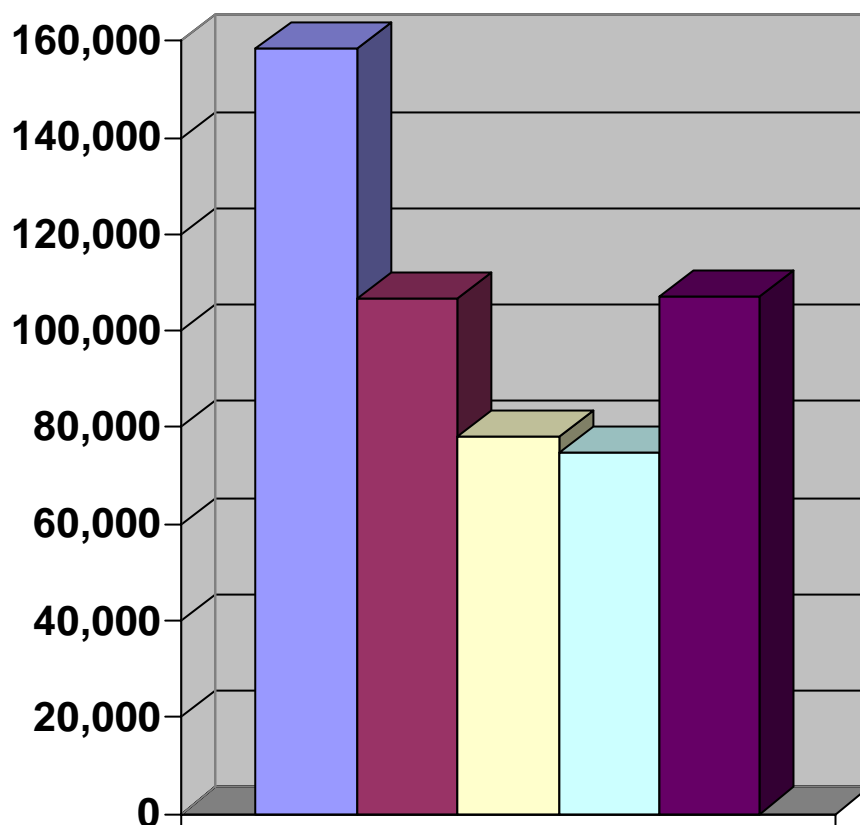
- The average price of a two bedroom property was £69,625
- The average price of a three bedroom property was £108,875

Average house price by property type for period 1 July 2003 – 30 September 2003.



flat/maisonette	47375
semi detached house	110250
detached house	134250
terraced	77250
all properties	92281

Land Registry property prices by type for period 1 July 2003 – 30 September 2003

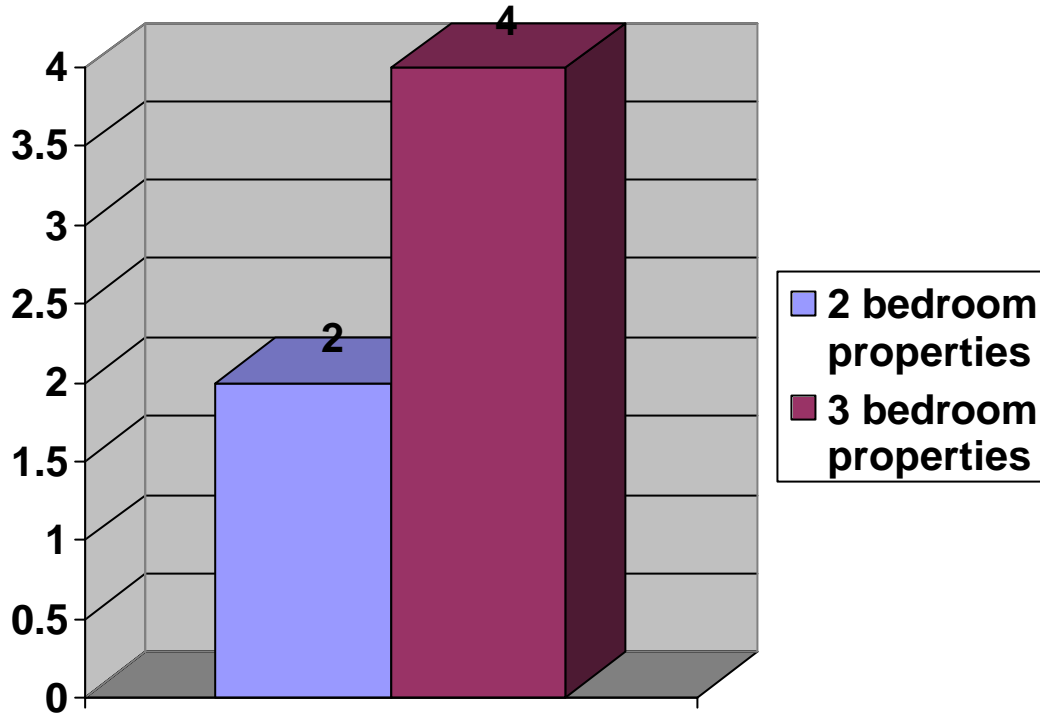


■ detached	158,600
■ semi detached	106,840
■ terraced	77,997
■ flat/maisonette	74,634
■ all properties	107,190

- The land registry figure for average price of all properties is £14,909 above the average figure provided by the local estate agents data.

Turnover rate:

Average time a property stays on the market in weeks for period 1 July 2003 – 30 September 2003.



- On average a 2 bedroom property stays on the market for 2 weeks.
- On average a 3 bedroom property stays on the market for 4 weeks.

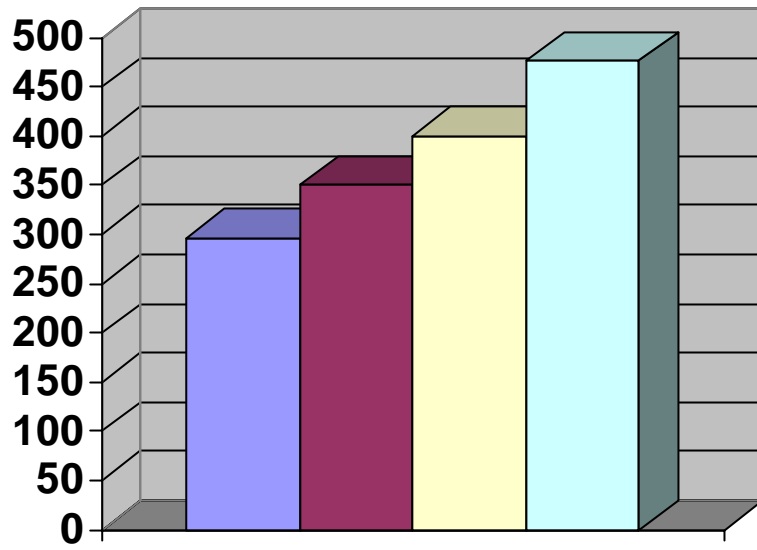
First time buyers:

- On average 18% of all purchasers were first time buyers.
- The average purchase price for first time buyers was £ 82,000

The rental market:

The lettings agents had on average 8 properties available for immediate letting on the 30 September 2003.

Average rental price per month for period 1 July 2003 – 30 September 2003.



■ 1 bed flat	296
■ 2 bed flat	350
■ 2 bed house	400
■ 3 bed house	476

CPA SELF ASSESSMENT – BALANCING HOUSING MARKETS

1. How well do we understand our housing market and from this understanding develop the right proposals to help balance our housing market?

Vision

The Council has a clear corporate vision through the 2020 Vision statement (12) – to provide all of our community with a high quality of life and a secure, sustainable future. We have an accredited Local Strategic Partnership (LSP), comprising of representatives from local government, health, business, voluntary organisations, faith groups and community groups. 4 Forums have developed to take forward the plans key objectives:

- Through the Social Forum to address the problems of social exclusion, poor general health, poor living standards and powerlessness.
- Through the Economic Forum to encourage investment and achieve secure and well paid jobs in a diverse range of activities.
- Through the Environmental Forum, to protect and enhance the environment and improve community safety.
- Through the Learning Forum, to develop a borough wide learning strategy.

Housing has a key role in contributing to all of these objectives but its closest links are to the work of the Social Forum, where housing has its own sub-group, to look at the shared housing objectives and to link to other strategies and partners to deliver these.

How we understand our housing market

We are able to draw on a wide range of information which contributes to our understanding of the housing market and have developed a range of strategies to respond to the need. These include:

Data sources

- Housing needs surveys in 1996 and 2000. (1, 2)
- A quarterly housing trends report (From September 2002) (4) *(This report aims to capture housing supply and demand issues, including levels of homelessness, housing register trends, stock turnover and rent levels.)*
- CACI data. *(analyses incomes to ward level)*
- Private Sector stock condition survey (1999) (5)
- Seaside towns research project (2003) (8) *(gives information on the economy, population migration, unemployment and the local labour market, compared to other seaside towns)*
- Statistics and qualitative data from ongoing monitoring of individual services (eg homelessness) from the District Council and partners.
- Housing Land availability register (2003) (22)
- Tenants Survey 2000 (21)
- Great Yarmouth Borough Council's Housing Register

- Index of Multiple Deprivation 2000

Strategies

- Annual housing strategies, the most recent dated July 2002. (3)
- Empty Homes Strategy (2001) (6)
- Regional Housing Strategy (2003)(7)
- Special Needs Housing Strategy (1997 to be updated this year) (9)
- Supporting People Strategy for Norfolk (2002) (10)
- Norfolk Housing Plan for people with learning difficulties (2003) (11)
- 2020 vision – the Community Plan (12)
- Local Plan (2001) (13)
- Tenants compact (14)
- Business Plan (2002) (15)
- Council’s asset management plan (16)
- Council’s capital strategy (17)
- Local Neighbourhood Renewal Strategy (2003)(18)
- Draft Private Sector Housing – Renewal Policy 2003 (19)

Issues

Recent monitoring has highlighted a change in housing conditions, particularly over the last 2 years. The main areas of concern are:

a. Dramatic changes in affordability.

- House prices have risen by 41% in the last 2 years. Even terraced houses, often the first step for first-time buyers have increased by 26.5%.
- Wage increases have averaged 4.5% each year for manual workers over the last 5 years so people who would have previously found private market solutions are no longer able to do so.

b. Substantial increases in homelessness and housing applications

- 3250 applicants are registered on the housing register now with new applications running at 100 each month.
- There has been a 35% increase in homelessness over the last 2 years
- Great Yarmouth is affected by the wider housing market in Norfolk, and a number of other authorities place homeless people in bed and breakfasts in the area. This often causes difficulty for the people placed, who are often highly vulnerable and lose local support networks.
- The number of homelessness applications from wheelchair users has risen by six fold in the last three years

c. Diminishing supply of affordable housing that is needed

- The rate of social housing provision is exceeded by the disposal rate through Right to Buy (RTB). For 2000/01 and 2001/02 the RTB figures are 84 and 106 respectively and the new build figures are 42 and 56.
- In particular there is a serious shortage of family housing in social housing stock, particularly larger properties
- There is a growing demand for accessible / adaptable properties
- There are some difficult to let issues in our own sheltered housing

d. Serious problems in older private sector housing and the private rented sector

- The private sector stock condition survey (5) indicated £43.6million at 2002 prices was needed to tackle the range of problems.
- Energy efficiency levels were particularly poor for private sector tenants and houses in multiple occupation (HMOs)
- There are an estimated 600 HMO's in the Borough and our Environmental Health risk assessments highlight problems of overcrowding, disrepair, inadequate means of fire escape and poor management.

e. Problems of run down areas and empty homes

- There is a 7.3% level of empty homes in the borough
- Poor housing tends to occur in areas with older concentrations of older terraced properties, with derelict sites, conflicting residential and business use and higher levels of shared housing. Problems are particularly identified in parts of South Denes, Cobholm, Runham Vauxhall, Southtown and the older parts of Gorleston (19)

f. Strong link between housing and deprivation

- The Government's index of deprivation 2000 shows that Great Yarmouth is the 43rd most deprived area in England out of 354 areas and 5th for intensity of deprivation. 14 of the borough's 21 wards fall within the lowest half of all wards in England with regard to housing problems.
- 36% of households had incomes below £10,000 (UK average 33%) (2)
- Low incomes featured across all tenures but there were particular problems for young people, people with disabilities and older people – many of whom relied on the Council to meet their housing needs.

g. Special Needs

- The supporting people strategy, housing strategy, special housing needs strategy and housing plan for people with learning difficulties highlight a need for better partnership working to provide a greater range of housing options for people with special needs. A gap was also identified in the need to provide extra support for some people to help them to remain independent in their homes.
- The Council faces difficulty in balancing the views of the tourist industry and residential needs. This can sometimes make finding suitable dwellings or sites very difficult.

2. Our actions and outcomes in helping to balance our housing market.

Responding to issues

In responding to issues, it is important that strategies and working practices link up to produce the right outcomes. This Council's practice is to make sure this happens at all levels.

In developing strategies to meet our needs, we consider the national context and legislation and regional perspectives as well as our local situation. We explicitly link our strategies to other relevant documents. For example our housing strategy (3) provides a clear framework for housing services and investment in the Borough and links to national and regional priorities. It links to the Council's local plan (13), the asset management plan (16), the Council's Capital strategy (17) and the Housing Revenue Account Business plan (15).

Clearly we have to balance some national and local priorities such as meeting the Decent Homes standards, against the wishes of our own tenants – who wish for more substantial improvements. (See the Business plan (15), p21).

Housing issues are now long recognized by our local partners as making significant contributions to other agendas such as health improvements and crime reduction and thus when developing strategies, we both contribute to other agendas, and work with partners in developing our own. For example poor housing with damp and mould can be a factor in the incidence of respiratory problems in children and adults. Adequate housing can assist with children's educational attainment.

The public were fully engaged with the preparation of the Council's adopted statutory plan (2001) (13) through workshops, working groups and site visits. On developing individual pieces of work and strategies such as choice based lettings, the homelessness strategy and the housing plan for people with learning difficulties, we have developed small working groups, wider reference groups and workshops, to pull in partners and service users at the level of involvement they wish to have.

At a service delivery level, Council officers routinely work together to ensure corporate objectives are met. For example, the Empty Homes Strategy (6) has brought about a joint approach to the use of compulsory purchase orders, delivery of affordable housing and brownfield sites, involving multi-disciplinary teams, of legal, planning, housing and conservation officers.

We also meet regularly with other partners such as social services and health to monitor and identify solutions. For example we chair a multi-agency group that concentrates on special needs issues. We recognize that we need to think about how housing locally is linking in with country partnerships to address the complex needs of disabled people and to deliver the housing strategies for learning disability, mental health, older people and young people leaving care. We also need to jointly work out ways to measure performance.

We are linked with Waveney District Council in a sub-regional housing group, and have jointly worked together to contribute to the Regional Housing Strategy (7). The two districts share a number of characteristics and there is a commitment for the future development of joint working and targets. In planning (land use) terms, the Great Yarmouth and Lowestoft areas are recognized as sub-region and we have just received the consultants report on a sub-regional vision to 2021.

We employ an 'Access Officer' with Waveney District Council who acts as a contact point for disability and hard to reach groups. The officer also advises on accessibility issues with planning applications. We subscribe to a language and translation service to try to reach specific ethnic groups. We are making great strides towards achieving the Commission for Racial Equality's Race Relations Code of Practice in Rented Housing.

Effect of current approaches

Through our data sources and joint working our strategies have focused on balancing our housing market in a number of ways. Some of the strategy outcomes include:

a. Providing more housing and support

- We work with 6 main registered social landlord (RSL) providers and 2-3 specialist providers to provide more housing. We set rent criteria and accessibility standards for our homes and clear lines of discussion and monitoring arrangements with RSL's. This programme has been clearly focused around demand, in areas of regeneration, empty homes, larger homes, accessible homes. Over the last 10 years 380 affordable homes have been acquired or built. We offer a 'development team' approach for developers and RSL's. This enables a developer to have an initial meeting with planning, building control, conservation, housing and economic development interests so that issues that may delay a development can be expressed. The Council's housing land availability register is available to developers and agents.
- The local plan's housing allocations were determined on a sequential and sustainable approach with a focus for new development in the Borough's urban area. Of the current provision over 30% of future building land will be on brownfield sites, although windfall sites and changes of use in the urban area are expected to move this figure close to the 50% target. The Council's target in the local plan is to achieve 15% of new development as affordable housing. Although this policy applies to all new developments of over 25 dwellings, outcomes have been limited due to the overall slow rate of building in the Borough. This has already been identified as an area for review.
- Through our empty homes strategy an average of 40 homes are brought back into use each year. In 2002/03 this figure was 52 and we hope to exceed this target in forthcoming years as we develop new market rent leasing schemes.
- In the last 3 years we have developed a number of supported housing schemes:
 - The extension of St Pauls Lodge (for young single mothers)
 - YMCA supported lodgings for the young homeless
 - Herring House – direct homeless hostel (working to improve the management structure and supporting a bid to extend and improve the premises)We are part of the County Supporting People commissioning body as well as hosting a specific officer in our authority. The strategy got a high score from the ODPM. We will assist with needs assessment through our special needs housing strategy update and will input into the reviews of services.
- We have developed a Tenancy 'floating' support scheme to enable Council tenants to receive support to maintain their tenancies. 146 of Great Yarmouth Council tenants have signed up to this service in the last year.

b. Preventing homelessness and extending other housing options

- We merged our welfare rights and housing advice services 18 months ago to improve capacity and to develop services. Examples include a Tenancy

Relations Officer, debt outreach work with the CAB and setting up a rent deposit scheme.

- The Homelessness strategy will be produced by the Government target of July 2003. We have adopted plans over the last 2 years to increase the range of temporary accommodation, such as private sector leasing schemes to increase the range and quality and aim to meet the government target to stop using bed and breakfast for families by 2004. However this will depend on levels of homelessness and the volatility of the housing market. We are developing protocols with neighbouring local authorities to ensure people placed in temporary accommodation from outside the borough have the right support systems.
- We have developed an in-house improvement agency – Safe at Home in partnership with Health, Social Services and the Voluntary sector – to enable people with special needs to remain independent.
- We are currently developing a Choice Based Lettings system (due to go live in Autumn 2003) that will aim to clarify the system and enhance our knowledge on local need and demand.

c. Improving public and private sector housing conditions, and linking with wider regeneration targets

- We target grant resources on areas where older, poor condition terraced housing is concentrated, which coincide with being neighbourhoods with high levels of deprivation and low income. Where possible investment has been aligned to improvements in Council owned stock and Housing Association investment. Areas targeted have been South Denes and Cobholm – which has also linked with SRB funding. Options such as clearance, compulsory purchase orders and relocation grants have also been used.
- We clearly direct capital investment in Council stock to meet national targets (We aim to meet the Decency standard by 2010), and other local priorities such as environmental improvements.
- We have developed a new private sector housing renewal policy (19) that aims to respond to the freedoms given in the Regulatory Reform (Housing Assistance) Order 2002. This may include offering a range of financial options to supplement grants or for those that do not qualify for assistance.

3. Monitoring our progress and developing future strategies and plans.

Monitoring

We monitor our progress in balancing the housing market by a range of ways:

- Regular officer led reviews of the Housing Strategy and Business plan's SMART' action plan, and other data sources.
- Statistical returns and performance indicators to Government bodies
- Reporting on performance regularly to Council committees
- Workshops and meetings with partners to review progress and to update targets
- Benchmarking with colleagues in Norfolk and Suffolk.

- Local plan monitoring reports (23)

Areas we have identified for future work

In recognition of our increased housing demand we have developed a paper on providing affordable housing provision for the future which has been debated by Council. (20) This has identified areas for future work that is currently being built in to work programmes. Initiatives include:

- Conducting a stock options appraisal currently favouring an Arms Length Management Organisation, but also assessing options of Large Scale Voluntary Transfer and Private Sector Finance Initiatives.
- Reviewing policy of land / asset disposal to consider providing land at low or nil cost to RSL's.
- Developing other housing solutions, such as Shared Ownership, Homebuy schemes and market rent leasing schemes.
- Reviewing planning policy, in particular to:
 - Look at ways to stimulate all housing
 - Re-examine how to maximise the production of affordable housing through S106 arrangements
 - Look afresh at policies in secondary holiday areas to ensure a high quality residential use when a chance of use occurs.
 - Carry out area reviews to aim to stimulate regeneration
- Stronger enforcement action for HMO's and development of an accreditation scheme for private landlords. We wish to see stronger powers available to Local Authorities to deal with landlords of poor HMO's and will be looking to the provisions in the new Housing Bill to take us in this direction.
- Work programme arising from the Local Neighbourhood Renewal Strategy (18)

Supporting Documents

1. Housing Needs Survey 1996
2. Housing Needs Survey 2000
3. Housing Strategy 2002 and beyond (H2)
4. Housing Trends Models 2003
5. Private Sector Stock Condition Survey 1999 (H7)
6. Empty Homes Strategy 2001 (H3)
7. Regional Housing Strategy 2003
8. Seaside Towns Research Project 2003
9. Special Needs Housing Strategy 1997 (H3)
10. Norfolk's Supporting People Strategy 2002 (H3)
11. Norfolk's Housing Plan for people with learning difficulties 2003 (H3)
12. Great Yarmouth 2020 – Community Plan
13. Local Plan 2001
14. Tenants Compact 2003
15. Business Plan for Great Yarmouth Housing 2002
16. Asset Management plan
17. Capital Strategy
18. Local Neighbourhood Renewal Strategy 2003
19. Draft Private Sector Renewal Policy 2003 (H4)
20. Affordable Housing for the future
21. Tenants Survey
22. Housing and Land Availability Register
23. Local Plan Monitoring reports

(* Figures in brackets at the end of each sentence refer to the core documents requested)

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