

Housing Strategy for Great Yarmouth

2004 and beyond

Great Yarmouth Borough Council

May, 2004

Housing Strategy for Great Yarmouth, 2004 and beyond

Welcome to Great Yarmouth's Housing Strategy for 2004 and beyond.

Our strategy aims to bring together national, regional and local priorities for housing in Great Yarmouth for the next years.

It aims to show how housing issues fit in to a bigger picture in Great Yarmouth to meet our Community's vision of wanting our residents to have a high quality of life and secure future.

The context of our borough, and analysis of housing needs and conditions point to extreme challenges. Great Yarmouth suffers from high levels of deprivation and acute housing need. As a Council we recognise that to meet these challenges we need to work with our community and partners to find creative solutions and to maximise resources. This means all sections of our community – including the most vulnerable members. A key priority through all of our work is to develop good practice in how we listen, respond and set standards by providing strong leadership.

Over the last 12 months a huge amount of energy has gone into partnership working to develop strategies, structures and actions to improve services. As we have put this strategy together, we have aimed to draw on this work and consulted wider with partners through workshops about priorities. This has led to 3 key housing themes:

- Meeting needs and balancing housing markets
- Putting people first
- Improving conditions of the housing stock in the public and private sectors.

This strategy sets out a detailed and challenging action plan to work towards meeting these priorities. This is intended to be a 'living' action plan that we can use as a tool to drive improvement, and adapt and add to as necessary.

We believe that improving housing options for people can make a big contribution to the quality of life for our residents. We urge everyone to read this strategy, and use the action plan to help us meet this aim.

Councillor Sue Lawley
Cabinet Member for Social Policy

Housing Strategy for Great Yarmouth, 2004 and beyond

For extra copies of this strategy, further information – for example about other documents referred to – or if you would like this plan on tape, in Braille, in a different language or another format please contact:

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We will do our best to help

This strategy can also be found on Great Yarmouth Borough Council's website at:

www.great-yarmouth.gov.uk

Housing Strategy for Great Yarmouth, 2004 and beyond

A Housing Strategy for Great Yarmouth, 2004 and beyond

Executive Summary

Purpose

1. The Strategy sets out the key housing issues and challenges facing the borough of Great Yarmouth. It outlines the Council's agenda and priorities over the next few years, in the light of national frameworks and priorities and the regional and local context.

The Strategy provides the "overarching" framework for the Housing Revenue Account Business Plan which is specifically for the Council's housing stock. It spans the full range of housing and related issues in the borough.

Development

2. The strategy has been developed through extensive consultation with partners, community and tenant representatives. It takes account of key national policy statements. It discusses the development of the regional – and regional resource allocation – agenda, which is likely to have significant impact on Great Yarmouth. It discusses the development of the sub-regional agenda with Waveney. It particularly highlights the interface between this strategy and other key local and regional strategies and plans.

Needs and market assessment

3. The strategy is built on an up-to-date assessment of housing needs and trends in our local housing markets, as at 2004. Although there have been some improvements in our economy, reflected in our employment figures, the borough still suffers from major deprivation and low incomes. Against this background, rapid rises in house prices have fed through to our housing need indicators: homelessness has risen substantially and we are currently seeing about 150 new housing applications per month. Yet the availability of vacant social housing runs only at about 30% of these new applications alone. A recent housing needs assessment update gave us an estimate of almost 300 additional affordable housing units needed annually to enable us to respond to existing and emerging housing need.
4. We have a substantial backlog of disrepair or unfitness in the private sector. While we are steadily progressing the achievement of the decent homes standards in our own housing stock, we have other priorities to respond to too, including improving the lettable and liveability of some developments. The biggest factor in determining "non-decency" in our stock is lack of central heating, although our housing scores well generally on thermal insulation standards.

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Our objectives

5. Our objectives are built around three themes:
 - Meeting Needs and Balancing Housing Markets
 - Putting People First
 - Improving Conditions in the Housing Stock

Meeting Needs and Balancing Housing Markets

6. We aim to:
 - Continue to improve our understanding of housing trends, and how the different markets impact on each other. We have already developed effective ways of updating our assessments and plan to undertake needs and market assessments as part of sub-regional work.
 - Focus on responding to housing need, where people are. We have developed a range of prevention and support services and plan to step up this approach.
 - Make best use of the different sources of housing in the borough. We have well-developed empty homes policies and private sector leasing schemes, for example, and are giving some focus to reducing under-occupation in social housing.
 - Where we can, help to stabilise the more volatile elements of housing markets and explore how local markets might become more varied – we are working together to improve the quality and sustainability of the private rented market and are looking to develop new markets, such as sub-market renting and shared ownership.
 - Maximise resource coming to our area – we are reviewing land holdings, planning gain and RSLs' own contribution to housing production, and with Waveney DC and partners looking particularly at the potential of a joint Urban Regeneration Company. We are also looking at potential opportunities to develop additional social housing through the stock options appraisal exercise, in the light of our substantial needs.

Putting People First

7. Our objectives are to provide services which respond better to customer needs and aspirations, improving choice for customers, together with the quality and accessibility of our services.
8. We have specific objectives around empowering our staff. We are working effectively with tenants, local residents' groups and specialist user groups on both major strategic (eg stock options appraisal) and some specific issues (eg development of choice-based lettings or the new repairs contract). We place strong emphasis on responding to the needs of people with specific and specialist needs and we have developed very effective joint working with a range of statutory and voluntary partners.

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Improving Conditions in the Housing Stock

9. Here too there are similar challenges, around
 - resource availability and balancing needs across sectors
 - balancing government priorities against local ones
 - the rising cost of construction
 - the demands on us as landlords in meeting the government's decent homes standards
 - the problems of poor conditions in the private sector.

10. We have responded to the Government's granting of greater freedoms in private sector renewal to enable us to begin to draw in private sector resource. We continue to direct resource at regeneration, empty homes work and to assist in raising the standards of private rented accommodation. However, we need to make a stronger case for more resource, particularly to enable us to undertake mandatory disabled facilities adaptations without decimating our private sector renewal programme.

11. In terms of Council housing, we have almost completed our stock surveys and remain confident of obtaining the decency standard for all homes by 2010. We are also undertaking major programmes to respond to other local priorities. While concerned about uncertainties in the new allocation systems we believe we can achieve all this within existing frameworks. However, we are undertaking a stock options appraisal exercise, as required by government, to ascertain whether continuing to own housing stock is the best course of action in the light of the demands on us, or whether one of the three options set out by government would be appropriate.

Conclusions

12. This is a testing time for the borough council and our partners in the light of the severity of housing need and the scale of investment requirements, for new affordable housing, the private sector and special needs, and for our housing stock.

13. The Strategy has been produced at a time when the direction of housing policy and resource allocation is changing rapidly, as the regional agenda accelerates.

14. The authority has taken steps to position itself well in the light of changing circumstances and to respond to the emphasis from government and local people alike on quality and choice in services. The action plan for the strategy sets out succinctly the further steps the Council believes it needs to and intends to take in order to continue to respond to local housing needs and conditions.

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I HOW THE STRATEGY HAS BEEN DEVELOPED

- 1.1 This Strategy sets out the key housing issues and challenges facing the Borough, and outlines the Council's agenda and priorities over the next few years, in the light of the national framework and regional and local context.

Connecting with other plans

- 1.2 There is a separate Business Plan for Council housing which focuses on investment needs and service plans for our own stock. The Housing Strategy, however, provides the broad overview of issues and priorities across all housing sectors. It sets out the strategic context within which the Business Plan has been developed.
- 1.3 With our strong focus on social need, the Strategy is also particularly closely related to the 2020 Vision – the Borough's Community Plan – and the Local Neighbourhood Renewal Strategy, the borough's plan for tackling deprivation in our most needy wards. Because the Strategy is concerned with housing market trends, the rate of housing production and problems of affordability, interface with the Local Plan and economic and regeneration plans are particularly important. Our responsibilities as a housing authority in managing major investment programmes and very significant public assets link the document also with the Council's Capital Strategy and Asset Management Plan¹.
- 1.4 The Strategy is in turn built up from other specific, focussed plans developed in response to particular housing issues: the Business Plan itself, the Homelessness Strategy, and our Housing and Support Strategy, for example¹.

Input into Strategy development

- 1.5 The Council's Strategy has developed over time, but for this production it was taken back to first principles through lively and well-attended stakeholder workshops. The first, in April, 2003, raised searching questions about the most effective responses to our area's pressing housing needs, and helped set the framework and the key themes for the plan. A second workshop later in the year tested the way in which these themes were being developed. A third, in March, 2004, brought stakeholders together from the Yarmouth and Waveney sub-region, to consider the regional and sub regional agendas. The specialist strategies on Homelessness and Special Needs referred to above have also been developed through particularly intensive consultation and in partnership with service users and stakeholders.

¹ All key linked strategies are summarised in Appendix B.

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1.6 Strategy development as a whole has been overseen not only by our internal directorate management team, which is accountable to the Council's Executive Committee, but by a Housing Action group made up of tenant, voluntary, statutory sector and member representatives². This in turn feeds into the Social Forum of the Local Strategic Partnership. The Strategy has been widely circulated for comment in its draft stages. Once approved by the Executive Committee, it will be recommended for formal adoption by the full Council.

Structure of this plan

- 1.7 The Strategy first sets the scene by setting out the key issues and challenges in the national, regional and local contexts. It then provides an assessment of housing markets, housing needs and housing conditions in our area.
- 1.8 We go on to pick up the three key themes raised and confirmed by the workshops:
- Meeting housing needs and balancing housing markets
 - Putting People First
 - Improving housing conditions in the public and private sectors
- 1.9 The Strategy also explains how we have arrived at our current priorities and how we are exploring options for the future. It outlines trends in resource availability and attempts to forecast future resource.
- 1.10 The Strategy is intended to hold good for the next 3 years. But that is a long time in terms of housing issues – the results of our appraisal of options for our own housing stock, new surveys of housing markets, housing needs and house condition could all call for new directions and priorities. This strategy must therefore be regarded as a baseline, and is deliberately framed in terms of broad priorities and objectives.
- 1.11 With the document goes an action plan which will be annually updated. We will supplement and if necessary revise aspects of the Strategy ahead of time if this seems warranted by events.
- 1.12 In order to ensure that the Strategy is focussed and clear, more information on some of the related plans and documents on housing needs and market trends, and on our performance has been included in appendices rather than the main text.

² A full list of current membership of the Housing Action Group is provided in Appendix A , piv

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II THE CONTEXT WITHIN WHICH WE WORK

About Great Yarmouth

- 2.1 The borough is an area of contrasts. It includes attractive rural areas and coastline, thousands of acres of wildlife significance and some of the busiest internal leisure waterways in the country. Yarmouth and Gorleston are still major holiday centres and we have many buildings and neighbourhoods of historical significance and interest.
- 2.2 However, the borough also contains some of the worst areas of deprivation in the region and in the country. Many residents in our urban areas have low incomes, poor health and less access than others to employment, education opportunities or satisfactory housing. The standards of much of the accommodation in these areas are poor, with long-term issues of disrepair.

Key facts and figures

- The borough is on the south-east border of Norfolk, with 15 miles of North sea as its Eastern boundary. We are poorly served by national road networks and are at the end of the railway line.
- The borough council is part of the two tier system of local government in Norfolk, one of 7 district councils. We have much in common with Waveney District (which includes Lowestoft) across the county border in Suffolk, while sharing many issues with our Norfolk neighbours.
- The population consists of 91,500 people (2001 census). Population growth is projected to grow by 5.6% by 2026 – a lower rate than for Norfolk as a whole - but there are underlying changes in the make-up of the population, with significant increases in the proportion of residents of pensionable age and the very elderly³.
- There is a small ethnic minority population – 1.4% of the population as registered at the 2001 census. We have a long-established Greek Cypriot community. Some asylum seekers were placed in the borough in the 1990s but this population has stabilised. More recently groups of migrant workers from EU countries have been attracted here by Norfolk employers and Portuguese community groups in particular are beginning to establish themselves.
- The majority of people - 71% - own their own homes. Social housing makes up 21% of accommodation, with about 8% privately rented.

³ Fuller information about the borough's demographic, social, economic and housing profile can be found in Appendix C.

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- The Borough Council is the biggest landlord by far within the borough, with a stock of some 6,400 rented homes. We work with 7 main housing association landlords, particularly around the production of new affordable homes, and have a lettings partnership with them.

Deprivation

2.3 The national Index of Deprivation 2000 ranked the borough as

- 43rd out of a total of 354 local government areas in terms of deprivation, but
- 5th in terms of the intensity of its deprivation.

2.4 This scale of problems has brought extra resources and to the borough from a number of funding streams, ranging from Single Regeneration Budget to SureStart programmes. We have received additional funding over 4 years through the Neighbourhood Renewal Fund to help tackle social exclusion. These extra funds have been won and are being spent through an extensive range of innovative partnerships which have come together in the government accredited Local Strategic Partnership (LSP).

2.5 The 2004 Index of Deprivation was published just as this strategy was being completed. It suggests that our ranking overall has improved but that the intensity of problems in particular wards remains. However, the approaches to the index and the domains have changed, and work is currently being undertaken to analyse and assess our local results.

Employment and income levels

2.6 The borough has for many years been an unemployment blackspot, due to the decline of seaside tourism and the loss of local industries. The picture has been improving alongside the national economy, Average claimant levels in the borough fell by 33% between 1998-2003, and unemployment levels are currently estimated at 3.6% of the working age population compared with 5.3% in 2001.

2.7 There are prospects for substantial improvement with the development of offshore windfarms and real progress on plans for the outer harbour. Substantial resource has been secured to help regenerate the holiday industry, our historic buildings and run-down neighbourhood, and plans for an Urban Regeneration Company with Waveney District Council are well underway. However, unemployment, low incomes and low qualifications and skills remain very significant issues:

- The number of people claiming jobseekers' allowance in the borough is 3 times the regional average and more than twice the national average⁴

⁴ Nomis labour market profile 2003

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- The average fulltime worker in Great Yarmouth earns 13% less than the national average⁵
- One third of households in the borough have incomes of £10,000 or less; nearly half have incomes of £15,000 or less⁶

These issues are fundamental to our particular housing problems in the Borough, which are explored in Ch. 4.

⁵ Nomis labour market profile 2003

⁶ CACI data 2003

III THE NATIONAL AND REGIONAL HOUSING FRAMEWORK

3.1 The frameworks set by central government drive our priorities and provide the context within which we decide our priorities and review our options. This section highlights key aspects of the national agenda and ways in which these inform our approach.

Quality and Choice

3.2 In 2000, the Government set out the key themes of its housing agenda in a document called Quality and Choice⁷. These are -

- That local housing authorities should strengthen their **strategic role**-taking a clearer view of housing market trends in their areas and separating strategic from landlord and operational functions.
- **Sustainability** should be a key concern at national and local level, particularly with regard to the health of communities, as should **social inclusion** and **equality**
- **Choice** should become a watchword for public service customers
- The drive to improve the **Quality** of public services is key

3.3 We regard all these themes as central to our own programmes and have taken a very positive approach to their adoption and progression.

Case-study: the Quality agenda and the Borough Council: our authority was one of the Best Value pilots, and we have undertaken five Housing Best Value reviews, with a sixth now underway. Inspection in 2001 gave us 1* with good prospects for improvement for three of our major services. In 2003 we produced two housing diagnostics as part of the Comprehensive Performance Assessment of the Council, gaining an "A" for our approach to progressing the decent homes agenda. We have improved performance management across all four housing-related departments and achieve top quartile results on a number of the national indicators.

The Legislative Agenda

3.4 There have been a number of significant recent pieces of housing and housing-related legislation, following through the themes of Quality and Choice, which have impacted on the way we operate. The Homelessness Act, 2002, for example, gave new rights to some groups of homeless people, and has been followed up by a statutory Order

⁷ Summaries of the key national, regional and local strategies are set out in Appendix B

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which limits the use of bed and breakfast as temporary accommodation for families.

- 3.5 Our authority not only prepares fully for such changes, but looks at how legislation could provide new tools, or enable us to respond better to changing needs, whether on developing approaches to anti-social behaviour or the letting of social housing. We will be exploring fully the potential for our area of, for example, the Housing Bill, 2004, the Anti-Social Behaviour Act, 2004, and the Planning and Compulsory Purchase Act, 2004.

Case-study: using enabling legislation strategically

We have been significant investors in tackling poor private sector housing conditions through the grants framework but capital resources are limited. With the introduction of the Regulatory Reform (Housing) Order, 2002 we took the opportunity to develop a new approach to enable us to stretch investment and to respond more flexibly to housing problems. We are developing our mix of loans and grants with a phased approach. We are redirecting resource to help improve conditions in the private rented sector, assist first time buyers and, where appropriate, help people in unsuitable housing to relocate, as well as assisting vulnerable and low income home owners.

The Housing Finance framework and strategic planning

- 3.6 There has been rapid change around housing finance, particularly related to the introduction of the New Financial Framework for Local Authority Housing, and, most recently, the Local Government Act, 2003.
- Local authority landlords must now produce business plans for their housing stock and project revenue and capital budgets for up to 30 years ahead;
 - They must progress rent restructuring alongside housing association landlords in order to bring the costs of the two types of social housing to users – currently very different – closer together by 2012;
 - Central government has introduced the Major Repairs Allowance (MRA) as a capital fund within the Housing Revenue Account (HRA – the landlord account) for replacing components in our stock. Retained capital receipts are now pooled centrally and redistributed through the central subsidy systems.
 - The Supporting People regime introduced in 2003 has replaced elements of Housing Benefit and, with regard to the HRA, rent pooling which previously went to providing support for vulnerable people.
 - What used to be Housing Investment Programme allocations are now a “single capital pot” available to local authorities to prioritise.
 - There is now a distinction between supported borrowing (our SCA) and unsupported borrowing. Under the recent legislation, we can raise money ourselves, using the new Prudential Borrowing code. This

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applies both to investment in Council housing and to other types of housing investment as well as non-housing schemes.

- 3.7 We assess many of these changes as having either a neutral or benign effect on the authority's strategies.

However

- The Supporting People regime has brought grave uncertainties as to how new supported housing schemes will be funded. The framework is currently undergoing major national review.
- The capacity to make use of the Prudential Borrowing regime depends on the revenue "headroom" available to pay for unsupported borrowing. With regard to the HRA, this is restricted by the way in which central subsidy controls work while rent restructuring has further reduced flexibility with regard to raising income.

- 3.8 In addition the level of supported borrowing we receive is likely to be substantially affected by the new regional structures and priorities. So, too, is the size of programme for housing association investment, which provides badly needed additional social housing. These issues are discussed in the next section.

The Sustainable Communities Plan

- 3.9 In 2003 the Government accelerated the pace of change with the publication of the Sustainable Communities Plan – Building for the Future. Key developments flowing from the Plan are:

- (i) Emphasis on tackling the problems of housing shortage and affordability in the south-east, and attention, too, to housing market decline in areas of the north
- (ii) Steps to improve housing production, through streamlining planning powers, progressing new approaches to construction and enabling private developers to make use of social housing grant
- (iii) The setting up of Regional Housing Boards, with the task of allocating newly combined housing capital resource for their region through the Single Housing Investment Pot
- (iv) The underlining of the decent homes targets for social housing and the introduction of targets for private sector housing
- (v) The requirement for all authorities which own housing stock to undertake full stock options appraisals by July, 2005 to decide the best ways of meeting these targets and responding to local need.

- 3.10 All these issues affect the context within which we work and the availability of resource. The new national priorities bring a fundamental shift in how resource is allocated and in what proportions.

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The Regional Framework

- 3.11 The Communities Plan has brought the role of regional bodies to centre stage. The regional dimension had already been developed in our area through the work of the Regional Housing Forum which produced a regional housing statement and regional housing strategy, to which we actively contributed. Now it is the Regional Housing Board, made up of representatives from the Government Office, the Housing Corporation, and regional economic, planning and housing representatives, which allocates resource for improving housing conditions and producing affordable housing, advised by the Regional Housing Forum and Housing and Sustainable Communities Panel.
- 3.12 Our region includes or is affected by three out of the four areas identified for growth to relieve the housing and labour problems of the south-east: the Thames Gateway, London-Stansted-Cambridge and Milton Keynes/South Midlands areas. Major national resource is earmarked for these areas (up to £610million identified in the Communities Plan) and the growth areas have been set as priorities for regional investment too (40% in 04/06). This will adversely affect areas like Great Yarmouth where our needs are primarily for regeneration. In addition, resources for local authority housing investment programmes have been cut by 30% for 2004/6 and will not be guaranteed at all after 2006.
- 3.13 The Housing Corporation's approach to the affordable housing development is also changing, as part of the drive to increase productivity. The move is towards a smaller number of developing "partner" associations working across the region. This could also affect resource allocation for the borough and bring changes in the nature of the authority's enabling role in securing affordable housing for our community.
- 3.14 As resource availability together with the frameworks and mechanisms for social housing production change, the borough needs to position itself so as to make the very best of the new situation and new dynamics.
- 3.15 At the strategic level, that means
- Actively contributing to the developing regional agenda. We represent the Yarmouth-Waveney sub region on the Regional Housing Forum, and took part in the development of the current Regional Housing Strategy, particularly highlighting the importance of homelessness, regeneration and private sector renewal issues to the regional agenda. We are actively participating in the development of the new plan for 2005.
 - Actively examining all available resources and approaches to delivering investment both for existing housing and the production of additional homes

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- Being committed to developing our work and plans for our sub region, ensuring too that our area has a strong voice at regional level.

The Sub-Regional Agenda

3.16 The Regional Housing Forum has encouraged authorities to develop strategic planning on a sub regional basis, broadly in line with the sub regional agendas for planning and economic. The objective is to better reflect local housing markets and trends and to provide a more grounded approach to broad regional planning. Great Yarmouth's sub region was identified with Waveney.

3.17 The two districts share fundamental economic problems as well as "end of the line" easterly locations and traditional coastal resort issues. We have many housing issues in common. But we have no tradition of working together, the county boundary providing a key territorial divide. Both authorities are medium size only, and lack capacity for this kind of development work.

3.18 However, the sub regional agenda is now crucial to future planning. There are a number of key areas where there will be real added value in combining energies, and in taking a wider perspective, in particular-

- Housing market and housing needs assessment
- The attraction of regeneration partners and investment to our areas
- Sharing good practice and in some cases provision of services
- Better integrating housing, regeneration, planning and transport perspectives
- Presenting a united voice at regional level

Details of how we see the way forward are provided in the relevant sections.

Case study: widening understanding of and perspectives on the sub-regional agenda

Both authorities recognise that we need a better understanding of our mutual housing problems but also of the interface between housing, planning and regeneration regional and sub regional agendas. With colleagues from all the key departments and a wide range of partners and stakeholders from both districts and county councils, we held a workshop in March, 2004 to look at these issues, the ways in which our structures would help or hinder the new agendas, and in particular at the role and potential of an Urban Regeneration Company. The workshop produced keen enthusiasm to work together to tackle our needs. We are now discussing together how to take the fresh perspectives of that workshop forward.

IV THE LOCAL FRAMEWORK AND COMMUNITY PLANNING

The Local Framework

- 4.1 Our Housing Strategy reflects the objectives and targets of a number of broader strategies and local partnerships –
- The Borough’s Community Plan is set out in the **20:20 Vision**⁸. This encompasses the aspirations of statutory and voluntary agencies and local communities to tackle our problems of deprivation and social inclusion together. It has recently been revised to take account of achievements and progress since the original plan was produced in 1997 and to provide a new action plan.
 - With the advent of Neighbourhood Renewal Funding for the borough has come the requirement to produce a **Local Neighbourhood Renewal Strategy** (LNRS). This identifies the priority neighbourhoods for action to improve services and outcomes and sets specific housing targets alongside ones for health, education and economic improvement. The LNRS now effectively replaces the Social Strategy to which we previously worked, where the action plans have largely been achieved.
 - These two strategic frameworks provide the drivers for **the Local Strategic Partnership** (LSP), which is made up of representatives from the major statutory agencies, including the borough council and county council, voluntary organisations, business, faith and community groups, and the Government Office. Four forums have been developed to take forward the work – Economic, Environmental, Social and Learning – with the 20:20 Vision group taking a co-ordinating role. With the need to progress the targets set in the Local Neighbourhood Renewal Strategy, and to provide a clear executive role focussed on action, the structure of the LSP is has been reviewed and adjustments are currently being implemented. Attention is now being focussed on how the main agencies should work together to “bend the mainstream”, using the pump-priming resource provided through Neighbourhood Renewal funds to reshape and refocus their services more clearly on local needs.
- 4.2 The Borough Council of course needs to set its own priorities, taking account of the wider strategic priorities agreed by the LSP. In recent years it has developed budget and service planning processes to help focus more clearly on the corporate Vision reflected in the 20:20 document and on key national and local priorities – for example our annual budget processes are based on an “impact analysis” approach which assesses proposals for budget growth, income or savings against key strategic priorities. Our housing services and housing investment plans in turn reflect these agendas. The diagram sets out our key corporate themes, how these link in turn with the 20:20 Vision on the one hand, and with housing strategic planning on the other.

⁸ Summaries of all the key local strategies and plans referred to are set out in Appendix B

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Community Strategy 2020 vision

Goal:

“We want our community to offer a high quality of life and a secure future for all our residents

Objectives:

We will work towards:

- A prosperous and dynamic economy
- A clean and safe environment
- A healthy and cohesive community

Social Forum Objectives

Economic Forum Objectives

Environmental Forum objectives

Learning Forum objectives

Council Priorities 2004-05

1. Reshaping services around customer needs
2. Developing the role and capacity of Members
3. Equipping staff to do their job better
4. Making streets and open spaces greener and safer
5. Managing waste more effectively
6. Delivering major regeneration programmes
7. Addressing inequalities and increasing prosperity

Housing Strategy Priorities (developed through community consultation in 2003)

1. Meeting needs and balancing housing markets

- Providing more affordable housing
- Helping people to stay in housing / preventing people from losing housing
- Monitoring local need, market trends and conditions to find out what we want and when

2. Putting People First

- Identifying what people want – how we ask, listen and respond
- Making systems easier to understand, providing better, clearer information
- Offering choices
- Structuring services to suit customers

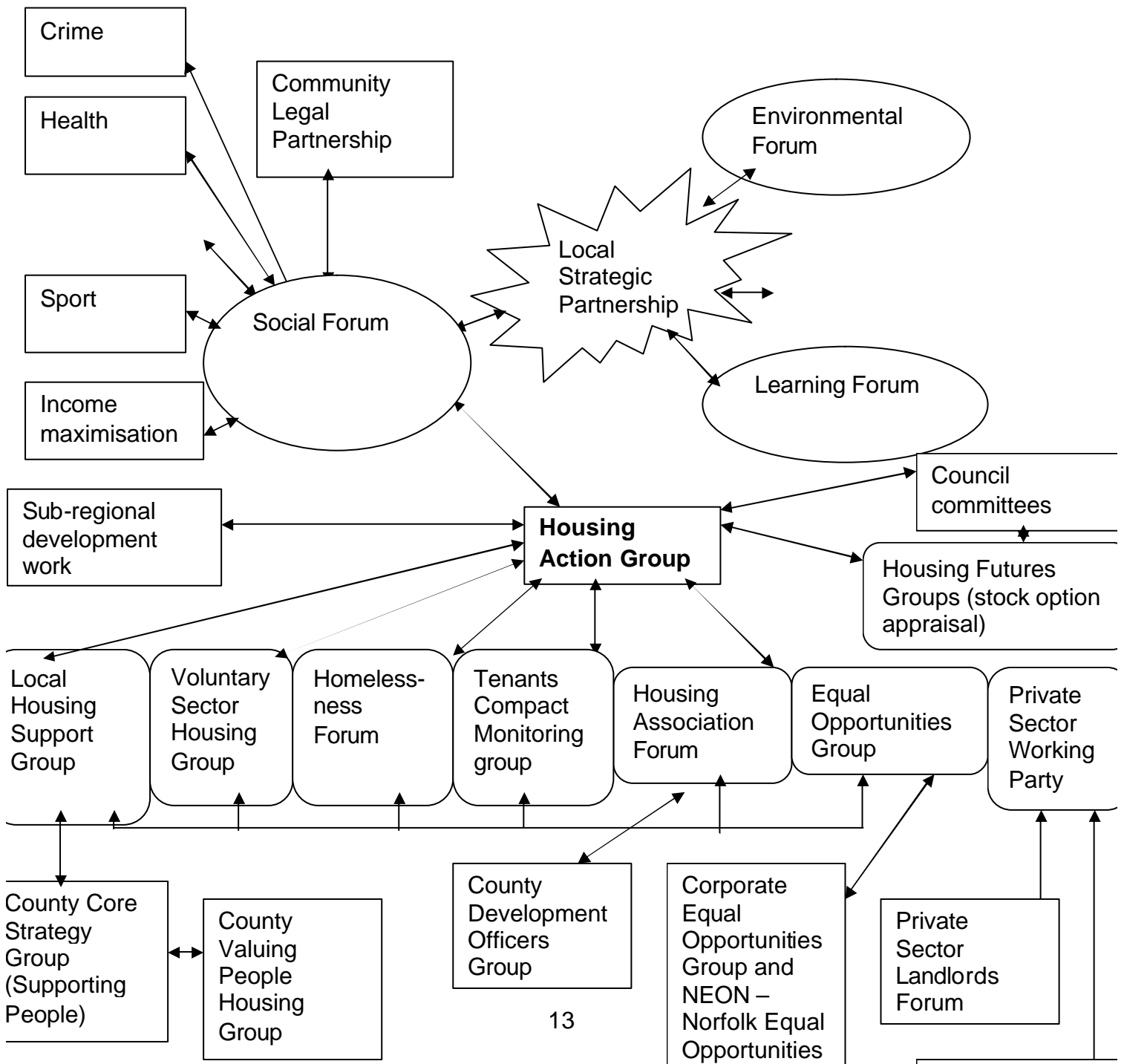
3. Improving condition of the housing stock

- Improving condition of the stock in the public sector
- Improving condition of the stock in the private

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4.3 Housing is a key player in progressing the Local Neighbourhood Strategy targets, and our staff play a major role in helping to progress a whole range of partnerships, at strategic and planning levels, but also more recently at the frontline.

4.4 Our Housing Action group is a sub-group of the Housing Forum and feeds straight into the LSP. We have recently widened membership (see Appendix A for more information), sharpened the focus to deal with housing action plans, and made clearer links with other forums and partnerships. The attached diagram maps out the interconnections between housing groups and activities (currently primarily borough or county based). A number of these forums will need to be widened to assist the development of the sub regional agenda.



V ASSESSMENT OF OUR LOCAL HOUSING MARKETS AND HOUSING NEEDS

Assessment tools

- 5.1 The Council uses a range of methods to build up an assessment of housing trends, housing conditions, and their implications, across the different sectors. We are moving away from reliance primarily on 5 yearly surveys to provide information, and are developing a range of sources to provide us with a more dynamic understanding of housing trends.
- Our last **Housing Needs Survey** was produced in 2000, and a new comprehensive exercise is due in 2005. We plan to undertake this jointly with Waveney District Council, and expect to do so in the context of a wider **Housing Market Assessment**, using the new ODPM guidance. This would be a substantial undertaking but would have the great advantage of enabling us to identify more clearly how our housing markets work, where they overlap and where they interface with those of other areas.
 - Our last **Private Sector House Condition Survey** was completed in 1999, and we are currently commissioning a new survey. Drawing on comparative information provided by a recent similar survey in Waveney, this project will now need to take on board the introduction of decent homes targets for the private sector, produce information to assist the Local Neighbourhood Renewal process, and take a perspective on the introduction of the Health and Safety Fitness Rating through the current Housing Bill.
 - We have been undertaking substantial **surveys of the Council's own housing** stock to form the basis of our decent homes plans, and are at the same time adding to our detailed data base of house types, accessibility issues, etc. We have monitored the decent homes position of our housing association partners and will be updating our information, bearing in mind the position of smaller specialist associations and those with older rehab stock.
 - The introduction of choice based lettings, based on a simple banding system, means the **housing needs register** and scheme operation can provide us with much clearer information about housing needs, supply and demand, across the borough and we will be developing this application. We will also be considering how we can utilise information about private sector renewal and enforcement to update our understanding of private sector housing conditions.
 - With partners working in the field, we have carried out a comprehensive **review of homelessness** trends, causes and service/accommodation

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supply in 2003 to form the basis of our Homelessness Strategy. We will be repeating this exercise every three years.

- We have been undertaking a detailed re-**assessment of the housing and support needs of groups with special needs**, as part of the revision of our local Housing and Support Strategy, and to contribute, too, to the Norfolk Supporting People Strategy. Desktop information gathering has been given a real edge through a series of user and provider workshops centred on the different needs groups, and through widely circulated surveys of people's views.
- In order to update our information about trends in house prices, house sales, the private rented market, as well as demand and supply for social housing, we have developed a **Housing Trends model**, published quarterly, for circulation to senior managers in Housing, Housing and Social Policy, Benefits and Planning (an example is included in Appendix C). The trends identified are regularly monitored through our directorate management team, and help ensure we have up-to-date information for strategy development and needs assessments. Waveney District Council are considering adopting the model – which we will continue to adapt and develop -so that we can compare trends and build a sub regional profile.
- In spring, 2004, we undertook a **Housing Needs Assessment** as part of our Stock Options Appraisal, drawing on all the sources referred to above, as well as a number of others. This analysis, which can be found in Appendix C, forms the basis of the assessment summary which follows. At the moment this is borough based. As explained, in future years we aim to develop sub regional assessments.

Housing Market and Needs Analysis

Social and economic context

5.2 Pages 3-5 in Ch 2 set out projected population changes, economic and deprivation statistics for our area. Key issues affecting our housing markets and needs are -

- Our changing demographic profile, with major increases in the population of older people over the next 20 years
- Our continued problems with unemployment, seasonal unemployment and low average incomes
- Our problems of deprivation, which particularly affect our urban wards. Our scores were particularly poor in ID2000 for the distinct health, education and low income categories, but 3 of our urban wards figure in the worst 10 in Norfolk for housing problems.

Households in Great Yarmouth

5.3 Census figures show -

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- Our average household size is 2.3 persons but single people make up over one third of households (just above the national average)
- Pensioners living alone make up over 17% of households (this is above the national average of 14.4%)
- We have a slightly below average proportion of households with dependent children, and no higher than average numbers in terms of lone parent households, despite our high rates of teenage pregnancy
- Our Housing Needs Survey 2000 estimated that we have on average 520 new households emerging annually – for example young people growing up and ideally seeking their own home. Most are local people wanting to remain in our area.

Who owns what?

- 5.4 Housing needs and census information show that overall there are about 40,000 homes in our area.
- 36% of these are owned outright
 - 35% are owned by people with a mortgage
 - 21% are owned for rent by the Council or Housing Associations
 - 8% are privately rented

House price trends

- 5.5 Rising house prices in our area were a significant issue highlighted in our Housing Needs Survey of 2000. Since then house price inflation has become the major issue impacting on affordability and housing demand.
- 5.6 Land Registry figures indicate that house prices have risen by 22% each year in our area since 2001. This is higher than the Norfolk average (up by 19.1%) and significantly higher than the region (up 16%)
- This is a much higher rate than we can assume for local income levels
 - However, house prices are still substantially lower than the Norfolk average (37% below) and we can expect to see the borough becoming increasingly attractive to people working in Norwich and elsewhere, where prices are far higher.
- 5.7 The average 2 bed flat is £55,204 (March, 2004) but is a scarce commodity. The average terrace house – making up a disproportionate amount of the Yarmouth housing stock – is now £73,876. This means:
- First time buyers would need a household income of between £18,500 to £24,500 in spring 2004 to buy a flat or terrace 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 to buy: with this rate of inflation, the figure is more likely to be 88%.

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- This is very different than the position in the mid 1990s when terrace houses were available locally for around £25,000 and quite affordable by those on average or even below average household incomes.
- 5.8 What will happen to house prices here over the next 5 years or so? National assessments vary, but there is a view that house price inflation is likely to be gradually curbed by modest rises in interest rates. If so, we will probably avoid the severe mortgage problems which occurred in the 1980s. However, experience elsewhere in the country where house prices start from a low base suggests that inflation may continue here for longer than other areas in the region until prices level off.

Housing completions

- 5.9 The investigation into housing for the Treasury by Kate Barker (2004) identified shortages of new housing completions as a major factor in house price inflation, in addition to low interest rates. Her highlighting of slow rates of development despite soaring house prices is reflected locally too.
- The Norfolk Structure Plan which until now has set our planning targets identified the need for 261 house completions in the borough per year
 - Recent rates of completion have been between 140-180 a year
 - The new draft Regional Spatial Strategy identifies a target of 6,700 for our borough over 20 year period. As an authority, we have concerns that our infrastructure is insufficient to carry this level of increase. Moreover, an Urban Capacity study for the borough has highlighted our problems with site development, due either to concerns about greenfield development or to problems with developing brownfield sites where there is often contamination etc, based on current land values. In the medium term, this is an issue which the Urban Regeneration Company will help to address by attracting funding from sources such as English Partnerships and drawing in additional players, but this will focus on specific urban areas of our area only.

Private renting

- 5.10 Private renting is in short supply and high demand, according to our regular survey of estate agents and our own experience in the homelessness and temporary accommodation fields. A number of small landlords have chosen to sell their properties to realise their capital value, while people who might previously have chosen to buy have had to resort to renting
- There is little or no evidence of the "buy to let" phenomenon which has occurred in Norwich, for example, as people take advantage of property as investment.
 - Rents have increased – by 8% on average between January and September, 2003 – and are often above Rent Officer assessment levels

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- The Housing Needs Survey estimated that the sector was not a robust option for people on low wages because of price: our recent figures suggest that it is often not affordable for those on benefit either.

Housing Needs Register

- 5.11 Now that we have adopted a common needs register with all our main partner housing associations and are running a choice based lettings system based on clear categories of need, it is simpler to identify the extent of housing needs as presented to us.
- The average number in the Housing Register during 2003/04 – a year of change in lettings systems – was 3418. As at April 1 2004, however, the Housing Needs Register stood at 4158, and is increasing at a rate of over 150 per month. These figures are likely to be affected by the pull of a new system, and by changes in eligibility criteria following the Homelessness Act, 2002.
 - Households registered and assessed as in housing needs stand at 1910 (April 2004)⁹. Of these, 487 are in high need.

Homelessness

- 5.12 Homelessness should not be seen as an additional measure from that provided by the Housing Needs Register, but it is a key gauge of housing pressure and shortage.
- Homelessness applications to the Council increased by 88% between April 1997 and April 2003
 - Applications rose by a further 28.4% in 2003/4, acceptances by 62%
 - The key causes of homelessness identified by the Homelessness Review are loss of private rented accommodation and family or relationship breakdown.

Special Needs

- 5.13 Our Housing and Support Strategy, 2004, examines the needs of groups with particular needs in detail and the chapters below pick up a number of its conclusions about the need to grow additional services and provision. The draft strategy and its key findings and objectives are summarised in Appendix B, pp xx. In terms of overall Needs Assessment, we should note that
- 21% of people in the borough have a long term illness or disability (the national average is 18.2%). Based on information from the Housing Needs Survey, we can reckon that about 1 in 3 of these at least have problems with their housing
 - Demand for home improvement agency help and adaptations from home owners and social housing tenants alike is rapidly outstripping resource (see page 24 below).

⁹ These figures are substantially up on those shown in our Housing Needs Assessment, undertaken for Stock Options Appraisal, taken at the start of February 2004.

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- Only about 4% of social housing is of mobility or full wheelchair standard, though up to 22% has had some form of (often minor) adaptation
- Demand is very high for Council and housing association adapted or accessible properties, particularly for non-sheltered housing

Social housing supply –

Lettings

- 5.14 The average number of new housing applications is currently 150 per month but the number of lettings available runs at a rate of only 30% of these.
- “True voids” – properties left empty by tenants leaving the sector – have declined by 16% between 1998 and 2003.
 - In the 8 bidding periods since the new lettings scheme began, there have been an average of 31 bids for each available property.

Right to Buy trends

- 5.15 There have been 144 Right to Buys in each of the last 2 years. RTB has increased by 118% in the last 5 years
- The rate of right to buys may be slowed by proposed changes in the regulations, and also affected by any slow down in house prices. If they continued at the current rate our stock would be only 5700 by 2010, and 45% of our stock would be flats and maisonettes.
 - As yet, the loss of social housing stock has not proportionately affected void rates. We can expect the impact to grow – faster than actual annual losses – in the coming years.

Additional homes

Funded with Housing Corporation grant

- 5.16 Starts on additional housing association homes have been affected by limitations on Housing Corporation grant, and by higher costs. They are set to be much lower in 2004/5 and 2005/6 due to the major shifts in national and regional resource referred to in chapter 2. There is likely to be potential for further bids over the period 2004/6. However, our baseline picture of recent trend and future grant-aided production is –

	00/01	01/02	02/03	03/04	04/06
HC grant	£1.4m	£1.9m	£2.9m	£2.6m	£1.5m
starts	59	61	105	49	50

Produced through Planning

- 5.17 The production of affordable housing through S.106 agreements has been slow to take off here, due to the low rate of development, land

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and house values. Our Local Plan currently specifies a quota of 15% affordable homes on sites over 25 (this was reduced from the original 25% by the Planning Inspector). Units produced until now have been extremely small.

The next chapter considers whether and how these very low numbers might be increased.

How much additional affordable housing is needed?

- 5.18 To simply maintain our current levels of supply of affordable housing over the next 5 years if the Right to Buy continues at the current rate, we estimate that we would need an additional 75 units at year one. This requirement would increase year on year, accelerated if the traditional routes of producing additional social housing continue to decline.
- 5.19 Updating the model used by our Housing Needs Survey (based on ODPM guidance), we calculate that as many as 300 additional social housing or affordable housing units need to be produced – but this level assumes that we continue to produce about 40 new units as a baseline¹⁰.

Housing Conditions - the Private Sector

Disrepair, unfitness, energy efficiency

- 5.20 The majority of private sector dwellings do not have serious problems. However unfitness and disrepair feature in a significant proportion of housing, often in the most deprived areas
- Our Private Sector House Condition Survey, 1999, found that 6% of private sector housing in the borough was unfit with a further 12% of properties being seriously defective and in danger of becoming unfit.
 - It identified that levels of unfitness were highest in older terrace properties: 11.5% of terraced houses and 13.4% of all before 1919 housing. However, it also found high levels of defects in inter wars and post war housing
 - Unfitness under current law can be due to one or more defects – serious disrepair, inadequate facilities for food preparation, dampness, poor amenities or lack of suitable toilet facilities. The most serious problem in our area was disrepair (36%)
 - Dampness and poor kitchen facilities also figure strongly

¹⁰ See Appendix C for this assessment and more detailed information about housing needs and markets, including the Council's assessment of Balancing Housing markets for the Comprehensive Performance Assessment process, 2003.

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- 1 in 7 owner-occupiers live in homes with poor energy efficiency, that is with SAP (Standard Assessment Procedure) ratings of 30 or below.
- 1 in 3 private tenants live in homes with poor energy ratings. This compares with 1 in 50 of Housing Association tenants.
- 5700 vulnerable households are estimated to live in "non decent" homes.

Houses in Multiple Occupation

5.21 Houses in multiple occupation (HMOs) are particularly likely to have poor heating and insulation. The average SAP rating in 1997 for local HMOs was only 29.

5.22 We estimate that there are about 600 HMO's in the borough. This consists of 1.6% of the total housing stock and 21% of the private rented sector. HMOs have particular risks and problems. Locally these are:

- Overcrowding
- Disrepair
- Inadequate means of escape from fire
- Defective fire alarm and emergency lighting systems
- Missing amenities
- Poor management

Empty properties

5.23 Although rising house prices have provided an incentive for owners to sell/make use of empty properties, the borough still suffers from long-term vacant and derelict properties and sites, many of them in need of substantial refurbishment. We estimate that there are 4.1% long term empty homes in the borough.

Area problems

5.24 The Survey confirmed the Council's own knowledge that poor housing conditions are concentrated in the borough's more deprived wards where there are

- Concentrations of older terraced property
- Poor environment with greater occurrence of derelict sites, buildings, empty shops and homes
- Problems of un-neighbourly and conflicting residential and business use
- Higher levels of shared housing

Particular problems are identified in South Denes, Cobholm and Runham Vauxhall alongside high levels of unfitness and disrepair. They also feature in other areas such as Southtown and the older parts of Gorleston.

Housing Conditions – the Public Sector

5.25 The Borough Council's stock consists of 1192 pre-war properties, 2718 post-war, with 2522 built to Parker Morris standards. Concentrated particularly in the wider urban areas of Yarmouth and Gorleston, 45.1% of our housing consists of flats and maisonettes, 40.9% houses, the rest bungalows.

Decent homes standard - a new standard for Social housing.

5.26 By 2010 all social housing must meet this new Government standard. Homes must:

- a. Meet the fitness standard
- b. Be in a reasonable state of repair
- c. Have reasonably modern facilities and services
- d. Provide a reasonable degree of thermal efficiency

5.27 The first target set was to reduce the number of households in 'non-decent' social housing by one third by April 2004. The stock analysis detailed in the Council's Business Plan estimated that a total of 2580 dwellings were either not decent at April 2001 or would be by the first government target date of 31st March, 2004. The Government's first target, therefore, implied a reduction of 860 dwellings by April 2004.

5.28 In fact the Council achieved a reduction of 811 dwellings - 31.4% - so that we now have a total of 1769 dwellings which are non-decent, with a further 300 which will become so by 2010 and must be improved to meet the standard by that date.

5.29 Most properties which fail the decent homes standard do so on criteria (d) - levels of thermal comfort. As at April 04, 1340 properties lacked suitable central heating. However, due to long-established energy efficiency and insulation programmes, the average SAP rating for Council properties is 67.9, with 66% assessed at this level or better.

5.30 Only 314 properties currently fail the decent homes standard due to disrepair, with a further 300 potentially non-decent in this respect and 250 fail because they lack reasonably modern facilities and services.

5.31 The Council has clear plans for achieving the full target by 2010. The estimated cost at April 2004 is £12.8million. Many well-established capital programmes are already delivering decent homes and the cost of additional schemes to complete delivery of the target is £12.8 million. Full details can be found in our Business Plan.

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Environmental and Dwelling Mix.

- 5.32 We have identified a number of key improvement requirements, over and above internal improvements, in particular
- areas with an over-concentration of particular types of dwellings, making neighbourly living difficult
 - the need for environmental improvements, play areas and protected space
 - need for improvements to security
- 5.33 Programmes ranging from boundary walls and fence improvements to door entry systems to blocks of flats, to radical reconfiguration of flatted estates have been required to improve the “liveability” of neighbourhoods, and contribute to the Local Neighbourhood Renewal agenda. The total cost of these programmes, as at April '04, is estimated at £15.35million.
- 5.34 Actual or potential difficult to let problems have also been identified, particularly in relation to first floor warden service flats without lifts and bedsits, affecting up to 372 dwellings. In some cases, dedesignation to general needs use is seen as the appropriate course of action, but in others, major improvement programmes have been identified as required, with £3.8million needed as at April '04 for new schemes.
- 5.35 The estimated cost of all these essential programmes – decent homes together with these local targets – up to 2010 is £31.95 million (as at 1 April 2004)

Housing Association stock

- 5.36 Housing Associations have a stock of 1213 properties ranging from Victorian terraces to purpose built bungalows, primarily in Gorleston and Yarmouth. Our partners have advised that there are few problems with regard to meeting the decency standard – indeed, their contribution to regeneration has helped uplift the standard of many older properties. However, there may be issues for special needs organisations owning older shared accommodation or sheltered housing which we are taking steps to identify.

Adaptations for people with a disability

- 5.37 The borough’s high incidence of disability and long term illness translates into growing demand for adaptations to enable people to remain independent. The Housing Needs Survey estimated that the Council and Housing Association sectors had the largest proportion of people with a disability (reflecting among other things, the provision of sheltered housing for older people). But it identified an incidence rate of 27% disability among owner occupiers owning outright, and a similar rate in the private rented sector.

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- 5.38 Both Council and Housing Associations own relatively few properties of wheelchair accessible standard, and there is heavy pressure on budgets to undertake appropriate adaptations. £402,378 was spent in 2003/4 on adaptations to council housing alone, with the budget for the new year already 51% committed.
- 5.39 The picture is similar in the private sector, where our initial budget of £300,000 for 2003/04 was overspent by £109,732, and our budget for 2004/05 is already 67% committed. New Housing Corporation policy not to provide grant to associations for adaptation works will bring still more pressure on already overstretched resource.

VI HOUSING PRIORITY 1

Meeting Needs and Balancing Housing Markets

Context

- 6.1 The assessment of housing needs set out on pages 16-20 above show that a central issue for the Borough is the lack of affordable housing. Pressures on local people caused by rising house prices and a shortage of private rented accommodation are occurring at a time when there is great uncertainty regarding resources for social housing in our area.
- 6.2 Our Strategy workshops held during 2003 particularly focussed on weighing up the value of different possible approaches to these problems. It is quite clear that current social housing provision is insufficient and that we need a wide-ranging strategy to
- Continue to improve our understanding of housing trends, and how the different housing markets impact on each other
 - Focus on responding to housing need where people are, enabling people to stay in their own housing, preventing crisis and homelessness
 - Make best use of the different sources of housing in the borough
 - Where we can, help to stabilise the more volatile elements of local housing markets and explore how our housing markets might become more varied, in response to changing needs
 - Maximise our opportunities to bring resource to our area, and to make different kinds of resource work together
- 6.3 This chapter addresses these issues in turn, and explains the approach we are adopting.

Improving our understanding of housing trends

- 6.4 Paras 5.1-5.19 explain the multi-faceted approach we are now taking to assessment of housing needs and our changing housing markets. This work has now moved to centre stage for us, to guide our strategic priorities and approaches, but also to feed into wider strategies and help maximise our opportunities for funding.
- A key local task will be to feed this information and understanding into our developing work in the priority neighbourhoods, as set out in the Local Neighbourhood Renewal Strategy.
 - A major task in the coming year and beyond will now be to extend our understanding into the sub regional context and to consider the best ways to undertake housing markets

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assessment. This will help to ensure that our input into the new Regional Housing Strategy is robust.

- We will shortly be completing our revised Housing and Support Strategy in order to better identify gaps in accommodation and support provision for the different special needs groups. This will enable us to have well-grounded input into the Norfolk Supporting People Strategy now in preparation.

Enabling people to stay in their own housing

- 6.5 Our authority has a strong tradition of funding investment in private sector housing, because of the importance of ensuring that this valuable – and majority – housing resource is renewed and sustained.
- We developed our new Renewal policy framework when the new freedoms enshrined in the Regulatory Reform Order, 2002, came out. We are now phasing in a more loans-based system, to enable us to help more people stay put.
 - Our home improvement agency, Safe at Home, developed with Health and Social Services, offers a full agency service to older, disabled and vulnerable owners on low incomes, and can help identify other sources of finance. Through Neighbourhood Renewal Funding, we have trialled a handyperson scheme centre on a home risk assessment to help minimise falls and other accidents. Following positive external assessment, this valuable prevention scheme will be continued through Supporting People funding.
 - Our Advice and Homelessness team have developed highly effective approaches to income maximisation. Our casework focussing on benefits take-up among older people, funded by the Neighbourhood Renewal fund, brought in some £441,548.32 over 18 months, and we are now expecting to take this work forward through Community Legal Service and Department of Work and Pensions partnerships.
 - Our work is increasingly focussing on the prevention of homelessness. From good practice elsewhere, we have identified and implemented the approaches most likely to be productive in our local context. These include negotiation with landlords and families who are seeking to evict, dealing with debt problems, maximising income. With the addition of two Prevention caseworkers funded by the NRF, we will be able to take a much more assertive prevention role, visiting all homeless applicants at home, and changing the emphasis of our whole team.
 - Great efforts have been made to improve the performance of our Benefits service, in order to help sustain tenancies. NRF funded posts have now been mainstreamed; communication with private and RSL landlords has been improved, and benefits staff work closely with estate managers, advisors and housing caseworkers to prevent crises.

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- 142 households are now offered floating support through the Supporting People scheme to help sustain tenancies.

Making best use of available housing resource

Private sector

- 6.6 We have developed a highly effective empty homes strategy. This has provided the core of our social housing programmes for the last 2/3 years, yielding new sources of temporary accommodation.
- We have developed a highly effective and productive approach to compulsory purchase, working in partnership with RSLs;
 - We are rolling out a private leasing scheme, working with owners and an RSL acting as managing agent.
 - We are working with some private owners to bring empty buildings – some former guesthouses/hotels – into use as self-contained flats, for lease to the council or alternatively for market rental or sale. Some of these issues raise difficult dilemmas for the so-called “secondary holiday areas”, where there is a balance to be struck between tourist and residential use, and a constructive dialogue is now developing about the planning and environmental issues for these neighbourhoods.
 - With our homelessness prevention strategy, these approaches have enabled us to meet the government’s April 2004 targets to reduce bed and breakfast usage for homeless families to six weeks. But we will need to continue growing our supply of temporary accommodation to sustain this position.
- 6.7 Our Empty Property Strategy now needs updating, and we plan to share this task with Waveney District Council, to maximise the benefits of sharing good practice, contacts and market knowledge.

Case-study: bringing empty homes back into use

In 2003 the Council obtained a Compulsory Purchase Order on a property in one of our priority neighbourhoods which had stood empty for five years. Formerly a guesthouse in multiple occupation, it had failed to meet fire regulations for this purpose back in 1995 and the owner had then not progressed a sale.

Extensive efforts by the Council to get a new owner to deal with the still empty property in 2000/01 came to nothing, so CPO proceedings were begun, with a Public Enquiry in 2002. The order was confirmed in December 2002, but with a stay until April 2003. Under our Empty Property Strategy, the Council worked with a partner housing association to secure Housing Corporation funds in 2003/04, enabling them to purchase the property from us on completion of the CPO. The property, a blot on the neighbourhood, will now be returned to its original status of two six-bedroomed houses, providing much needed larger family accommodation.

This example is one of a number of successful CPOs where we have worked closely with a housing association to resolve a complex problem.

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Social housing

- 6.8 We have developed a common needs register as the basis for our new choice based lettings scheme, in order to make the best use of all the available social housing in the borough. In addition -
- We are developing a clear plan of action to improve our Council house voids turn-round, where our performance has dropped in the last year or so. We have trialled good practice adopted from a neighbouring housing association, and are introducing this approach into our new partnering contract for Council house repairs and voids work.
 - Underoccupation has been awarded greater priority in our new lettings scheme, and we have introduced a financial assistance scheme to help with removal expenses. We help tenants to move where they need adaptations but to adapt their existing home is not a good use of the accommodation. We can now also offer help with relocation for home owners needing costly adaptations (or adaptations which cannot be progressed).
 - We have had a long-standing programme to reconfigure estates, schemes and developments where the original mix or facilities are no longer appropriate, or do not meet current and future need.

Stabilising housing markets

- 6.9 Part of the borough's problem with house price inflation and limited access to house purchase for would-be first time buyers is to do with supply. Developers have been slow to progress options on sites, and land availability is restricted by high development costs on brownfield sites. These problems are highlighted in an urban capacity study currently being completed, and are part of the dialogue with the Region with regard to the new RPG 14 requirements for housing production.
- 6.10 In terms of the private rented sector, it has become clear that the authority needs to work with landlords and other agencies to raise standards and to introduce other players. This has been the strong message of other partners in our area. (See Case Study below: taking the views of stakeholders into action).
- We have developed tenancy relations work within our Advice and Homelessness service to help improve management standards, landlords' understanding of housing law, as well as to prevent illegal harassment and eviction.
 - A private sector enforcement working group has now been established, involving Planning, Environmental Health, Housing, Fire Service and Tourism and Legal services, in order to agree approaches to risk assessment and to better co-ordinate enforcement approaches and activity.
 - We will be actively exploring the opportunities presented by measures in the new Housing Bill for selective licensing, as well as implementing the compulsory HMO licensing elements.

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- At the same time, we have taken steps to improve advice to and support for private landlords. We plan to develop a private landlords' forum, in liaison with Waveney, since many landlords are shared, and to work actively on the possible development of an accreditation scheme.
- Because the borough lacks bigger professional landlords, we are working with housing associations to bring additional professional management to the sector (through our leasing schemes) and introduce new larger landlords. We are pleased to have secured a housing association intermediate leasing scheme for the borough, and are keen to attract association partners to diversifying their role and, where possible, becoming players in the market sector itself.
- We are keen to pilot supply solutions to different market problems. Shared ownership has not worked well here in the past, when house prices were low – now it could provide a useful niche. We will be working with the planners, RSL partners and Waveney DC to develop appropriate models for low cost home ownership and to consider how we can utilise key-worker schemes in the local context.

Case Study: taking the views of stakeholders into action

The need to improve standards and stability in the private rented sector was one of the strongest messages from our stakeholder workshops and has been stressed too in wide discussions on our Homelessness Strategy and Housing and Support Strategy. Most voluntary support and hostel providers see the casualties of poor private housing and find it difficult to access stable housing for their clients, given the volatility of this type of accommodation. These views have helped to underline our own view that improving the stability of this sector must be a prime objective now and in the next few years. We have brought together a broad alliance across the statutory agencies – Fire Service, Police, Tourist Authority and Council – to improve the situation.

Maximising opportunities to bring resource to our area

6.11 Chapter 2 of this Strategy explained how resource is being increasingly directed to the growth areas around London, the Thames gateway and Cambridge. Our area could find itself starved of resource for additional affordable housing at the very time when our needs are growing intolerably. What are our options?

- One option we have used in the past is to provide associations with Local Authority Social Housing Grant from our own resources. However, we wound this down when the need for sustained resources for the private sector became so apparent. With the abolition of back to back funding for LASHG, we do not consider this an option at all now
- However, we will look at all ways in which the Council can increase the resources it contributes. Specifically by:

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- i. Reviewing the workings of S106 planning agreements
- ii. Reviewing the Council's land bank and consideration of how it can contribute to affordable housing supply and discussing land holdings with other statutory agencies
- iii. Reviewing planning policy to ensure that it responds to the effective regeneration of neighbourhoods.
- iv. Maximising the potential of "Planning Tariffs" being introduced under the new Planning and Compulsory Purchase Act 2004 to contribute affordable housing and working with the planners on the development of the new Local Development Framework which will replace the Local Plan.

6.12 We recognise that we need to work with our partner RSLs in new ways. We need to respond to the Corporation's new partnering regime, discuss with traditional association partners how they will position themselves in this new context. We will build on non-grant approaches to affordable housing production already underway and explore new products. In particular we will do so in the context of developing sub regional priorities and approaches in readiness for resource allocations on a sub regional basis.

6.13 Our Housing and Support Strategy has identified a number of areas special need where current provision of supported accommodation is inadequate, for example: women's refuge provision; direct access accommodation for single homeless; and housing for young homeless; medium-term supported accommodation for people with a mental health problem. We will continue to press for funding for support costs from Supporting People as well as capital costs by contributing a strong voice to the County's Supporting People programme and development. We have a constructive dialogue with local support organisations and will continue to work together with them to strengthen their delivery. See Appendix B for summaries of both our local Support Strategy and the County Supporting People Strategy.

6.14 Two further vehicles are currently being explored.

- The first is the development of an urban regeneration company in partnership with Waveney DC. This development has the strong backing of the East of England Development Agency and we are hopeful of obtaining government approval. The work of the URC would concentrate particularly on the rundown riverside areas of both districts, bring in a range of partners. Housing will be a key player in securing regeneration resource and outcomes.
- The second is stock options appraisal. Our local needs are such that we need to consider whether our council housing stock can be the source of additional housing production. We are ensuring that the need for affordable housing is a key issue in our approach to our

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assessment of options for the future of the Borough's housing, in our discussions with tenants and in our brief to our consultants.

VII HOUSING PRIORITY 2

Putting People First

Context

- 7.1 We cannot build enough units of housing to meet current demand. However developing a range of choices – such as helping people to stay at home, or giving advice to prevent loss of a home -are now essential to our approach, and involve us in working with our partners and users of services in innovative and more inclusive ways.

Key challenges

- 7.2 We need to provide services which respond better to the needs of our priority areas. The key purpose of Neighbourhood Renewal Funding is to help the main agencies to review the way they deliver services, to trial new approaches and then bring these into their mainstream way of operating. Housing services are major players in this.
- 7.3 However, we are operating in a climate of high demand and scarce resources. Our staff have to operate systems designed to prioritise access to services which all enquirers want. It can be hard to square these realities with real customer focus.
- 7.4 A third major challenge is in to involve people as users of services in an effective way. Consultation can too easily overlook groups whose views we need. Getting the views of potential users of services as distinct from current users can be particularly difficult.
- 7.5 However, we are clear that a participatory, consultation based approach can add great value to our services, bringing in the expertise of customers and involving them in an understanding of the problems, and helping to develop options and solutions. This key theme has been strongly pushed by our stakeholder partners and resident representatives.

Putting People First – empowering our staff

- 7.6 The Council has developed Putting People First as a central corporate objective, in terms of developing a clear customer focus, but also enabling and empowering our staff to help improve service delivery.
- 7.7 Housing related services have pioneered the use of monthly “learning afternoons” to improve communication, provide opportunities for informal training, team building and discussion. We have held workshops and away days to build team participation in service development. We aim to further develop this approach

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Resident consultation and participation

- 7.8 Resident organisations have not traditionally been strong in our borough. Although the Council has developed approaches to consultation over a number of years, it has sometimes been difficult to actively engage local residents and users of services.
- 7.9 A significant development has been the growth of community forums, supported by community information project and development workers, funded by the NRF and other sources. In some areas, they have been able to build on resident groups developed around particular regeneration initiatives. With a stronger voice too for the voluntary sector, through the Great Yarmouth Voluntary Sector Partnership, there is wider potential for dialogue between the community, statutory agencies like the borough council, and across organisations.
- 7.10 Tenant participation has at times had a faltering history. But innovative approaches by our Tenant Participation Officers, encouraging involvement at neighbourhood level, from the very young to the elderly, have paid off, and resulted in the completion and signing of the Tenant Compact in 2003. Tenant involvement has now become integral to new service development. Two examples are representatives' involvement in the development of the new partnering approach to day to day repairs, and in the selection of the contractor, and residents' and local schools' participation Planning for Real exercise which has helped to draw up priorities for the Magdalen College estate.
- 7.11 We see tenant involvement and effective communication as central to the stock options appraisal process. Tenant representatives rightly see this as an opportunity for growing empowerment. It will also be an opportunity for the Council to develop its experience of, and approach to, involvement at borough-wide and neighbourhood level.

Case-study: user involvement in the development of our choice based lettings scheme

Over the past year we have worked hard to design a fresh approach to letting social housing. A key aim was to make the system user friendly, reducing the complexity of forms and information, and introducing new ways for people in housing need choosing the housing they want. We drew on the experience of the choice based lettings pilots to help us look at things freshly. We involved a group of tenants in considering the various options and draft material as we went. We tested material at a special service user workshop, where we involved tenants and potential applicants with different needs and perspectives. We explored website design with people with a visual impairment and discussed options for denoting accessibility on property adverts with people with various disabilities and their workers. We continue to work closely with voluntary and advocacy groups in the development of the scheme and feedback, as well as eliciting regular user feedback.

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7.12 In the range of service areas too we gain regular feedback from customers which provides a check on quality and contributes to service development and review. For example, we have rolling customer surveys for a number of services, ranging from Housing Improvements to Advice and Homelessness. Extensive customer surveys are being undertaken as part of our current major review of services for older people. And people's views make a difference. It was tenants' concerns that the Council's "toolkit" to tackle neighbour problems needs to be more extensive and sophisticated which led to the proposal for a mediation service to help resolve neighbour disputes.

Offering Choices

7.13 We will continue to aim to stretch our resources and give our customers more choice by a range of measures:

- As explained above, we have implemented a choice based lettings scheme. When the legislative requirements changed through the Homelessness Act, 2002, we considered the options and whether we could amend our old systems to comply. We realised that this would result in a cumbersome system which would need to be changed again to respond to government targets. Even more, we became convinced that despite our housing shortages, we could develop a scheme which would prioritise need but give people much greater control over where they wanted to live.
- Alongside the new Homeselect scheme will need to go development of a range of other housing options. We aim to use the scheme to help publicise new options such as shared ownership and equity schemes, provide opportunities for accredited landlords to advertise. Our first priorities are to develop easier access to mutual exchange and to target the Homebuy and key worker schemes.

Case study: Valuing People

The NHS framework for people with learning difficulties, Valuing People, required a housing strategy to be developed. Our housing authority has the lead role in the county for this issue. We worked with a group made up of users of services, voluntary and statutory groups, and held a very successful conference for users and carers. Service users were particularly influential in showing how meetings should be run, information presented, how current systems did not work for them and how they wished to be involved in service developments. Key themes emerging were the need for better, clear information about housing choices, enabling people with a learning difficulty to access housing as others do, with the help of the right advice and support where needed. The result was **This is my home**, a housing strategy and action plan for housing across the county. Finance has been obtained for a project worker to take the plan forward. This will be a 3 year project, starting in July, 2004.

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Improving service quality and accessibility

- 7.14 The Council has taken a number of steps to improve people's access to services
- We have now fully adopted and implemented the CRE Code of Practice on Rented Housing. We have drawn up a development plan, regularly monitor out-turns on homelessness and allocations and are developing systems to monitor take-up and outcomes for all main housing services. We have contributed to a major diversity workshop with other partners, have organised training for a cross-section of front-line staff and middle managers and for tenant representatives - we will be rolling this out to all staff. We check all new policies against a matrix designed to help eliminate indirect discrimination.
 - We have made a good start on improving the format of our information leaflets and forms, responding to good practice guidelines for people with visual impairments or problems with literacy. We intend to continue reviewing and improving the quality of our material, especially as services change.
 - The Council is part of the INTRAN county-wide interpreter and translation service, with Benefits and Advice and Homelessness services among the heaviest users of the service. All our materials can be translated or provided in another format, as needed.
 - Our main offices in the town hall complex are now more accessible to families with small children and wheelchair users, and our counters, interview rooms and waiting room areas are more welcoming. The majority of Council tenants can now access their services through local area housing offices, and a third central housing office is being planned.
 - Housing applicants can now put in a request for a pack, or bid for a property, 24/7, through our Homeselect hotline, or on line. We are looking to extend this kind of accessibility not only for Homeselect, but as part of our corporate plans to improve the customer interface.
 - We have also improved – and plan to improve further – our financial information systems to make it easier for service managers to monitor their budgets effectively. Key areas of spend – for example repairs and maintenance budgets and the capital programme – are monitored by the directorate management team.
- 7.14 We are working to improve the efficiency of our services -
- Housing services will benefit from the progression of e-government during the next 12 months as we move away from paper files to document imaging.
 - We have brought our rent accounts system in line with our main housing software system, and are planning to develop its capacity further for estate management and void control.

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- We have taken the opportunity of changes in our lettings system and renewal framework to review and reduce processes and transactions
- We have appointed a Housing systems officer to help services to make the most of their IT applications.

7.15 We are keen to develop services to respond to changing needs and user perspectives.

- The priorities of tenants, for example, led to the development of our strategy to deal with anti-social behaviour and racial harassment, using the full range of tools at our disposal from injunctions and ASBOs to neighbourhood meetings.
- We have plans to develop a mediation service to help resolve lower level neighbourhood disputes.
- Our neighbourhood warden scheme on our largest estate, originally funded by NRF has proved highly successful and has now been mainstreamed.

Housing and Support Needs

7.16 We have recently revised our local strategy for people with support needs, through a series of small workshops. The strategy – a summary of which is included in Appendix B – particularly highlights the need to

- replace or develop accommodation for a number of projects –in particular, to
 - sustain and develop the local women’s refuge
 - extend and improve the direct access hostel
 - develop a key facility for people with mental health problems.
- develop new approaches with our partners in Health, Social Services and the voluntary sector to respond to national frameworks, such as the National Framework for Older People
- build on good practice to respond to wide ranging needs – for example of people with a sensory impairment or people with a disability
- further develop floating support services for people in all tenures in order to help people maintain independence no matter where they live
- review and reshape our housing services for older people in order to respond better to aspirations, now and for the future

7.17 The strategy has an action plan shared with our statutory partners and will feed in to the Norfolk Supporting People Strategy, currently being drafted.

Developing partnerships

7.18 We have a great deal of experience now of developing successful partnership approaches in Great Yarmouth: to secure specialist

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funding, to develop new initiatives, and to plan strategically. Our LSP has been built on this experience.

- 7.19 We are developing this experience into practical joint working, enabling us to produce improvements in terms of communication, co-operation around shared objectives, and service delivery. Some arrangements are based on partnership structures, at county or local level – the Learning Difficulties Partnership Board, for example, or the Homeselect Partnership board. Others work through more informal local forums and networks – the Great Yarmouth Domestic Violence forum, for example, or Homelessness forum. Others again have developed around specific initiatives or problems – for example a joint application for DoH Extra Care funding, and an interagency discussion called because of budget problems with disabled adaptations.

Case study: Wherry Way joint working group

This initiative came out of a jointly organised workshop to look at how Housing, Health and Social Services might work together better to prolong health, wellbeing and independence on a particular sheltered housing site. The Borough Council progressed major modernisation of the scheme, turning bed recess properties into fully accessible and attractive bungalows, while Prevention fund monies helped fund some pilot initiatives such as a lunch club and falls prevention work.

Now, with the site works well advanced, a project manager has been appointed funded through Supporting People, to help co-ordinate joint work day-to-day on the site and develop joint procedures. Home care is being organised on a team basis, to ensure flexible support is available round the clock. From tentative beginnings, we have come to a clear view about the goals of the scheme and its development from conventional sheltered housing towards housing which can offer care.

VIII HOUSING PRIORITY 3

Improving conditions in the housing stock

Context

- 8.1 We know from our house condition survey and experience that we have serious problems in our older private sector housing. Poor housing tends to occur in areas with older concentrations of older terraced properties, and can be combined with derelict sites, long-term empty properties, conflicting residential and business use and higher levels of shared housing.
- 8.2 The condition of the private sector directly impacts on the Council's ability to meet housing need- we estimate that 6% of homeless applications are the result of poor conditions in the private sector.
- 8.3 In our own stock we must give priority to the Government's decent homes standard, which we must achieve by 2010. However we also need to listen to our tenants wishes, where other priorities might be important – such as environmental or community safety improvements. And there is substantial work to do to improve the liveability of some harder to let stock.
- 8.4 The government has now set decent homes targets for improvements in the private sector too.

What are the current and anticipated key challenges facing the Council?

- Prioritising Council resources to improving the condition of housing in both the private and public sectors
- Dealing with insufficient resource for both sector – resource which is likely to be further diminished in 2006.
- Balancing the requirements of Government with other priorities, including those of our tenants
- Rising costs of construction, an overheated construction industry, and lack of a skilled local workforce in building trades
- The large number of private sector properties not reaching the Government's fitness standards (in 1999, 2000 properties failed and a further 4000 had serious defects)
- The number of vulnerable people living in private sector dwellings that do not meet Government decency standards. We estimate that we have about 5700 vulnerable private sector households living in such properties.

Improving conditions in the private sector

- 8.5 The Housing Grants, Construction and Regeneration Act, 1996, together with Circular 17/96, gave authorities discretion to vary and target delivery, by removing mandatory grant to respond to unfitness. We responded by concentrating more attention to the more deprived

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inner urban areas where housing conditions are generally worst, maximising resource potential by aligning grant monies with SRB and Renewal Area funding. At the same time we provided a basic level of grant to owners who met the required criteria in all areas of the borough.

8.6 Key features of this approach have been

- Group repair work in South Denes and now Cobholm, aligning major external improvements with internal improvements where required
- Substantial improvements to the neighbourhood environment, tackling particular derelict sites, improving alleyways and garden walls
- Targeting these areas with information about grant availability, heating and energy efficiency assistance
- Working with residents, other partners and departments to bring other improvements to the area, such as improved parking, traffic controls, planting
- Working with other initiatives such as the empty property scheme to tackle long standing problems, such as vacant corner shops

8.7 This area focus will need to continue - there is much work still to be done to improve poorer properties, and to tackle some of the bigger problems of conflicting land use and derelict sites. Such issues need new vehicles, new players and substantial resource and a different scale of partnership working. The formation of an urban regeneration company with Waveney DC is planned to provide just such a vehicle which could help to regenerate such areas.

8.8 We developed our new Renewal policy framework following the new freedoms given through the Regulatory Reform Housing Order, 2002. We considered continuing with a conventional grants scheme, but recognised that the phased introduction of a loan system could enable us to help more people. Our strategy will increasingly focus on ways of extending help through the development of equity release options and access to independent financial advice. Our new policy framework is also much more flexible, and enables us to offer help to elements of the private sector not previously assisted.

Case-study: how options are considered, decisions made

With the advent of the Regulatory Reform (Housing) Order, 2002, and the requirement to publish the Council's policy on private sector renewal by July 2003, the Council needed to decide the way forward.

- Step 1 Managers reviewed with staff and members how our existing grants policy, which focussed on area renewal, had been working, and the pros and cons of continuing with this as our prime focus. We decided that while area targeting was still vital, it would in the longer term be detrimental to restrict individual owner assistance to these areas.
- Step 2 Managers attended seminars on the new legislation, visited areas where new approaches involving loans and putting greater emphasis on advice and general assistance, and contacted the

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	relevant bodies. They discussed approaches with colleagues in the region, and developed ideas informally with staff and members. We reviewed the likely limitations on public sector finance, now and for the future, and looked at the statistics for home ownership, mortgaged and non-mortgaged, and for rising house values. We came to the conclusion that we should take full advantage of the new freedoms.
Step 3	A small working party helped work up the new policy framework for consultation, the presentation and adoption by members.
Step 4	Now that the policy has been implemented, progress has been monitored by officers through our Private Sector Working Party and members through the Scrutiny process. With pressure on resource growing to respond to mandatory DFGs, we will review whether the phasing in of loans should be accelerated, and look at ways of bringing in private sector finance more quickly.

- 8.9 We continue to encourage private sector landlords and owners to meet the Government's fitness and wherever possible, the decency standards. We target assistance at people with low incomes, first time buyers, private sector landlords and owners of empty properties. We are directing more attention to the private rented sector where, working with the enforcement group and empty property activity, we can help raise property standards while securing accommodation for people in need.
- 8.10 We continue to focus on the needs of older or disabled and people to help them maintain their independence through our Safe at Home Agency. Its handyperson scheme can also assist owners with small repairs and other jobs and we have set up an emergency works fund to deal with crisis situations that could so often lead to loss of independence.
- 8.11 We have used relocation grants to enable us to demolish a small semi-derelict terrace in our renewal area. We are unlikely to consider larger scale clearance of any area of housing, because of the impact on the community and limitations on resource but small scale clearance and renewal may make sense where poor housing cannot be usefully improved.

Resource for private sector renewal

- 8.12 The Council uses all its capital allocation (supported borrowing) for housing. It has chosen to allocate the larger proportion for private sector renewal in recent years bearing in mind the availability of other resources for housing association and council house investment. . We have sought to stretch public sector resource through regeneration initiatives, such as the Single Regeneration Budget. These are coming to an end, while regional allocation of supported borrowing approval is uncertain. We need to build a strong case for renewal and regeneration at sub regional and regional level, while maximising opportunities to

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bring other funding and private sector finance. We need to make a strong case for resource for disabled adaptations, for which we receive 60% financing from government, as need (as measured by Occupational Therapist recommendations) has now far outstripped resource.

Public sector finance for private sector renewal:

Capital Resource	01/02	02/03	03/04	04/05	05/06
LA Renewal Budget	£950,000	£1,150,000	£1,000,000	£1,000,000 £400,000* (decent homes)	£1,000,000 ** (?)
SRB (South Denes & Cobholm & Lichfield)	£524,500	£355,800	£50,000	£75,000	Programme ends
Renewal Area (Cobholm) (50% from ODPM, 50% Single Capital Pot)	£156,000	£92,300	£200,000	£150,000	Programme ends
Neighbourhood Renewal Fund		£25,000	£25,000	Funding ended	
Disabled Facilities Grants	£180,000	£250,000	£300,000	£300,000	£600,000 proposed
Total	£1,810,500	£1,873,100	£1,575,000	£1,925,000	£1,300,000

* This is a one-off sum allocated by the Regional Housing Board in recognition of the quality of our Renewal framework and to enable us to begin to progress the decent homes targets in the private sector

** This assumes a similar level of supported borrowing to 04/05 from Region and makes no assumptions about any continued allocation for decent homes in the private sector.

Improving conditions in Council housing

8.13 In order to meet the requirements of the Government's decent homes targets, we have conducted a substantial survey of our stock: 32% had been surveyed by April 2004, and we expect to complete our assessment shortly. The results are confirming our original assessment of stock condition using existing data, which told us that we could meet the government's targets for one third of non-decent homes made decent by April 2004, and the total stock made decent by 2010.

8.14 Many of our well-established approaches help us to meet the decent homes standards- for example, our ambitious programmes on insulation. However, other programmes are needed which respond to tenants' aspirations, meet needs for improved security and environment and tackle problems of lettability. We have major programmes underway to improve more difficult to let sheltered

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housing – in some cases through wholesale modernisation, in others through installation of lifts – and have a large scale scheme on track to improve and reconfigure a major flatted estate.

- 8.15 We programme much of our regular maintenance of properties and are working to increase the proportion of repair work carried out in this way in line with good practice guidance and to improve cost effectiveness. Our performance on responsive repairs is excellent, with 97.9% of urgent repairs completed on time, and an average 9.5 days to complete non-urgent repairs. Full details of all these issues are contained in the Business Plan.

Finance for investment in Council housing

- 8.16 We have established that the cost of programmes to meet the decent homes targets will be £12.8m as at 2004 figures. Our local priorities outlined above come to £15.35m, with additional work on difficult to let schemes coming to £3.8m. The total figure needed is therefore £31.95million.

- 8.17 Finance for investment in our stock comes from
- Supported borrowing approval (now allocated on the advice of the Regional Housing Board) – the balance available after resource has been allocated for vital private sector renewal work. There is no certainty of allocation after 2006.
 - Capital receipts from the right to buy or other sources. These must be predicated on the basis of recent sales but take into account the potential effect of interest rate rises.
 - Unsupported borrowing, raised under the Prudential Code of Borrowing.
 - Revenue contribution to capital
 - Contributions from other funding sources such as SRB and NRF
 - The major repairs allowance

- 8.18 Our estimate of resource available, given these uncertainties, is:

Capital Resource	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Borrowing	14,018	575,740	415,000	511,000	600,000	1,000,000	1,000,000	1,000,000	700,000
Capital Receipts	642,448	1,154,012	927,000	850,000	920,000	920,000	920,000	920,000	920,000
NRF	158,562	20,878	246,000	150,000	265,000	0	0	0	0
SRB	271,219	252,123	282,000	53,000	0	0	0	0	0
Major Repairs Allowance	2,233,559	3,404,842	5,194,000	4,066,000	3,650,000	3,626,100	3,632,600	3,640,200	3,646,000
Revenue	0	0	0	0	0	150,000	150,000	300,000	400,000
Misc.	4,614	0	29,000	105,000	65,000	0	0	0	0
TOTAL	3,324,420	5,407,595	7,093,000	5,735,000	5,500,000	5,696,100	5,702,600	5,860,200	5,666,000

- 8.19 The total cost of works to achieve the decency standard, meet established local priorities and address difficult-to-let issues has been

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assessed at £31.95 million. Having indexed this figure for inflation, there is, in comparison with the capital resources available to March 2010, a shortfall of £1.6million. As a result it will be necessary to extend £1.6 million of existing programmes into 2010/11.

- 8.20 However, as explained earlier, these projections could be subject to some change if the financial framework is further amended or affected by regional decisions. They will, of course, be fully appraised as part of the stock options appraisal process now underway.

Stock options appraisal

- 8.21 We are currently undertaking an appraisal of the best options for our Council housing stock in order to

- Meet – and continue to meet - the decent homes standards
- Progress our other major programmes
- Respond to tenants' aspirations
- Respond to our other priorities of meeting housing need and tackling neighbourhood renewal

- 8.22 This is a government requirement which must be completed by July 2005. We are adopting an open and objective approach to this process with the full involvement of tenants at borough and neighbourhood level.

During the summer of 2004 we will be working with tenant representatives to hold a series of estate based roadshows to discuss current investment plans and whether they meet local tenants' needs and aspirations. These will then be fed into our calculations and assessment, alongside our other objectives – including an assessment of the impact on our strategic housing and corporate roles - to enable us all to consider which of five available options should be recommended to Council.

- 8.23 The options available, according to the government's guidance, are
- Stock retention
 - The formation of an Arm's Length Management Company for our stock
 - The use of the Private Finance Initiative, probably for parts of our stock
 - The transfer of our stock to an existing or new housing association
 - A mix of these.

- 8.24 We are working to a tight project plan and expect to complete our assessment of these options by early 2005.

Investing in design

- 8.25 There are a number of common approaches which we adopt in our investment programmes across the sectors. Our Architectural Services have involved residents closely in developing innovative approaches to the redesign of unattractive flatted estates, creating defensible space and private gardens, "gateway" entrances to streets and closes,

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townhouses out of some blocks of flats. We have brought innovative solutions to improving the external envelope of terrace houses, building on the variety which owners had developed. Partnership working with housing associations has also developed, where appropriate - a current scheme seeks to maximise innovation and energy efficiency in line with government thinking.

New approaches to procurement

- 8.26 We have introduced Egan principles into our approach to construction. We adopted a partnering approach to a major modernisation contract, which has proved successful, and is being extended to other schemes. We now plan to introduce this approach to all our major contracts, and entered into a partnership contract for responsive repairs and voids work in April, 2004, following an extensive development and selection process. We are considering adopting a similar approach to some elements of our private sector renewal and agency work.
- 8.27 In order to accelerate investment in central heating in our stock, we have adopted heat leasing, with the first 2 schemes underway in 2003/04.
- 8.28 We have worked with housing associations and the local college to provide construction training on particular SRB schemes, and are keen to explore ways of assisting in training, working with our partners.

Programme delivery

- 8.29 Historically the Council has had a good record on programme delivery, with up to 99% of the target being achieved. We have had greater problems in some years – for example 2000-2002 – due particularly to recruitment and retention problems and difficulties in securing contractors in some areas. We have targeted these problems, making more extensive use of consultants for our major public sector programmes, and progressing commitments much earlier. In 2002/3 the original programme was delivered in full, and the out-turn for 2003/04 is at a similar level. (See Appendix A for summaries of original and out-turn revenue and capital budgets and more information about budget processes).

IX CONCLUSIONS

- 9.1 This is a testing time for the borough council and our partners in the light of the severity of housing need and the scale of investment requirements for new affordable housing, the private sector and special needs, and for our housing stock.
- 9.2 The Strategy has been produced at a time when the direction of housing policy and resource allocation is changing rapidly, as the regional agenda accelerates.
- 9.3 The authority has taken steps to position itself well in the light of changing circumstances and to respond to the emphasis from government and local people alike on quality and choice in services.
- We have achieved a great deal of positive change in the nature and direction of our services
 - We have clarity of vision about our local needs and what we can do to try and respond
 - We are now better at involving users of services in what we do and have built effectively on our excellent record of partnership working
 - We have clear housing investment priorities and strategies. We have a good record of managing our investment programmes and of innovation in our approaches to procurement.
- 9.4 The action plan for the strategy (Appendix A) sets out succinctly the further steps the Council believes it needs and intends to take in order to continue to respond to local housing needs and conditions.