



# A Housing Strategy for Northumberland

## 2013-18



**NORTHUMBERLAND**

Northumberland County Council



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# HOUSING SERVICES

Housing Services



# Foreword

Welcome to Northumberland County Council's Housing Strategy 2013-2018, the first five-year strategy for Northumberland. It outlines our ambitious plans for meeting people's housing need by delivering new affordable housing, maintaining and improving the existing housing stock, and through providing housing support to people who need it.

Housing is a fundamental part of all our lives. Our home provides us with security; somewhere to 'call our own', which can be a big part of our identity. Not having a home, or living in poor quality housing can have a detrimental effect on people's health, family life, social inclusion and their educational and employment prospects. Our strategy therefore recognises the links between housing and health and the economy and we will work in partnership with others to ensure housing supports Northumberland County Council priorities in these areas. It also recognises that Northumberland's population is changing, because of increased life expectancy and the attractiveness of the county as a place to live in retirement, and that these changes will affect need and demand across all sectors of the housing market.

We have made significant progress since Northumberland County Council became the single housing authority for the county in 2009, and have made some bold decisions such as retaining our Arm's Length Management Organisation (Homes for Northumberland) whilst many authorities are taking their housing stock back in-house. We have conducted a county-wide Housing Needs Assessment which gives us evidence of what housing is needed where and this will inform our exciting plans to build many more affordable homes, both by ourselves and in partnership with others.

We have developed this strategy during difficult times. The national housing and welfare reforms are unprecedented and impact upon funding opportunities and other resources, whilst at the same time more people cannot afford their own home. However, we are committed to delivering our housing strategy to make sure as many people as possible can have a safe, warm and affordable home that they can call their own in Northumberland.

Councillor Allan Hepple,  
Policy Board Member for Housing, Planning and Regeneration



## a) Purpose of this strategy

As a Local Authority, Northumberland County Council (NCC) has a statutory duty to identify and meet housing need across its population and this strategy outlines the approach we will take for the next 5 years to achieve this.

Northumberland has some areas which are amongst the most affluent in the country, but also has some of the most deprived and so it is a critical issue for this strategy as to how we best meet housing need for all residents who require help or support. This diversity is reflected in the operation of very different local housing markets, both urban and rural, which require different solutions in order to help meet housing need effectively. This strategy aims to bring together existing and develop new initiatives, working in partnerships, to better identify and meet housing needs across the county.

Our main aim is to ensure that:

**“The population of Northumberland have access to a home that is safe, warm, and affordable, and that help and support is available to those that are unable to meet their own housing need”**

We will achieve this aim by focusing our work on three key themes:

- Ensuring affordable and quality housing.
- Supporting people to lead healthy and independent lives.
- Supporting sustainable local economies and communities.

As such, the council's housing remit extends not only to 'council' or 'social' housing but also to the private rented sector and to owner occupation to ensure that local housing markets meet the needs of the population. Whilst there is much focus placed on building new homes that are affordable to local people, the work to ensure that the existing housing stock across the county is of decent standards and that the number of empty properties are reduced, is of equal importance. This strategy will help to deliver Northumberland's Core Strategy which will define the target levels of housing and economic development, as well as identifying the broad locations where development is expected to take place.

## Housing Services

This strategy has therefore been prepared to acknowledge the importance and contribution that housing can make to the people, communities and the economy of Northumberland. It will provide clarity for the council, for residents and for partners in ensuring that housing need is properly identified in the future and that the council with its partners will work together to achieve our aim.

## b) The Northumberland housing context

Northumberland has a diverse housing market, spread across urban and rural areas. Some areas have high property prices and few affordable homes, with others being the opposite where market failure is a significant risk with high numbers of empty properties, low property values and poor environmental quality. In addition, some areas have become very popular holiday destinations which affects the housing choices of local residents, and some areas have higher than average numbers of residents who do seasonal work and who's housing choices may therefore be restricted.

The council's job is to bring some balance to this diverse housing market, using a range of actions across the public and private sectors, in order to meet housing need and provide more choice to more people.

Key factors of Northumberland's housing context include:

### i) Rising and changing population

In 2011 Northumberland's population was 316,000 and is expected to rise to 329,625 by 2035 <sup>1</sup>, and with this comes a need for more housing. Within this rise, it is the over 65 age group that looks set to be the group with the largest increase. The 65+ age group is projected to rise from 20% of the population in 2010 to 31% by 2031. This presents challenges to make sure older people are properly housed and supported.

1. Projection prepared for the Core Strategy by Edge Analytics



# Introduction

## ii) Increasing numbers of people in housing need

There are in the region of 9,000 people on the county's housing register at the time of writing. Over 4200 of these people have been assessed as having some form of housing need, that is, they cannot access private forms of housing for a variety of reasons or need housing related support.

There are about 26,000 affordable homes across Northumberland provided by the council (through Homes for Northumberland) and several Housing Associations. The majority of these properties, when becoming vacant, are advertised through the Homefinder service so that people who are on our housing register can see and bid for the properties they wish to live in. Currently, there are only about 1,800 allocations made each year, meaning that the numbers of properties that become vacant across the county is far exceeded by the numbers of people in housing need.

The likelihood of more people getting into housing need as they can't afford a home of their own is growing, making the need to increase the supply of affordable housing across the public and private sector vital. The 2012 Northumberland Housing Needs Survey identified a need for 382 new affordable homes to be built each year for 5 years to address the backlog of housing need. This information will guide the council's plans for building and supporting new affordable homes in Northumberland.

## iii) Supporting people to live independently

The council is committed to ensuring there are sufficient and suitable housing options available to people who might otherwise be accommodated in care homes or other institutional settings. More broadly, it is committed to ensuring that mainstream housing is the first and preferred choice for people who need support, and is designed and managed in ways which promote people's independence and social inclusion in their own communities. Nationally and locally it is a priority to ensure that there are alternatives which prevent people from having to move into environments where they risk experiences like those of residents at Winterbourne View

(a privately-run institution in Gloucestershire for people with "challenging behaviour" where disclosures about abuse of people with learning disabilities and autism gave rise to national concern).

## iv) Affordability

Affordability is a measure of whether a household can access housing and maintain their housing costs, and this applies to owner occupation and renting. Determining a household's ability to afford a home is based on the average house price and their earnings, with the ratio between the two providing an indication of how difficult it is for a household to get a mortgage. The overall house price to earnings ratio in Northumberland is 6:1 and when looking at the lower house prices and lower earnings it is still 5:1<sup>2</sup>. This means that

home ownership is beyond the reach of many people as to obtain a mortgage households are required to have a higher level of deposit before they will be accepted by a lender.



## v) Varying quality standards

Northumberland's social housing stock (approximately 26,000 homes) has largely met the national Decent Homes Standard (100% of the council's housing stock has met this standard), and plans exist to ensure that the stock is maintained at this decency standard.

Much greater problems exist in the county's private housing stock (including those that are rented which account for around 18,400 homes). For example, 41% of private housing in Northumberland is classed as 'non decent' primarily due to being difficult to keep warm because of solid wall construction. This is particularly the case in the rural parts of the county, for example 62% of the private housing in the area of the former Berwick District Council is 'non decent' compared to the national average of 36%. This, along with lower rural incomes and higher fuel costs, results in high levels of fuel poverty; in the Berwick area this is at 31%, compared to 20% for Northumberland<sup>3</sup>.



An additional feature of the private housing stock is the persistence of some long-term empty properties. At the end of 2012/13 there were 2338 long-term empty homes across Northumberland, with many causing problems in some localities such as vandalism and fire risks. The council has a team that works to bring these properties back into use, with 160 successful cases in 2012-13, but this work can be costly.

## c) The national housing context

Housing is now in the top 10 of all public concerns <sup>4</sup> and Britain is facing a shortage of more than a million homes across all tenures by 2022 unless the current rate of house building is dramatically increased <sup>5</sup>.

This under-supply of housing has many impacts upon people and society:

- When there is an on-going under-supply of homes this pushes up both house prices and private sector rents because there is more demand than supply.
- The effect of this is that more and more people cannot afford to buy their own home or rent in the private sector, therefore they go to councils or to other social landlords to find an affordable home.
- However, largely because there is and has been an historic lack of funding in the affordable housing sector to build the number of homes needed, many people remain on housing waiting lists for long periods of time.
- During all of this, society faces an increase in people living in unsatisfactory housing conditions: over-crowded, sleeping on friends or families sofas, paying high rents/mortgages, paying essential bills/rents/mortgages on credit cards, taking out expensive loans, young people not able to afford to leave home, and so on.
- Such conditions can only go on for so long. As more people become affected by housing problems that they cannot resolve by themselves, the more they are forced to turn to local councils or other agencies for help.

Nationally, the Government has made some clear policy choices about housing. In particular, it has created an investment pot designed to expand the private rented sector, it has introduced new public subsidy for first time buyers ('Help to Buy') and it has reduced the grants for the building of affordable rented homes. It is too early to determine whether the supply of new housing will increase as a result of these policies, and whether or not local authorities will have to intervene even more into local housing markets to ensure a sufficient supply of affordable housing.

With regard to affordable housing <sup>6</sup>, the sector nationally continues to face increasing funding pressures with reduced grant rates to build new affordable housing and uncertainty over the change to how rents are calculated (moving from RPI+1/2% to CPI+1%). More council homes are being sold under the Right to Buy due to the higher discounts now available to tenants, with many councils facing shortfalls in money to replace them. In addition, the national welfare reforms are impacting upon landlords revenues and therefore on their business plans and potential abilities to build new affordable homes.

Homelessness, including rough sleeping (on the streets) has risen sharply across the country with the average increase being 11% <sup>7</sup>. This is predicted to increase further with the on-going recession and further welfare reforms being introduced. Although many people resolve their housing situation temporarily, it is likely that over time these arrangements will come to an end resulting in a crisis point being reached.

The Government has acknowledged the housing crisis and has prioritised the following areas <sup>8</sup>.

- Increasing the number of houses available to buy and rent, including affordable housing.
- Improving the flexibility of social housing (increasing mobility and choice) and promoting homeownership.
- Protecting the vulnerable and disadvantaged by tackling homelessness and support to people to stay in their homes.
- Making sure that homes are of high quality and sustainable.

## Housing Services

4. Ipsos/Mori May 2013  
5. Joseph Rowntree Foundation 2013

6. 'Affordable housing' includes: council housing as provided by local authorities, social housing as provided by housing associations and other not-for-profit landlords such as housing co-operatives/land trusts etc., and affordable housing that is gained through Section 106 planning agreements.  
7. CLG Live –tables 771 2013  
8. 'Laying the Foundations: A Housing Strategy for England', DCLG, November 2011



# Our opportunities and challenges

## Opportunities

### a) Housing finance

The council's housing services are funded in different ways. The pot of money that manages and maintains the council's housing stock is called the Housing Revenue Account (HRA) which has legal rules attached to it which separate it from other council budgets. This budget must only be used for the benefit of council tenants in Northumberland. This budget has capacity to help deliver some new council homes which will be part of increasing the numbers of new affordable homes across the county.

- From the HRA, we will commit to investing circa. £2 million per year, and circa. £10 million which is available to borrow, to help fund new council homes over the next five years.
- The council has also committed to using its other borrowing options to support the delivery of more affordable housing across the county, initially up to £20 million, with the potential to commit to more if there are sound cases to do so.
- We will better join up the council's other front-line housing services to identify ways to make savings and we will look at our private housing services in particular to identify ways to potentially generate income for the council.

### b) Housing and healthy people

The relationship between health and housing is well established, with increasing evidence of how housing-related actions can improve people's health and social inclusion. The estimated cost to the NHS of treating accidents and ill-health resulting from poor housing conditions in Northumberland, during the next 10 years, is £5.3m. It is also estimated that if the causes of these housing-related illnesses and injuries were removed, the savings to the NHS would be £4.9 million<sup>9</sup>.

Northumberland County Council's new Health and Well Being Board and the fact that the housing service sits within a wider department responsible

for adult social care and health means that we can make the links between housing, social care and health even stronger and put in place programmes to reduce these causes of ill-health and injuries across social and private housing and offer alternatives to institutional care.

- The council will develop a strategy to identify and meet the housing support needs of its population, working in partnership with others who share our objectives, and identify funding opportunities as they become available.
- The council will develop a Private Housing Strategy that will bring together existing initiatives to tackle housing related health conditions/injuries and ensure these are improved for the future.

### c) Housing and an improved local economy

The council's emerging Core Strategy will set out the planning policies and approach designed to enable the economic growth aspirations for the county, namely, to deliver a strong, responsive and competitive economy. The strategy will aim to ensure that, alongside the projected growth in the older population of the county, there is an increase in the number of working age adults and families, to support economic growth and the sustainability of local communities. This Housing Strategy therefore will help deliver these aspirations by committing to increasing the numbers of new affordable homes and to continue and improve the council's work to ensure the existing housing stock is occupied and of decent standards for people to live in and choose to move here. It will also contribute to increasing the supply of housing for families with children by promoting an increased range of attractive housing options for older people when they wish to move to more manageable accommodation.

The council is also committed to reducing the gap between the poorest and wealthiest communities. Housing contributes to this as the supply of new housing and investment in the existing stock has a positive impact on creating and keeping jobs.





# Our opportunities and challenges

The council will ensure its housing and planning functions work collaboratively to support the increased development of private housing, within the land use framework set out in the emerging Core Strategy, as it has been evidenced that building new housing of any tenure is a foundation for a successful economy<sup>10</sup>, for example: companies are more likely to locate to an area if the right housing in attractive neighbourhoods is available for their employees. This means more people spending their money on our high streets.

## d) Housing and children's education

The links between housing conditions and levels of academic achievement are clear<sup>11</sup> with some major ones listed below:

- Children living in poor quality housing and overcrowded homes are absent from school more frequently due to illness.
- Homeless children are more likely to have behavioural problems that affect academic achievement and miss school more often.
- Cramped housing or cold housing makes it difficult to study effectively.

The council will work to ensure effective joint working between its housing and children's services functions to ensure poor quality housing is tackled and to deliver better outcomes for children living in poorer quality housing.

## e) Housing and an ageing population

Many people in the UK are living longer and healthier lives and this is certainly the case in Northumberland. This demographic change will affect all aspects of housing, and the choices which older people make about their housing will be an important influence on the development of the county's towns and villages.

While many older people are in good health, there will also be increasing numbers of people living

with long-term health conditions. Attitudes to independent living have changed with more people wanting to retain their independence and live in their own homes. Northumberland has the opportunity to develop innovative housing options for older people, using new technologies, which will set new standards.

We will conduct a review of existing housing options for older people and work with our partners to develop the right accommodation for all groups of older people in Northumberland. We will also identify more opportunities to provide advice and support to those wanting to make a choice on their housing options in later life.

## Challenges

### a) Financial

The council's housing services are funded through a variety of sources. As outlined above, the HRA funds the management and maintenance of the council's housing stock. Whilst we have identified opportunities within this budget to help build new council homes, there are also challenges to it, as outlined below. Within these are also how these challenges affect other housing organisations operating in Northumberland and other council housing services.

### i) Welfare Reform

The Government's welfare reforms will significantly affect some households' abilities to afford somewhere to live and will impact upon some people's choices around where and in what size accommodation they can afford to occupy and to continue to occupy.

Northumberland, as a council landlord, is already being affected by the recent welfare reforms affecting many of its tenants. Homes for Northumberland have reported an increase in rent arrears along with the numbers of people who are giving up their homes because they can no longer afford them. Other social landlords will face similar problems.

## Housing Services

10. Barker Report, 2006

11. Chances of a lifetime: The impact of bad housing on children's lives. Shelter 2006.



# Our opportunities and challenges

This financial impact of welfare reform on social housing landlords are significant and will require us to work together to tackle the financial pressures on our organisations and also on our tenants.

In addition, we are anticipating the increase of homelessness as a result of welfare reform and the historic under-supply of affordable housing, and with this will come with an increase in costs to the council of providing this service including providing temporary accommodation to people (which is paid for out of non-HRA budgets).

The council will co-ordinate its actions designed to reduce or manage the negative impacts of welfare reform and will ensure that housing organisations are kept involved in this work to ensure opportunities to join up work and reduce duplication are identified.

## ii) Funding for new affordable homes

Reduced Government grant rates through the National Affordable Homes Programme and the change to how social landlords can set their rent increases (from Retail Price Index to Consumer Price Index) has forced social housing landlords to re-visit their house building programmes. Most landlords in Northumberland have so far responded positively and new schemes are still being progressed.

However, the picture beyond 2015 will almost certainly be even more challenging and so the council will endeavour to work closely with its social housing partners to identify mutually beneficial solutions to ensure that the numbers of affordable homes Northumberland needs are delivered in the future.

In addition, the council's housing and planning functions will work together within the framework set out by the emerging Core Strategy to ensure the number of affordable homes delivered or funded through legal Planning Agreements are maximised as part of helping to meet identified housing need across the county.

## iii) Right to Buy

Government has recently increased the discounts available to tenants wanting to buy their council homes, as well as reducing the qualifying period to apply, with the result being a significant rise in the number of applications and sales under this scheme in Northumberland. The Government requires councils to replace each sold property with a new home, but the money from the sales that Northumberland County Council has been allowed to keep does not meet the costs of new build. At the time of writing we are facing over circa. £2.7 million shortfall.

We will therefore explore options about how to cover this shortage of money in order to prevent a further loss of our social housing; at this time when it is in high demand from people who can't afford their own home.

## b) An ageing population

Longer life spans and the attractiveness of the county to retired people are matters to celebrate. But if we are to make the most of the opportunities they create, all those involved in planning, developing and managing housing will need to adjust to the changes taking place.

20.6% of the population were aged 65+ in 2011 and this will increase to 32.2% in 2035. Nationally the number of people aged over 75 is expected to increase by 78% but for Northumberland the figure is 98%<sup>12</sup>.

Older people are as diverse as any other age group, and will make varying choices about how and where to live however there will also be specific housing issues as a result of a growing number of older people with long-term health conditions. Increased pressure is likely to be placed on existing budgets with an expected increased demand for Disabled Facilities Grants as more people choose to stay in their own homes.



# Our opportunities and challenges

Support needs will also change as more households will contain elderly members who are at some point in their lives likely to need support. In addition, when older people want to or have to move from their own home due to increased support needs, they are often restricted by the availability of suitable accommodation, meaning that some people have to stay in their homes which may not be suitable and may increase the chances of injuries or illnesses.

- Therefore the council will conduct a review of the housing options for older people, and will develop a strategy to ensure that new models of housing and support are developed in Northumberland, working with partners, in the best interests of older people in Northumberland.
- The council will also ensure that the housing needs of older people inform the provision of new housing across the county.

## c) The geography of Northumberland

Northumberland has a population of around 312,000 people and contains no settlements of more than 40,000 residents<sup>13</sup>. The county, the largest unitary authority by geographical coverage, is also the most sparsely populated in England with only 62 people per square kilometre. Delivering excellent value for money housing services in such a large area is a significant challenge.



Spatially, the housing markets across Northumberland are extremely diverse and maintaining sustainable communities in rural areas with increasing ageing populations, loss of younger households, and the growth of second homes and holiday homes in some areas are real issues for Northumberland. This results in less accommodation being available for local people and may also

artificially increase house prices as those wanting to buy second homes or holiday homes may well be in a position to pay more which may not reflect local income levels.

Further information about Northumberland can be found in appendix 1.

## d) Fuel poverty

Over 40% of the private sector housing stock in Northumberland is classed as 'non-decent' mainly due to problems of keeping the home warm. This in turn results in 20% of households in Northumberland are estimated to be in fuel poverty although this rises to over 40% in some northern parts of the county<sup>14</sup>.

The introduction of the Energy Company Obligation and the Green Deal can potentially deliver significant levels of improvements across the housing stock and we will ensure that we maximise these opportunities and resources for people across Northumberland.

## e) Increasing homelessness

We will continue our efforts to prevent homelessness<sup>15</sup> but acknowledge that the likelihood of more people being accepted by us as homeless is growing as the impacts of welfare reforms are starting to become clear.

Where people are accepted as homeless and we have a duty to re-house them, we will endeavour to keep people's stay in temporary accommodation as short as possible and to re-housing them as quickly as possible. We will further build our links to other council services and outside agencies to help us in this work, particularly to ensure vulnerable people are properly supported.



We will review our Homelessness Strategy and publish it by January 2014.

## Housing Services

13. Northumberland Development Plan. Core Strategy Issues and Options

14. Building Research Establishment stock models 2009

15. 1168 people were prevented from becoming homeless due to the actions taken by our staff in the year 2012-13.



# Northumberland's housing priorities

## Northumberland's housing priorities

In response to the context, opportunities and challenges outlined above, Northumberland County Council will, over the next 5 years, concentrate on delivering against three priorities:



- Priority 1 Affordable and Quality Housing
- Priority 2 Healthy People
- Priority 3 Sustainable Local Economies and Communities

## Priority 1: Affordable and Quality Housing

This groups together the property-related interventions that the council with its partners make across the public and private housing sectors, within the following areas of importance:

- a) Building new affordable homes
- b) Affordable rents and mortgages
- c) Energy efficient homes
- d) Housing quality standards

### a) Building new affordable homes

#### Why is this important?

The council is committed to increasing the number of homes of all types and tenures and particularly to address the shortage of affordable housing.

Northumberland needs more affordable housing because:

- There is a backlog of affordable housing and it has been evidenced that 382 new affordable homes are needed for the next 5 years to deal with this backlog<sup>16</sup>.
- The number of people requiring affordable housing is increasing as more people cannot afford to own their own homes and in some places cannot afford to privately rent<sup>17</sup>.
- In some areas the population has declined and is predicted to continue to decline as a result of a lack of new housing development as evidenced by the population projections work undertaken for Northumberland and based on sub national 2010 population projections.
- Northumberland County Council is committed to reducing the gap between the poorest and wealthiest communities and providing affordable housing can help in this by increasing mixed communities.

In addition, a national report has evidenced the case for local authorities to build housing as an important contributor to national economic growth<sup>18</sup>. Northumberland, in committing to building new homes, will play its part in this national recovery with the emerging Core Strategy defining the level of new housing and economic development required to deliver the economic growth aspirations for the county.

For clarity, the definition of 'affordable housing' is included here<sup>19</sup> which incorporates three types of housing:

'Social rent' - homes owned and managed by social housing landlords who are registered with the national Homes and Communities Agency<sup>20</sup>, and who offer secure tenancies and social rents to tenants. They largely include councils and housing associations, but often also include smaller landlords such as co-operatives and Community Land Trusts.



16. Northumberland Housing Needs Assessment, 2012

17. Northumberland Housing Needs Assessment 2012

18. Let's Get Building", CIH et al, December 2012

19. Taken from the National Planning Policy Framework 2012

20. Social rents are set annually by a Government formula which usually keeps them to about 40% of private market rents

# Northumberland's housing priorities

'Affordable rent' - refers to homes that social landlords let at up to 80% of local private market rents. The Government introduced 'affordable rent' as a way for landlords to generate more revenue to fill the capital funding gap after it cut the national affordable housing programme grant in 2010 for social landlords to build new homes.

'Intermediate housing' - refers to a variety of housing options such as shared ownership/equity housing for rent or sale, which are intended to be an intermediate solution for people wanting to go on to fully own their own home.

The definition also stipulates who can access affordable housing, and the assumption that the properties must remain affordable into the future:

"... (It is) provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision'.

As well as meeting housing need now and in the future, increasing the supply of new homes can address some of the affordability problems in Northumberland, as outlined earlier and below, by providing more choice and competition in the housing market. This table shows the percentage of households priced out of the market in the area<sup>21</sup>.

3 Times Income	
	Northumberland Percentage of households priced out of the market
First Time Buyers households – Flats	40.03%
First Time Buyers households – Terraced houses	48.46%
First time buyers households – Semi-detached houses	55.83%
First time buyers households – Detached houses	78.39%
Owner occupier – Flats	29.57%
Owner occupier – Terraced houses	40.03%
Owner occupier – Semi-detached houses	48.46%
Owner occupier – Detached houses	74.08%

## Note

The analysis differentiates between house types and whether or not the purchasers are first time buyers. The figures displayed are simply derived from incomes and house prices and do not account for the existing tenures of local residents.



# Northumberland's housing priorities

## Who affordable housing is for

There are almost 9000 people on the housing allocations (Homefinder) register with around 4200 assessed as having some form of housing need, and during 2012/13 we received 593 homelessness applications of which 227 were accepted. Our efforts are therefore centred on meeting these people's recognised housing needs, as well as those who are likely to come forward as the impacts of welfare reforms start to take hold. At the moment, we allocate approximately 1800 social housing properties annually and so the need to provide additional affordable housing to make in-roads into this list of people is vital.

A particular focus will be placed on improving people's access to affordable housing in rural areas where there has been low numbers of affordable housing delivered, particularly where this housing delivery can help boost local communities and economies.

## How we will do this

### By providing leadership and direction

NCC as both the housing and planning authority is ideally placed to support housing delivery. We will support additional housing within the framework of the emerging Core Strategy and by providing on-going and robust evidence on housing need and demand.

We will publish an Affordable Housing Policy (see appendix 4 for details), to support this strategy, which will describe the approach the council employs when delivering and negotiating affordable housing and how it works with partners.

### Increasing the Affordable Housing delivery rate

We will make best use of available resources including our land, assets and borrowing options to support the increased delivery of more affordable homes, both the council's and other social landlords operating in Northumberland.

We will strengthen our partnerships to support an increase in the numbers of affordable homes delivered in Northumberland over the coming years. The 'Key Partner Agreement' is a vital tool for achieving this. It was signed by Key Registered Providers<sup>22</sup> in January 2013 reflecting our joint approach to delivering affordable housing for the benefit of people in Northumberland.

The council will support the delivery of over 1300<sup>23</sup> new affordable homes over the period of this strategy through three main mechanisms:

1. **Direct delivery:** Northumberland County Council is currently building 191 new affordable homes. Government money will be used to fund some of these homes although council monies/borrowing is being used for the majority.

The council commits to increasing this house building programme and, once approved, the headline figures will be published by January 2014.

2. **Registered Providers:** (mainly housing associations) deliver affordable homes through their own development programmes, part funded by Government money.

The council commits to working in closer partnership with Registered Providers to ensure the provision of future affordable homes is closely matched to the geographical areas of housing need and areas identified as growth areas in the new Core Strategy.

3. **Private developers:** help to fund or build new affordable housing by the requirements the council places on them through legal Planning Agreements.

The council commits to ensuring these agreements maximise the numbers and quality of affordable housing across the county within the framework of the Council's adopted planning policies.



# Northumberland's housing priorities

Other options to explore will include:

- Working with Community Land Trusts and Development Trusts as a way of delivering small numbers of community owned affordable housing in their localities.
- Using a 'revolving development loan fund' which could present a more attractive borrowing option for Community Land Trusts and facilitate greater levels of investment, and possibly present a viable solution in rural areas.
- The use of commuted sums in lieu of on-site development as a mechanism to fund affordable housing on alternative sites where there are sound planning reasons for not providing on site provision. This could potentially build up resources to deliver additional affordable housing.

## Providing more Gypsy, Roma, Traveller (GRT) pitches

Northumberland has a higher than average number of Gypsies and Travellers and funding has been obtained from Government to increase the provision of pitches. This includes the provision of a suitable location for a transit site to reduce unauthorised encampments which have increased across the county. The location(s) of these pitches will be developed in consultation with all those affected and identified within the local plan delivery document. We will also review, with our partners, our Strategy for Gypsies and Travellers in Northumberland, with a view to ensuring our services to Gypsy and Traveller communities are joined up and meeting housing needs.



## b) Affordable rents and mortgages

The Housing Needs Assessment, and the local area housing studies, are showing that many local people cannot afford to buy their own home or rent from a private landlord. We are therefore committed to exploring options to address this lack of affordability and increase people's chances of securing a home in the county. Options to be pursued include;

### Assisting 'first-time buyers'

In acknowledgement of the difficulties of accessing the housing market, Northumberland County Council entered an agreement with Lloyds TSB in December 2011 to deliver 95% mortgages to first time buyers across Northumberland with a maximum mortgage of £95,000. Within the first 12 months of the scheme 36 completions were made under the local 'Lend a Hand' scheme. In recognition that this addresses the needs of a particular sector of the housing market, we will explore the option to develop a scheme for shared ownership particularly in areas of the county where house prices are greater and incomes lower.

### Private sector rents

The Council has set up a company (ARCH), that it wholly owns, which is in part a private landlord. ARCH's main aim is to generate economic growth for the benefit of Northumberland, with its private rented properties acting as a source of income in order to invest in economic regeneration initiatives. We will work with ARCH to ensure a proportion of their properties will be let at rent levels which are affordable in the local housing market and that all properties will be of decent standards.

In addition, we will develop our relationships with private landlords across the county to ensure they have adequate information on what is affordable in local areas by providing them with advice and guidance and also advising them on finance options to assist them in maintaining or improving their properties which can help to keep rent levels affordable.



# Northumberland's housing priorities

## Social housing rents

Northumberland can directly control the rent levels in its own housing stock (those managed by Homes for Northumberland) and is committed to keeping these at social rent levels. In addition, we will look to work with other social landlords in the county to help keep rents for newly built and re-let properties at genuinely affordable levels for local people, whilst recognising the difficult funding environment social landlords have to operate within.

## c) Energy efficient homes

We know that Northumberland has higher than average levels of fuel poverty and that we must invest in the existing housing stock to improve energy efficiency as this is where most people will continue to live in the coming years. The council will use its planning (and any other) powers to ensure the environmental standards of new properties reflect our commitment to tackling fuel poverty by ensuring homes are affordable to heat.



To help address this important issue we will develop a Private Sector Housing Strategy that will bring a focused approach to our interventions across private housing, both rented and owned. We will work with partners to develop this strategy; assessing the effectiveness of existing interventions and identifying new ones, along with sources of funding to support the priority actions we agree for the future.

We will look to continue to support existing energy efficiency interventions for people living in private housing including;

**Regional Financial Assistance Policy;** which exists to help homeowners improve their properties either through advice and assistance or a repayable loan where the occupier is unable to raise the necessary finance. This repayable loan will, over time, create a revolving loan fund for additional improvements and exploratory work is on-going around accessing a social investment bond at a regional level.

Report specifically on our progress towards tackling **energy efficiency in the Berwick area** where higher levels of fuel poverty and non-decency exist. Two new indicators will be measured; the number of homes receiving insulation works and the thermal efficiency of the properties after the work.

**Delivering over 3000 energy efficiency measures a year,** through our partnership approach and utilising available funding streams, and will look to continue and extend where possible the following fuel/energy efficiency initiatives;

- **Photovoltaic panels:** during 2011/12 a successful programme resulted in 500 properties having photovoltaic panels installed providing cheap or free electricity to tenants and during 2013/14.
- **Collective energy switching deal:** we are a pilot authority for this scheme, which launched in 2013 and aims to see over 6000 households obtain cheaper fuel and reduce household energy bills.
- **Warm Up North Partnership scheme:** operates across 6 local authorities (Northumberland, Newcastle, South Tyneside, Durham, Darlington and Sunderland) which began in 2013 and will deliver a strategic, integrated package of cost effective home energy efficiency measures across the region. This partnership will use funding from the Energy Company Obligation (ECO) and Green Deal opportunities.
- **Domestic Renewable Heat Incentive scheme:** we will explore opportunities for properties to have alternative sources of energy installed to further reduce household income and tackle fuel poverty.
- **Air-source heat pumps:** 15 properties without access to the gas network had air source heat pumps installed in 2012 and initial estimates are that on average each household is saving over £500 per year on fuel costs. We will take advantage of future funding opportunities available to deliver more schemes like this.





# Northumberland's housing priorities

## d) Quality housing standards

Good quality housing supports healthy people by removing potential causes of injuries and illnesses and by improving energy efficiency. We are committed to raising standards across all types of housing. We will particularly focus on existing properties as most people will continue to live in these well into the future, and developing a Private Sector Housing Strategy will help us to focus our efforts in this priority.



We will continue to work with our social housing partners to ensure the Decent Homes standard is maintained and improved upon for the future. As a council, we have investment programmes for our own housing stock to ensure we continually maintain and improve the standards of our properties.

Our ability to influence housing conditions in the private sector is limited compared to the social sector; however we will continue to work with private landlords to improve the condition of their properties, particularly in areas where there is risk of housing market failure.

We will review our current Landlord Accreditation scheme which sets realistic quality standards to ensure it is encouraging sufficient landlords to join. We will also explore options of how we can ensure that anyone supported by the council to access private rented accommodation, moves into a property that is of a decent standard.

We will work with ARCH, the council's economic regeneration company and private landlord, to ensure its properties are of quality standards now and into the future.



# Northumberland's housing priorities

## Priority 2: Healthy People

This groups together a range of projects, services and pieces of work to ensure that those who require it receive housing-related support. We have identified the groups below but there will of course always be individuals who also need support to access or maintain their home from time to time.

### Why this is important

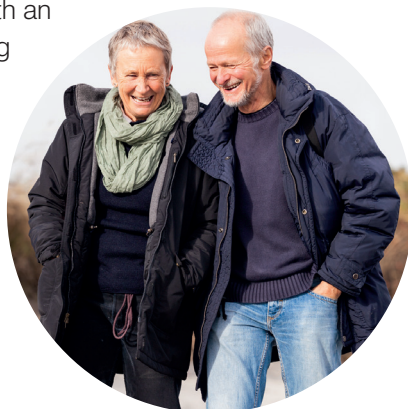
The negative impacts of living in an unsuitable home, a home located away from social or support networks, or not having a home, can be significant and can contribute to on-going social and health problems, especially for those considered vulnerable. Vulnerable groups can include people with learning disabilities, mental ill health, teenage parents, young people at risk, some older people, physical ill health, offenders, homeless people, and those suffering from domestic abuse.

We are committed to supporting people to live independently in their own homes, whether they be an older person who's support needs may grow or a disabled person who needs adaptations to their home.

For people living in poor quality housing, solutions to address this can include measures to help people access or stay in their home such as providing good quality advice, tenancy support or property adaptations.

There are a range of people in need of some housing-related support, many of them vulnerable, with more details below:

**Older people:** with an increasing ageing population there inevitably comes increasing vulnerability. Nationally the age band over 75 is expected to increase by 78% but for Northumberland the figure is 98%, and for over 85 years the figures are



139% and 173% respectively<sup>24</sup>. This presents a significant challenge as we need to explore new models of housing for older people that meet the needs, demands and aspirations of a 21st century society. Older people wish to remain independent, active and socially connected wherever possible and suitable housing has a key role to play in achieving this.

To do this the council will:

- Implement, over the course of this strategy, the recommendations of the recent research report we commissioned into older peoples housing needs and aspirations. This highlighted a number of key issues for older people including ensuring that older people in all areas and market sectors have attractive options when they want to move home because of changes in their lives, improving access to information on housing related matters, targeting interventions to those at most risk of losing their independence and ensuring that housing is given sufficient priority in Joint Strategic Needs Assessment, Health and Well-Being and commissioning strategies.
- Review older persons housing options, which includes embedding within the Core Strategy support for the development of housing that is suitable for and attractive to older people in neighbourhoods where they would like to live, a review of our own sheltered housing units, the opportunities for Extra Care Housing models and the opportunities for using new innovative technologies such as Tele-care and Tele-health to facilitate independent living, working in partnership with our colleagues in Adult Services.
- Explore options for older people with equity/savings and who need to move from their own homes and recommend options. Northumberland's independent 2012 Housing Needs Survey highlights a significant percentage of elderly households with high levels of equity and savings and who could/would like to move into more appropriate accommodation were it available.



# Northumberland's housing priorities

**Homeless people:** 227 people were accepted by the council as homeless last year and it is a legal requirement for us to ensure they are re-housed or are supported to find a home. Across Northumberland the main causes of homelessness are; relationship breakdown due to domestic abuse, loss of rented or tied accommodation, and parents and friends or family no longer willing to accommodate.

There are a number of things we can do to help prevent people becoming homeless and support people when they do become homeless, including:

- Publish a new Homelessness Strategy by January 2014 setting out our refocused priorities to prevent and tackle homelessness, particularly with the likelihood of increasing homelessness in light of the impact of welfare reforms.
- Explore how best to increase the accommodation for people and families fleeing domestic abuse in response to the evidence that this is the main cause for homelessness in Northumberland, and we will continue to operate in partnership with others to improve our services as appropriate. This is an on-going priority.
- Review our arrangements for temporary accommodation by April 2014 with a view to potential improvements to existing accommodation or providing additional / replacement accommodation that is more suitable and in more appropriate locations.
- We will continue to work with a range of colleagues and organisations to continue our successful work to prevent homelessness (1168 people were prevented from becoming homeless last year). This partnership working also ensures homeless people are properly supported throughout their period of temporary housing and into suitable new housing.

**People with disabilities:** Northumberland has an estimated 34,000 households that include a family member with a disability, of which over 50% are aged over 65. Some of this stems from the legacy of heavy industry. Over 3,000 households state that

their support needs are not being met and over 800 wheelchair users are estimated to be living in accommodation that is not suitable for their needs<sup>25</sup>. Further, there were 480 local authority supported permanent placements to care homes in the last 12 months and whilst most of those are likely to have been timely and suitable for need, some may have been able to have been prevented with earlier access to suitable accommodation with support.

The council will:

- Over the period of this strategy, deliver 21,750 adaptations to households where appropriate and look to re-house households where necessary.
- Review our arrangements with external agencies who provide improvement works to people's homes to ascertain if these are value for money and delivering the council's objectives successful.

**Vulnerable young people:** Housing Services and Children's Services have developed an Accommodation Strategy for Vulnerable Young People, including those who are homeless or at risk of becoming homeless, to ensure such young people are supported to live on their own. This includes young people leaving care.

Looking ahead, the council will:

- Develop a framework to provide a greater range of supported accommodation, improving quality and ensuring that value for money will be achieved. Care leavers and young people who are homeless will be able to access placements that match their need which in turn will lead to improved life outcomes for young people.
- Work with colleagues in Children's Services to explore the strategic issue and risks affecting the future housing options of young people in light of national reforms to housing, welfare benefits, and care services and produce recommendations as to what actions that are needed.

## Housing Services



# Northumberland's housing priorities

## Priority 3: Sustainable Economies and Communities

Northumberland County Council is committed to ensuring the county is a prosperous place for residents and businesses and that people are attracted to live here. The council is committed to supporting a local economy that is strong, resilient and competitive. Housing has a key role to play in supporting these objectives and this strategy sets the framework for how this can be achieved.



The council will:

- Ensure its housing and planning functions and its arm's length economic regeneration company (ARCH) work collaboratively to support new housing developments (for sale and rent) that will provide attractive homes and places for people to come and live in Northumberland.
- Explore a range of options for ensuring the council's housing assets and resources are best used to support new housing of all types, to both meet evidenced housing need of residents and also to support thriving local economies and communities.
- Agree a model with ARCH for developing mixed tenure housing sites, comprising of private rented and socially rented homes, in order to meet more people's housing needs and to maximise the council's asset and resources in supplying more new affordable and quality homes.
- Co-ordinate work between ARCH, Homes for Northumberland and our social housing partners to increase the levels of local people employed in building new homes and in on-going maintenance programmes, including creating new apprenticeships.
- Research the contribution housing makes to the local economy and ensure this is reflected in economic development plans.
- Work with partners to research the impacts on people of national welfare reforms to help us ensure that housing-related services and policies take these into account.
- Explore options for its housing services to generate income for the council to protect and support housing and other services.



# What we need to make sure we deliver our housing priorities

- **Leadership:** as a local authority, NCC has a statutory duty to identify and meet housing need across its population and through this Housing Strategy we will ensure that the council has a successful framework to do this. It sets out our housing priorities and how and who we will work with to ensure these priorities are delivered. This will provide clarity for staff, elected members, partners, and the public and in doing so will support new ideas and approaches to deliver our priorities in these challenging and changing times.
- **Resources:** good quality housing requires money and this comes from a range of different sources depending on the service/project in question. The availability of resources is a crucial factor in the implementation of any plan or strategy and to be deliverable this Housing Strategy has to balance aspirations with resources. NCC needs to ensure its own financial resources for housing are strategically managed to respond to on-going challenges and changes, and ensure external sources of money for new housing and housing services are protected and strengthened wherever possible in this time of increasing housing need.
- **Partners:** NCC will build upon its partnerships across the housing sectors to deliver these housing priorities, providing clear leadership and strategic direction. We already have in place a Key Partner Agreement with Registered Providers of social housing and a forum for private landlords, and will seek to strengthen these as well as forging partnerships with other organisations who can help deliver our housing priorities.
- **Supporting policies:** underpinning this strategy are a range of sub-strategies and policies as shown at appendix 4, setting out in detail our approach to delivering services which will fulfil our priorities, providing clarity and accountability. A rolling review process will be put in place to ensure our policies and strategies are reviewed on an on-going basis to ensure we constantly improve our housing services.

## Checking and reporting our progress

The plan attached to this strategy will ensure that the council's objectives as set out in this strategy are delivered and reported on to elected members and to the residents of Northumberland.

The Strategic Housing team has responsibility for this Housing Strategy and will use it to plan and direct its workload and report annually on progress. The management team will check progress against this plan each month and will produce quarterly reports inside the council to let staff and elected members know how we are doing. The plan and the corresponding targets will be reviewed annually and where necessary changes will be made in order to ensure the strategy priorities are delivered.

Progress against our priorities will be reported annually to elected members and we will produce an annual report setting out our progress against this strategy which will be available publicly.

If changes happen that significantly affect our ability to deliver our housing priorities (such as new legislation) then the strategy will be reviewed in addition to the annual review of the plan and targets, involving any partners.



# Equality and Diversity Statement

The Housing Strategy for Northumberland 2013–2018 outlines Northumberland County Council’s approach to our statutory duty to identify and meet housing need.

Our main aim is to ensure that:

**“The population of Northumberland have access to a home that is safe, warm, and affordable, and that help and support is available to those that are unable to meet their own housing need”**

The strategy outlines the interventions that support some protected groups who may be disadvantaged when accessing housing through three priorities:

1. Affordable and Quality Housing
2. Healthy People
3. Sustainable Local Economies and Communities

The strategy does not discriminate, directly or indirectly, on any of the nine protected characteristics in the Equalities Act 2010

- age
- disability
- race
- sex
- gender
- sexual orientation
- pregnancy and maternity
- religion and belief
- marriage and civil partnership

Housing services also have a direct impact on the different protected characteristics of the equalities legislation. Some protected groups are disproportionately characterised by economic disadvantage and therefore also at a disadvantage when accessing the housing market on which most people rely. Any action to complement and to improve the affordability of housing construction, distribution and maintenance will therefore directly address inequality for all the “strands”

Two key supporting documents that govern the bulk of the councils front-line housing services will provide more detail relating to equality and diversity. These are the refreshed Homelessness Strategy (to be published January 2014) and the Homefinder Policy which is due for a mini-review Autumn 2013.

Further information on equality and diversity and a copy of the Group Equality Analysis Report for Adult Services and Housing can be accessed by the link below. This document provides significantly more detail on how housing supports the protected characteristic groups identified above.

<http://www.northumberland.gov.uk/default.aspx?page=1243>



## Appendix 1 – Action Plan 2013-2018

### Strategic Priority 1: Affordable and Quality Housing

	Action	Detail / Progress	Deadline	Supporting documents/ links to key documents
1.	Development of the Housing Revenue Account Business Plan which will set out our priorities for the management and maintenance of the council's housing stock.	A draft plan is in place and will be developed over the coming months in consultation with stakeholders.	April 2014	HRA Business Plan
2.	Development of an Affordable Housing Policy.	The policy will set out the council's clear approach to supporting and delivering affordable housing across the county, including funding commitments and partnership arrangements.	April 2014	Affordable Housing Policy Core Strategy.
3.	Development and publication of a new Housing Development Programme.	A five year programme is being developed and is due for approval December 2013.	January 2014	Affordable Housing Policy.
4.	Increasing the Affordable Housing delivery rate.	The new Housing Development Programme will contain increased numbers of affordable housing that the council will support and deliver over the next five years.	On-going	Affordable Housing Policy.
5.	Work with Community Land Trusts and Development Trusts.	We continue to support existing and new organisations providing and developing affordable housing in their communities.	On-going	Sustainable Communities Strategy.
6.	To develop a 'revolving development loan' fund.	We will research the opportunities this presents as a borrowing option for Community Land Trusts to provide greater investment, and recommend options for approval (where applicable).	June 2014	Sustainable Communities Strategy.
7.	Ensure a consistent and effective approach to agreeing and using commuted sums to support affordable housing on alternative sites where on-site provision is not viable.	This will form part of the councils new Core Strategy.	Spring 2014	Core Strategy Affordable Housing Policy.
8.	Provision of additional Gypsy, Roma, Traveller pitches.	The council is currently exploring options for the provision of additional pitches and recommendations are due to be made Autumn 2013. When addressing housing need we will explore the opportunities for providing additional pitches.	On-going	Gypsy, Roma, Traveller Strategy Housing Needs Assessment (2012, and future ones) Core Strategy and Delivery Document.
9.	Assistance to first time buyers through the Lend a Hand Scheme.	This scheme is progressing and further investment will be considered once the initial allocation has been committed.	We expect the initial allocation to be fully committed during 2014/15	



## Appendices

	Action	Detail / Progress	Deadline	Supporting documents/ links to key documents
10.	We will work with ARCH to ensure that a proportion of their properties will be let at rent levels which are affordable in the local housing market and that all properties will be of decent standards.	There will be a continued dialogue for existing properties and for proposed developments.	On-going	Private Housing Strategy.
11.	Provide information to private landlords on affordable rents and finance options available to help maintain properties at decent standards.	Through the various forums and meetings scheduled and advertised with private landlords, including quarterly forums.	On-going	Private Housing Strategy.
	Control of social housing rent levels within our own stock and to work with other landlords to keep rents at affordable levels.	This forms an element of the Housing Revenue Account Business Plan currently being developed for the councils housing stock, and is to be part of the discussions with other social landlords through the Social Housing Partnership and the Key Partner Agreement, as included in the councils' Tenancy Strategy.	On-going	Tenancy Strategy Affordable Housing Policy.
12.	Develop a Private Sector Housing Strategy which will include management and maintenance of private homes including empty homes and which will include a review of our Landlord Accreditation Scheme.	Following the approval of the Housing Strategy we will commence work on a Private Sector Housing Strategy.	Sept 2014	Private Housing Strategy.
13.	To continue with the Regional Financial Assistance Policy.	This policy is currently in place.	On-going	Regional Financial Assistance Policy.
14.	Continue to support the Energy Switching scheme which provides households opportunities to reduce their energy bills.	Further energy switching auctions are planned to occur on a quarterly basis.	On-going	
15.	To support the Warm Up North partnership that will deliver energy efficiency measures across all tenures.	The contract with British Gas is in place and training for frontline staff is in place. Monitoring arrangement will need to be put in place.	Work commences in autumn 2013 on a year contact	
16.	To bid for funding via the Domestic Renewable Heat Incentive scheme to provide new heating to 36 properties.	A bid will be submitted to the Department of Energy and Climate Change during September 2013	If the bid is successful the scheme will be completed by March 31st 2014	
17.	Consideration of the possibility to fit additional NCC properties with photovoltaic (PV) cells.	Investigations are being carried out to consider how many additional properties can benefit from PV installations, and recommendations will be made for approval.	April 2014	HRA Business Plan
18.	Develop a Rent Deposit Guarantee Scheme.	This is part of our work to support people to access properties in the private sector.	December 2013	Homelessness Strategy Private Housing Strategy





## Priority 2: Healthy People

	Action	Detail / Progress	Deadline	Supporting documents/ links to key documents
1.	<p>Development of a 'Community Housing' Strategy to identify and meet the housing support needs of Northumberland's population. As part of this action we will:</p> <ul style="list-style-type: none"> <li>• Implement the Ageing Well research recommendations into older people's needs and aspirations around access to information, appropriate housing options and targeted interventions to those most at risk.</li> <li>• Undertake a review of older persons housing options.</li> <li>• Explore housing options for older people with savings and equity who may wish to move to more appropriate accommodation.</li> <li>• Carry out a review of arrangements for the delivery of property improvement works to support people living in their own homes.</li> <li>• Support 21,750 households by providing adaptations to enable independent living.</li> <li>• To develop a framework to provide a greater range of supported accommodation for vulnerable young people.</li> <li>• To review and agree housing options for people with disabilities.</li> </ul>	<p>A mapping exercise of current need and available accommodation will initially be carried out prior to development of this strategy.</p> <p>A seminar is being prepared to disseminate the findings of the Ageing Well research.</p> <p>This will include working with land use planners and a review of accommodation models available.</p> <p>This is part of work delivered through existing contracts.</p> <p>Working with Children's Services.</p> <p>As part of ensuring the council offers alternatives to institutional accommodation.</p>	<p>Sept 2014</p> <p>Autumn 2013</p> <p>April 2014</p> <p>April 2014</p> <p>June 2014</p> <p>On-going</p> <p>April 2014</p> <p>August 2014</p>	<p>Commissioning Strategy.</p> <p>Children and Young Person Plan 2011/14.</p> <p>Joint Social Care and Health Commissioning Plan 2012/15.</p> <p>A Preventative Approach to Adult Social Care 2009.</p> <p>Flourishing People, Connected Communities (NSP 2010/15).</p> <p>The Carers Strategy 2013/16.</p> <p>NWD Alcohol Reduction Strategy 2013/18.</p> <p>Extra Care Strategy.</p> <p>Homelessness Strategy.</p> <p>Homefinder Policy.</p> <p>Core Strategy.</p>

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## Appendices

	Action	Detail / Progress	Deadline	Supporting documents/ links to key documents
2.	<p>Publish our new Homelessness Strategy.</p> <p>Actions to support this include:</p> <ul style="list-style-type: none"> <li>• To explore additional accommodation options for those fleeing domestic abuse.</li> <li>• Continue in our preventative approach to homelessness.</li> <li>• Work with Children's services to explore strategic risks affecting future housing options of young adults and develop appropriate options.</li> </ul>	<p>The Homelessness Strategy has been prepared following extensive consultation with partners and is currently being finalised.</p> <p>This forms part of our on-going commitment.</p> <p>This forms part of our work in relation to responding to reforms to housing, welfare reforms and changes to the way care services are delivered.</p>	<p>January 2014</p> <p>This is an on-going priority</p> <p>On-going</p> <p>This will be an on-going commitment</p>	<p>Homefinder Policy.</p> <p>Sustainable Communities Strategy.</p> <p>Domestic Violence Strategy.</p> <p>Armed Forces Community Covenant.</p> <p>Northumberland's Children &amp; Young Persons Plan.</p> <p>Looked After Children &amp; Commissioning Strategy 2011.</p> <p>Prevention Strategy.</p> <p>Parenting Support Strategy.</p>
3.	<p>Review the Homefinder (Common Allocations) Policy Specifically to review the impact of:</p> <ul style="list-style-type: none"> <li>• welfare reform</li> <li>• increasing homelessness</li> </ul>	<p>To be carried out in partnership via the Homefinder Board and Key Partners.</p>	<p>December 2013</p>	<p>Welfare Reform Programme Board 'terms of reference' Homelessness Strategy.</p>



## Priority 3: Sustainable Economies and Communities

	Action	Detail / Progress	Deadline	Supporting documents/ links to key documents
1.	Ensure our Housing and Planning functions and ARCH work collaboratively to support new housing developments (for sale and rent) that provide attractive homes and a model for developing mixed tenure housing sites.	Dialogue is underway with ARCH and via the council's Housing Delivery Working Group.	On-going, monitored as part of the new Housing Development Programme	HRA Business Plan Affordable Housing Policy Core Strategy Arch Business Plan.
2.	Explore and agree options to most effectively use the council's resources to support new housing development, particularly affordable housing.	This will be developed as part of the HRA Business Plan, and the Housing Development Programme.	April 2014 Jan 2014	HRA Business Plan Core Strategy Corporate Plan.
3.	With our partners we will work to increase the numbers of people employed in the build and maintenance of homes which will include creating apprenticeships.	This is part of the development of the Housing Development Programme and the Core Strategy.	Jan 2014 Spring 2014	
4.	To work with partners to research the impacts on people of national welfare reforms to help us ensure that housing related services and policies reflect these.	Co-ordinated via the councils new welfare Reform Programme Board, and existing partnerships with housing providers.	On-going	HRA Business Plan.
5.	To explore and agree options for income generation within housing services.	To protect statutory housing services and benefit the general fund where possible.	Sept 2014	Private Housing Strategy.



# Appendices

## Appendix 2 - About Northumberland

Northumberland is England's northernmost county, stretching from the Scottish Border in the north to Tyneside and County Durham in the south. The county is flanked by Cumbria, the Cheviots and North Pennines to the west and by the North Sea to the east.

The county, the largest unitary authority by geographic coverage, is also the most sparsely populated in England with only 62 people per square kilometre. Home to around 316,000 people, Northumberland remains largely rural, with no settlements being home to more than 40,000 residents. There are 136,000 households in Northumberland, with an average house size of 2.3 although this is predicted to fall to 2.1 by 2031 and of these, 29% are single person households.

The south east represents the most densely populated part of the county, containing the three largest towns of Blyth, Cramlington and Ashington, which act as main employment and service centres for much of the area. While all of south east Northumberland exhibits elements of an industrial legacy, from the 1960's, Cramlington was planned as a new town, the purpose being to provide a focus for employment and housing growth.

Beyond the south east, the main settlements are strung along the Tyne valley corridor and north south along the lowland coastal strip, both of which are followed by main road and rail routes.

Morpeth, Hexham, Berwick-upon-Tweed and Alnwick are the main market towns, all of which have large rural hinterlands. The remaining rural areas are interspersed with smaller towns, some with their own hinterlands, as well as numerous villages, small hamlets and isolated farmsteads.



Areas in the south are most influenced by the Tyneside conurbation. Tyneside attracts the people of Northumberland as a source of work, education, cultural activity and retailing. To a lesser extent the north and west of the county are influenced by the Scottish Borders, Edinburgh and Carlisle. The countryside between the Tyneside conurbation and the towns and villages to the south of Northumberland have been kept open through the Green Belt designation.



Northumberland's rural villages are still central to the farming communities that are the lifeblood of much of the county. Many have been boosted by tourism. Part of their attractiveness is the organic way in which they have grown, following topographic features, although some have a more planned layout. The honey-coloured sandstone used over centuries remains key to the distinctiveness of Northumberland's rural villages.

There are designated areas and sites that are internationally, nationally, and locally recognised for their nature conservation, geological, landscape or heritage value. Most notable are the Northumberland National Park, (a separate local planning authority area), the Northumberland Coast and North Pennines Areas of Outstanding Natural Beauty, internationally recognised biodiversity and geo-diversity related designated areas mostly concentrated along the populated coast and in more remote upland areas and Hadrian's Wall World Heritage Site. Major historic landmarks such as the Norman Castles and numerous country houses and their associated landscapes, together with fortified farmhouses, remain dominant features of Northumberland's environment and culture.



## Appendix 3 – Specific financial resources we have available to help deliver our priorities

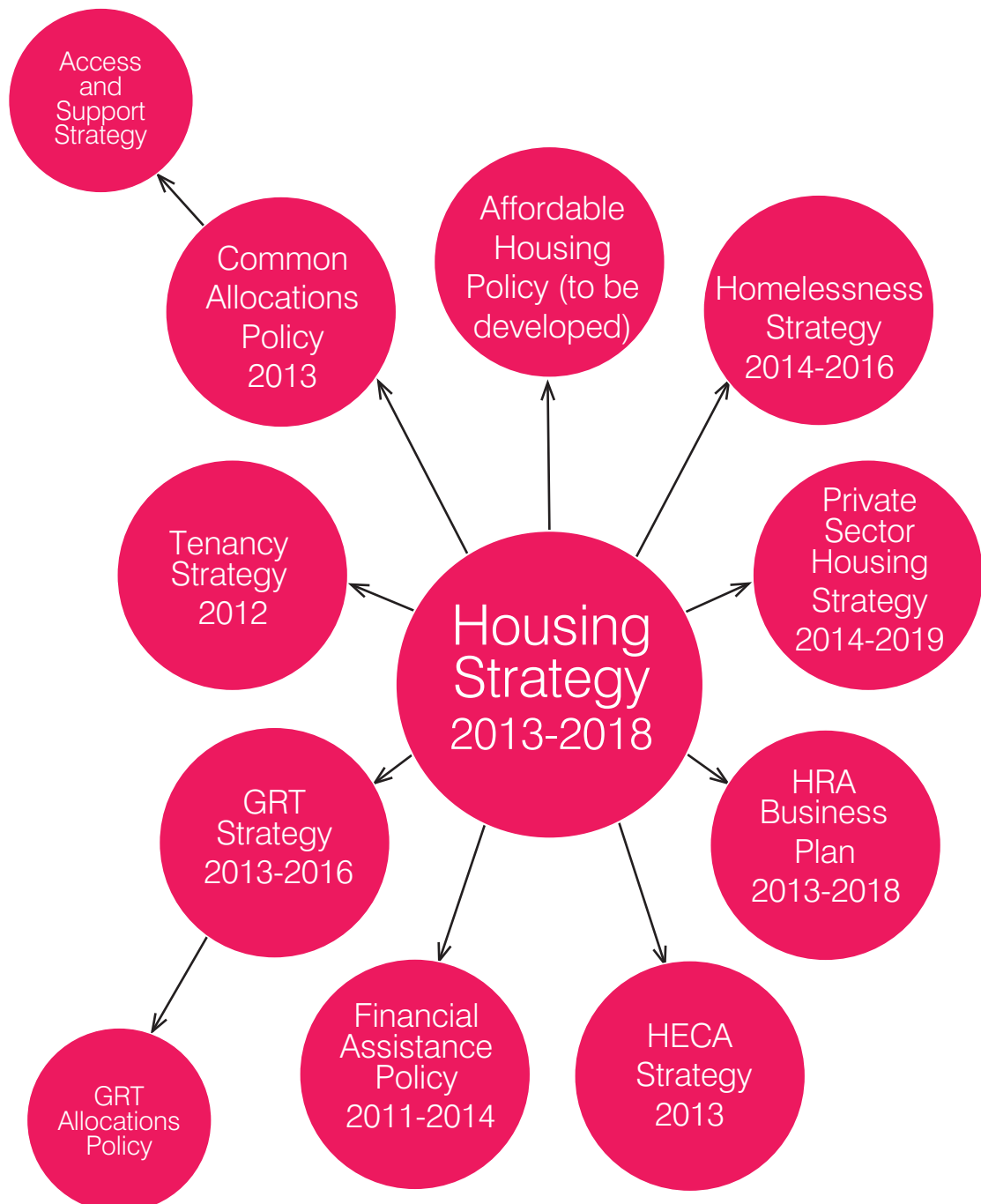
Funding stream	Project	Period	Amount
Housing Revenue Account (HRA).	Decent Homes Standard.	Annual	£7m (varies annually).
HRA.	Chronically Sick and Disabled Persons Act.	Annual	£300,000
Commuted Sums from Planning agreements ('Section.106').	Delivery of additional affordable homes.	As negotiated	Varies per agreement.
Capital-Central Government.	Disabled Facilities Grant.	As negotiated Annual	£1,000,000
Capital (Single Housing Investment Programme).	Financial Assistance Policy.	Ongoing	£325,000 remaining
HRA.	Delivery of affordable homes.	Fixed	£10m plus £2 million per year (at time of writing).
National Affordable Homes Programme (NAHP.)	Delivering affordable homes including additional GRT facilities	2012-2015	Circa £3 million.
Prudential borrowing approvals.	Delivering of additional affordable homes.	Up to 2018	£20m borrowing and up to £20m land transfer (at time of writing).
Homefinder partners.	Northumberland Homefinder service.	Annual	£75,000
Central Government.	Mortgage Re-possession Fund.	2011-2014	£75,000
Communities and Local Government.	Under-occupation initiative.	2013	£150,000



# Appendices

## Appendix 4 - The Housing Strategy and its supporting strategies and policies

The Housing Strategy is the council's overarching housing document that sets the broad aspirations and objectives. This strategy is supported by a number of policies and strategies (some to be developed) as shown in the diagram below and as explained in the text below:



## Affordable Housing Policy 2014-2018

We will publish an Affordable Housing Policy by April 2014, to support this strategy, which will describe the approach the council employs when delivering and negotiating affordable housing and how it works with partners.

## Common Allocations Policy 2013 – on-going with periodic reviews

The council and its partners have agreed a Common Allocations Policy which means that the way properties are allocated will be the same throughout Northumberland.

All partners in the scheme will use the policy guidelines to assess housing need. You can view Northumberland's Common Allocation Policy [here](#).

The Common Allocations policy is supported by an access and support strategy which is intended to help those clients who need help when looking for a home.

## Financial Assistance Policy 2011-2014

This policy complements the range of measures employed by the council, aimed at improving and maintaining healthy and safe living conditions within the existing housing stock and specifically seeks to help homeowners to improve, repair and adapt their properties. Whilst the policy will target assistance at those who are elderly, disabled or on a low income, assistance will also be targeted at preventing decline within neighbourhoods in need of support.

## Gypsy Roma Traveller Strategy 2013-2016

This strategy sets out our joint vision and objectives for Gypsies and Travellers for the next 3 years and pulls together an implementation plan outlining the key initial actions we will take.

## Homelessness Strategy 2014-2016

This statutory document outlines Northumberland County Council's plans to focus on the prevention of homelessness, tackle the root causes of homelessness and to provide successful outcomes for people who are homeless or at the risk of homelessness.

## Home Energy Conservation Act 2013

There is a requirement that local authorities have in place a strategy for dealing with fuel poverty and energy efficiency in their areas. This document outlines the scale of the problem across Northumberland and how we are responding to it. You can view the HECA Report [here](#).

## Housing Revenue Account Business Plan 2014-2019

This plan sets out the priorities for Northumberland County Council's Housing Revenue Account which will guide the management and maintenance of the council's housing stock that are managed on our behalf by Homes for Northumberland.

## Private Sector Housing Strategy 2014-2019

The overall aim of the strategy is to propose and implement a range of measures that will help to improve the management and maintenance of homes in the private sector, both privately owned and privately rented. This will include our approach to dealing with long-term empty homes and our aim to return these into use to address housing need.

## Tenancy Strategy 2012

The Tenancy Strategy sets out our expectations for Registered Social Landlords in relation to the type of tenancies they will grant, where they grant tenancies for a fixed term, the length of those terms, the circumstances in which they will grant tenancies of a particular type and the circumstances under which a tenancy may or may not be reissued at the end of the fixed term. You can view our Tenancy Strategy [here](#).



# Appendices

## Appendix 5 - Housing Partnerships

Key Housing Partners (Registered Providers)

- Homes For Northumberland
- Bernicia
- ISOS Housing
- Four Housing Group

Social Housing Providers (as above and including)

- Anchor
- Guinness Northern Counties
- Johnnie Johnson Housing Trust
- Places For People
- Housing 21
- Railway Housing
- Glendale Gateway Trust
- Home Group
- Two Castles
- Riverside North East

## Private Landlords

The council runs Landlord Development forums (also known as the Private Landlords forums) across the county. The forums are an opportunity for landlords to keep up to date with regulations and legislation governing the private sector.

The Private Landlord Steering Group consists of landlords, agents and council officers who meet on a regular basis. The steering group works together to find effective ways to share information with landlords, such as the landlord's newsletter and helps to inform policies such as the Private Rented Sector Accreditation Scheme and the Empty Homes Strategy. They also set the agendas for the landlord development forums and work with national organisations such as the National Landlords Association (NLA) and Residential Landlords Association (RLA) to influence policies at a higher level.

## Energy Efficiency Delivery Partnership - Warm Up North

Northumberland County Council is a key partner in Warm Up North, a region wide initiative to deliver energy efficiency measures to homes across the north east and to maximise opportunities for local businesses and employees to be involved in project delivery. British Gas has been appointed as the private sector delivery partner for the Warm Up North partnership.

Warm Up North provides an important opportunity for the council and partner organisations in Northumberland to deliver real benefits for our residents on a number of fronts. Saving money on fuel bills that will help address fuel poverty and contribute to wider economic prosperity but should also deliver significant health and social benefits. Measures delivered through WUN will help us to meet energy and carbon emission reduction targets. The jobs and training opportunities generated through the WUN project will further benefit our communities.





## Appendix 6 - Consulting on this strategy

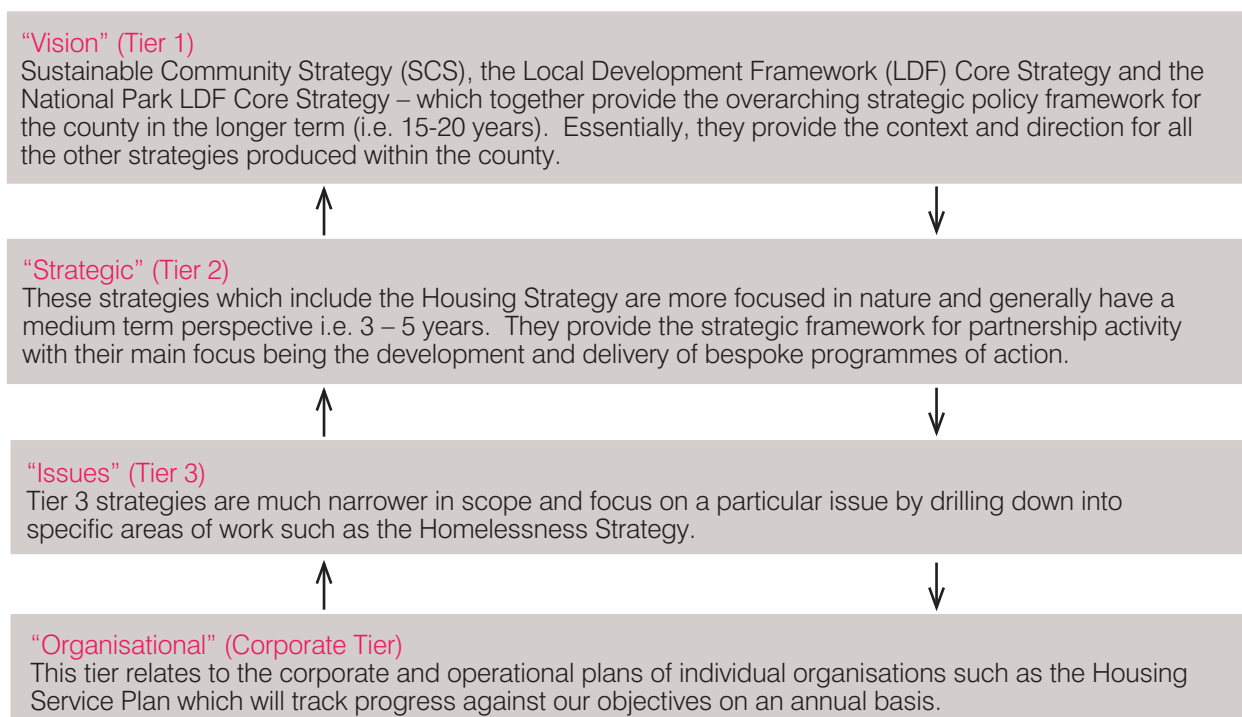
As part of the development of this document we have consulted with our key partners, Members and other stakeholders on the priorities and the content of this strategy. This means that we and our partners have ownership of the strategy and understand what we are together going to achieve.

Event and date	Attendees/ Respondents	Outcome
18th February 2013- Choppington Welfare.	Registered Providers, NCC regeneration staff.	Agreement to reduce the 5 housing priorities in the previous Housing Strategy to the 3 in this final document. A number of other suggestions were made to the format and content of the document which have been incorporated.
Summer 2013.	NCC housing staff and other internal colleagues.	Amendments made where appropriate.
Overview and Scrutiny committee 10th July 2013.	NCC members.	The document has been amended and enhanced in parts to reflect recommendations from Scrutiny
Housing Working Group 20th August 2013.	NCC Members.	The document was amended where appropriate to reflect recommendations from the Housing Working Group.
Circulation to external partners for comments during the summer of 2013.	Registered Providers, Developers, support agencies.	Responses from partners where appropriate have been incorporated into the final version.

## Appendix 7 - Governance of Community Planning Framework in Northumberland.

The table below shows how the Housing strategy fits into the community planning framework across Northumberland and that the priorities and content of the strategy have been informed by the issues and priorities in the higher level documents.

### COMMUNITY PLANNING FRAMEWORK FOR NORTHUMBERLAND



# Appendices

## Appendix 8 - How does this strategy link to Northumberland's Sustainable Communities Strategy?

The Sustainable Communities Strategy priorities	Links to the Housing Strategy
Making climate change work to our advantage	Energy efficiency measures to homes and new energy efficient homes. Exploring and installing renewable energies.
Creating sustainable communities	Building new affordable homes where needed and investing in poorer areas where required. Providing homes for an ageing population. Providing adaptations to people who want to stay in their own homes.
Rebalancing our economy	Investment in new homes and new energy efficiency technologies.
Giving everyone a voice and influence	Working with tenants and resident organisations and encouraging people to become involved. Supporting vulnerable people.
Providing healthy lifestyle choices	Providing good quality housing and support to those wanting to stay.
Supporting our young people into adulthood	Creation of 10 apprentices at Homes For Northumberland. Plus: Vulnerable Young People's Accommodation Strategy.
Delivering services differently	Delivering a 'mixed economy' of housing development during a period when funding has been cut and traditional methods of delivery are no longer an option.
Getting it right spatially	Data analysis and evidence used to support new housing developments and review of existing priorities





