

HOUSING STRATEGY 2020-2025

TENDRING DISTRICT COUNCIL

**DELIVERING HOMES TO MEET THE
NEEDS OF LOCAL PEOPLE**

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Foreword (Portfolio Holder for Housing)

The Tendring district is a great place to live with a fantastic coastline and beautiful countryside but it does face many social challenges. This Housing Strategy 2020-2025 has been produced at a time when we face change, not only nationally but locally too. The Council, in its community leadership role, is determined to work with our statutory and non-statutory partners to deliver local homes for local people, tackle homelessness, make the best use of existing housing and support people in their homes and communities.

The effects of climate change are something that the Council has taken very seriously, and declared a Climate Emergency with a target for net zero emissions from our own operations by 2030. The declaration also includes an ambition to influence the district as a whole towards a net zero emissions target. These are ambitious targets that I support wholeheartedly and believe we can influence both through our strategic housing role and as a housing stock holder.

At the heart of this strategy is a commitment to deliver new council housing in the district for the first time in a generation. The council has an excellent reputation as a landlord and we want to be an excellent enabler and provider of new, quality, energy efficient homes in our towns and villages. We remain committed to work with other partners to deliver new homes across the district from larger developments to smaller, community based schemes in our villages.

Homelessness is increasing and we are desperately short of accommodation in all sectors so we will work with other public and private providers to provide a range of housing models in the district to meet our residents' needs. Our new Homelessness Reduction and Rough Sleeping Strategy sets out our plans to deliver more accommodation, improve partnership working and stresses the need for earlier intervention to prevent homelessness and rough sleeping. The Covid-19 pandemic has presented new challenges to the Council and we are determined that housing will play a key role in the district's subsequent recovery.

Our private rented sector requires improvement and therefore we will continue to work proactively with landlords to improve homes and tackle the worst housing conditions using our enforcement powers. We will aim to make the best use of existing stock by reviewing our incentive schemes to assist tenants to move to the right size accommodation. We will also continue to deliver an annual Housing Investment Programme to ensure our own tenants live in decent affordable homes and environments.

As our population ages, we will work with other partners and commissioners to meet the needs of our older residents and will seek to provide new, accessible homes. Our aim is to ensure that our older and disabled residents can remain in their homes as long as they want to and we will provide adaptations and support them to meet this aim.

Housing is not just about bricks and mortar and we want to take a holistic look at housing in the district. Housing can play a key role in delivering the infrastructure which our district needs. Whilst we will become more active in developing our own homes, we will nurture good partnerships to ensure the priorities set out in this strategy are delivered.

Councillor Paul Honeywood

Portfolio Holder for Housing

Executive Summary

This housing strategy for the Tendring District has been developed at a time of major actual and proposed changes to the national housing landscape and financial constraints for the Council. Housing was one of the key issues at the General Election 2019 at a time when the sector was experiencing high prices, decreasing home ownership rates, unaffordable rents, insecurity of tenure, rising homelessness and lack of affordable housing delivery. In recent years, we have seen the introduction of neighbourhood planning and the Localism Act 2011, changes to the National Planning Policy Framework, welfare reforms, increased regulation in the private rented sector, the tragedy of Grenfell Tower, the most fundamental change in homelessness legislation in many years, the Homelessness Reduction Act 2017 and the Covid-19 pandemic. Whilst local authorities are not required by the Government to have a formal housing strategy, they are expected to adopt a strategic approach to housing in their local areas to deliver a thriving housing market and to address local needs.

This housing strategy has been developed to guide the future delivery of new homes within the district to meet local needs and to guide the future management and direction of our housing service. Tendring District Council retains its own housing stock and currently has 3121 homes in its ownership. The Council is the largest landlord in the district and remains fully committed to this role and will consult with and continue to support our tenants to ensure that they all have a decent, affordable home in an area that they feel proud of.

Whilst Tendring is a great place to live, work and visit, it has some distinct challenges which the Council and its partners need to address. The district rates highly on the Index of Multiple Deprivation with Jaywick Sands being the most deprived ward in England. The regeneration of Jaywick Sands is one of the challenges facing the Council and the Council has listened to the local community and is committed to working with them to address the structural, environmental and housing issues in the area. The Council is currently building 5 new homes to rent and 5 new homes for discounted sale in Jaywick Sands and has purchased approximately 28 hectares of land for potential future development. A Local Lettings and Sales Plan will be adopted to prioritise the rented homes for Jaywick Sands residents and the discounted homes for sale for Key Workers. Although Jaywick Sands is the most deprived area in the UK, other parts of the district suffer from deprivation and it is estimated that 1 in 7 people in the district live in a deprived area and 1 in 5 children in the district live in poverty.

Tendring district has one of the highest proportion of over 65's in the UK and the prediction is for this age group to continue increasing. Addressing the housing and other needs of the

elderly will be paramount over the coming years. The Council is committed to making sure everyone has a decent home to live in that meets their needs regardless of the sector they live in. Good health begins at home and housing plays a pivotal role in addressing health inequalities and improving the health and well-being of the community.

Tendring is an area where housing growth has stalled in recent years and the number of homes delivered has not met targets. Although we are now seeing more homes being delivered and the signs for future delivery are encouraging, the number of affordable homes being delivered has been low. The Council is working in partnership with our neighbouring authorities on an ambitious Garden Communities settlement which will be delivered on our border with Colchester. It is hoped this will deliver between 7,500 and 9000 homes over a 30-40 year period with the necessary infrastructure in place before the homes (including affordable homes) are delivered. The emerging Local Plan requires affordable housing to be delivered on sites of 11 properties or more. The requirement is for 30% of housing on such sites to be delivered as affordable housing. The Council also wants to build council housing and will produce an Acquisitions and Development Policy to facilitate this objective and to meet the housing needs of our younger and older residents.

Homelessness has increased in recent years and the number of households accepted as homeless and the number placed in temporary accommodation has increased significantly. The Homelessness Reduction Act 2017 did place some additional burdens on the Council but it is the lack of suitable accommodation in the private sector that is primarily responsible for the increase in demand. Rough sleeping is the most extreme form of homelessness and whilst the numbers sleeping rough in the district are low, the Council is keen to explore new methods of working with the most vulnerable homeless clients.

In order to meet the challenges facing the district, the Council has identified four key housing priorities, as follows:

- 1. Delivering homes to meet the needs of local people**
- 2. Reducing and preventing homelessness and rough sleeping**
- 3. Making the best use of and improving existing housing**
- 4. Supporting people in their homes and communities**

Consultation Findings

The draft housing strategy went out to consultation in December 2019 following the general election held on 12th December. The consultation period lasted for six weeks. The draft strategy was published on the Council's website for the wider community to comment on and was also sent to each registered provider who has accommodation in the district as well as each Town and Parish Council. The draft strategy was also sent to each of the voluntary and statutory agencies and partners in the district.

In light of the consultation responses, it was necessary to make amendments to the draft version of the strategy. The most common response highlighted that the draft housing strategy made no reference to climate change. The Leader of the Council declared a climate emergency in August 2019 after the original version of the strategy had been drafted and approved to go out to consultation. This final version of the housing strategy has included reference to the climate emergency and the role that housing can play in tackling this issue.

Some responses also referred to the lack of affordable homes delivered in recent years and what the Council's plans were to address this shortfall. The Council has announced it aspires to deliver at least 200 new homes over the course of this strategy which will supplement delivery by other registered providers. The number of new affordable homes delivered in 2019/20 was nearly as many as in the previous four years so progress is being made but it is clear that the number is low when compared to the increased demand. An Acquisitions and Development Policy will be adopted alongside this strategy to set out the Council's plans to deliver new homes over the course of this strategy. This plan will set out where the homes are needed and how they will be funded.

It was mentioned in some of the consultation responses that other strategies referred to in the draft housing strategy had expired or were due to expire, in particular the Empty Homes Strategy and the Resident Involvement Strategy. New policies and strategies will be delivered as set out in the Delivery Plan in Appendix 1 of this strategy.

Other responses asked what the Council could do to give priority to Key Worker housing. The Council will adopt a Local Lettings and Sales Plan for its new homes in Jaywick Sands and potentially for other new homes in that area. The plan will give priority to Key Workers for the discounted homes for sale. It is likely that the needs of Key Workers will become more focussed following their response to the Covid-19 pandemic and the Council will take steps to address any national or local initiatives accordingly.

In terms of temporary accommodation, the Council was asked what it could do to provide temporary accommodation in other parts of the district. The Council's Homelessness Reduction and Rough Sleeping Strategy 2020-2024 aspires to end the use of nightly paid accommodation by the end of 2024 and therefore procuring nightly paid accommodation in other parts of the district is not seen as a priority. The Homelessness Reduction and Rough Sleeping Strategy sets out plans the Council intends to take to reduce reliance on nightly-paid accommodation.

Finally, the Council was asked what it could do to provide more supported accommodation for those with mental health problems. The Council does not traditionally provide supported housing, except in our sheltered housing schemes, and this type of accommodation is normally provided by other providers. The Council will work with partners and support any bids for funding that other providers make to deliver this type of accommodation and other specialist accommodation in the district where it is needed.

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Part 1 – The strategic setting

The national strategic setting

There have been considerable changes to the national policy framework in recent years which affect both housing and planning. The changes include:

- **Localism Act 2011** – Changes introduced by the Localism Act 2011 gave local communities more influence over development in their local areas and policies. The act also gave local authorities the power to set their own eligibility criteria on their housing registers in relation to residency requirements. Significantly, the act fundamentally reformed the rules of local authority housing finance and allowed the Council to become “self-financing”.
- **Welfare Reform & Work Act 2016** – Introduced a 5 year 1% per year rent reduction across the social housing sector
- **Housing and Planning Act 2016** – This legislation introduced an initiative for “starter homes” which are available to first-time buyers between the ages of 23 and 39 at a discount of 20%. The Government continues to support and encourage other low cost home ownership options such as Help to Buy and shared ownership. The legislation also extended the right to acquire to housing association tenants to give them the similar rights as council tenants. New measures were introduced in the private sector such as rent repayments orders, civil penalties as an alternative to prosecution, and a proposed national rogue landlord’s database. A number of measures proposed will no longer be implemented such as forcing council’s to offer fixed term tenancies, forcing the sale of higher value council homes and the “pay to stay” proposals for tenants earning over £31,000 per annum in the district.
- **Housing White Papers – Fixing our broken housing market (February 2017) The right homes in the right place (September 2017)** – Recognised the failure to build enough homes to meet people’s housing needs. They recognised the need to build more homes and diversify the housing market and that changes needed to be made to the planning system to facilitate development and build homes faster. It encouraged support for smaller builders, local authorities and registered providers to build and supported custom and self-build initiatives.
- **Homelessness Reduction Act 2017** – Fundamentally changed how local authorities respond to homelessness in their districts. The legislation made homelessness prevention and relief a statutory duty and increased the duties owed to households who do not have a priority need or are intentionally homeless. Councils are now required to develop personalised support plans with clients and to ensure advice and information is available to the most vulnerable households.

- **National Planning Policy Framework 2018 (amended in February 2019)** – Defines major development as a development consisting of 10 or more properties and requires that at least 10% of affordable homes are for sale through low cost home ownership schemes.
- **Housing Green Paper – a new deal for social housing 2018** – Proposed the need for more investment in existing stock and to increase the supply of affordable housing. Proposals are also included for improved handling of tenant complaints and management performance indicators. The green paper also proposes measures to tackle the stigma of residents living in the affordable housing sector.
- **Homes England Strategic Plan 2018-2023** – Our relationship with Homes England encompasses strategic growth, grant and loan finance and market engagement. We support registered provider bids for funding in Tendring to enable additional homes and we also have the capacity to apply for funding for our own development projects. The Homes England Strategic Plan commits to unlock public and private land to get more homes built where they are needed and to provide investment to support housebuilding and infrastructure. There is an emphasis on supporting smaller builders which could improve employment opportunities in the district.
- **Coronavirus Act 2020** – Brought in a number of measures to mitigate the impact of Covid-19 pandemic on the economy, housing, homelessness and the welfare system. Measures included suspending evictions and repossession but it is likely the demand for housing will increase once the country recovers and housing can play a vital role in the district's and country's long-term recovery.

There have also been a number of welfare reforms in recent years that have impacted on the housing market and the lives of residents in the district. They are:

- Universal credit which was rolled out in the district in the Summer of 2018
- The benefit cap which capped the maximum amount of benefit a family or individual could receive.
- The introduction of council tax support which removed 100% council tax benefit for eligible households
- The bedroom tax or spare room subsidy which reduces housing costs for working age adults who have more rooms than required and;
- Freezing of local housing allowance rates in the private sector

The local strategic setting

There are a number of local strategic documents which have been developed which will impact on this strategy. These include

- **Corporate Plan 2020-2024**

The Council adopted a new Corporate Plan 2020-2024 in January 2020. The vision puts community leadership at the heart of everything we do through the delivery of high quality,

affordable services and working positively with others and Tendring4Growth, a whole-council ethos to promote and support economic growth in the district.

The Corporate Plan sets out ambitions in five key areas:

- Delivering high quality services
- Community leadership through partnerships
- Building sustainable communities for the future
- Strong finance and governance and;
- A growing and inclusive economy

As a community leader, the Council will deliver high quality, affordable services and work positively with others including partnership working on education, health, community safety and housing.

- **Tendring District Council Local Plan 2013-33 and beyond (publication draft)**

The emerging Local Plan consists of two sections. Section 1 has been prepared jointly with Braintree District Council, and Colchester Borough Council and contains strategic policies and proposals including (originally) three Garden Communities for North Essex. Following the examination in public of the Local Plans, the Inspector has concluded that only one of the three original Garden Communities can proceed. This is proposed for the northern part of the Tendring district on the border with Colchester and will deliver between 7500-9000 homes including affordable housing, over a 30-40 year period.

Section 2 of the emerging Local Plan sets out the policies specific to the Tendring district and the Council's strategic priorities for sustainable development and plans for economic growth. This section sets out the Council's policies to determine planning applications, protect places and meet the social needs of the local population. This section also sets out the Council's requirements for affordable housing over the duration of the plan and delivering homes to meet the needs of local people is a key priority for this strategy.

- **Housing Allocations Policy 2013 (Revised December 2019)**

The Housing Allocations Policy 2013 determines who can apply for housing in the district and who gets priority for housing. The policy states clearly that people applying for housing generally have to live in the district for at least 3 years before applying unless legislation determines otherwise. .The policy contributes to the Council's aim to ensure that local homes are allocated to households with strong residence connections to the district.

- **Tendring Health & Well-being Strategy 2018-20**

The Tendring Health and Well-being Strategy 2018-20 sets out a partnership approach to tackling pressing health issues in the district. It seeks to build on existing good work to ensure improved health outcomes for our communities. The core strategic principles set out in the strategy are:

- Tackling health inequalities
- Collaborating with partners
- Sharing resources and platforms
- Prevention and effective intervention
- Upscaling, co-designing and co-producing initiatives
- Empowering local communities and assets

The Council recognises that good, decent affordable housing can improve health outcomes for our communities. The Council is a member of the North East Essex Health and Well-being Alliance which is a collaboration of organisations dedicated to improving the health and well-being of our local populations in Tendring and Colchester. The Alliance is committed to working together in a more joined up way in the best interests of the people that it serves. The driving force for the Alliance is to address the inequality of life expectancy between our best and most deprived wards through tackling health inequalities, promoting active travel, and empowering local communities through collaboration opportunities.

- **Livewell Essex**

Livewell is a campaign designed to engage communities, families and individuals with the aim of providing information about all that is on offer in Essex to improve health and wellbeing.

All Essex Local Authorities and our partners have come together to collaborate on the health and well-being agenda and work towards achieving better health outcomes for people across the district.

Livewell is comprised of 6 key themes including:

- **Startwell** - Giving children the best start in life. Endeavors to help families have the best start in life.
- **Bewell** – People of all ages, shapes, sizes and abilities can benefit from being physically active. Encourages more people to undertake regular physical activity, which will in turn produce longer term health benefits.
- **Eatwell** – Healthy eating means consuming the right type and quantity of food from all food groups in order to lead a healthy life. Raising awareness across the district about healthier eating.
- **Feelwell** – A state of mental wellbeing in which every individual realises his or her potential and can cope with the normal stresses of life. Improves the access to services that address mental wellbeing.
- **Staywell** – Clinical wellbeing, a state of health. Working together with the community and professionals to ensure our residents have access to the best clinical services.
- **Agewell** - Plan now for the future, for a healthier retirement. Endeavors to encourage people to look at improving their health and wellbeing now, to be able to lead a better quality of life in the future.

- **Economic Development Strategy 2013-23**

The Council's Economic Development Strategy creates the conditions to stimulate economic growth in the district and deliver changes to Tendring's economy that will benefit our businesses, residents, workforce and visitors. The strategy recognises the link between

population and economic growth and outlines how housing development can stimulate economic growth. The strategy seeks to encourage new investment, new developments, new infrastructure and new communities as it is essential that new housing meets the current and future needs of the workforce. The Economic Development Strategy was updated again in 2019 and continues to reinforce the importance of housing to the economy.

- **Resident Involvement Strategy 2016-19**

The Council's Resident Involvement Strategy 2016-19 sets out the Council's approach to tenant involvement and the ways in which we will involve tenants in the service improvement process. It sets out our objectives in relation to tenant involvement and the actions required to meet those objectives. It ensures that the Council, as a landlord, meets all statutory regulatory requirements and how our performance will be measured.

- **Housing Anti-Social Behaviour Strategy 2016-21**

The Housing Anti-Social Behaviour Strategy sets out the Council's commitment to tackle anti-social behaviour because of the detrimental impact it can have on our residents, communities and visitors to the district. It sets out a partnership approach to support victims and to take action against perpetrators. The Council is signed up to the Respect ASB Charter for Housing.

- **Empty Homes Strategy 2016-19**

The Council's Empty Homes Strategy sets out the Council's vision to tackle empty homes in the district. In June 2015, there were 760 long-term vacant dwellings in the district and at the time the strategy was launched, Tendring had the highest number of long-term empty homes in Essex. The strategy and the action plan therein aims to bring more empty homes back into use to meet housing need, improve communities and bring in additional funding through New Homes Bonus.

- **Climate Change**

In August 2019 the Council declared a Climate Emergency with a commitment to making the Council's business operations carbon neutral by 2030 whilst, through community leadership, encouraging residents and organisations across the district to make similar commitments. The reduction in the emission of greenhouse gases is to become embedded in the day to day thinking of the Council from the procurement of sundry day to day consumables through to large scale projects. At the time of publication the Council has reached the end of a data gathering exercise to determine its "carbon footprint". This work will inform the development of a ten year action plan to reach net zero emissions by 2030.

Clearly housing makes a significant contribution to the emission of greenhouse gasses associated with the construction and energy use. This strategy will seek to maximise the efficiency of new homes that are constructed in the District through the provision of high levels of insulation and the installation of renewal energy systems where appropriate. Forward thinking and innovative design are encouraged in order to embrace modern, efficient and sustainable methods of construction and delivery. This approach is demonstrated through the delivery by the Council of ten new homes in Jaywick Sands. They are built using modern, off site fabrication and incorporate air source heat pumps as a renewable means of providing heat to the highly efficient structures.

Existing homes present a significant challenge and are an area that must be tackled if the District is to reduce greenhouse gas emissions. The Council's own housing stock receives insulation improvements as part of planned maintenance and refurbishment projects but we must look to move onto renewable energy retrofitting where it is possible. Much of the stock will be suitable to receive solar panels and this is something that will be explored during the period this strategy covers. Such a large scale solar programme has the potential to significantly reduce fuel poverty that may be experienced by some tenants whilst providing a means to offset the Council's unavoidable greenhouse gas emissions.

Private sector homes vary widely in design, age and construction across the district. Proactive promotion of the Government ECO programme currently takes place and this will continue in earnest to ensure that as many homes are as well insulated and heated by the most efficient mean possible. This is a win-win situation reducing the district's greenhouse gas emissions at the same time as proving warmer, more affordable homes for residents.

Part 2 – District Profile

The Tendring district has an area of approximately 130 square miles with a coastline of 60 kilometres. The district is in North East Essex and borders Suffolk to the North as well as being approximately 70 miles from London. The district consists of a number of coastal and riverside towns and a largely rural heartland.

The largest urban area is Clacton-on-Sea. Tendring is also home to the international port of Harwich and the coastal towns of Frinton-on-Sea and Walton-on-the-Naze. The district contains the historic port of Brightlingsea and also Manningtree which borders Suffolk on the Stour Estuary. Our rural heartland contains many distinctive villages and hamlets of varying size.

Our population

The Office of National Statistics estimated that the population of Tendring in 2018 was approximately 145,853. There are more females than males living in the district. The population is primarily White British with only 2.4 % of households coming from a BAME origin. The ONS predict that the population will rise to 158,460 in 2028 and 170,406 in 2038.

26.9% of the population is over the age of 65 compared to 18.3% for the rest of Essex and 16.4 % for the rest of England. Life expectancy is 78 for men and 82 for women which is lower than the regional and national average. Life expectancy is worse in the most deprived areas of the district. Life expectancy is 14.1 years lower for men and 9.9 years lower for women in the most deprived parts of the district compared to the least deprived parts of the district. The percentage of working age adults and young people is lower than the rest of Essex and England.

Social Indicators

Tendring has a higher than average number of households who are claiming benefits or who constitute workless households. This is not surprising given the pockets of deprivation in the district, especially in Jaywick Sands and parts of Clacton-on-Sea. The number of unemployed households in the district is estimated to be 5.3% of the population compared to 3.6% for the rest of the East of England and 4.2% nationally. The district also has concentrated areas of

multi-generational worklessness. There are approximately 6,800 workless households that have a child under the age of 16 which is the highest number in Essex. 12% of children under the age of 16 are estimated to live in a workless household. Approximately, 24% of children in the district live in a low income family which is the highest percentage in the county.

Tendring suffers particularly from health inequalities, especially in its most deprived communities. A high proportion of the district's population (about 67 % of adults) are classified as overweight or obese and the district has the highest level of physically inactive adults in the county. Mental health and wellbeing is another concern in the district. Tendring has one of the highest suicide rates in the country (it was ranked 4th out of 324 districts in England in 2015/16) and also has higher than average admissions to hospital for alcohol-related harm. Tendring has a high prevalence of mental health disorders in children, which is not surprising given the high levels of child poverty and deprivation in the district. Mental health disorders in children have an impact on educational attainment and Tendring generally ranks poorly compared to the rest of Essex in terms of educational attainment.

Earnings in Tendring are lower than the regional average with the mean earned income for someone in employment being approximately £28,000 per annum. The average household income for the district per annum is approximately £29,000. Rents in the private sector have increased, and the private sector is becoming increasingly unaffordable for a growing number of households.

Housing Need & Demand

The Council has a housing register which is used to allocate council and other registered provider accommodation. The housing register also gives an indication of the need for housing in the district. In November 2012, the Council adopted a new Housing Allocations Policy which introduced a residency requirement for households seeking to join the housing register. It is generally now a requirement that a person resides in the district for at least 3 years before applying for housing and that they have an assessed housing need. There are some exceptions to this rule prescribed by statute.

As at 1st May 2020, there were 1958 households on the housing register. The table below shows the bedroom need as at 1st May 2020 and the numbers for previous years:

Bedroom need	1/5/2017	1/5/2018	1/5/2019	1/5/2020
1 bedroom	311	453	651	957
2 bedroom	140	224	368	526
3 bedroom	102	158	245	326
4 bedroom	45	64	94	117
5 bedroom	10	16	22	32
Total	608	915	1380	1958

The table above clearly demonstrates that the demand for affordable housing has been rising each year.

The demand for housing is clearly weighted towards 1 bedroom accommodation. However, of the 957 households registered for 1 bedroom accommodation, 507 (53%) are households over the age of 60. This demonstrates that there is a need to address the housing needs of our

older population especially as the trend will be for people to live longer and that one bedroom accommodation should be accessible and designed to meet long-term disabilities.

509 households (26%) on the housing register have a physical or mental health condition made worse by their housing. Furthermore, the number of employed households on the housing register has increased year on year from when the Housing Allocations Policy was adopted and 14% (274 households) have an adult member in employment. This is an indication of the difficulties in accessing home ownership in the district as households who would like to buy a home now see affordable rented housing as their only option.

Households applying for housing can express choice about where they want to live and this gives an indication of where the greatest demand for housing is in the district. Whilst households can express multiple areas, the preferred area for households applying for housing is as follows as at 1st May 2020:

Area	Number of households	Approx. %
Clacton-on-Sea	940 households	48%
Harwich/Dovercourt	293 households	15%
Rural Villages	274 households	14%
Frinton/Walton/Kirby's	235 households	12%
Manningtree/Mistley/Lawford	137 households	7%
Brightlingsea	79 households	4%

This demonstrates that the greater Clacton area (Clacton Town, Jaywick Sands, Great Clacton and Holland-on-Sea) is the area of highest demand and where the Council needs to seek a maximisation of affordable housing.

Homelessness

The Council has adopted a new Homelessness Reduction and Rough Sleeping Strategy 2020-2024. The strategy can be viewed at www.tendringdc.gov.uk/housing/strategies-and-policies

The Homelessness Reduction and Rough Sleeping Strategy 2020-2024 sets out the Council's strategic priorities and delivery plan for reducing homelessness and rough sleeping over the next four years. Detail is given on the causes and demographics of homelessness in the district.

There has been a steady increase in homelessness in Tendring in recent years as various welfare reforms have taken hold and the opportunities to access the private rented market have decreased. Landlords are fearful of universal credit and the freezing of local housing allowance rates up to March 2020 meant that the private rented sector has become increasingly unaffordable in recent years.

Under the terms of the Homelessness Reduction Act 2017, the Council is required to prevent or relieve homelessness for any household in its area that is going to be homeless within 56 days. Only once these duties have been exhausted must the Council consider if a full housing duty is owed.

It is apparent that homelessness is increasing and the likelihood is that it will continue to increase in spite of the new legislation. The Council will need to be more creative in terms of

addressing homelessness and become less reliant on its own stock to meet homeless household's needs.

The number of households becoming homeless as a consequence of losing a private tenancy has increased significantly. This is indicative of landlords' fears of welfare reform but also the fact it is becoming increasingly difficult for low-income or benefit dependant households to access alternative private rented accommodation. .

Homelessness has a particular detrimental effect on the lives of children and long-stays in temporary accommodation can severely impact a child's development, education and health and well-being. This would indicate that there is a need to maximise affordable housing opportunities for family sized accommodation.

Rough sleeping numbers remain low in the district but remain a concern nonetheless. The number of rough sleepers in the district was last estimated to be 5 individuals in November 2019. It is for this reason that the council wants to explore new ways of working to address rough sleeping in the area as set out in the Homelessness Reduction and Rough Sleeping Strategy.

The Council realises that it cannot end homelessness on its own and works in partnership with other agencies. In the last year, the Housing Solutions team has worked closely with the Peabody floating support service to meet the housing needs of vulnerable residents in the district. The Council sits on the local Community Forum which meets to address the needs of the most vulnerable households in Clacton. The Council also sits on the Essex Homelessness Officers Group and has worked in partnership with the group in recent years to establish county-wide protocols for intentionally homeless families, homeless 16-17 year olds and offenders being released from prison.

Part 3 - Our Housing

The housing market in Tendring is dominated by owner-occupied accommodation. The most recent Strategic Housing Market Assessment published in December 2015 stated that the tenure breakdown in the district was as follows:

Tenure	Number of households	Approx. %
Owner-occupation	44,569	70%
Private rented	12,968	20%
Social/affordable rent	5,623	9%
Shared ownership	79	1%

In terms of the rental market, it is demonstrated that the private rented sector is currently the key player in terms of choice and availability. The number of social/affordable rented homes is much lower than other districts/boroughs in the Housing Market Area (Braintree, Chelmsford & Colchester). The number of shared ownership homes is very low compared to other areas and according to the Office of National Statistics in 2018, the ratio of average house price to workplace based earnings in the East of England was 9.7%. This means that owning a home locally is more difficult than ever.

The private sector in Tendring suffers from condition and repair issues. According to the Department of Business, Energy & Industrial Strategy, 10.6% of households in the district live in fuel poverty which impacts on their health and well-being.. There have been affordable warmth strategies in place since 2003 to improve properties to ensure a decent, warm home is provided to live in. It is estimated that 21% of the homes in the district contain a Category 1 Hazard as defined in the Housing Health and Safety Rating System and that the cost of treating these hazards would be approximately £49m. Furthermore, treating and remedying these hazards would save the NHS approximately £2.3m per year. The Council believes that good health starts at home regardless of tenure or sector. 30% of homes in the district have an EPC rating of E or below and are therefore classed as sub-standard.

As at 31st March 2020, there were 5545 affordable rented homes in the district. 3121 are owned by the council and 2424 are owned by other registered providers (housing associations). Of the 2424 properties are owned by other registered providers, 509 are let through the Seaside and County Homes Scheme and are homes built by the former Greater London Council for retired people living in the London Boroughs. They are therefore not available to households living locally and this reduces the potential pool of properties available.

Bedroom	Council	Registered Provider
1 bed	1192	748
2 bed	1027	953
3 bed	890	663
4 bed	9	55
5 bed +	3	5

In the affordable rented sector, there are noticeable gaps in provision that need to be addressed, notably:

- The Council only owns one 3 bedroom bungalow in the district
- The Council only owns 13 properties with 4 bedrooms or more.
- The Council only owns 20 two bedroom houses in the greater Clacton area which is the area of highest demand
- The number of shared ownership homes is very low compared to other areas.

Affordable housing delivery

The number of affordable homes delivered in the district in the last five financial years has been exceedingly low. The number of homes delivered has been as follows:

Year	Number of homes delivered
2015-16	33
2016-17	5
2017-18	38
2018-19	8
2019-20	81
Total	165

The low delivery of affordable housing in recent years means it is crucial to maximise the number of affordable homes to be delivered over the duration of this strategy and beyond. The most recent Strategic Housing Market Assessment has calculated that the district needs 550 homes per annum, of which 30% (165 homes per annum) should be affordable homes.

Given the low numbers of affordable housing delivered in recent years, it is essential that the Council maximises the number of affordable homes that can be delivered through planning obligations. In recent years, the Council has agreed to accept a number of “gifted” units from developers and there are currently 162 homes in the pipeline up to 2024. Whilst gifting was a reaction to uncertainty following legislation passed in 2016, it was never a formal policy and gifting has not and will not deliver the number of homes required to meet demand. **Gifting will only be considered as an option in exceptional circumstances where a site is delivering housing of a specialist nature or to meet specific local needs.**

In order to help address the low number of affordable homes being delivered, the Council will produce an Acquisitions and Development plan to deliver council housing in the district. The programme will be funded through prudential borrowing, developer contributions towards affordable housing and recycled right-to-buy-receipts. 10 custom built homes are under construction in Jaywick Sands (5 for rent and 5 homes for discounted sale) and the Council aspires to deliver a further 200 homes in the district over the next 5 years (a further 100 in Jaywick Sands and 100 in other parts of the district). The Acquisitions and Development Policy will set out where the homes need to be delivered to meet demand, the types of homes that need to be delivered and how the delivery of the homes will be funded.

The Council will also consider “buying back” homes sold under the right to buy where properties become available on the open market. In deciding whether to buy back a property, the Council will have regard to the type of property, its location and whether the purchase offers value for money and can meet demand in the district.

Right to buy has particularly affected our villages and smaller towns and out of the 33 towns and villages in the district, 15 have less than 25 affordable homes. The Council will therefore support the delivery of rural exceptions sites and community land trusts to meet the needs of local people in our villages. The Council received £700k in 2017 to facilitate the creation of community land trusts in the district and 3 have been established or are in the process of being established. This funding is still available and the Council is keen to facilitate and support new community land trusts in the district.

In the last two years, 2 new independent living schemes have been delivered in the district in partnership between Essex County Council and Season Living. During the same period, the Council has decommissioned 2 of its lower demand sheltered housing schemes in the district. As our population will live longer, the Council will work in partnership with other bodies determine what type of housing our older residents aspire to live in and deliver accommodation to meet the needs of our older population.

Whilst the Council, as a community leader, is taking a lead in developing new homes in Jaywick Sands and intends to deliver council housing other parts of the district, the Council will work with other partners and providers to deliver the number of homes required over the course of this strategy. The Council will work in partnership with other registered providers, developers, land owners, community land, housing and charitable trusts, commissioners and

specialist providers to deliver the homes the district requires. The Council will encourage self-build and custom-built housing and will decide and explore if it is feasible to set up its own housing company to deliver its own homes as an alternative delivery option.

The Council as a landlord

Tendring District Council owns 3121 homes and is proud of its record as a housing provider and enabler. The Council enjoys consistent satisfaction rates from its tenants and is proud of its reputation locally and nationally as a landlord. In our most recent tenant satisfaction survey in 2018:

- 90% of tenants were satisfied with the Council as a landlord
- 89% of tenants felt the rent they paid represented value for money
- 87% of tenants were satisfied with the quality of their home
- 85% were satisfied with their neighbourhood
- 82% were satisfied with the repairs and maintenance service

The annual rent roll for the Council is approximately £14m per annum. At the end of 2019/20, rent arrears stood at 1.6% of the total rent roll for that year but it is anticipated that the percentage of rent arrears will increase as universal credit full service was rolled out across the district in the Summer of 2018 and the district recovers from the Covid-19 pandemic. 550 tenants are currently in receipt of UC but this is anticipated to increase to approximately 2000. The Council re-lets approximately 10% of its stock each year.

The Council has representation on the board of the Association of Retained Council Housing and has been assessed as “housing business ready” by the Housing & Finance Institute.

Our finances:

Following the passing of the Localism Act 2011, the Council as a housing provider became self-financing in return for taking on a debt of £35.97m in 2012 in the housing revenue account which it is required to repay over the next 30 years. Although this debt exists, the Council welcomed the flexibility the legislation gave and is confident that the debt can be repaid from its rental income. The Council has a robust 30 year business plan in place.

Significantly, a requirement to reduce rents by 1% per annum for 5 years from 2016/17, introduced by the Welfare Reform & Work Act 2016, negatively affected the Council's housing finances and had an impact on the Council's capacity to support new development and acquisitions initiatives. The Council estimated that £1m would be available per annum in 2015/16 for new build development or acquisitions but this had to be reviewed in light of government policy. The last year of the rent reduction requirement was 2019/20 and the Council has increased rents by the CPI +1% in 2020/21. This will therefore increase the Council's rent roll, albeit the Council is conscious that the roll out of universal credit and the Covid-19 pandemic could lead to an increase in arrears and has accounted for bad debt to increase. It was predicted that at the end of 2019/20, there would be reserves of £4.36m in the housing revenue account and this will leave the Council in a positive financial position. The debt cap on the council's ability to borrow for new build was removed in the Summer of 2018 giving the Council greater flexibility to prudentially borrow. As rents increase from

2020/21, the Council anticipates that it can commit more funds for development and acquisitions in future years.

As a landlord, the Council will maintain and improve its stock through its capital programme (Housing Investment Programme). The Housing Investment Programme for 2020/21 is approximately £3.m and includes not only works on individual properties but also estate and environmental improvements and disabled adaptations. The Council anticipates that the amount available for capital improvements will remain stable as more funds become available for development and acquisition initiatives.

The Council receives government funding for its homelessness service and following the introduction of the Homelessness Reduction Act 2017, the amount of funding given to the council significantly increased. Between 2017/18 and 2019/20, the council will have received just over £1m in Flexible Homelessness Support Grant as well as £272,655 new burdens funding specifically related to the Homelessness Reduction Act 2017 and its implementation. The Council has received £666,819 for 2020/21. The Council has increased the staff resources in the Housing Solutions team with 5 new posts created and has provided grant funding to the local Women's Refuge (Next Chapter) as well as the local Mother and Baby project. However, an increase in emergency temporary accommodation placements has put finances under pressure.

The Council received an allocation of just over £2 million in 2019-20 to provide disabled facilities grants in the private sector. This was the highest allocation in Essex and is reflective of our ageing population and number of disabled residents in the district. The Council also makes available discretionary loans for home owners to improve their homes that are in poor condition and the budget for 2018-19 was £365,640. A new Financial Assistance Policy will be delivered following the adoption of this strategy. The Council will encourage households who are eligible to apply for grants and loans where necessary to improve the health and well-being of our communities and to support residents to remain in their homes.

Whilst the outlook is financially positive in terms of the Housing Revenue Account and the funds the Council has received from central government to deliver homelessness and adaptations services, the Council is still awaiting the results of the Government's consultation on its Housing Green Paper "A New Deal for Social Housing" and separate consultations, on "Use of Right to Buy Sales" and the First Homes proposals. These consultation findings could impact on the delivery of new affordable homes in the district as risks could be posed to the Council's ability to borrow to fund new homes and there may be a reduction in the number of affordable rented homes delivered through the planning system. The Council still faces financial constraints now and will do so in the future, as we recover from the Covid-19 pandemic. The Council will, where appropriate, lobby Government and other agencies to remove barriers or support enabling actions to assist in the delivery of this strategy.

Part 4 – Our Strategic Housing Priorities

1. Delivering homes to meet the needs of local people

Our priorities are as follows:

The Council will encourage and enable new housing schemes in the district from large scale developments such as the proposed Garden Communities settlement on the border with neighbouring Colchester to providing smaller numbers in our towns and villages such as rural exception sites.

The Council will implement our emerging Local Plan to ensure we maintain a deliverable 5 year housing land supply and a balance between housing and economic growth.

The Council will produce an Acquisitions and Development Policy to deliver new council housing using prudential borrowing in the housing revenue account, developer contributions towards affordable housing and right to buy receipts

The Council will work with our local communities, other local authorities, the local enterprise partnership, clinical commissioning groups and neighbourhood planning groups to deliver the type and quality of housing the district needs which meets the aspirations of our residents and promotes economic growth in the district.

What we will do

Strive to implement our Local Plan.

Seek 30% affordable housing on all eligible sites as set out in the emerging Local Plan unless there are prudent reasons not to do so.

Support our registered provider partners in bids for funding to provide affordable housing in the district.

Review our nomination agreements with registered providers in the district to maximise affordable housing to tackle demand.

Work in partnership with developers, land owners and registered providers to deliver quality affordable homes and cohesive vibrant communities.

Encourage and support low cost home ownership initiatives in the district in line with national planning policy.

Encourage and support the provision of self-build and custom build housing

Support and facilitate the creation of community land trusts to deliver affordable housing in the district.

Work with the Rural Community Council of Essex to support the delivery of rural exception sites in our villages.

Work with partners including Essex County Council, Homes England and the Clacton Town Centre Ambassadors Group to address the particularly acute housing and social issues in Clacton by seeking to deliver high quality new housing as part of the Future High Streets Fund proposals for the town centre, the regeneration plans for Jaywick Sands and the Hartley Gardens urban extension for the north of the town.

Work in partnership with commissioners, specialist providers and other statutory bodies to deliver affordable housing provision suitable for our older people and those who are less able.

Decide and explore if it is feasible to set up a housing company to deliver affordable housing in the district.

2. Reducing and preventing homelessness and rough sleeping

Our priorities are as follows:

The Council will reduce dependence on nightly paid accommodation and work with landlords to develop a temporary accommodation portfolio and better understand the private rental market.

The Council will ensure it is complying with the provisions of the Homelessness Reduction Act 2017 to support residents and meet the needs of the most vulnerable.

The Council will develop new services to address the needs of rough sleepers and those at risk of sleeping rough and will provide emergency accommodation during severe weather..

What we will do:

Recruit a Housing Early Intervention Officer to work with families in crisis facing homelessness.

Work in partnership with registered providers to deliver supported temporary accommodation in the district.

Explore the feasibility of setting up a council leasing scheme to increase the supply of accommodation.

Reduce reliance on nightly-paid hotel accommodation and seek to eliminate its use by the end of the forthcoming homelessness prevention and rough sleeping strategy.

Review the impact of the Homelessness Reduction Act 2017 on current service provision and update policies and procedures accordingly.

Create tailored information for specific clients most at risk of homelessness and rough sleeping such as care leavers and veterans and develop specialist in-house knowledge to assist the most vulnerable members in our communities.

Deliver new services to address the needs of rough sleepers and those at risk of sleeping rough.

Support residents threatened with homelessness as a consequence of welfare changes.

Work with the health and social care sector to improve discharge arrangements for those leaving hospital or care.

3. Making the best use of and improving existing housing

Our priorities will be as follows:

The Council will ensure that private rented properties meet required standards in terms of management, repair and energy efficiency and use enforcement powers where necessary.

The Council will review its incentive schemes and deliver new development opportunities to encourage tenants in council accommodation to move to smaller accommodation that is the right size for their needs.

The Council will ensure that existing houses in multiple occupation meet necessary standards and will implement recent changes to licensing regulations.

The Council will continue to reduce the number of long term empty properties as set out in the Empty Homes Strategy.

The Council will deliver a housing investment programme to ensure that our tenants continue to live in decent, affordable homes.

The Council will ensure that funding for home adaptations and improvements is spent in the most effective way.

What we will do:

Work with planning colleagues and other statutory partners to tackle unlawful houses in multiple-occupation.

Review our civil penalties policy and HMO licensing policy to ensure they remain fit for purpose.

Work co-operatively with private landlords and agents to improve conditions in the private sector.

Publicise and encourage affordable warmth and energy efficiency programmes in the district.

Deliver a new incentive scheme to assist tenants wanting to move to the right size accommodation

Deliver an annual housing investment programme over the course of this strategy.

Reduce the number of empty homes in the district.

Publish a revised Financial Assistance Policy for Private Sector Housing during 2020

4. Supporting people in their homes and communities

Our priorities will be as follows:

The Council will ensure access to disabled facilities grants and other discretionary improvement loans is maximised to improve the health and well-being of our residents.

The Council will encourage the provision of accessible properties for older people and those with disabilities

The Council will review the provision of older persons housing in the district to plan for an ageing population.

The Council will continue to support tenants and residents who have been affected by welfare reforms such as the benefit cap and bedroom tax and who have been affected by the roll out of universal credit in the district.

The Council will consult with its tenants on the future delivery of its housing service.

What we will do:

Encourage a maximum take-up of Disabled Facilities Grants and discretionary loans to support our older and disabled residents to remain in their homes.

Seek accessible properties as a priority on planning applications where affordable housing is required.

Undertake a project in partnership with other providers and commissioners to determine the housing aspirations and needs of our older population to facilitate future housing provision.

Create a new Financial Inclusion Strategy to help those affected by welfare reform.

Implement any necessary recommendations following the consultation exercise on the Housing Green Paper "A New Deal for Social Housing" in consultation with our Tenants Panel.

Part 5 – Monitoring the Housing Strategy

Some of the actions in this strategy are short-term and can be realised quickly. Others will take a number of years to bear fruition. There can be legislative or policy change at a national or local level that could render some of the actions in the strategy redundant or unachievable. It is therefore important that the strategy responds to changing needs and new actions are agreed as necessary.

The strategy is accompanied by a delivery plan which will set out when the actions will be completed and achieved. The strategy and delivery plan will be reviewed and monitored regularly and a report will be produced and published annually to update the community and other interested parties on how the strategy is progressing.

Appendices:

Housing Strategy 2020-2025 Delivery Plan