



St Edmundsbury
BOROUGH COUNCIL

F115

Extraordinary Cabinet 16 September 2014

West Suffolk Housing Strategy (Mar14/03)

1. Summary and reasons for recommendation

- 1.1 The purpose of this report is to inform members of the outcome of consultation on the draft Housing Strategy, as attached at Appendix A, and seek approval for the Strategy to be adopted by Council.

2. Recommendations

- 2.1 It is **RECOMMENDED** that:

- (1) subject to the approval of full Council, the West Suffolk Housing Strategy, as contained in Appendix A to Report F115, be adopted; and
- (2) consideration be given to the recommendation of the Overview and Scrutiny Committee to allocate part of the New Homes Bonus (NHB) to community facilities and a report on the options for the use of the NHB be referred to the Overview and Scrutiny Committee for consideration.

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3. Strategic priorities

3.1 The recommendations meet the following, as contained within the West Suffolk Strategic Plan:

(a) Strategic priority 3: 'Homes for our communities.'

4. Key issues

- 4.1 It is no longer a legal requirement for local authorities to have a Housing Strategy in place. However, it is recognised that a strategic overview is necessary to assess how the authority delivers a range of housing and related assets to the community.
- 4.2 On 24 June 2014, Cabinet resolved that the draft West Suffolk Housing Strategy be approved for consultation. The draft strategy was displayed on the Council's website and forwarded to a range of stakeholders for a five week consultation which took place between 17 July and 20 August 2014.
- 4.3 Two stakeholder workshops were held, one each in Bury St. Edmunds and Mildenhall, attended by 30 people. As well as the comments received during those discussions, 11 responses were received in addition to further comments from the Overview and Scrutiny Committee on 23 July 2014.
- 4.4 The new strategy takes account of latest government initiatives and good practice. The comments and suggestions received as part of the consultation process have been included where considered appropriate to do so.
- 4.5 At Overview and Scrutiny Committee on 23 July 2014, while considering the draft Housing Strategy, Members also discussed the New Homes Bonus (NHB) in detail. The Head of Housing explained that the NHB allocations received have been taken to earmarked reserves and its use was currently being considered as part of the delivering a sustainable Medium Term Financial Strategy (MFTS) and the delivery of the new Strategic Plan. However, Members felt that a proportion of the monies received from each new house built should go back into the community where the houses had been built.
- 4.6 Following the discussion, the Committee recommended that Cabinet considers part of the NHB should be allocated to community facilities and a report on the options for the use of the NHB be referred to the Overview and Scrutiny Committees for consideration.

5. Other options considered

5.1 No other options were considered.

6. Community impact

6.1 **Crime and disorder impact** *(including Section 17 of the Crime and Disorder Act 1998)*

6.1.1 The draft strategy covers a raft of housing issues as detailed in the document.

6.2 Diversity and equality impact *(including the findings of the Equality Impact Assessment)*

6.2.1 A Diversity and Equality Impact Assessment been completed, the impacts of which have been taken into account through the strategy.

6.3 Sustainability impact *(including completing a Sustainability Impact Assessment)*

6.3.1 A Sustainability Impact Assessment been completed, the impacts of which have been taken into account through the strategy.

6.4 Other impact *(any other impacts affecting this report)*

6.4.1 None

7. Consultation *(what consultation has been undertaken, and what were the outcomes?)*

7.1 The draft West Suffolk Housing Strategy has been the subject of an Overview and Scrutiny report (Report F71, 23 July 2014 refers) and consultation via two stakeholder workshops and wider consultation via stakeholders and the website (see section 4.3 above).

8. Financial and resource implications *(including asset management implications)*

8.1 There are no financial implications arising directly from this report. Actions within the report will be undertaken using existing staff resources and take account of the MTFs and funding arrangements of government and the Homes and Communities Agency.

9. Risk/opportunity assessment *(potential hazards or opportunities affecting corporate, service or project objectives)*

Risk area	Inherent level of risk <i>(before controls)</i>	Controls	Residual risk <i>(after controls)</i>
Not adopting the West Suffolk Housing Strategy	Medium	Work with partners to produce realistic and deliverable action plans	Low

10. Legal and policy implications

10.1 No are no legal implications arising directly from the report

11. Wards affected

11.1 All

12. Background papers

12.1 None

13. Documents attached

13.1 Appendix A: West Suffolk Housing Strategy 2015 – 2018, as amended following consultation.

West Suffolk Housing Strategy

FOREWARD

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FOREWARD

Having a safe place to call “home” is one of our most basic human needs. Safe, suitable and well-designed homes give individuals a stable base for work and recreation. They allow families to flourish and they create foundations for strong communities that are able to support themselves.

Many people in West Suffolk benefit from good housing, and from being able to make choices about where they live that suit their working patterns and family life. In recent years, housing in our area has become less and less affordable. This has had a big impact on businesses and on the lives of West Suffolk residents. For some people, it has meant staying put in an unsuitable home, or passing up a job opportunity because a house move is simply out of the question. For others, the consequences have been more extreme, with more and more people facing homelessness.

Meanwhile, West Suffolk’s residents’ housing needs are constantly changing. The demand for smaller homes has increased, as has the need for housing that suits older residents and disabled people. At the same time, in some locations, the quality of housing stock in the private sector needs attention, to make sure all our residents are living in warm and safe accommodation.

Both councils also have an important role to play in managing and promoting the growth of the area. We want to promote West Suffolk as a place to do business, exploiting our good transport networks and the proximity to Cambridge. Through this strategy we will need to ensure that we work to provide the full range of housing types and sizes that businesses and their workers need and can afford.

There is no quick fix to improving the housing situation in West Suffolk. Action is needed on a number of fronts, from increasing the number of new homes built to making sure the right care and support is in place for the more vulnerable members of our community.

There is no doubt that no one organisation can provide the solutions. This document, our first West Suffolk Housing Strategy 2015-18, therefore describes how Forest Heath and St Edmundsbury Councils will work in partnership with developers, public bodies, registered providers, the voluntary and community sector and residents themselves, to support the provision of homes for our West Suffolk communities.

Our ways of working over the next three years will be different from previous housing strategies. Given the changes in the wider economic, housing and local government context, this document sets out some of the new and innovative approaches that we will be taking.

As the Councillors responsible for leading West Suffolk’s housing agenda, we are fully committed to seeing the actions in this strategy taken forward. Together,

we will work across our councils and with our partners to make sure all of our work not only improves our housing situation but contributes to the wider economic growth of West Suffolk, and improves the wellbeing of our communities, while preserving the natural beauty of this unique part of the world.

Cllr Rona Burt, Portfolio Holder for Planning, Housing and Transport, Forest Heath District Council

Cllr Anne Gower, Portfolio Holder for Housing, St Edmundsbury Borough Council

CHAPTER 1: INTRODUCTION

1.1 Overview

Housing is the cornerstone of building strong communities. The availability and quality of housing that people can buy or rent can impact directly on people's health and wellbeing and educational attainment, as well as affecting levels of deprivation and crime within a local area. Whilst the provision of housing on the open market can meet the needs of many people in a local area, action by councils and other agencies is also often needed to ensure the right mix of homes where people will want to live. This helps ensure that everyone has an opportunity to access housing that is suitable and that they can afford, that supports them in their family life and employment opportunities and helps meet their aspirations while also limiting the impact of housing on the local physical environment.

The aim of this strategy is to set out what Forest Heath District Council and St Edmundsbury Borough Council, working together as West Suffolk, along with other partners, will be doing over the next three years to enhance the supply and range of housing for our current and future residents. These actions will directly contribute to the overall sense of community and health and wellbeing whilst promoting and supporting economic growth across West Suffolk. This work needs to include enabling the supply of the full range of new housing types, making the best use of existing housing and offering support or specialist housing to those who require it.

The West Suffolk Strategic Plan 2014-16 has made the provision of appropriate homes for West Suffolk's communities one of the top three priorities, alongside economic growth and families and communities, with the councils wanting to see:

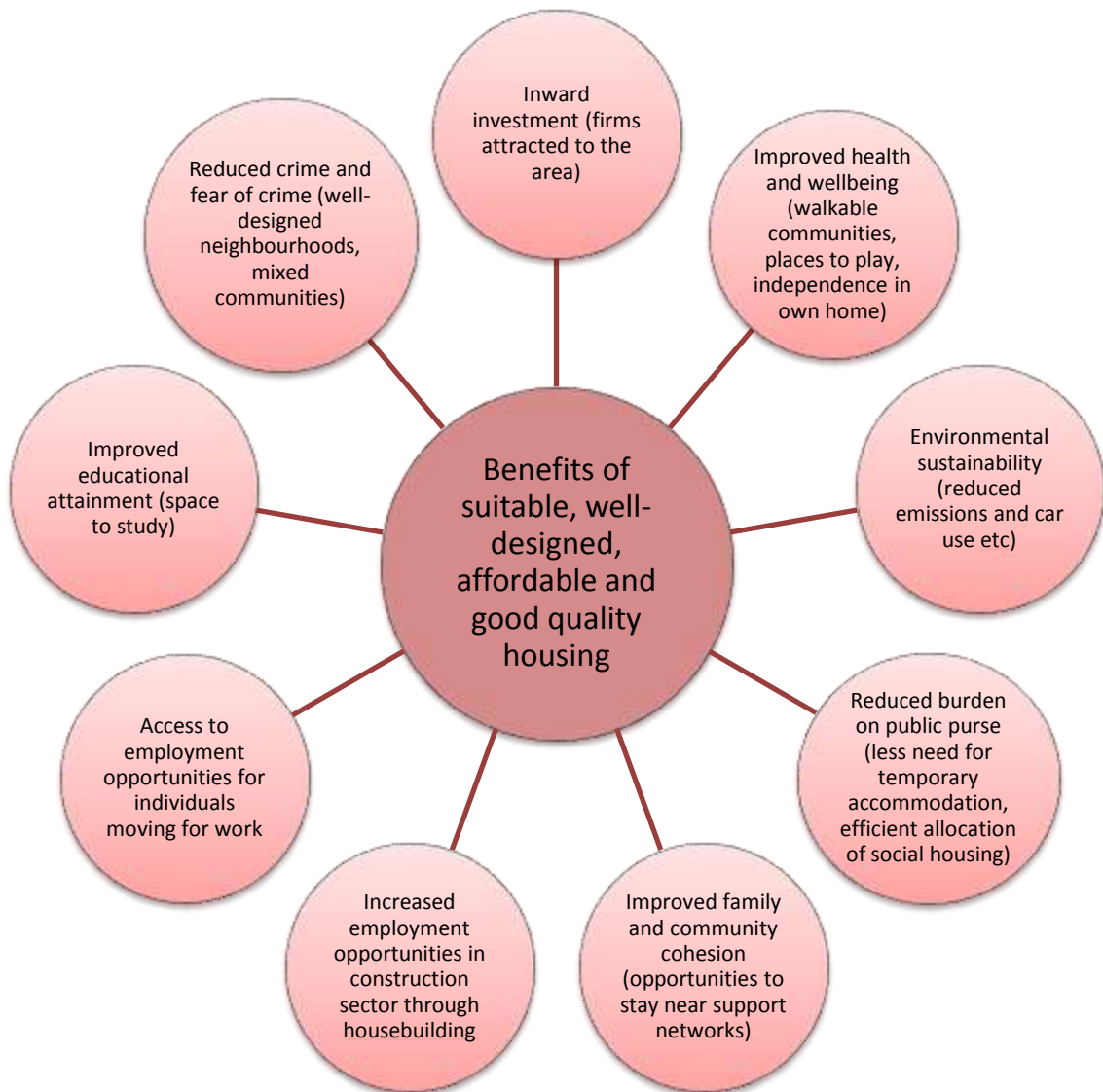
1. Sufficient housing for current and future generations, including
 - i. More affordable and aspirational homes
 - ii. Improvements to existing housing
2. New developments that are fit for the future, properly supported by infrastructure, that build sustainable communities, not just housing
3. Homes that are flexible for people's changing needs

Much of this work will have lengthy lead-in times, long timescales and many years for payback, with the implications being much wider than just housing.

The remainder of this chapter sets out the wider context in which our housing ambitions are set. Chapter 2 provides a summary of the current housing situation in West Suffolk and the issues faced. Chapters 3-5 explain what West Suffolk will be doing over the next three years to support our housing priorities.

1.2 Wider benefits of good housing: links to other strategies

Improved housing in West Suffolk will have a number of benefits (see chart below) and is therefore fundamental to the achievement of a range of other priorities and objectives, both within West Suffolk and in partner organisations¹. Similarly, the delivery of the actions set out in this Strategy is dependent on joint working with a number of other organisations and on the achievement of West Suffolk's Strategic Plan 2014-16 and Medium Term Financial Strategy. More information about our plans for partnership working is given in chapter 2.



¹ A number of other strategies and documents are referenced throughout this document. These can all be found on our websites: www.forest-heath.gov.uk and www.stedmundsbury.gov.uk, unless otherwise stated.

Housing and Economic Growth

A vibrant housing market is an important element of economic growth. Growth will not be achieved in West Suffolk without an appropriate level of new housing development, across all types of housing, to support this. The type and affordability of homes, coupled with their location will be crucial factors in getting the balance right between homes and jobs.

The delivery of new housing also brings benefits to the local economy. The National Housing Federation suggests that every new home built creates 2.4 long term (sustainable) jobs and for every £1 spent on housing, an additional £2.41 is generated in the local economy².

Further detail about Economic Development priorities in West Suffolk can be found in our Six Point Action Plan for Jobs and Growth.

1.3 National and sub-regional context

The delivery of West Suffolk's Housing Strategy is also set in the context of

- changes in national policy;
- changes in the economic climate; and
- the sub-regional housing market.

Changes in national policy

This strategy takes account of the following key national policy developments and sets out their implications for West Suffolk:

Laying the Foundations (Government Housing Strategy 2011)

This strategy had the aims of:

- keeping the ever changing housing market moving;
- laying the foundations for a more responsive, effective and stable housing market in the future;
- supporting choice and quality for tenants; and
- improving environmental standards and design quality.

New Homes Bonus

Under the New Homes Bonus, introduced in 2011-12, central government gives local authorities the equivalent of the annual council tax raised for each new property built or empty property brought back into use, for a period of 6 years. There is also an additional £350 payment for each new affordable unit built. West Suffolk has received £5,275,417 in New Homes Bonus payments so far.

² Home Truths England 2013-14 National Housing Federation

Localism Act 2011

The Government's localism agenda has devolved more power to neighbourhoods and communities, for example through neighbourhood planning and community rights, along with greater freedoms for councils to determine their own ways of working. Local planning and housing policies and funding decisions are no longer made by regional assemblies and accountability for performance is primarily at the local level.

The Localism Act also required councils to publish tenancy strategies setting out how social landlords should use flexible tenancies, as they are no longer required to offer lifetime tenancies. Forest Heath and St Edmundsbury published their tenancy strategies in December 2012 and they are available on the websites.

National Planning Policy Framework (NPPF) (2012)

The National Planning Policy Framework introduced provisions for neighbourhood planning and the development of local plans. These changes create opportunities for local communities to plan their own development, including the possibility of the provision of additional affordable housing. We have developed this further through our Rural Profiling project, working directly with rural communities across West Suffolk.

Community Infrastructure Levy (CIL)

CIL was introduced alongside the NPPF as an alternative to planning obligations for the delivery of infrastructure. At present we have not yet made a decision around adopting CIL and will need to carefully consider the potential implications and pressure it could place upon the delivery of affordable housing.

Empty Homes Fund

In October 2010, the Government announced a £100m fund aimed at bringing 3,300 long-term empty properties back into use as part of the Affordable Homes Programme. In West Suffolk, we have worked with registered providers to bring 21 units back into use through this funding.

Welfare Reform

The Government has introduced changes to the calculation and entitlement to Housing Benefit. This includes capping payments according to the size of property rented, increasing deductions for adult household members and from 2013, the introduction of Universal Credit. These changes are likely to continue to have an impact on the demand for rented housing in West Suffolk.

Affordable rent

The Government has introduced a new affordable rent model for the delivery of affordable housing. From 2011-2015 social housing providers can charge up to 80% of market levels (as opposed to up to 50% for social rent) and use the increased rental income to support additional borrowing. A number of our registered provider partners currently use the affordable rent model.

Housing allocations

Councils now have more local discretion over eligibility for social housing. We revised our allocations policy in December 2013 to take account of the changes introduced by the Localism Act.

Discharge of homelessness duties in the private sector

The Localism Act 2011 allows Councils to discharge their duties around providing accommodation for homeless people in the private rented sector, as well as the social rented sector. We published our policy in April 2014 and are developing our West Suffolk Lettings Partnership, to sign up private landlords.

Energy efficiency and fuel poverty

The Energy Act 2011 introduced new financing mechanisms for home energy improvements, the Green Deal and the Energy Company obligation. The Government has also committed to introducing a zero carbon requirement for new dwellings through Building Regulations from 2016.

Changes in local government finance

From April 2013, the way in which local councils are financed has changed, with the retention of a proportion of business rates at the local level, and the localisation of council tax support. This has placed greater emphasis on the role local authorities can play in promoting growth in their local areas. Alongside this, councils are increasingly looking to alternative financing arrangements and delivery models, including in the housing sector, to ensure their financial sustainability in the future.

Changes in the economic climate

The economic downturn affecting the UK economy between 2007 and 2013 had a significant impact on the housing market. The average price of a UK home peaked in late 2007, then decreased rapidly before recovering in 2009, reaching a plateau in 2010 and 2011 and then beginning to increase again from 2013. This trend was mirrored in Suffolk, as the chart on the following pages shows.

During this period, it was more difficult for buyers to get a mortgage and some homeowners faced the prospect of negative equity. Homelessness also increased. The impacts in West Suffolk were less dramatic than in some parts of

the country, but have inevitably had a significant effect on the housing market in recent years.

The Office for Budget Responsibility expects the UK economy to grow by 2.4% in 2014 and the International Monetary Fund expects a 1.9% increase.

Sub-regional context

Forest Heath and St Edmundsbury, along with Cambridge City, East Cambridgeshire, Fenland, Huntingdonshire and South Cambridgeshire councils form the Cambridge sub-regional housing area. The authorities act in partnership and work together to share learning and experiences across our housing market area. The partnership's priorities are to:

- Deliver new homes which support economic success
- Enable better health and wellbeing through housing, affordable housing and housing-related support
- Create mixed, balanced, sustainable and cohesive communities
- Improve standards in existing homes and encourage best use of all homes
- Extend housing choice and meet housing need
- Prevent homelessness
- Promote the benefits good partnership working can bring to housing-related issues

Further details about our work in the sub-region can be found on the Cambridgeshire Insight website – www.cambridgeshireinsight.org.uk

CHAPTER 2: HOUSING IN WEST SUFFOLK – CURRENT POSITION AND WAY FORWARD

This chapter:

- 2.1 describes the current state of housing in West Suffolk**
- 2.2 identifies the priority areas for future action**
- 2.3 summarises progress made under previous housing strategies**
- 2.4 sets out the new ways of working for delivery of the housing priorities**

2.1 Current state of housing in West Suffolk

The charts on the following pages give some of the key information about the current housing situation in West Suffolk. More detailed information is available in the Cambridgeshire Sub regional Strategic Housing Market Assessment (SHMA) (see www.cambridgeshireinsight.org.uk), as well as the Forest Heath Local Plan and St Edmundsbury's Vision 2031. Forest Heath and St Edmundsbury have a fairly long history of working with neighbouring authorities in Cambridgeshire, with whom there is a great deal of similarity of issues with the rural authorities and all areas are greatly influenced by Cambridge and the growth and employment opportunities it creates. Further statistical information on a wider range of demographic indicators can be found on the Suffolk Observatory – www.suffolkobservatory.info.

About West Suffolk

The area of West Suffolk comprises the council areas of Forest Heath and St Edmundsbury, two predominantly rural districts in the heart of East Anglia. Well-connected with London, the rest of East Anglia and the Midlands, West Suffolk is a comparatively prosperous and safe place in which to live, but with pockets of deprivation. It also has some beautiful and accessible countryside, which includes grassland, heath and forest. Forest Heath has three main market towns, Newmarket, Mildenhall and Brandon. St Edmundsbury has two: Bury St Edmunds and Haverhill.

What does the evidence tell us?

The information about the state of housing in West Suffolk tells us that our housing stock is in predominantly rural communities, less likely to be in the form of flats and maisonettes, and less likely to be owner occupied or social rented than in the rest of the country, but there are variations between the two districts. The significance of the private rented sector is in part linked to the presence of USAFE personnel and their families in West Suffolk, which distorts the market, particularly in Forest Heath.

Our households are of average size, but the number of households is growing rapidly. Our homes tend to be under-occupied rather than over-occupied. Our population is ageing, but the number of single elderly households is about average.

Our main housing issues are around affordability, homelessness and meeting the changing needs of our population. This reflects the analysis made in the SHMA, which said that the lack of affordability in housing in the Cambridge sub-region compared to the wider region was a weakness in the housing market as it reduced the potential for people to move here to live, work or set up business. The SHMA also saw it as a threat that the sub-region's housing stock's condition was poor in places, which reduced their attractiveness as places to live and invest.

Suffolk Housing Needs Survey 2014

Over 80,000 households were invited in April 2014 to take part in Suffolk's biggest housing survey, to help determine the way we meet the county's housing needs for years to come. The detailed results, which are expected in Autumn 2014, when combined with census data and the SHMA, will help to influence West Suffolk's decision making about the future of housing in the area.

2.2 Priority areas for future action

Given this evidence, the main housing priorities for West Suffolk for 2014-16 will be:

1. **increasing the supply of new homes** so as to accommodate our growing population, promote economic growth, improve affordability and reduce homelessness
2. **making the best use of existing housing** so as to allocate housing efficiently and improve the quality, sustainability and suitability for an ageing population
3. support the provision of **specialist housing and support** for those who need it

The West Suffolk Strategic Plan and this Strategy set out in more detail some of the actions that will be taken to improve West Suffolk's housing.

We will develop a place-shaping approach to planning that is flexible and responsive and supports our strategic priorities:

- establishing up to date planning policies, including finalising the Core Strategy Single Issue Review (housing) and site allocations for Forest Heath and Vision 2031 for St Edmundsbury
- use the Major Projects Team to oversee development in West Suffolk
- ensure new development contributes to infrastructure provision through our use of Community Infrastructure Levy and/or planning obligations (s106 agreements)
- ensure new development respects local character and does not prejudice the existing local economy.

We will bring about an increase in the supply of housing for current and future generations, including a mix of sizes and types of housing, with sufficient aspirational housing to buy and affordable housing to meet future needs through:

- using our policies and plans to support the numbers of new homes needed and ensure there is enough land on which to build them
- identify and deliver new funding models for housing
- provide advice and support to owners of empty properties to bring homes back into use
- ensuring housing is recognised as a core part of other partners' agendas (e.g. Local Economic Partnerships and Health and Wellbeing Board)
- support private sector and registered providers to build a range of new homes and improve existing ones
- provide advice and support to vulnerable households to alleviate fuel poverty

Meeting our priorities will require action in a number of areas, as shown in the following diagram. Details on how these will be addressed are set out in the following chapters.



2.3 Progress made in previous housing strategies

In working to improve the housing situation in West Suffolk, the councils are building on work previously undertaken with partners to increase the supply of housing and to manage the existing stock, particularly as a result of the commitments made by both councils in their previous housing strategies. The key achievements are as follows;

Forest Heath Housing Strategies 2008-14

- 831 new affordable homes were delivered, representing an investment of around £60m by the registered providers, the Homes and Communities Agency and private developers. The continuing development of the new community at Red Lodge contributed to this high level of housing delivery
- the council worked with registered providers to make best use of the existing stock
- a database was established to monitor empty homes and support the council in bringing them back into use

St Edmundsbury Housing Strategy 2008-14

- 589 new affordable homes were delivered, representing an investment of around £40m by the registered providers, the Homes and Communities Agency and private developers
- a Local Investment Plan was developed to earmark schemes for future development
- a range of measures were put in place aimed at preventing homelessness
- 37 supported homes were delivered in partnership with Suffolk County Council

2.4 Ways of working

Partnership working

The achievement of West Suffolk's housing objectives is dependent on joint working with a number of partner organisations and private developers. Those directly involved in health, social care, advice, infrastructure and housing provision and all forms of housing-related support will in practice take forward a number of the actions required. These organisations will include the registered providers, Homes and Communities Agency, private developers, Local Economic Partnerships, infrastructure providers, education providers, county, district, town and parish councils, voluntary and community bodies, NHS, private landlords and letting agents, and residents and tenants themselves.

We will work with these partners to ensure housing is recognised as a core part of their wider agendas and strategies, as per some existing strategies such as the Suffolk Health and Wellbeing Strategy 2012-2022 and the New Anglia LEP Strategic Economic Plan 2014 both of which emphasise the importance of housing.

Economic Growth

The importance of economic growth has been identified as a strategic priority in our 2014-16 West Suffolk strategic plan. Our plans to improve West Suffolk's housing situation must therefore support our area's competitiveness and attractiveness to business, ensuring there is sufficient housing in the right places to supply workers to firms where they are needed most and that will not undermine the success of existing businesses.

In a recent survey, 83% of business managers in the East of England agreed that the cost of buying a home was a problem in their local area, and 74% said that building affordable new homes would stimulate the local economy³. The actions we are proposing in this strategy to increase housing supply will therefore help to address these issues.

³ New Anglia Strategic Economic Plan

Over the next three years, the projects and initiatives carried out by our housing team and housing partners will therefore be closely integrated with our economic development and growth team and their partners. The foundations for future joint working and open dialogue between housing and economic development experts in Eastern England were laid in January 2014 at a highly successful Housing and Economic Growth Summit held at the Apex in Bury St Edmunds.

Families and communities

In working to improve housing in West Suffolk, we will also follow the principles of our Families and Communities Strategy, the core aim of which is to build resilience within communities so as to prevent problems before they occur, rather than waiting until they become crises. In the housing context, this will mean ensuring that our housing policies and procedures, and how we work with other agencies to support individuals and enable families to thrive, rather than encouraging dependence on public agencies. It will also mean investing in work to prevent crisis housing situations emerging, for example, by addressing the problems that can result in homelessness.

Behaving more commercially and being an investing authority

A key theme running through our Medium Term Financial Strategy for 2014-16 and therefore all of our work is 'behaving more commercially'. The councils are clear that it is not sustainable to continue behaving as monopoly providers of services. Instead, we are working to embed a new set of structures, governance, values, working patterns and behaviours that affect all members, all staff and all aspects of both councils' business. These new ways of working aim to promote more business-like approaches that increase efficiency, drive out waste and open up opportunities for new partnerships and delivery models.

For housing, this could mean a number of things, such as reviewing our processes for dealing with routine transactions, and assessing the way we work with partners. In particular, it will mean considering moving away from traditional grant funding models such as using our capital reserves, and instead, focusing on making loans, using joint ventures or borrowing to invest in new developments. These ideas are explored further in chapter 3.

Customer access

The way in which we deliver our housing services will also be shaped by our Customer Access Strategy. We have recently invested in customer access ICT that will enable us to establish a single view of customer transactions and history, enable customers to do more of their business with the council online and enable partnership working between other district, borough and county councils. For example, applications and bids for social housing through the councils' Choice Based Letting scheme can now all be made online.

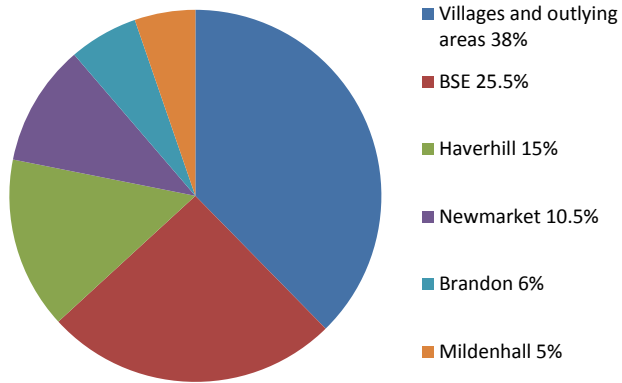
There will always be some customers who cannot, or do not want to, access our services online – whether because they have limited access to the internet, or because they are unfamiliar with this technology. These customers will always be able to reach us in the traditional way. Our goal though, is to encourage those people who can do their business with us online to do so. In addition to making customer contact easier to handle, this solution can automate many of the duplicated tasks council employees normally perform when handling customer contact, thereby reducing call times and improving the quality of service. A review of our existing websites is also an important next step in our transformation journey, including rewriting content to reflect the shared delivery of services across West Suffolk and to make our services easier to navigate.

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WEST SUFFOLK'S EXISTING HOUSING STOCK

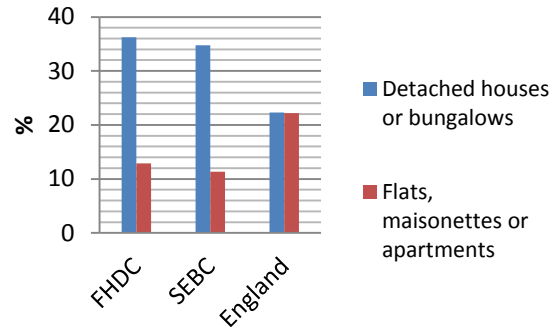
Household location

West Suffolk's households are spread across a large rural area, plus 5 main settlements (source: Census 2011)



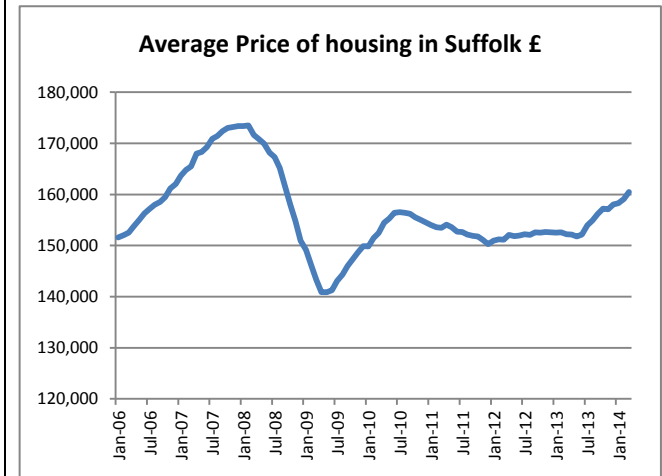
Dwelling type

West Suffolk has a higher percentage of dwellings that are detached houses and bungalows and a lower proportion of flats, maisonettes and apartments than the England average (source: Census 2011)



House prices

Data from the Land Registry's House Price Index shows how average house prices in Suffolk fell dramatically in 2008, before a recovery in late 2009 and a further increase of 7.4% during 2013-14.



Housing tenure

West Suffolk's tenure mix has a lower than average proportion of social housing than the national average. St Edmundsbury has a higher proportion of owner occupied, and Forest Heath has a higher proportion of private rented properties than average.

% (source: Census 2011)	Owned outright or with a mortgage	Social rented or shared ownership	Private rented or other
FHDC	55.86	16.13	28.01
SEBC	66.87	16.80	16.33
Suffolk	67.26	15.50	17.24
East region	67.60	16.43	15.98
England	63.34	18.48	18.18

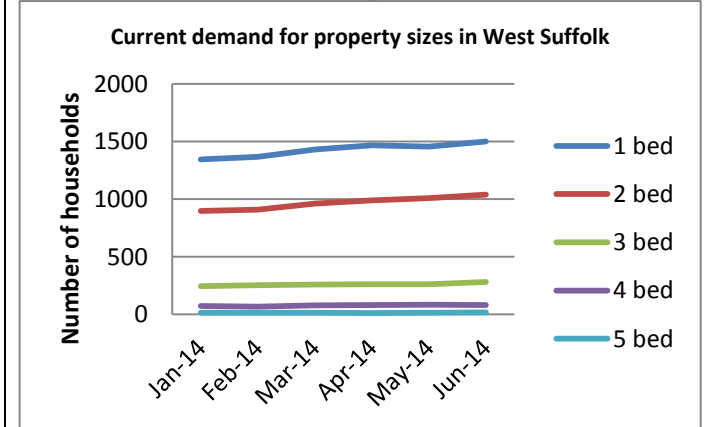
Empty homes

Data from the Empty Homes Agency show that the percentage of homes in Forest Heath that were empty and long term empty in 2013 was higher than the county, regional and national averages.

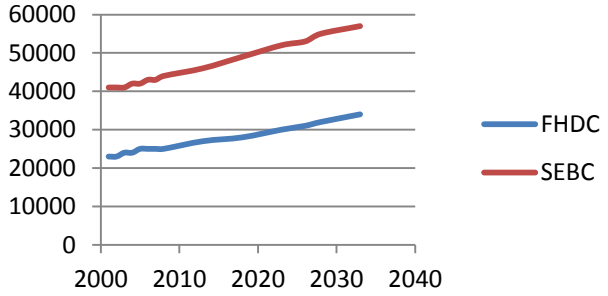
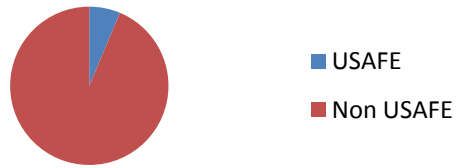
	% of all homes that are empty	% if all homes that are long term empty
Forest Heath	3.62	1.24
St Edmundsbury	2.21	0.65
Suffolk	2.84	1.00
East of England	2.45	0.82
England	2.79	1.02

Housing size – need and demand on housing register

The majority of households currently on the housing register in West Suffolk are waiting for a 1 or 2 bed home. This need is continuing to increase.



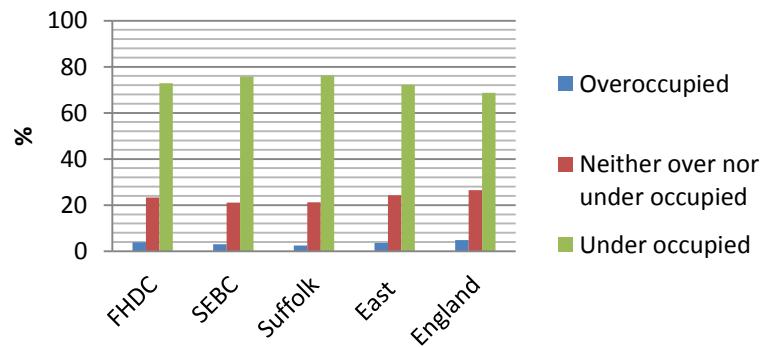
WEST SUFFOLK'S HOUSEHOLDS

<p>Growth in number of households Between 2001 and 2011, the number of households in FHDC increased by 4.12% and in SEBC by 8.53%, compared to an England & Wales average of 3.40% (source: census 2011)</p> <p>By 2033, the number of households in West Suffolk is expected to increase further (source DCLG).</p> 	<p>Household size Household size in West Suffolk is in line with the regional and national picture (Source: Census 2011)</p> <table border="1" data-bbox="907 359 1400 678"> <thead> <tr> <th>District</th> <th>Average household size (2011)</th> </tr> </thead> <tbody> <tr> <td>FHDC</td> <td>2.3</td> </tr> <tr> <td>SEBC</td> <td>2.4</td> </tr> <tr> <td>Suffolk</td> <td>2.3</td> </tr> <tr> <td>East of England</td> <td>2.4</td> </tr> <tr> <td>England</td> <td>2.4</td> </tr> </tbody> </table>	District	Average household size (2011)	FHDC	2.3	SEBC	2.4	Suffolk	2.3	East of England	2.4	England	2.4	<p>Travel to work patterns</p> <p>The three market towns and adjoining bases in Forest Heath provide work for over 29,000 people, 91% of the total jobs in the District.</p> <p>Haverhill and Bury St Edmunds together provide over 35,200 people with work, 69% of the SEBC total.</p> <p>The Cambridge sub-region as a whole has a virtual 'balance' of resident labour force and workplace jobs. This means that out-commuting is balanced by in-commuting. The sub-region is not a 'dormitory' for workers employed elsewhere.</p>
District	Average household size (2011)													
FHDC	2.3													
SEBC	2.4													
Suffolk	2.3													
East of England	2.4													
England	2.4													
<p>Age profile West Suffolk has an ageing population. In 2011, 24.5% of the population were aged over 60, compared to an England average of 22.3%. However, the proportion of single person households over the age of 65 is in line with the national average. (12.3% in West Suffolk compared to an England average of 12.4%).</p> <p>The SHMA found little evidence of significant retirement-led migration in the Cambridge sub-region outside Fenland, although there was some modest evidence in St Edmundsbury.</p> <p>Some areas within West Suffolk, for example, Haverhill, have a more youthful population. The proportion of people aged 15-24 in 2012 in Haverhill was 13.03% compared to a national average of 12.91%, and lower proportions elsewhere in West Suffolk (only 10.62% of Brandon's population is aged 15-24).</p>	<p>Migration to new developments Data from surveys of carried out across the Cambridge sub-region showed that the majority of moves made to new homes were from within the same county. St Edmundsbury had the highest proportion of moves from within the district (57%).</p> <p>There were a low number of moves from outside the UK, at 3%. 31% of moves were of less than 5km and 28% were between 5km and 20km.</p>	<p>USAFE population In August 2013, there were around 10800 US military personnel and their dependents living in West Suffolk, associated with the USAFE bases at Lakenheath and Mildenhall. This is approximately 7% of the total West Suffolk population (source: USAFE).</p> 												

WEST SUFFOLK: INDICATORS OF HOUSING NEED

Overcrowding / under occupancy

A slightly higher proportion of homes in West Suffolk are under occupied when compared to the national average (i.e. they have 1 or 2 more bedrooms per household than needed). A less than average proportion of homes are over occupied. (Source: Census 2011) NB these figures are from before the Spare Room subsidy was introduced



Affordability of buying and renting housing

HM Land Registry's measure of affordability of housing is the ratio between an area's lower quartile earnings and its lower quartile house prices. The 2014 figures below show that housing in West Suffolk is **less affordable to buy** than in Suffolk or England as a whole. A person on the lower quartile salary would need to pay nearly 8 times their salary to afford a house with the lower quartile price. The ratio is even higher in Babergh and Mid Suffolk, but lower in Ipswich, Waveney and Suffolk Coastal.

FHDC 9.9	Suffolk 7.13
SEBC 11.7	England 6.59

The **average cost of renting a home** in Forest Heath (£832 per month) is also higher significantly higher than in St Edmundsbury (£700) the rest of Suffolk (£589), the eastern region (£676) and England (£728). This may be due to Forest Heath's proximity to Cambridge and the use of the private rented sector by USAFE personnel. (Source: NHF June 2014)

Housing register applicants

Between 2013 and 2014, the number of applicants for the housing register who were placed in Bands A or B (high need) increased markedly

Housing Applicants	SEBC		FHDC		SEBC		FHDC	
	SEBC	FHDC	SEBC	FHDC	SEBC	FHDC	SEBC	FHDC
Date	01-Aug-13		01-Aug14		% change			
Band A	213	64	267	71	25%	11%		
Band B	357	254	474	370	33%	46%		
Band C	362	306	471	361	30%	18%		
Band D	393	297	603	417	53%	40%		
Band D*	23	3	29	10	26%	33%		
Total	1348	924	1844	1229	37%	33%		

Source: Housing Register Database

Homelessness

West Suffolk's homelessness rate was above average for 2012-13 (source: DCLG)

	Homelessness per 1000 people
FHDC	3.2
SEBC	3.6
Suffolk County	1.9
East Region	2.2
England	2.4

West Suffolk saw an increase in the number of households accepted as homeless between 2010-11 and 2012-13 from 85 to 202 in SEBC and 58 to 87 in FHDC.

CHAPTER 3: INCREASING THE SUPPLY OF NEW HOMES

West Suffolk's key priority in improving housing in the area is the delivery of new homes. Action is needed in a number of areas to achieve this goal:

- 3.1 Effective planning policies that support the delivery of new homes**
- 3.2 Facilitating the supply of land for new housing**
- 3.3 Ensuring the provision of infrastructure to support housing**
- 3.4 New models of financing to support housing delivery**
- 3.5 Construction industry capacity**
- 3.6 Building sustainable communities**

How many more homes are needed?

The Strategic Housing Market Assessment estimates that the following numbers of new homes of all types and sizes will be needed in West Suffolk in the future in order to meet the needs of our growing population, promote economic growth, improve affordability and reduce homelessness:

Council	Baseline date	Projected year	Population	Number of new homes needed
SEBC	2011	2031	130,000	11,000
FHDC	2011	2031	73,000	7,000

The majority of these new homes will be built by private developers for sale for those seeking and able to buy on the open market. The type, size and location of developments will be directly influenced by housing demand and the affordability of the properties. Additionally a number of affordable rented or intermediate homes will also need to be built for those unable to meet the financial commitment necessary to buy.

Affordable housing is defined as social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the open market. Affordable housing is owned and managed by local authorities or, as in West Suffolk's case, by registered providers, as opposed to being privately owned. Intermediate housing is housing provided at prices and rents above those of social rent, but below market price or rents, and includes shared equity products/shared ownership e.g. discounted market purchase and Homebuy, as well as intermediate rent.

The SHMA has estimated that the following number of households will be in need of affordable housing between now and 2031. It is important to note that these figures do not relate to the number of new *homes* needing to be built, rather to the number of households in need of affordable homes, some of whom will already be housed within West Suffolk.

Council	Baseline date	Projected year	Current housing need (number of homes we need to catch up/back -log)	Estimated newly arising need over the period	Projected 20 year total
SEBC	2011	2031	2,709	4,940	7,650
FHDC	2011	2031	1,865	4,080	5,945

The figures in the table above include:

- the backlog of need for affordable housing from previous years;
- newly arising need due to new households forming and people moving into the area; and
- the need arising from those households who are already housed, for example in the private rented sector, but who need to move for various reasons.

The table below sets out how this need will be met over the period

	Annual supply excluding new build e.g. principally from re- lets	New supply of affordable housing based on 3 year rolling average	Total annual supply	Projection of total supply affordable housing over 20 years*	Projection of potential shortfall 2011-31 (= need-supply)	Average potential annual shortfall (= need-supply)
SEBC	211	138	349	6,980	670	33-34
FHDC	110	166	276	5,520	425	21-22

Looking at the figures in the table above the total number of affordable properties that will become available over the period up to 2031 is 12,500. Of these 6,080 are expected to be new build delivered through current affordable housing polices CS5 in St Eds and CS9 in Forest Heath and directly by registered providers securing funding through the HCA's Affordable Homes Program.

This leaves a total potential shortfall of 1,095 properties over the same period, which will be delivered through a number of the measures set out in this strategy, including building more new affordable housing, increasing the number of re-lets and bringing empty properties back into use.

When considering the figures above careful consideration needs to be given to the fact that the affordable housing needs figures are a one year snap shot, which is annually reviewed, so while the figures have been projected for the 20 year period of the SHMA the actual figures may vary considerably over the period.

3.1 Planning policies that support the delivery of new homes

3.1.1 Local Plan documents

Forest Heath District Council

FHDC's Core Strategy Policy CS7 made provision to build 10,100 dwellings between 2001 and 2031. This policy is the subject of a Single Issue Review, which will be the subject of consultation at a later date.

Between April 2012 and April 2013, 364 new homes were built across the district, leaving 6,647 to be built by 2031.

Core Strategy policy CS9 seeks to achieve 30% affordable housing on all schemes of 10 or more dwellings or more than 0.33ha. On sites in Primary and Secondary villages only, for schemes of 5-9 units or on sites larger than 0.1ha, a target of 20% of the number of net new dwellings will be sought as affordable housing.

Forest Heath's detailed housing land allocations for the period to 2031 will be proposed through the Site Allocations Local Plan process, 'Further Issues and Options' on which consultation took place in summer 2014.

St Edmundsbury Borough Council

SEBC's Core Strategy (adopted in 2010) makes provision to build 12,243 homes between 2009 and 2031. These homes will be distributed across the borough as follows:

Bury St Edmunds	52%
Haverhill	34%
Rural areas	14%

Between April 2009 and April 2013, 896 new homes were built across SEBC, leaving 11,347 to be built by 2031. The Vision 2031 documents allocate sites which can deliver 9,778 homes over the plan period. Alongside windfall sites (i.e. those that come forward that were not foreseen by the local plan), provision has been made to meet the planned housing requirements.

Core Strategy policy CS5 aims to ensure that 30% of new housing on sites of 10 or more dwellings, or greater than 0.3ha in size will be affordable. Sites between 0.17 and 0.3 ha or between 5 and 9 dwellings should have 20% affordable housing.

While both Councils, through their existing planning policies, will always seek to achieve 30% affordable housing on all new developments, we recognise that there can be issues around the costs of providing infrastructure which can impact upon the viability of individual schemes.

Visions

Site allocation documents have been produced for Bury St Edmunds, Haverhill and the rural areas, called Vision 2031, a blueprint of how the borough will grow and develop to the year 2031.

ACTION

We will:

- Continue to adopt planning policies to support the delivery of new homes, including the Core Strategy Single Issue Review (housing) and site allocations for Forest Heath which will be available for consultation early 2015 and Vision 2031 for St Edmundsbury
- Review and update West Suffolk's Joint Affordable Housing Supplementary Planning Document during 2015, to maximise opportunities to secure additional affordable housing.

3.1.2 Planning for housing in rural areas

Forest Heath and St Edmundsbury are currently working with parish councils on a Rural Profiling project to understand the housing needs in rural areas. The project involves gathering data about each parish or village in order to provide an evidence base for planning policies for these local areas.

ACTION

We will:

- Use the evidence gathered about rural areas to inform future planning policies and decisions about housing in West Suffolk's rural locations
- Support the development of rural schemes that meet a locally identified housing need
- Look to explore the option of maximising the delivery of affordable housing on rural exception sites by permitting an element of open market housing to facilitate the delivery of the affordable housing dwellings.

3.1.3 Neighbourhood planning

West Suffolk's Joint Statement of Community Involvement encourages local people to engage in the planning and development of their own areas. The Councils will provide support to local communities in the form of guidance and technical assistance in the preparation of Neighbourhood Plans and Neighbourhood Development Orders. West Suffolk's locality officers, established as part of the Families and Communities Strategy, act as a first port of call for signposting communities wanting to take up these rights and work with communities at all stages.

Community groups can also be helped to build new homes through the Community Right to Build. It is now also easier to bring vacant and underused public land back into use through the Community Right to Reclaim Land or develop schemes using the Community Land Trust or Co-Housing approach.

ACTION

We will:

- Work with and respond positively to local communities who want to use community rights, develop neighbourhood plans or innovative approaches to deliver housing in their communities.

3.1.4 Sustainable design

Both councils' core strategies encourage all proposals for new development to deliver high levels of sustainability. Proposals must be acceptable in terms of their impact on the landscape, natural environment and cultural heritage, quality of design, sustainable use of resources, amenity, highway safety and infrastructure. The councils' draft West Suffolk Development Management Policies Document which is due to be adopted before the end of 2014 sets out the shared ambitions for standards for new housing development.

West Suffolk will also aspire to policies that encourage developers to build homes to Lifetime Homes standards to ensure housing meets the changing needs of individuals and families. The additional costs of building homes to sustainable or Lifetime Homes standards will need to be balanced against the overall costs of delivering new housing. On the other hand, building to these standards will reduce the associated costs of potential future adaptations required and care costs as individuals would be able to remain in their property, rather than having to move as their needs change. Improved design will also result in lower fuel bills for the residents because of improved fuel efficiencies.

ACTION**We will:**

We will engage with developers to understand the full costs of building and encourage developers to build new developments to sustainable and Lifetime Homes standards.

3.2 Facilitating the supply of land for new housing

West Suffolk's planning documents identify land to be brought forward for new housing development. However, where the land is in the ownership and control of developers and landowners and the decision to bring sites forward will be theirs, influenced by wider economic considerations. In some cases, concerns about financial viability can lead to sites becoming "stalled". In these cases, West Suffolk has a role to play in working with developers, infrastructure providers, Local Enterprise Partnerships and registered providers to find solutions, including identifying alternative sources of funding, or in exceptional circumstances, changing the tenure mix of the scheme to include less affordable housing.

West Suffolk will also review its own limited landholdings to consider whether new sites could be brought forward to support new housing development, including affordable housing. We will also work with other public sector bodies to explore joint objectives to maximise the amount of public sector land that can be brought forward for development. In particular we will work more closely with Suffolk County Council to make the best use of future site opportunities.

ACTION**We will**

- Work with developers and registered providers to help unlock stalled sites to enable housing to be brought forward
- Work with other public sector bodies to maximise the use of public sector land assets for housing.

3.3 Ensuring the provision of infrastructure to support housing (including s106 and Community Infrastructure Levy)

West Suffolk's Planning Team will work with public and private sector infrastructure providers and use its influence with the aim of ensuring infrastructure is brought forward in a timely way. Infrastructure must also properly support development and not place a burden on surrounding settlements and users.

Forest Heath and St Edmundsbury have not yet reached a decision on whether the two councils will move forward to consult on draft charging schedules and then to adopt CIL. Further work will be carried out in this area.

ACTION

We will:

- Continue to ensure new development contributes to infrastructure provision through our use of Community Infrastructure Levy and/or planning obligations.

3.4 New models of financing to support housing delivery

Both councils have a long track record of supporting the provision of affordable housing in West Suffolk through the provision of subsidies in the form of either free or discounted land or the provision of direct grant funding to registered providers. However, both councils now have very limited land available and grant funding is no longer sustainable. The councils therefore need to explore new ways in which they can promote housing delivery, both affordable and open market, in a financially sustainable way.

During 2013 the Government announced a £10bn loan guarantee fund to kick start housing development through a range of schemes. This allows private sector developers to access borrowing at affordable rates as the Government will guarantee the debt. However, these schemes are aimed at larger national builders and strategic sites. For example, in the case of the private rented sector guarantee scheme, any scheme has to deliver a minimum of 100 units.

West Suffolk is therefore exploring a range of possible future funding models – details of which are set out in section 3.4.3 below.

3.4.1 Current funding models for new affordable homes

Registered Providers were able to make firm bids to the Homes and Communities Agency (HCA) for funding for affordable housing from the 2015-18 Affordable Homes Programme. The majority of the new programme was made available for homes under the Affordable Rent regime. Through the first round some £8M was secured by registered providers working in West Suffolk, this will provide in the region of 100 new affordable homes per year over the next three years. There will also be a continuous market engagement process, which will allow for further bids to be made.

Alongside this, registered providers will also be encouraged to maximise the use of their own resources to support delivery, including through conversions of existing homes from social rent to affordable rent. Additionally, they will also be encouraged to dispose of high value existing homes where this would generate a capital receipt that would be reinvested in new-build homes. It is proposed that West Suffolk should continue to

support and work with registered providers but that in future capital funding will only be provided for specialist schemes which address specific needs, for example the provision of housing to use as temporary accommodation, or for rural affordable housing schemes.

West Suffolk will also continue to support the delivery of new affordable housing through the negotiation of developer contributions via planning obligations within "s106 agreements". These negotiations will include a robust examination of scheme viability to ensure that sites can be brought forward with an appropriate mix of housing yet remain financially viable. West Suffolk will need to work flexibly with developers to avoid S106 becoming a huge barrier to providing more homes.

ACTION

We will:

- Work with registered providers to maximise the delivery of affordable homes that meet the needs of West Suffolk through the 2015-18 Affordable Homes Programme
- Support the development of rural schemes that meet a locally identified need
- Ensure we continue to robustly apply existing planning policy to achieve 30% affordable housing.

3.4.2 Current funding models for private rented and open market homes

West Suffolk is also supportive of a number of other schemes that provide help and support to developers, home buyers and self-builders, thereby contributing to housing supply, for example:

The Government is encouraging a wider range of investors to build houses for private rent with **Build to Rent Funding**. The Build to Rent Fund supports the development of new purpose-built privately rented homes. It will provide off-the-shelf investment opportunities that ensure that the high quality rented homes that are needed are delivered.

Home buyers have the opportunity of receiving help with deposits via the **New Buy guarantee scheme**, which started in March 2012 and allows buyers to get a mortgage on a new-build home with only a fraction of the deposit they would normally require.

The 2014 Budget also announced several measures designed to encourage people to build their own homes, including a £150m fund to provide loans to **self-builders**. The Government also committed to investigating making the Help to Buy equity loan scheme available for custom build, and that it would consult on creating a new "Right to Build" giving custom builders a right to a plot of land from the Council.

3.4.3 Future options for funding new housing delivery

We intend to explore and develop a range of options over the coming years to support the delivery of housing in West Suffolk in order to meet specifically identified types of need. Their development will require close working with partners and the exploration of new approaches such as prudential borrowing, providing loans or developing open market housing to cross-subsidise affordable housing. The options are not mutually exclusive and not all of them may be taken forward. A number of the options will require significant capital investment or borrowing and as such will need to be considered alongside other demands on the councils' finances and in accordance with the councils Medium Term Financial Strategy. Both Councils will also consider how best to use funding received through New Homes Bonus to deliver the councils wider strategic priorities, which include housing.

When considering alternative options, West Suffolk will assess them against the following principles:

- Any direct investment the councils make will need to be on a commercial basis generating an internal rate of return as targeted within the Councils Medium Term Financial Strategy;
- Priority will be given to developing schemes that lead to a reduction in ongoing revenue costs associated with the councils' statutory housing responsibilities – in particular, the use of short-term temporary accommodation and B&B;
- There will need to be a balance in the type of housing developed, both in terms of tenure, private and social, urban and rural, property size and type. Needs data will be used to demonstrate the size and mix of homes required in new locations;
- Any funding provided to registered providers / private developers would need to deliver additional benefits for West Suffolk compared to those delivered through funding they could access through the Homes and Communities Agency of private finance;
- Any options developed need to support projects and programmes that will help to stimulate wider economic growth, educational attainment, sustainable communities and health and wellbeing;
- The councils will work in partnership with other public sector partners and seek support from them where they could directly benefit from the development of a specific option;
- Certain approaches may require investment on a scale that would require the councils to enter into partnerships that cover more than just West Suffolk;
- A number of the options will require long implementation and payback timescales in order to deliver positive outcomes, so the councils will need to take a long-term strategic view with regard to the financial appraisals- considering the bigger picture.

Housing Company.

The councils are also considering setting up a wholly owned special purpose housing company, that could build out sites owned or acquired by the councils for housing and then privately rent out the majority of the homes, with the rest being sold to private purchasers at full value or at reduced value to the registered providers. The company could consider alternative innovative ownership models such as shared equity, community land trusts and co-housing.

The capital funding to undertake the scheme would be obtained through prudential borrowing, for example from the Public Works Loan Board or raised by a bond issue. Over time, the company would also be able to build up a portfolio of properties which could be rented at both local housing allowance rates, in particular to meet short-term temporary accommodation needs and at open market private rented rates, which would generate a surplus which could be recycled into acquiring more properties.

A partnership with a single registered provider.

West Suffolk will explore forming a partnership with a single registered provider so as to reduce administration costs and maximise the number of new homes that could be delivered. This approach is in line with the latest Homes and Communities Agency guidance and would allow the councils to develop a strong partnership and give a degree of security for the registered provider against which it could submit bids for funding from the HCA or commercial sources.

Providing commercial loans to private developers and residents.

Subject to State Aids issues and consideration of the risks of borrowers defaulting on loans, West Suffolk will consider offering access to short term secured loans to unlock stalled or small sites.

Joint Venture developments.

We will explore the opportunities for undertaking Joint Venture developments, a model which has been successful in a number of large scale urban regeneration schemes. There are issues of scale with this option, as West Suffolk's landholdings are small, but we will explore the potential for working with partners, or developing larger scale schemes that cover more than just West Suffolk.

External funding.

Both councils will continue to work with the Homes and Communities Agency, the Local Enterprise Partnerships and other partners to maximise the amount of external funding that can be drawn into West Suffolk to promote and deliver housing and economic growth. This type of funding is likely to require match funding from West Suffolk.

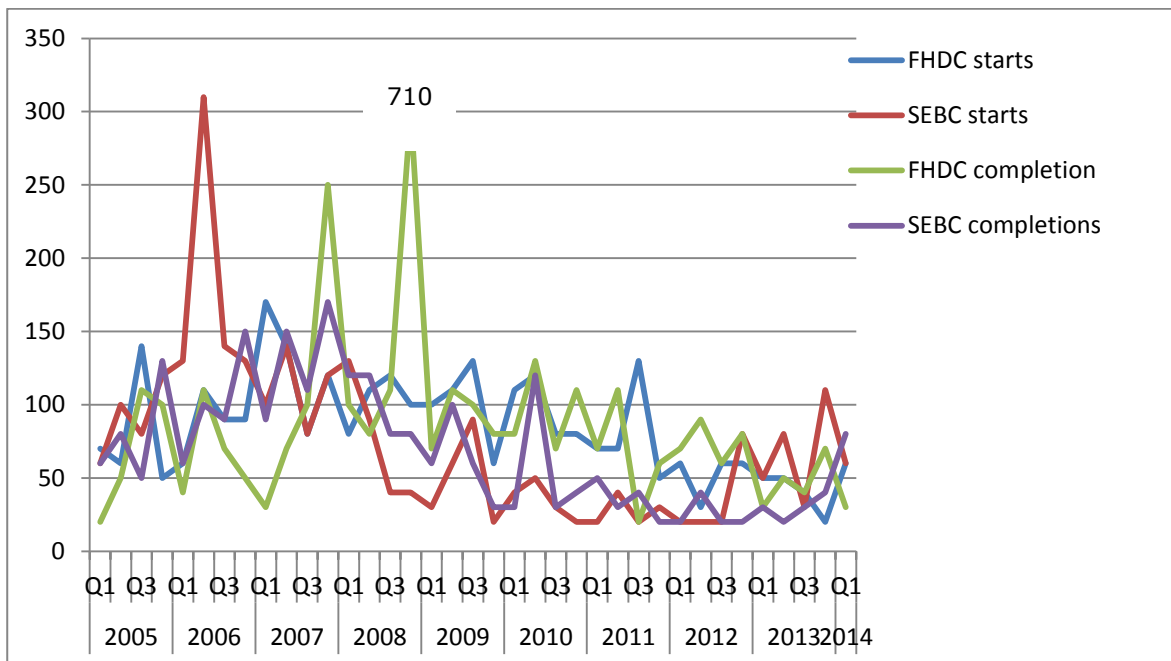
ACTION**We will:**

- By April 2015 we will identify and deliver new funding models for delivering open market, private rented and affordable housing

3.5 Construction industry capacity

Crucial to the delivery of new housing in West Suffolk is the capacity of the construction industry to build new homes and supporting infrastructure. Over recent years, the economic downturn has led to a decline in the number of new homes being constructed (see graph on the next page), which has in turn meant a contraction in the capacity of the industry

Whilst housebuilders working in West Suffolk are not exclusively West Suffolk-based, the levels of employment in construction in the area are a helpful barometer of capacity in the industry. ONS data showed a decline of around 200 construction-related jobs in 2012 (around 5% of the total). However, recent predictions from the East of England forecasting model expect employment in the construction sector to increase by 9% between 2012 and 2015.



[NB The scale of this graph will be adjusted to remove the "spike" in Q3 2008, which whilst accurate, distorts the trend shown by the rest of the data points]

Source: DCLG live housing statistical tables (permanent dwellings started and completed by tenure and district (table 253a).

West Suffolk will continue to align its work around skills provision to the forecast increase in demand for construction industry skills, in order to bolster capacity in the sector and thereby support housing delivery. We will do this through the actions outlined in our Six Point Plan for Jobs and Growth, for example, increasing the number of apprenticeships across West Suffolk and working to improve the link between our Schools and local employers.

ACTION

We will:

- Support the continued expansion of capacity in the construction industry in West Suffolk through our Six Point Plan for Jobs and Growth

3.6 Building sustainable communities

The West Suffolk Strategic Plan 2014-16 commits the councils to building developments that “build communities, not just housing”. In practice, this means fulfilling the councils’ sustainable development responsibilities under the National Planning Policy Framework and paying attention to:

- the quality of the physical environment;
- the quality and design of housing, using the previous Code for Sustainable Homes as a benchmark;
- limiting crime by home design and security and the environment;
- the affordability of housing;
- connectivity – people are able to socialise within their village or estate and can access wider services; and
- the motivation of people to come together to progress the things which they see as priorities.

In rural areas, the availability of public or personal transport are key considerations.

ACTION

We will:

- Work with communities to provide support and enable local people to achieve their ambitions in terms of the creation of sustainable and thriving communities;
- Seek to use brownfield sites and existing infrastructure where practicable to do so.

CHAPTER 4: MAKING BEST USE OF EXISTING HOUSING

As well as increasing the number of new homes built in West Suffolk, the councils are committed to maximising the use of the existing stock, and to improving its quality and suitability for West Suffolk residents. This will involve work in the following areas:

- 4.1 Bringing empty homes back into use,**
- 4.2 Allocating social housing effectively**
- 4.3 Maximising the contribution of the private rented sector**
- 4.4 Improving standards and safety in housing**
- 4.5 Improving energy efficiency and addressing fuel poverty**
- 4.6 Providing assistance and adaptations to improve housing quality and suitability**

4.1 Bringing empty homes back into use

A West Suffolk Empty Homes Strategy was approved by both councils in 2013, outlining our process for engaging with owners and offering solutions to bring properties back into use. The strategy sets out a pathway for bringing empty homes back into use from identification, investigation, initial prioritisation, encouragement and enforcement, detailing the actions that West Suffolk will take.

ACTION

We will:

- Implement the actions set out in the West Suffolk Empty Homes Strategy to bring empty properties back into use.

4.2 Allocating social housing effectively

Forest Heath District Council and St Edmundsbury Borough Council are the strategic housing authorities for West Suffolk, with statutory duties to provide a scheme for allocating social housing, and duties to accommodate homeless households.

In the majority of cases, allocations are made into accommodation owned and managed by the registered providers in West Suffolk – principally Havebury Housing Partnership and Flagship Housing. However, the councils are now also able to discharge their duty to house homeless households in the private rented sector. West Suffolk continues to liaise

with the registered providers to ensure sufficient high quality and affordable accommodation is available. This is particularly important since the introduction of the Affordable Rent regime, where rents can be as much as 80% of the private rental market values – i.e. higher than the Local Housing Allowance levels set by the Department for Work and Pensions for housing benefit purposes for West Suffolk.

Both authorities have been partners in the Cambridge Sub-Region Choice Based Letting scheme, HomeLink, since 2008 and since 2013 have shared a common lettings policy. This agreement will come to an end in 2015, at which point the councils will consider the future options available for administering the housing allocations scheme. The system put in place beyond 2015 will need to be integrated with West Suffolk's wider customer records management technology which is currently being implemented.

Tackling social housing fraud

Social housing fraud (i.e. fraudulently accessing social housing, or sub-letting a social housing property) prevents the councils from fairly and efficiently allocating individuals and families to the accommodation most suitable for them. The Councils are taking action to raise awareness of social housing fraud, to prevent it, identify it and where appropriate, prosecute offenders.

Homelessness Strategy

In line with statutory requirements under the Homeless Act 2002, West Suffolk will be developing and implementing a new homelessness strategy from 2015. The strategy will set out our plans for the prevention of homelessness and the securing of sufficient accommodation and support for people who become homeless.

Temporary accommodation

West Suffolk is committed to reducing the number of individuals and families placed in Bed and Breakfast accommodation, as this is disruptive for them and does not represent value for money for the councils. The councils will, therefore, look to increase the amount of temporary accommodation it has available in West Suffolk, to be used as a last resort for families in housing crisis. This will involve working more closely with registered providers and private landlords or the councils directly purchasing some existing units of accommodation.

ACTION:**We will:**

- Increase the number of households housed in the private rented sector through discharging our homelessness duty
- Liaise with registered providers to ensure sufficient affordable accommodation is available that does not exceed the Local Housing Allowance
- Review the effectiveness of our local lettings policies
- Work with partners to find solutions for those affected by welfare reforms
- By March 2015 have reviewed the existing HomeLink contract and considered options available to best serve the future interests of those in housing need in West Suffolk
- Tackle social housing fraud by raising awareness and prosecuting offenders
- By December 2014 have developed and implement a new homelessness strategy, in line with statutory requirements
- By March 2015 have increased by fifteen units the amount of temporary accommodation available for individuals and families in crisis housing need, to reduce the use of Bed and Breakfast accommodation.

4.3 Maximising the contribution of the private rented sector

The private rented sector plays an essential role in West Suffolk's overall housing supply and helping to ensure that there is sufficient and decent private rented accommodation for our residents will be important. The rising cost of home ownership and high demand for social housing has meant that privately rented accommodation has become the only housing option for a large number and range of people. Increasing demand for privately rented accommodation by "better off" households has also made it more difficult for people relying on benefits to compete for such housing.

The presence of two large USAFE airbases at Mildenhall and Lakenheath, where a lot of the personnel live off base also has a considerable impact upon the local private rental levels, particularly in Forest Heath. Any change in US Government policy on military deployment would have a substantial further impact on West Suffolk's housing market and will be kept under review.

West Suffolk needs to play a role in ensuring tenants' homes are safe, warm, secure and suitable for their needs and of good quality. We therefore need to support local landlords to rent properties to the required standard and to implement good management practices, using our enforcement powers where this is not the case.

The West Suffolk Lettings Partnership (WSLP) launched in October 2012, has been developed to deliver a range of services to landlords such as advice on tenancy problems from a dedicated lettings co-ordinator, and a free inventory and inspection service. The Partnership will be instrumental in supporting tenants on the social housing register to find accommodation in the private sector.

In future, the councils will explore how they can work with WSLP landlords to increase supply of privately rented homes in West Suffolk. We will also work towards operating the service on a commercial basis while continuing to add value for local residents.

ACTION

We will:

- Work with WSLP landlords to increase the supply of housing in the private rented sector in West Suffolk and improve the standard of homes to rent privately;
- Explore options to expand the services offered by the West Suffolk Lettings Partnership, in order to enable services to tenants and landlords to be cost neutral to the councils
- Liaise with USAFE to review the impact their personnel have upon the local private rented market.

4.4 Improving standards and safety in housing

Poor quality housing can have a detrimental impact on people's health, with excess cold, damp, mould and accidents being the main causes of housing-related ill-health. People living in poor quality housing commonly suffer conditions such as cardiovascular and respiratory disease as well as allergies and poor mental health.

The private rented sector contains the highest proportion of non-decent homes – i.e. homes which are unsafe to live in and not in reasonable repair. West Suffolk therefore works with landlords to encourage them to understand the Housing Health and Safety Rating System and to try to ensure that properties are safe. Our work involves advice, guidance, support and training, as well as formal action under the Housing Act when conditions are imminently hazardous to health. We are developing a system to ensure that WSLP landlords and properties meet the required standards.

Specific standards apply to Houses in Multiple Occupation (HMOs) in relation to fire, amenity and space standards. Our approach to these properties is detailed in our HMO guidance and standards.

ACTION

We will:

- Work with landlords to encourage better management practice and good quality accommodation
- Develop a system to ensure that landlords and properties within the West Suffolk Lettings Partnership meet the required standards

- Target the most hazardous properties and non-compliant landlords through effective preventative and enforcement action.

4.5 Improving energy efficiency and addressing fuel poverty

Heating and powering homes in West Suffolk currently accounts for around 21% of total energy consumption and 23% of CO₂ emissions. Meanwhile, buildings and in particular homes are seen by many as the sector which local authorities and their partners are best able to influence in terms of improving energy efficiency. For example, preventing heat from escaping from buildings by improving the building fabric's energy efficiency is often the cheapest and easiest way of reducing emissions and one which is most likely to support those in fuel poverty.

An estimated 11% of households are in fuel poverty in West Suffolk (according to Defra's definition), compared to a national average of 10.9%. However, these figures mask areas where the figure may be much higher, for example, in the wards of Eriswell and the Rows, Abbeygate and Pakenham, where up to 30% of households are estimated to be in fuel poverty.

Fuel poverty and cold homes have been found to be a major contributor to ill-health and Excess Winter Deaths. A number of initiatives have already been undertaken in West Suffolk aimed at improving energy efficiency in housing and addressing fuel poverty. Some of these have been national schemes, such as the provision of home insulation, and others have been local schemes, such as the Suffolk "Greener Homes Do-It-Yourself initiative."

West Suffolk's Sustainability Strategy 2013 and the Home Energy Conservation Act Report 2012-14 give full details of the actions West Suffolk will take to improve energy efficiency across a range of sectors. The key actions in relation to housing are set out below.

ACTION:

We will:

- Target vulnerable households to help improve energy efficiency and the household's circumstances
- Use Energy Company Obligation (ECO) funding support or other financing options to assist home energy improvement

- Work with housing associations and private landlords to secure energy improvement of their property
- Provide home energy advice and support to residents and community groups on the benefits of energy efficiency and renewable energy.

4.6 Providing assistance and adaptations to improve housing quality and suitability

Forest Heath and St Edmundsbury Borough Councils offer a number of discretionary grants to improve housing quality and suitability through their Housing Assistance Policies. We will review and develop a new West Suffolk policy, including the support we offer to landlords in the private rented sector to improve the availability and quality.

ACTION

We will:

- By March 2015 developed a West Suffolk policy on housing assistance grants targeting grants to improve the quality and availability of private rented accommodation.

Adapting housing for disabled and older residents

West Suffolk is committed to enabling disabled and older residents to be supported to live independently in their own homes, whether in their existing property or a more suitably located one, for example in a town centre location. This is a more cost-effective solution than residential care, and provides a better quality of life.

In some cases, it may be best for disabled or older residents to move home if they are no longer able to live in their own home, but could live independently in a more suitable property, for example, a ground floor flat or bungalow. But in many cases this may not be possible; living independently will mean that adaptations need to be made to the residents' homes. These can range from small adaptations such as grab rails, door widening and ramps to larger adaptations such as stair lifts, level access showers and extensions.

West Suffolk's residents can apply to the councils for help in making adaptations. In particular, the council can give financial support through a Disabled Facilities Grant. Orbit Care and Repair, the Home Improvement Agency used by West Suffolk delivers the Disabled Facilities Grant scheme on behalf of the councils. The Agency also offers a range of housing services, for example, housing safety checks, hospital discharge support and a handyperson scheme for minor works.

West Suffolk will work closely with the West Suffolk Clinical Commissioning Group, Suffolk County Council Occupational Therapy Team, the Home Improvement Agency, registered providers and other agencies to ensure a joined-up approach is taken to the consideration of elderly and disabled people's housing needs. Disabled Facilities Grants are constantly under pressure, being of necessity, cash limited each year. The increase in older people needing assistance will add to that pressure such that it will become even more critical to prioritise work for those who would most benefit from an adaptation to their home. This can create an unwanted impact on others waiting for works to be undertaken.

ACTION

We will:

- Work with partners to review the HIA contract in 2015, ensuring performance and value for money for council tax payers
- Work with registered providers to make sure the best use is made of adapted stock.
- Develop a multi-agency approach to the delivery of DFGs, including joint-working with the Clinical Commissioning Group and Adult Social Care (Suffolk County Council)

CHAPTER 5 – SPECIALIST HOUSING AND SUPPORT

Some residents of West Suffolk require specialist types of accommodation, or need support to find accommodation or sustain a tenancy, whether permanently or at a time of crisis in their lives. These specialist forms of housing and support include:

- 5.1 Homelessness prevention
- 5.2 Housing for specific groups
- 5.3 Gypsies and Travellers
- 5.4 Housing for older people

Suffolk Housing and Health Charter

Numerous reports and studies have been produced that highlight the reasons why housing, health and social care providers all need to work together in the development and delivery of services. The increasing demands for services and reducing budgets make this even more imperative moving forward. The recently produced Suffolk Health and Housing Charter sets out ambition to cut red tape and avoid duplication by aligning policies and priorities, to make the best use of diminishing public sector resources.

The recent decision to co-locate Housing Services, Adult Social Care and West Suffolk CCG onto the third floor of West Suffolk House was taken in order to promote the development of more integrated, seamless and cost effective services.

ACTION

We will:

- Work with the Suffolk Health and Wellbeing to implement the commitments the Housing and Health Charter for Suffolk

5.1 Homelessness prevention

West Suffolk Housing Options Team will continue to give timely advice and support to enable customers to access housing opportunities and/or prevent homelessness. In line with the West Suffolk Families and Communities Strategy, we will work alongside residents who are facing difficulties that could affect their ability to stay in their home, helping them to find solutions and therefore prevent homelessness.

For example, if a family seeking housing is working with Suffolk Family Focus (the agency responsible for turning around families with multiple needs identified under the Government's Troubled Families initiative in Suffolk), their lead social worker can support their application and liaise with the Housing Options Team in West Suffolk.

Similarly, housing staff also attend the West Suffolk weekly anti-social behaviour team meetings where appropriate. This liaison at a local level can help address issues before a family meets the criteria of being a Troubled Family, or finds themselves in crisis housing need.

ACTION

We will:

- Develop good quality, easily accessible housing advice materials, including web-based material which reflect the diversity of applicants' needs and abilities
- Continue to work in partnership with other key agencies to prevent individuals and families from getting into a housing crisis.

5.2 Housing for specific groups

We will continue to assess the need and demand for specific types of housing for groups within West Suffolk and to work with others to meet these needs. For example, there is currently a need for student accommodation, housing for young single people in the horseracing industry and accommodation for hospital staff.

5.2.1 Short-term accommodation-based support

As well as specific accommodation types, some groups of residents require particular forms of housing-related support. The Suffolk Co-ordination Service provides the key point of access to short-term accommodation-based support in Suffolk. Whereas previously there were 6 separate application processes for West Suffolk's 11 supported housing schemes, since 2013, there has been a single application, information sharing, data collection and referral process.

The Suffolk Co-ordination Service's data show that between June 2013 and March 2014, 308 people applied for supported housing in West Suffolk. Only 122 of these were housed, due to a lack of supported accommodation and because of the complex needs of some of the clients.

5.2.2 Need for supported housing for young people

There is a particular need for specialist housing and support for young people in West Suffolk. For example, between June 2013 and March 2014, 236 young people aged 16-24 registered with the Suffolk Co-ordination Service, but only 105 were able to be housed. There are currently 88 spaces in West Suffolk for young people requiring supported housing.

Suffolk County Council are currently carrying out a review as part of the recommissioning of Short Stage Accommodation Based Services for young people. We will work with the County and other agencies using the outcomes of the review to implement new services.

5.2.3 Multi-agency work to support young people

West Suffolk Housing officers are also involved in multi agency partnership working which aims to ensure young people's housing needs are embedded in any work with them by statutory and voluntary agencies. For example:

- **Making Every Intervention Count** – in partnership with Suffolk County Council Children and Young People Service. This project aims to reshape Children and Young People's Services so they provide the best possible outcome for children and families
- Development of a Suffolk **Multi Agency Safeguarding Hub (MASH)**, through which better communication between agencies will result in an improved service for children, adults and families
- The **Young Persons Housing Action Group (YHAG)** which champions the needs of young homeless people in Suffolk.

ACTION

We will:

- Continue to engage with partners on specific multi-agency homeless prevention projects to improve the support given to young people across West Suffolk.

5.2.4 Supported housing for marginalised adults

Marginalised adults are defined as those who:

- Do not meet the eligibility criteria to receive care or support from Adult Community Services;
- They are excluded from, or are unable to access or engage with services due to their previous conduct, challenging behaviour, chaotic lifestyle and/or complex needs;
- There are no services available that meet their needs.

West Suffolk is currently gathering data about this group of residents as part of our work on chronic exclusion. There are currently 130 spaces available in supported housing for marginalised adults. We will establish a Task and Finish Group to develop a model to

address their issues and to agree a process whereby chronically excluded households can be housed.

West Suffolk are also leading the work to develop a county-wide strategy for moving marginalised adults on from hostel or temporary supported accommodation to more independent accommodation with or without support.

ACTION

We will:

- Set up a Task and Finish Group to develop a West Suffolk model for housing chronically excluded adults
- Continue to lead the county-wide partnership to develop a strategy for “move-on” of marginalised adults.

5.2.5 Other forms of supported housing

There is a wide range of accommodation across West Suffolk that provides supported accommodation to members of our community who have specific support needs. The support focus is on empowering tenants to build and maintain skills that will enable them to live an independent life.

Young families provision (34 spaces). This gives support and accommodation to 16-25 year old single parents and helps them move on to independent living.

Supported lodgings / night stop. This scheme provides a safe and supportive place for young people to stay during the transition into adult and independent life. It is a community based project, county-wide, providing accommodation for young people aged 16-25 in the homes of approved families.

Domestic abuse. The Women’s Aid Centre (The Refuge) in Bury St Edmunds has living accommodation for up to 23 bed spaces. It offers temporary accommodation in a safe and supportive refuge where women and children can recover from the traumatic effects of domestic abuse and make informed choices for the future.

Hospital discharge (intermediate beds). We are working closely with the Clinical Commissioning Group on the integrated care model to alleviate the pressure on acute and non-acute hospital beds. There is a need to support people being discharged from hospital until they can manage in their own home again. Because of the growing demand for and budget restrictions on disabled facilities grants, there can be long delays in having work completed. Close liaison with hospitals over discharge will help this be as smooth as possible.

West Suffolk also has provision for those with mental health support needs, learning difficulties (92 spaces), substance dependency or previous offending behaviour. Funding for this accommodation comes from those bodies with a statutory responsibility for these groups and from voluntary organisations.

5.3 Gypsies and Travellers

Gypsies and Travellers are a group with specific accommodation needs. Forest Heath and St Edmundsbury Councils are responsible for assessing these needs and allocating land to meet them, in the same way they do for general housing.

The April 2012 update to the Gypsy and Traveller accommodation needs assessment found a need for 9 pitches in Forest Heath by 2016 and 2 in St Edmundsbury. Provision has already been made to meet these short term requirements in St Edmundsbury, and a broad location for longer term provision has been identified in Vision 2031 (the strategic site in south east Bury St Edmunds, in accordance with the adopted concept statement). Site provision in Forest Heath will be addressed through the production of the Site Allocations Development Plan Document, due to be adopted in summer 2015.

Partners across Suffolk are working together to provide three (eight pitch) short stay stopping sites across Suffolk based on historical and geographical evidence. It has been agreed that the delivery of the sites is undertaken in a collective way, with all local authorities playing their part. If central government funding is not secured to deliver the sites then local authorities work together to identify alternative funding for this countywide initiative.

ACTION

We will:

- Work with partners across Suffolk to deliver short stay accommodation for Gypsies and Travellers and to plan for longer term permanent accommodation needs

- Include provision for Gypsy and Traveller sites in the Forest Heath Site Allocations Development Plan Document.
-

5.4 Housing for Older People

It is estimated that by 2031 over 25% of West Suffolk's population will be aged over 65, with 5% being over 85 years old, although there are marked differences between the two districts. An ageing population brings with it increasing demands for a range of specialist housing, but it is also expected increasingly that people will wish to live in their existing home, independently, as long as they are able.

In the majority of cases, this will be the norm and more so when the assistance of some minor adaptation can make the difference between someone getting into, out of or around their existing property safely. However, as the ageing population continues to increase, it is anticipated that there will be even more pressure on the limited Disabled Facilities Grant and Social Care Budgets. There is likely to be increased demand for dementia care and other specialist housing.

There will be people living in accommodation that cannot have works undertaken, or where any such work would not be satisfactory. In such cases, the elderly person(s) could be encouraged to move to a more suitable home. There is already a shortage of one and two bedroom properties and therefore, this is another area where we would expect to see even more pressure in being able to assist in a timely manner.

ACTION

We will:

- Work with Adult Social Care (Suffolk County Council), the Clinical Commissioning Group, registered providers and private providers to develop cost effective options to address the needs of an aging population.

CHAPTER 6: SUMMARY LIST OF CHAPTER ACTIONS

CHAPTER 3: INCREASING THE SUPPLY OF NEW HOMES

- Continue to adopt planning policies to support the delivery of new homes, including the Core Strategy Single Issue Review (housing) and site allocations for Forest Heath which will be available for consultation early 2015 and Vision 2031 for St Edmundsbury
- Review and update West Suffolk's Joint Affordable Housing Supplementary Planning Document during 2015, to maximise opportunities to secure additional affordable housing.
- Use the evidence gathered about rural areas to inform future planning policies and decisions about housing in West Suffolk's rural locations
- Support the development of rural schemes that meet a locally identified housing need
- Look to explore the option of maximising the delivery of affordable housing on rural exception sites by permitting an element of open market housing to facilitate the delivery of the affordable housing dwellings.
- Work with and respond positively to local communities who want to use community rights, develop neighbourhood plans or innovative approaches to deliver housing in their communities.
- We will engage with developers to understand the full costs of building and encourage developers to build new developments to sustainable and lifetime homes standards.
- Work with developers and registered providers to help unlock stalled sites to enable housing to be brought forward
- Work with other public sector bodies to maximise the use of public sector land assets for housing
- Continue to ensure new development contributes to infrastructure provision through our use of Community Infrastructure Levy and/or planning obligations.
- Work with registered providers to maximise the delivery of affordable homes that meet the needs of West Suffolk through the 2015-18 Affordable Homes Programme
- Ensure we continue to robustly apply existing planning policy to achieve 30% affordable housing.
- By April 2015 we will identify and deliver new funding models for delivering open market, private rented and affordable housing
- Support the continued expansion of capacity in the construction industry in West Suffolk through our Six Point Plan for Jobs and Growth
- Work with communities to provide support and enable local people to achieve their ambitions in terms of the creation of sustainable and thriving communities;
- Seek to use brownfield sites and existing infrastructure where practicable to do so.

CHAPTER 4: MAKING BEST USE OF EXISTING HOUSING

- Implement the actions set out in the West Suffolk Empty Homes Strategy to bring empty properties back into use.
- Increase the number of households housed in the private rented sector through discharging our homelessness duty
- Liaise with registered providers to ensure sufficient affordable accommodation is available that does not exceed the Local Housing Allowance
- Review the effectiveness of our local lettings policies
- Work with partners to find solutions for those affected by welfare reforms
- By March 2015 have reviewed the existing HomeLink contract and considered options available to best serve the future interests of those in housing need in West Suffolk
- Tackle social housing fraud by raising awareness and prosecuting offenders
- By December 2014 have developed and implement a new homelessness strategy, in line with statutory requirements
- By March 2015 have increased by fifteen units the amount of temporary accommodation available for individuals and families in crisis housing need, to reduce the use of Bed and Breakfast accommodation
- Work with WSLP landlords to increase the supply of housing in the private rented sector in West Suffolk and improve the standard of homes to rent privately;
- Explore options to expand the services offered by the West Suffolk Lettings Partnership, in order to enable services to tenants and landlords to be cost neutral to the councils
- Liaise with USAFE to review the impact their personnel have upon the local private rented market.
- Work with landlords to encourage better management practice and good quality accommodation
- Develop a system to ensure that landlords and properties within the West Suffolk Lettings Partnership meet the required standards
- Target the most hazardous properties and non-compliant landlords through effective preventative and enforcement action
- Target vulnerable households to help improve energy efficiency and the household's circumstances
- Use Energy Company Obligation (ECO) funding support or other financing options to assist home energy improvement
- Work with housing associations and private landlords to secure energy improvement of their property
- Provide home energy advice and support to residents and community groups on the benefits of energy efficiency and renewable energy.
- By March 2015 developed a West Suffolk policy on housing assistance grants targeting grants to improve the quality and availability of private rented accommodation.
- Work with partners to review the HIA contract in 2015, ensuring performance and value for money for council tax payers

- Work with registered providers to make sure the best use is made of adapted stock.
- Develop a multi-agency approach to the delivery of DFGs, including joint-working with the Clinical Commissioning Group and Adult Social Care (Suffolk County Council)

CHAPTER 5 – SPECIALIST HOUSING AND SUPPORT

- Work with the Suffolk Health and Wellbeing to implement the commitments the Housing and Health Charter for Suffolk
- Develop good quality, easily accessible housing advice materials, including web-based material which reflect the diversity of applicants' needs and abilities
- Continue to work in partnership with other key agencies to prevent individuals and families from getting into a housing crisis.
- Continue to engage with partners on specific multi-agency homeless prevention projects to improve the support given to young people across West Suffolk.
- Set up a Task and Finish Group to develop a West Suffolk model for housing chronically excluded adults
- Continue to lead the county-wide partnership to develop a strategy for "move-on" of marginalised adults.
- Work with partners across Suffolk to deliver short stay accommodation for Gypsies and Travellers and to plan for longer term permanent accommodation needs
- Include provision for Gypsy and Traveller sites in the Forest Heath Site Allocations Development Plan Document.
- Work with Adult Social Care (Suffolk County Council), the Clinical Commissioning Group, registered providers and private providers to develop cost effective options to address the needs of an aging population.

Measuring our progress

We will use our performance management framework to track our progress through the life of this strategy. This framework covers monitoring the performance of individual members of staff; business plans for each area of the councils' business; budget monitoring; and regular reporting to the Joint Leadership Team (senior management); both Councils' Cabinets; and Performance, Audit and Scrutiny Committees (PASC). Our annual report will give a fuller update of how we are getting on.

Governance

The actions within this strategy will be regularly monitored by officers, the Housing Portfolio Holders and relevant stakeholders.

The strategy as a whole will be reviewed annually, with a report outlining progress made and the outcomes achieved for each of the action points. This information will be made available via both councils' websites.

Glossary of key terms

Affordable Homes Programme (AHP)	The 2015-18 Affordable Homes Programme aims to increase the supply of new affordable homes in England by contributing to the delivery of 165,000 new homes by March 2018. The Homes and Communities Agency will invest £1.7bn in affordable housing during the 2015-18 programme
Affordable Housing	Affordable housing includes Social Rent, Affordable Rent and Intermediate housing (including Low Cost Home Ownership options), provided to eligible households whose needs are not met by the market.
Choice Based Letting Scheme	Choice based lettings allow people to bid for available Affordable Rent and Social Rent properties which are then allocated to the bidder with the highest priority for housing.
Disabled Facilities Grant (DFG)	A grant to enable disabled people to have adaptations carried out to their homes.
Home Improvement Agency (HIA)	An organisation that provides services to vulnerable people who are private homeowners or tenants of private landlords in order to help them stay in their own homes.
Homes and Communities Agency (HCA)	The national housing and regeneration delivery agency for England, with the role to contribute to economic growth by enabling and helping communities to deliver high-quality housing that people can afford.
House in Multiple Occupation (HMO)	A House of Multiple Occupation (HMO) is a dwelling that is occupied by more than one household who share basic amenities such as WC, washing, cooking and food preparation facilities.
Homelessness	Where a household has no right to occupy accommodation and has to source alternative accommodation.
Housing Benefit & Local Housing Allowance (LHA)	Financial assistance offered by the Government to eligible people on low incomes, whether they are working or not, to help to pay all or part of their rent.
Housing Allocation	Where a household is housed through Choice Based Lettings into a property.

Housing Need	Defined as the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their needs in the market.
Intermediate Housing	Housing at prices and rents above those of social rent but below market price or rents.
Lifetime Homes standards	A standard of housing design developed by the Joseph Rowntree Foundation that provides a series of design features to permit a dwelling to be adapted to a household's changing circumstances over their lifetime
Local Economic Partnerships (LEP)	Partnerships between local authorities and businesses set up to help determine local economic priorities and lead economic growth and job creation within the local area
Long term empty properties	Residential properties that have remained unoccupied for at least six months (and are not categorised as exempt).
National Planning Policy Framework (NPPF)	The national framework introduced from March 2012 to replace all previous Planning Policy Statements and guidance. It sets out the Government's policies around new developments, including the development of Affordable Housing.
Prudential borrowing	Local authority borrowing which has regard to the Chartered Institute of Public Finances rules to support authorities in taking capital investment decisions
Registered Provider (RP)	All providers of social housing who are registered with the HCA. A Registered Provider can be either a non profit organisation or a profit-making organisation.
Section 106 agreements	Through negotiation, a planning obligation can be imposed whereby a proportion of new homes must be made available for affordable housing (e.g. for rent or low cost home ownership).
Stalled sites	sites where there is existing permission and can be developed, or have been part developed, but cannot continue due mainly to financial issues eg viability, land remediation costs

Strategic Housing Market Assessment (SHMA)	An assessment of housing need and demand within a defined housing market area. This provides a good understanding of how housing markets operate.
Supported or Specialist Housing	The term describing housing for a particular client group e.g. elderly, people with a disability or suffering from mental illness.
Sustainable Communities/development	Based on the idea that the quality of people's lives, and our communities, are affected by a combination of economic, social and environmental factors. Sustainability is achieved by understanding the links between these factors.
Temporary Accommodation	Accommodation provided by the Council to qualifying homeless households until they are permanently re-housed.
West Suffolk Letting Partnership	St Edmundsbury Borough and Forest Heath District Council working together with private rented sector landlords and agents across West Suffolk to support increased access to a range of prospective tenants including those currently waiting for social housing waiting list.