

**Cherwell Housing Strategy: 2012 – 2017**  
**Enterprise ~ Innovation ~ Opportunity**

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# Welcome

I am delighted to welcome you to our new Housing Strategy!

When it comes to housing in Cherwell the 'story so far' has been one of a district which has known challenging times, yet has tackled these challenges and effected change for the better. Collaboration and innovation have been the hallmarks of work in Cherwell; leaving the district well placed strategically to respond to the political, economic and environmental changes which are upon us:

- **The opportunities presented under the Localism Act require ongoing collaboration between local people and local organisations, underpinned by an entrepreneurial spirit.**
- **The strain on public finance and the changes in welfare reform require a fresh approach to creating housing opportunities and enabling people to improve their financial position. In this there are opportunities for the public sector to be more commercially astute, attract inward investment and create new financial models to deliver services.**
- **The importance of creating sustainable homes and using renewable sources of energy is important for our built and natural environment and for the health and financial well being of our residents. The learning to date through proactive work with vulnerable households and through the innovation developing at Eco Bicester provide a good platform to ensure Cherwell is at the forefront in addressing climate change.**

Though there is much to be celebrated in achievements in housing over the past five years, we don't just want Cherwell to be judge can't judge Cherwell on its past achievements. Experience shows that 'the best want to do better' and that is Cherwell. To help us do this we have looked at best practice in the UK but also internationally.

Cherwell's Housing Strategy aims to provide the best possible 'housing options' to local residents and in turn supports the vision of Cherwell's Sustainable Community Strategy: ***A diverse economy with opportunities for all, vibrant communities, connected by a sense of pride, place and purpose.***

This is an ambitious vision, with exciting opportunities ~ I look forward to working with you in the journey ahead!

**Councillor Mrs. Debbie Pickford ~ Lead Member for Housing  
Cherwell District Council**

## **Executive Summary: 'Enterprise ~ Innovation ~ Empowerment'**

Cherwell's Housing Strategy takes a brave look at the new economic and political world we find ourselves in and seeks to create opportunities out of challenges. This is why the strap line for the strategy is '**Enterprise ~ Innovation ~ Empowerment**':

An **enterprising** local authority is commercially astute, investment ready and able to work strategically with partners to make the best use of the resources available. This is building on Cherwell's strength in attracting inward investment ~ over £150 million pounds of inward investment was secured over the lifetime of the last housing strategy and we want to improve on that.

An **innovating** local authority is constantly looking at best practice in the UK and overseas, researching new ways of tackling challenges and willing to take the initiative to take on new ventures. This is building on Cherwell's track record in breaking new ground, such as the award winning Miller Road Youth Construction Project.

An **empowering** local authority enables people to take responsibility for themselves and helps them to make decisions that affect both their own lives and the lives of their local community. It uses the power, networks and resources it has to build up capacity in individuals and groups to make a lasting difference. This principle further develops Cherwell's work in supporting faith and community groups to tackle homelessness which led to recognition by Government as a 'Regional Centre of Excellence'.

Cherwell's Housing Strategy takes a holistic approach to the entire housing market, recognising that all forms of housing are important. The Strategy covers six Strategic Housing Priorities:

### **Strategic Housing Priority One: Increase the supply and access to housing**

This priority looks at all forms of housing supply across all tenures. This priority looks at creative ways to work with partners to not only create more housing to rent and buy but also ways to overcome barriers to accessing housing. The key areas are:

- Access to home ownership
- Access to affordable rented housing
- Increasing the supply and access to private sector rented housing
- Supporting Registered Providers (RPs) to invest in Cherwell
- Creating opportunities for self build housing and custom built housing
- Promoting and enabling community led housing
- Developing housing in town centres and urban areas in need of regeneration
- Bringing empty properties back into use for housing
- Rural housing
- Developing sustainable low carbon homes
- Gypsy and traveller sites.

### **Strategic Housing Priority Two: Develop financially inclusive, sustainable communities**

This Strategic Priority focuses on two 'non-bricks and mortar' themes which are a high priority for Cherwell in the coming years:

- Financially inclusive communities ~ particularly relevant in the light of welfare reform and the growing importance of people securing employment if they are to access and maintain a home of their own.
- Socially sustainable communities ~ particularly relevant in the light of the large strategic sites which are coming forward.

### **Strategic Housing Priority Three: House our most vulnerable residents**

This Strategic Housing Priority looks at the key risks faced by the supported housing sector in Cherwell. There are significant concerns about the future of Supporting People funding, which is of particular concern given the grown population of older people and the overall increase in population projected over the coming years. This Strategic Housing Priority therefore places importance on scenario planning, collaboration and engagement in the wider health and well being strategic agenda.

### **Strategic Housing Priority Four: Ensure homes are safe, warm and well managed**

This strategic priority relates to investing in our existing stock. Though the delivery of new provision is important, we must not lose sight of the fact that we want our existing stock to be well managed and looked after so that it can be of benefit for future generations. Strategic Housing Priority Four covers:

- Housing management and regulation of social housing
- Maintaining physical standards within housing
- Affordable warmth and sustainable energy.

### **Strategic Housing Priority Five: Prevent Homelessness**

Instead of producing this as a separate document, Cherwell District Council has made the decision to produce Cherwell's Homelessness Strategy as a Strategic Priority within the broader Housing Strategy. This is so it can be read as 'part of the bigger picture' within Cherwell's wider Housing Strategy. Homelessness cannot be seen in isolation from the range of factors which both prevent it and address it. This Strategic Housing Priority relates to the more targeted interventions and approaches which relate specifically to homelessness and require action going forward. The two key strands are:

- Taking the prevention agenda forward
- Responding to the localism agenda.

### **Strategic Housing Priority Six: Maximise resources and be an investment-ready district**

Cherwell's housing strategy sets out to be highly ambitious. It is important that it is not seen as a 'shopping list' of activities, but instead seen as a strategic programme of work to attract investment into the district and deliver the best possible outcomes for local people. This Strategic Housing Priority outlines the principles which inform how the strategy is implemented and how actions are prioritised.

Cherwell's Housing Strategy provides a number of high level actions. It is clear that we will not be able to achieve everything at once and therefore an overarching Delivery Plan will be produced to implement this strategy, which will be updated each year. This will be implemented through a Programme Management Approach to ensure it delivers upon what it promises.

# Introduction

This strategy is called 'Enterprise ~ Innovation ~ Opportunity' because we believe these are the necessary requirements to respond to the housing challenges ahead. The business case for investment in housing is compelling:

- There is need and demand
- There are resources available ~ even in the tough economic climate we are facing
- There are opportunities for innovation
- There are partners locally and nationally who want to invest in housing alongside the council
- The wider outcomes for the district in relation to jobs, the local economy, sustainable communities and the health and wellbeing of our residents are dependent on continued investment in housing.

The business case for housing requires a holistic approach that includes investment in:

- Increasing the supply and access to housing
- Developing financially inclusive, sustainable communities
- Housing for our most vulnerable residents
- Ensuring our existing homes are safe, warm and well managed
- Preventing Homelessness (Cherwell's Homelessness Strategy).

Underpinning this business case is the need to maximise resources through ensuring Cherwell is a district which can attract inward investment. This requires Cherwell to be in an 'investment ready' position which entails:

- A flexible approach ~ ready and able to respond to sudden opportunities (such as new sources of funding) and sudden challenges (such as a flood, or closure of a large local employer)
- An up to date understanding of the housing market
- Market engagement with residents to gain insight into local need and expectation
- Investment in research and development of new forms of delivery. We want to be competitive and innovative to secure a financial advantage, to secure the best housing opportunities for residents and to be at the forefront of best practice. Strong collaboration ~ with local residents and other organisations in the public, private and voluntary sector
- Maximising the leverage of the resources we have to secure inward investment. This will entail building our commercial skills and knowledge to ensure well informed and shrewd business decisions.

## **An introduction to Cherwell ~ its people and place**

Cherwell is named after the River Cherwell which flows through the district. Cherwell covers an area of 590 square kilometres (228 square miles) in north Oxfordshire, located between London and Birmingham. The M40 passes through the district and there are good rail connections to London and Birmingham.

138,500 people live in Cherwell, and over 60% of the population live in the principal centres of Banbury (approx 43,800), Bicester (approx 32,000) and Kidlington (approx 13,100); the rest live in more than 70 smaller settlements of between 50 and 3,500 people. 85% of the district is farmland and 14% lies within the Oxford Green Belt. The district also has a rich built heritage with approximately 3,000 listed buildings and 58 conservation areas.

The population growth in Cherwell has brought with it a change in the local demographics:

- Though the large majority of people living in Cherwell are 'White British', there has been significant growth in the number of people from Poland and other Eastern European communities and black and minority ethnic communities adding to the diversity of our local community.
- Cherwell has a large number of young people with the highest proportion of 0-15 year olds in Oxfordshire
- The number of people aged 65+ and particularly those in the 85 + age group is growing year on year and is above regional and national averages
- Cherwell has the highest proportion of people with a disability in the 55-64 age range in the County.

## The Development of Housing Strategies in Cherwell

As part of the Local Government Act 2003, Cherwell District Council, as a Statutory Local Housing Authority, is required to develop a Housing Strategy which reviews housing related issues across its local area, sets out its housing objectives and establishes priorities for action.

The strategic housing role requires vision, leadership, planning and delivery to:

- Assess and plan for current and future housing needs of the local population
- Make the best use of existing housing stock and plan and facilitate new housing supply
- Plan and commission services which link homes to support and other key services
- Have working partnerships that secure effective neighbourhood management.

This Housing Strategy consolidates a number of separate strategies, and builds on the excellent outcomes that they have delivered. Some of these strategies have already come to an end. Where strategies are not yet fully delivered, outstanding actions will be carried over into this strategy and therefore this Housing Strategy supersedes any existing or former strategies. This includes:


- Cherwell Housing Strategy
- Cherwell Homelessness Strategy
- Cherwell Temporary Accommodation Strategy
- Cherwell Older Person's Housing Strategy
- Cherwell Private Sector Housing Strategy

This Housing Strategy covers six Strategic Housing Priorities:

- Strategic Housing Priority One: Increase the supply and access to housing
- Strategic Housing Priority Two: Develop financially inclusive, sustainable communities
- Strategic Housing Priority Three: Provide housing for our most vulnerable residents
- Strategic Housing Priority Four: Ensure homes are safe, warm and well managed
- Strategic Housing Priority Five: Prevent Homelessness
- Strategic Housing Priority Six: Maximise resources and be an investment-ready district

Each Strategic Housing Priority sets out the key challenges and opportunities and provides some high level actions. These actions will then be fed into the delivery plan (see Priority Six) which will provide more detail on how these actions will be implemented and monitored.

The strategy contains a number of terms which may be unfamiliar to the reader. Words followed by the book symbol are explained in the glossary. For example:

Registered Provider 

# Understanding housing needs in Cherwell

Cherwell's Housing Strategy is concerned with the whole housing market. What is happening in one section of the market has a direct impact in other sectors. For example national polls show that most people in England would own their own home if they had the opportunity to do so. However many people face barriers to home ownership such as affordability, securing a mortgage and raising a deposit. This in turn can result in more people needing private rented accommodation, which in turn can result in greater demand on social housing.

Government (DCLG) defines housing need as '***the quantity of housing required for households who are unable to access suitable housing without financial assistance***'.

To understand local housing need, it is important to be clear about the various factors that create it. For example, in Cherwell we know that

- We need to increase overall housing supply
- Many young people are unable to afford a home of their own due to high house prices, inability to raise a deposit and difficulty securing a mortgage
- There is high demand for private sector rented housing
- Our local population is increasing overall and the number of households is increasing
- The proportion of older people in our local population of older people is rising significantly
- Homelessness has reduced significantly over the past five years, but the impact of welfare reform is not yet not fully known.

At the time of writing this strategy work is underway to complete Cherwell's Core Strategy (the council's fundamental approach to development) which will include affordable housing policy. Underpinning the affordable housing policy is a programme of work to update our evidence base of housing need. This includes:

- A **Strategic Housing Market Assessment (SHMA)** which identifies the affordable housing requirement ~ including the level of need and types (size and tenure) of housing required. This work has been informed by a vast range of data including population projections, housing register data, local salaries, employment statistics, house prices etc. This work builds on a report 'Cherwell Housing Needs Estimate' which was undertaken in 2009.
- An **Economic Viability Assessment** which assesses a range of affordable housing target and threshold scenarios to show what levels of affordable housing provision are viable in a given range of market scenarios
- A **Strategic Land Availability Assessment (SHLAA)** which identifies land suitable for development across the District.

It will therefore be important for those reading this strategy to cross reference with Cherwell's Core Strategy to gain a full understanding of housing needs and projections going forward. The remit of this strategy is to provide the detail on *how* we respond to housing need and not to duplicate other strategies.

The current Government has been keen to abolish Regional Spatial Strategies (in Cherwell's case the South East Plan) which provided top down targets for housing delivery. This places even greater importance on taking heed of evidence coming through the local SHMA. Emerging findings from the current SHMA suggest a shortfall in housing between 290 homes per annum for people who cannot afford to access the private rented sector and a total of 831 homes for those unable to buy an entry level property. They subsequently need an intermediate solution such as private rent or shared ownership/shared equity provision. This relates to emerging households and the backlog of housing need in the district and what is



generally happening in the local housing market. The figure of 831 actually exceeds projected supply need which is due to the backlog of need and peoples inability to afford market housing. This high level of need therefore may be met through other actions in the strategy such as aiding access to market housing and the private rented sector.

Whilst Government may be keen to abolish Regional Spatial Strategies, they have not yet been revoked. Therefore at the time of writing this strategy, it is important to note the targets currently being worked to. These are based on DCLG projections which show a change from 58,690 households in 2006 to 74,712 in 2031, a 16,022 or 27% increase over the 25 year period, averaging almost 1.1% extra households per year. This equates to an average of 641 additional households per year. Based on this figure and taking into account housing needs data and viability **a proposed target of 750 affordable homes between 2012 and 2017** has been put forward.

However, it is important to note that new supply will not meet the projected increase in the number of households in any simple or straightforward way. An increase in stock should improve the supply ~ demand balance in time, but it is also important to consider the best use of housing stock and that requires attention to the type and mix of housing. Some emerging findings from the recent update of the SHMA have identified the following as a potential breakdown of mix of housing requirements:

Shared housing	3%
Upsizing houses & flats	20%
Family housing (two to four beds)	54%
Downsizing housing (bungalows, apartments)	12%
Housing with care	7%
Other	4%

The question of tenure is increasingly important with the arrival of affordable rents (more detail in Strategic Housing Priority One) and the need to understand what level of social rents need to be secured to ensure local people have housing they can afford. Much of this will be addressed through Cherwell's Tenancy Strategy, which will provide guidance to Registered Providers who are producing Tenancy Policies which set out how which properties they will let at affordable rents and which at social rents.

Cherwell District Council produces Monthly Housing Market Updates to keep up to date with the ever changing housing market. These use data from a range of sources to provide information on

- House prices
- Average and lower quartile house prices
- Change over past year and half year
- Affordability
- Housing Sales
- Housing demand
- Time taken to sell
- Number of people on the housing register
- Residential possessions
- Unemployment
- Gross weekly pay
- Other local market intelligence

Going forward this data will need to be refined further to inform the range of actions set out in this strategy.

## The Strategic Context

This strategy is written at a time when government policy is changing radically, much of which is still uncertain.

It is important to highlight what is shaping and directing our vision but the strategic context is clearly a two way picture. National and local strategies help inform our priorities, constraints and opportunities. However, certainly at a local level, there is an inter-dependency between the housing strategies and other local strategies.

Detail on each of the strategic links (legislation, policy and related strategies) is contained within the glossary which forms an appendix to this strategy. The table below sets out the strategic context at a national, regional and local level.

<b>National</b>	<ul style="list-style-type: none"> <li>• The Localism Act 2011</li> <li>• Laying the Foundations: A Housing Strategy for England</li> <li>• Open Public Services White Paper</li> <li>• Welfare Reform Bill 2010 – 2012</li> <li>• Draft National Planning Policy Framework (NPPF)</li> <li>• No Second Night out (rough sleeping and homelessness)</li> <li>• Health and Social Care Bill 2010</li> <li>• Local Growth White Paper: realising every place's potential</li> </ul>
<b>Regional</b>	<ul style="list-style-type: none"> <li>• Oxfordshire Local Investment Plan (LIP)</li> <li>• Local Enterprise Partnerships (LEPs):</li> <li>• South East Midlands Local Economic Partnership (SEMLEP)</li> <li>• Business Plan Oxfordshire Economic Partnership (OEP) Business Plan</li> <li>• Oxfordshire Supporting People Strategy 2011 - 2016</li> <li>• Oxfordshire children and young people's plan 2010 – 2013</li> <li>• Oxfordshire Housing and Physical Disability Strategy 2011-2014</li> <li>• Emerging outcomes and targets from the newly formed Health and Well Being Board</li> </ul>
<b>Local</b>	<ul style="list-style-type: none"> <li>• Cherwell Sustainable Community 2030 Strategy ~ Our District, Our Future</li> <li>• Cherwell Local Development Framework</li> <li>• Cherwell Economic Development Strategy</li> <li>• Cherwell Rural Strategy</li> <li>• Cherwell Conservation Strategy</li> </ul>

# Strategic Housing Priority One: Increasing the supply and access to housing

Increasing the supply and access to housing requires a holistic look at the whole housing market. The 'answer' to Cherwell's housing needs does not sit with one form of tenure or one approach. Strategic Housing Priority One therefore covers:

- Access to home ownership
- Access to affordable rented housing
- Increasing the supply and access to private sector rented housing
- Supporting Registered Providers (RPs) to invest in Cherwell
- Creating opportunities for self build housing and custom built housing
- Promoting and enabling community led housing
- Developing housing in town centres and urban areas in need of regeneration
- Bringing empty properties back into use for housing
- Rural housing
- Developing sustainable low carbon homes
- Gypsy and traveller sites

## Access to home ownership

### Challenges and opportunities:

1. Home ownership is still the preferred tenure of most people in the UK. For many people, home ownership provides an opportunity for stability and an investment. However as house prices have risen disproportionately to wages, home ownership has become out of the reach of a growing number of people. Though RPs (Registered Providers) continue to deliver affordable home ownership opportunities (through new developments) such as shared ownership, the four overall biggest barriers to home ownership are:
  - Insufficient supply
  - Unaffordable house prices
  - Raising a sufficient deposit
  - Securing a mortgage
2. The Government has worked with lenders and house builders to develop a Mortgage Indemnity Scheme [↗](#). For the borrower the mortgage will be available in the normal way but at a higher loan to value ratio than would normally be offered ~ 95%.
3. There is a growing interest in the potential role of Equity loans [↗](#) to stimulate local housing market. The Homes and Communities (HCA) [↗](#) has developed 'First Buy' which is an equity loan of up to 20% offered by the developer to the purchaser. However, demand for First Buy may outstrip supply and there may be a need for CDC to develop a local equity loan product. There is a need to investigate this further. This investigation would need to establish the degree to which further equity loan provision (the majority of which could be capable of being recycled) would unlock in terms of private sector investment and access to home ownership for local people. The additional advantage of a local product is that it can be recycled locally, thus providing an opportunity for re-investment into the local housing market.

4. A growing number of local authorities are now using their financial assistance powers (either individually, or in collaboration with banks and building societies) to support mortgage provision. In some cases this is actual mortgages and in other cases mortgage indemnity schemes. As with Equity Loans this could provide help for local people and an investment opportunity for CDC.
5. A number of areas in the country are developing 'rent ~ save ~ own' models of housing. These models make the link between personal savings, personal investment and housing choice. The models include medium term arrangements (five years) whereby the tenant may develop a capital sum to spend as a deposit on an alternative property. Other models work on a long-term basis like a traditional mortgage (i.e. 25 years) with a long-term structured payment plan which enables the purchaser to acquire a share of the home by making one 'residency fee' payment each month. This can enable the purchaser own up to 100% of a home over the 25 year term of the agreement.

#### **Actions:**

1. Promote all forms of support for homebuyers including the national schemes such as First Buy.
2. Undertake a cost-benefit analysis of creating a local Equity Loan product. If a business case is proven, develop a business plan to progress this.
3. Undertake a cost-benefit analysis of creating a local mortgage product and/or local mortgage indemnity scheme. If a business case is proven, develop a business plan to progress this.
4. Explore viability and demand for two forms of 'rent ~ save ~ buy' models in Cherwell:
  - Medium term (five years) for people (particularly young people) to save a deposit
  - Long term (up to 25 years) for people to build up an equity share in their home up to 100% over the full term

If a viable model is worked up, identify potential development partners, investors and sites.

5. Ensure there is an appropriate mix of housing in line with local needs. This must include good/high quality provision for older people who want to downsize, which in turn frees up larger homes for families.

## **Access to affordable rented housing**

#### **Challenges and opportunities:**

1. Under the previous housing strategy, all social rented housing (provided by Registered Providers ~ RPs) was available at social rents, which are as low as 30% of the open market rented value. The new HCA funding regime has allowed RPs to rent new and existing properties (when they become available to re-let) at 80% of open market rented value ~ this is called affordable rents. This is to enable RPs to access development finance through the increased value that this higher rent creates in their stock. Under the Localism Act Local Authorities are required to create Tenancy Strategies to provide guidance to RPs operating in their area about which localities and types of housing are appropriate for letting at 80% of open market value. There is

concern nationally and locally about whether the higher rents are affordable for some people and as to how much weight Tenancy Strategies will actually carry. It will therefore be important to maintain close dialogue with RPs as they make decisions about local stock, to look at the balance between supporting local delivery (which will require some affordable rent) and mitigating local people being priced out of their homes.

2. The challenging economic climate has definitely put pressure on the viability of sites to deliver the level of affordable housing and meet other planning contributions (e.g. for schools, infrastructure etc). Community Infrastructure Levy <sup>1</sup> is yet to be established in Cherwell, but there is concern that the impact on affordable housing delivery is fully thought through to mitigate any loss in delivery.
3. RPs have historically only granted secure (lifetime) tenancies. Provisions in the new Localism Act <sup>1</sup> allow RPs to grant tenancies for a fixed length of time. The minimum length of tenancy will be two years in exceptional circumstances with five years or more being the norm. There is no upper limit on the length of tenancy. Whilst this presents opportunities (e.g. in managing over-occupation and under-occupation) the risk is less security, particularly for people who have school age children or are in low paid local employment. Again, CDC has set out its position on flexible tenancies in its Tenancy Strategy, so close communication with RPs will be crucial to deliver sustainable communities.
4. A growing area of concern is that of service charges. This relates particularly to supported housing, but also in developments with flats and communal areas and facilities. National guidance on affordable rent stipulates that service charges must be within the affordable rents levels. However, we are seeing a trend in the district that even with social rents, service charges are potentially placing tenants in a position whereby they are dis-incentivised to work due to the high charges.
5. The Localism Act gives Local Authorities greater freedom to set their own policies about who qualifies to go on the housing register <sup>1</sup> for social housing in their area. This means that they are now able, if they wish, to prevent people who have no immediate need of social housing from joining the waiting list. CDC is therefore in a position that it can consider:
  - Who it must house (reasonable preference) ~ targeting those most in need (as consideration must be given to the most vulnerable), however this must be realistic and take into consideration the size of social housing stock locally
  - Who it would like to house (local preference) ~ this may include people in low paid employment, forces personnel, people setting up local businesses and key workers. The idea is that this will create more sustainable communities and support the local economy.

This will require a review of Cherwell's Allocations Policy <sup>1</sup> which may in turn reduce the number of people on the housing register. This would enable (and indeed require) CDC Housing Officers to reduce time spent on processing applications and increase time spent on supporting local people to access housing opportunities in the private sector.

#### **Actions:**

1. Publicise Cherwell's Tenancy Strategy and maintain its profile with RPs through forums and one-to-one liaison with local RPs and developers.

2. Ensure the impact on affordable housing delivery is fully understood in the establishment of Community Infrastructure Levy in Cherwell to remove any risk to delivery.
3. Undertake a review of service charges and compare locally and nationally and explore opportunities for ensuring these do not make rented properties unaffordable to tenants.
4. Review Cherwell's Allocations Policy and develop a new policy in line with opportunities presented under the Localism Act. This will require an impact assessment to look at both housing need and workforce development for housing services with the greater focus on identifying and securing housing opportunities in the private sector.

## Increasing the supply and access to private sector rented housing

### Challenges and opportunities:

1. Private rented housing is a vital and growing part of the housing market offering a flexible form of tenure and meeting a wide range of housing needs. The requirement for private sector housing in Cherwell is three-fold:
  - An increased supply of private rented housing
  - An increased supply of *affordable* private rented homes, with rents which will be covered by housing benefit (or in the future universal credit) owned by landlords who will accept tenants in receipt of benefit
  - A consistent level of quality in terms of both standards and management.
2. In seeking to increase supply overall, CDC may need to work with developers and RPs to develop units within sites which are designated 'build to rent'. These do bring challenges as higher expectations go hand in hand with market rents, and there is potential for a higher turnover than in social housing therefore an RP partner with experience in the private sector will be crucial. This could also form part of a wider 'housing offer' for local people through integrating the 'rent ~ save ~ own' model mentioned under 'Access to home ownership'.
3. There is concern nationally and locally that despite changes in welfare reform, many landlords are not reducing their rents in return for direct payments, but instead are considering reducing their involvement with tenants on benefits as they cannot absorb the effects of these cuts. Therefore to retain existing landlords and attract new ones to this market, a major piece of work is needed to improve Cherwell's offer to private sector landlords to mitigate perceived risks in providing accommodation for people on benefits. This will require a complete re-branding (including renaming) of the Private Accommodation Letting Scheme (PALS) with an enhanced offer to landlords. This will entail promotion and management by staff who have the necessary expertise and commercial acumen to be credible and successfully engage private sector landlords. This will also require excellent in-house expertise on welfare benefits, in particular Universal Credit as this will introduce significant changes in the provision of benefits and the way they are administered.
4. There is evidence that changes to the economy and welfare reform will lead to an increased demand for HMOs (Houses in Multiple Occupation). The Council's Private Sector Housing Team are already very proactive in supporting (and where necessary enforcing) private sector landlords to maintain standards and where HMO properties are of a qualifying form and capacity (three or more storeys with five or more occupants)

ensuring they are licensed. It is important to note the increased resource that may need to be assigned to HMOs if this market grows.

5. There may be need to develop a Private Sector Leasing Scheme (PSL) or management service in partnership with a RP. Under a PSL scheme private properties are leased to RP and then re-let to persons in housing need. Owners of leased properties benefit from guaranteed income and routine maintenance of their properties. A Private Sector Leasing Scheme could support Cherwell's overall housing strategy in a number of ways:
  - Leasing properties which are poorly managed and have been the subject of intervention and enforcement by the Council's Private Sector Housing Team. This may include for example HMO Management Orders
  - Leasing properties which are long term empty. This could be an incentive if 'packaged' with grant or loan income to the owner (for example HCA Empty Homes Grant) or if enforcement has proved the only option ~ such as through an Empty Dwelling Management Order.
  - Leasing properties which the council takes on licence and then uses to discharge its homelessness duty under the new options created under the Localism Act. Please read the section on Homelessness prevention for more details.
  - Complimenting the re-branded PALS (Bond Scheme) to provide a cost effective management service for private landlords delivered by RPs who have a strong local management presence.
  - Compliment and work alongside the Council's Landlords Home Improvement Grant which improves the standard of private sector housing stock.
6. The importance of promoting and maintaining good standards in the private sector is crucial. Enforcement and grants are covered under Strategic Priority Four (ensuring homes are safe, warm and well managed) but it is important to note that much of this work can also help develop landlord confidence which in turn can help develop supply. Therefore initiatives such as Cherwell's Private Sector Landlords Forum and Cherwell's Landlord Accreditation Scheme have a dual benefit in promoting standards and supply.

#### **Actions:**

1. In partnership with a development partner establish whether there is a business case for a build to (market) rent scheme in Cherwell and identify potential sites to bring this forward. Explore potential links into a 'rent ~ save ~ own' model of tenure.
2. Undertake a complete re-branding exercise for the Private Accommodation Letting Scheme (PALS) . This will entail renaming the scheme and piloting a range of incentives to test out what works
3. Continue to promote (and enforce where necessary) the HMO licensing scheme and undertake the proactive inspection and re-inspection of HMOs to ensure appropriate management.
4. Undertake feasibility and cost benefit analysis of establishing a Private Sector Leasing and/or RP management service for the private sector. Ensure that such a scheme provides homes which are affordable for people in receipt of benefits.
5. Continue to use Cherwell Landlords Forum and existing links in the private sector as an opportunity to increase investment in the buy-to-let market and increase supply.

6. Maintain excellent in-house (i.e. within Cherwell District Council) expertise in welfare benefits, to ensure the Council is ready for changes as they come in and to ensure accurate advice is given to landlords and tenants.

## **Supporting Registered Providers (RPs) to invest in Cherwell**

### **Challenges and Opportunities**

1. Our developing RPs have effectively delivered affordable housing over the last five years and it is likely that the main supply of affordable homes to rent and buy in Cherwell over the coming years will continue to be through RPs. RPs are able to fund affordable housing through HCA Grant, their own investment and through securing land and properties at below market value through deals with developers ~ particularly on the larger strategic sites. The current HCA funding programme (Affordable Housing Programme) gives greater flexibility for RPs in where they invest and develop housing within national contracts. It is therefore more important than ever to ensure that Cherwell is an attractive place for RPs to invest. Therefore the 'Strategic Housing offer' to RPs must include:
  - Up-to-date information on the local housing market and emerging themes
  - Needs analysis to assist in informing tenure, property size and any special needs (e.g. wheel chair adapted properties, extra care)
  - Promotion of partner RPs with developers
  - Negotiation of S106 agreements to deliver affordable housing provision on sites
  - Production of nomination agreements and lettings plans
  - Negotiations with commissioners in health and social care for revenue funding for care and supported housing provision ~ e.g. Supporting People
  - Community Engagement and networking with key stakeholders including voluntary sector, faith groups etc.
  - Collaborative work with Parish Councils in rural schemes
  - Support and guidance on community development on larger strategic sites.
  - Support in liaison with council departments, including planning, revenue services (housing benefit), building control and community safety
  - Support and endorsement of bids to the HCA
  - Support in finding solutions to viability issues, where possible
  - Support with local communications and promotion of new schemes, including press coverage and opening/launch events
  - Support in identifying opportunities for local re-investment of resources made available locally through Right To Buy, disposal of units of housing and conversion to affordable rents.
2. The Affordable Housing Programme works through the conversion of social rents to affordable rents ~ thus creating additional value against which RPs can secure finance. There is concern nationally as to whether RPs could sustain delivery levels in future programmes. Although CDC has moved away from providing grant funding for housing because of the need to recycle available funding, there are opportunities for partnering if there is a return on investment. It may, therefore be necessary to explore what, if any, advantage there would be to CDC partnering with RPs as investment partners under a joint venture or other arrangement on new development. This requires full exploration well before the current funding programme ceases in 2015, but could include:



- Becoming development partners and sharing risk and reward ~ e.g. through land and assets
- CDC providing mortgage or equity loan finance to people who want to access affordable home ownership.

#### **Actions:**

1. Promote and deliver the full 'Strategic Housing Offer' to RPs to ensure continuing supply with a target of delivering an average of 150 homes per year over the lifetime of the strategy.
2. Ensure the annual appraisals with Registered Providers (RPs) provide an opportunity for RPs to feed back on the value that the Strategic Housing Offer makes and constructively challenge to ensure continuous improvement.
3. Commence scenario planning with local RPs and HCA with regards to different funding scenarios under future funding programmes from the HCA. Explore the cost-benefit analysis of CDC partnering and the value that this may add to ensure continued investment by RPs in the district.

### **Creating opportunities for self build housing and custom built housing**

Cherwell has taken huge steps to promote self build housing (or custom built housing as it is increasingly being known) in the district. Cherwell is known as a forerunner in self build housing and through the innovative use of recycling capital and resources to empower local people to build their own homes. Cherwell has contributed to the National Action Plan to develop self build housing through its membership on the Government-Industry Self build working group. In 2011, CDC created the Build! ® brand for its self build housing programme and secured the intellectual property rights for the brand ~ i.e. the logo, name and strap line. This has proved invaluable in creating an image which is credible with developers, the community and investors.



Self build housing includes a wide range of approaches:

- Self build housing ~ literally building the whole dwelling
- Self finishing ~ taking a property from a house builder and completing from first, second fix or decorating stages
- Self commissioning; directly procuring professional design services and (house) builder.
- Acquiring an empty property and refurbishing it to bring it back into use as a home.

In each of these options, the activity may be carried out by an individual or group, as a home to rent or own in both the market/private sector and social housing sector.

## Opportunities and challenges

1. In 2011, CDC created the Build! ® brand for its self build housing programme and secured the intellectual property rights for the brand ~ i.e. the logo, name and strap line. This has proved invaluable in creating an image which is credible with developers, the community and investors. Through Build! ® CDC and partners will seek to test out all forms of self build housing across all tenures. The vision is that Build! ® will create the conditions to enable more community-led group and individual self build developments to be built, and to make it easier for local people to bring empty properties back into use. In 2011 CDC also secured Investment Partner Status with the HCA to enable it to access funding for Build! ®. CDC has committed to create 180 self build housing opportunities through Build! ® by 31 March 2015. This will include serviced plots, community self build schemes, watertight shells and refurbishment projects. Build! ® is being delivered through a strong programme management approach, with each site as an individual project under the overall programme.
2. The initial 180 self build housing opportunities to be created under Build! ® is really just the start of what CDC hopes will be a mainstream form of housing delivery in coming years. However, to make self build housing mainstream, as it is in many parts of Europe, a much wider programme work needs to happen:
  - Clear and accessible advice for self builders to increase confidence and self determination
  - A programme of training which working people can access in the lead up to a self build project and during to build up the necessary skills to participate
  - A network of self builders who can share ideas, problems and develop a body of good practice and innovation
  - Development of a local supply chain of professionals who can support self build and locally sourced/produced materials
  - Lender engagement to support people who want to own the home they have built ~ to open market and affordable home ownership
  - Close engagement with planning to test out whether local development orders are a more enabling approach for self builders.
  - Ongoing testing of new approaches ~ staying closely engaged with learning and innovation in the field of self build both in the UK and internationally.

### Actions:




1. Deliver the first 180 self build housing opportunities through Build! ® by 31 March 2015.
2. Develop the necessary local infrastructure for self build housing to be a mainstream form of housing delivering. This will include:
  - producing information resources
  - establishing local training
  - facilitating networking
  - developing local expertise in design
  - testing out different construction methods and site delivery and management methods.
3. Explore opportunities for targeting future sites at self build housing. This could include former Ministry of Defence Land, due to the emerging interest nationally in self build housing from ex-service personnel.

4. Explore opportunity for Build! ® to lever private sector investment in the form of national suppliers or manufacturing firms (e.g. timber frame companies) establishing a local manufacturing base in the district.

## Promoting and Enabling Community led housing

### Challenges and opportunities:

1. It is increasingly an established principle nationally that local people can develop, manage and own affordable housing and develop their communities. Whilst this has never been 'blocked' at Cherwell, the opportunities may not have been available or promoted to the fullest extent. The political agenda under Localism provides a clear steer that democratic local government needs to be an enabler of the 'Big Society' ☞. Many of Cherwell's elected members have a long track record of community activism dating back to long before they were elected. Democratically-elected councillors, representing their communities, have a unique role to play in mobilising community engagement and community led housing.
2. In January 2011, CDC committed to enable the establishment of a district-wide Community Land Trust (CLT) ☞. A CLT is a non-profit, community organisation run by volunteers that develops housing or other assets at permanently affordable levels for long term community benefit. In supporting the new CLT, the Council will provide the necessary 'start up resources' in terms of registering the CLT with the Financial Services Authority, support a formation management board and promote membership in the district. The proposal at the time of writing this strategy is that Cherwell CLT will develop and manage its own housing and wider community assets and empower/enable other community land trusts to be set up. It is vital that Cherwell CLT establishes a strong board, wide membership and robust business plan to enable it to be sustainable. This will require employing a dedicated development officer and an asset base early on in its formation.
3. As mentioned above, it is proposed that Cherwell CLT will provide an enabling role to small groups who want to develop housing. It is important to note that these may be groups who come together due to location (e.g. a particular village), but it could also include people coming together due to shared interest (e.g. the green agenda) or occupation. An example of this could be housing for armed forces personnel due to the strong MoD (Ministry of Defence) ☞ presence in Cherwell. In some instance there may even be groups who would want shared facilities or gardens ~ this is commonly known as 'co-housing' ☞ and is growth housing sector across the UK.
4. A key element of the 'Eco Town' at NW Bicester will be the creation of a Local Management Organisation (LMO) ☞, which as part of its wider role (set out in the glossary) will manage and maintain assets including community facilities and open space. Though Cherwell CLT has a district-wide remit, the 'spirit and vision' behind these two areas of development are closely aligned ~ i.e. investing in people and investing in land. It is therefore important that there is a close relationship formed to maximise shared learning and shared opportunities.
5. The Localism Act provides a number of specific measures to promote community led housing and planning. These include the development of Neighbourhood Plans and

Community Right To Build  Cherwell secured 'Neighbourhood Planning Front Runner Status'  to support a Neighbourhood Plan in Wroxton and a Local Development Order (LDO)  a Build!  self build housing scheme in Banbury. It is important that the Council promotes these new opportunities and shares learning so that as time goes on capacity and expertise is built up both in the community, with local partners and within the Council.

#### **Actions:**

1. Ensure training and support is provided to elected members to enable them to promote and mobilise community led housing in their wards.
2. Support the establishment and development of Cherwell Community Land Trust (CLT).
3. Support the establishment and development of a Local Management Organisation at NW Bicester and explore synergies between this and Cherwell CLT.
4. Support the Neighbourhood Planning Front Runner Projects and develop a culture within the council which promotes and supports neighbourhood planning and community led housing.
5. Promote Cherwell CLT across the wards in the district and with specific groups, including armed forces personnel.

### **Developing housing in town centres and urban areas in need of regeneration**

As referred to in the introduction, the relationship between economic development and housing development is growing closer and closer and the two are mutually dependent. The need to take a joined up approach is crucial if we are to maximise outcomes for the local economy and for housing delivery.

#### **Opportunities and Challenges:**

1. As part of the wider work of the emerging core strategy, master plans for both Banbury and Bicester are being drawn up to identify sites for development and regeneration. Priority areas for Banbury include:
  - Bolton Road (Banbury)
  - Canalside (Banbury)
  - The 'Cultural Quarter' (Banbury)
  - The four sites surrounding the Fairway/Orchard Way roundabout (Banbury)
  - Areas within Bretch Hill

Though these sites are not adjacent, they do relate to each other in terms of land ownership, local services and social housing ownership. There is also potential for 'package' deals in land acquisition, and cross-subsidy through a co-ordinated approach to finance and leveraging in external investment. They should therefore not be looked at in isolation but collectively ~ even if timescales for delivery may vary between sites.

It is a generally accepted principle that the local community should be involved in the development of ideas affecting the regeneration of the district/an area. Under the Localism Act this 'people power' brought to the forefront. Whereas in the past the community have been 'consulted' when ideas are worked up by 'professionals', under localism local people must be involved right at the beginning when the vision for a locality is formed. The ethos of neighbourhood planning should therefore be at the heart of all programmes of work associated with regeneration. Consideration should also be given to final land ownership and opportunities for this to be owned through local groups or through the emerging Community Land Trust.

2. CDC and partners have placed particular emphasis on investing in areas which have traditionally known lower levels of employment ~ this programme of work is known as Brighter Futures in Banbury ☞. Housing can play an important role in addressing inequalities through:

- de-commissioning stock which is beyond refurbishment
- refurbishing stock
- bringing empty properties back into use
- using allocations policies and local lettings plans to prioritise people in employment or education
- targeted financial inclusion initiatives
- attracting external investment (e.g. HCA funding) which can be used as leverage for other funding including private sector, charitable trusts and public sector funding.

It is crucial to mitigate estates becoming 'brand deserts' and it is important to attract recognised high street brands. This creates positive outcomes on the morale and wellbeing of the area, reducing stigmatization and bringing new people in the area as shoppers and residents ~ driving up positive perceptions of the locality. However, in doing this there can be challenges in making this kind of investment attractive for the private sector which may entail CDC taking on greater involvement through:

- Master planning ☞ and facilitating neighbourhood planning ~ in partnership with other stakeholders, most importantly the local community
- Reducing the risks with regeneration projects, or possibly creating 'oven ready' sites through land assembly (including using/threatening Compulsory Purchase Orders (CPOs) ☞ where necessary), cleaning up contaminated land and supplying it with basic services.
- Sharing risk (and of course reward) through an investment partner approach to regeneration sites, whereby the nature and the return on investment (short and long term) is agreed by partners to enable a scheme to be delivered which is viable. There are a growing number of examples whereby local authorities transfer land into a joint venture, the developer manages the planning process and develops a number of the sites where planning permission is permitted with the remaining permitted sites sold on to other parties.

3. Town centre housing can provide a significant contribution to both the day and night time economy and enable residents to use public transport through 'transport hubs' of local rail and bus stations. There is potential for providing housing in empty properties above shops (living over the shops ~ LOTS), former garage sites and through converting former public and commercial buildings that are long term empty ~ i.e. five years or more. The importance of enabling a thriving town centre is high on the political agenda, shown through the Prime Minister commissioning Mary Portas to write a Review of the High Street ☞. Mary Portas has created a concept of 'Town Teams'

which involve everyone who wants to promote their town. It is therefore important to engage all stakeholders in taking forward plans for town centre housing.

4. Concern has been raised by elected members that there are areas in the district with low density housing where there are opportunities for better use of certain sites. This may present an opportunity to increase housing delivery, but would require extensive consultation and appraisal.

#### **Actions:**

1. Ensure housing contributes to a joined up approach to regeneration through being part of a project group approach.
2. Promote opportunities for meaningful community participation at the start and throughout regeneration projects
3. Commence a review of all wards in Brighter Futures to ensure the potential role that housing can play in addressing inequalities is maximised.
4. Carry out a cost-benefit analysis of the options available (including de-risking land) to the council in undertaking a greater role in regeneration to attract inward investment from the private sector.
5. Explore all potential residential development opportunities within the town centres in Cherwell. Assess issues such as separate access to properties above shops and undertake appraisals of opportunities to inform priorities. Ensure residential development enhances economic development and explore opportunities for joint funding of mixed use developments.
6. Map potential areas of low density and undertake appraisals to assess if there is business case of redevelopment. Should a business case be proven, an extensive programme of work will need to be established in close consultation with owners, tenants and the local town councils.

## **Bringing empty properties back into use for housing**

Empty properties is high on the government agenda and in times of austerity local people are taking a growing interest in empty properties and challenging CDC to bring them back into use for affordable housing.

### **Opportunities and Challenges**

1. The majority of homes only become empty short term ~ for example during probate, protracted sale or extensive refurbishment. This is reflected in the local picture in Cherwell as at March 2012:
  - 567 homes empty for 6 months or more.
  - 393 empty for at least 12 months
  - 230 empty for 2 years or more
  - 53 properties (**9% of the total**) empty for 5 years or more
2. Empty homes become a real problem when:

- They have been empty for over two years (as this is a missed opportunity for local housing)
  - When they fall into a state of disrepair
  - When they are 'strategically significant' due to importance (e.g. listed buildings), location, size or potential for redevelopment.
  - They attract anti-social behaviour and local crime and have a negative impact on the local economy.
3. The Government has introduced or is consulting on a range of measures which include incentives and penalties:
- Empty homes brought back into use will qualify for the New Homes Bonus. The Government is match funding the Council Tax on long-term empty properties brought back into use for the following six years.
  - At the time of writing this strategy there is consultation on an 'empty homes premium' to be added to council tax, payable if a home is left unattended for more than two years. Receipts from this additional tax can be used to bring homes back into use.
  - Government is encouraging private landlords and housing providers to use funding attached to the Green Deal to renovate empty homes.
  - Funding has been made available through the HCA. At the time of writing this strategy, CDC has just secured HCA funding from 'routes' to bring properties back into use:
    - Through our investment partner status for the Build! ® programme
    - Through a regional bid for flexible home improvement loans.
4. As well as empty homes, there are empty properties which were previously commercial or public sector in use. Subject to this not conflicting with economic development priorities there is potential to convert some of these into residential properties to bring them back into use ~ particularly those which have been empty long term (over ten years) and are strategically located.

#### **Actions:**

1. Promote CDC's holistic approach to dealing with empty properties which includes enforcement and incentives.
- Enforcement:
- Powers to deal with physical conditions
  - Compulsory Purchase Orders (CPOs) ☞
  - Empty Dwelling Management Orders (EDMOs) ☞
- Incentives:
- Flexible Home Improvement Loans ☞ (without nominations)
  - Leasing/brokering with an RP
  - Landlords Home Improvement Grant ☞ (with nominations)
  - HCA Grant with leasing/management arrangement with an RP (with nominations)
  - Voluntary sale
  - Advice
2. Using the holistic approach outlined above, undertake appraisals of those properties in the district which have been longest the empty or which are strategically significant. Use this appraisal to secure necessary funding, use necessary enforcement and

incentive approaches and broker necessary partnerships to bring properties back into use.

3. Maximise the potential income streams available for bringing empty homes back into use and co-ordinate these to ensure they are reinvested into other empty homes to deliver an ongoing programme of intervention.
4. In partnership with colleagues in Economic Development identify former commercial/public sector properties which are long term empty and no longer needed for employment use and could be brought back into use as residential properties.

## Rural Housing

In 2008 the Government commissioned the Living Working Countryside Matthew Taylor Review of the rural economy and affordable housing. This found that while people working in rural areas tend to earn significantly less than those working in urban areas, rural homes are more expensive than urban homes. The popularity of rural areas and the migration from urban areas adds to the pressure on rural housing affordability. This has been recognised for some time in Cherwell, hence the resources dedicated to supporting rural housing delivery. However, there are some new challenges and opportunities which are upon us and outlined in the sections that follow.

### Challenges and opportunities:

1. Housing in rural areas has traditionally been developed through The Oxfordshire Rural Housing Partnership (ORHP) whose main partners are ORCC, OCHA and Sanctuary Housing. The partnership has been successful in developing a number of schemes on rural exception sites, but there is a growing sense that there may be additional approaches and opportunities which we can develop going forward.
2. A district-wide Community Land Trust (CLT) is being established in Cherwell. This is intended to mobilise community led housing and compliment RP led development. Though CLTs are not in themselves new, the concept may be new to local parish councils and community groups, so there will be a need to promote Cherwell CLT within rural Cherwell.
3. Housing needs surveys in villages provide a useful evidence base to enable parish councils to make informed decisions about development. There is a growing need for a programme of surveys to be undertaken to enable a swifter response to planning applications and a proactive approach to bring sites forward where appropriate.
4. Current Rural Exception Site policy restricts rural development to the delivery of affordable housing only. This has the advantage of reducing land values (and knock-on affordability) but has the disadvantage of a reduced number of sites coming forward. Provisions under the draft National Planning Policy Framework (NPPF) give local councils greater flexibility to set out their own approach to delivering rural housing, including allowing for an element of market housing where this would facilitate significant additional affordable housing to meet local requirements. An appraisal of each site will be needed to ensure a) there is evidenced local housing need b) land prices are not inflated and c) such sites are only brought forward in sustainable locations that are in close proximity to services and transport links.




5. A small number of local authorities are introducing a district-wide single plot 'rural exception policy' approach that gives consent for houses that may otherwise be refused on the edge of villages or in settlements. These properties are limited in size and resale value to ensure they remain affordable in perpetuity. These are particularly beneficial in very small villages and hamlets, which would not be sustainable enough to take on a larger development. A useful example is Shropshire, who have seen significant delivery through this and have promoted and empowered communities to identify sites and have produce their own 'build your own affordable' home information pack.


#### **Actions:**

1. Review Cherwell's role in the Oxfordshire Rural Housing Partnership in the light of the changing planning and funding environment.
2. Promote Cherwell Community Land Trust with parish councils and residents in rural areas as a complimentary form of housing and asset ownership. This will include recruiting people from rural areas to be members of the CLT.
3. Review the current approach to housing needs surveys in rural areas to ensure the Council has sufficient evidence or need at Parish level.
4. Review the risks and benefits of changing the Rural Exception Site policy to:
  - Allow limited open market housing to facilitate significant additional affordable housing to meet local requirements.
  - Promote single plot rural exception sites.

## **Developing high quality and environmentally sustainable low carbon homes**

This section relates to new build homes. Increasing the environmental sustainability of *existing* homes is covered in Strategic Priority Four.

The **National Planning Policy Framework (NPPF)**  includes a presumption in favour of sustainable development. Sustainable development means maintaining a balance between economic, environmental and social concerns. Sustainable does have a legal and technical force (European and National Law) which shows sustainability as meaning meeting the needs of the current generation without depriving the next. Social and economic sustainability is dealt with under Strategic Housing Priority Two.

The UK has pledged to cut carbon emissions by 80% by 2050. To help achieve this target, all new homes built from 2016 must be zero carbon, although the government altered its definition of this earlier in the year to include homes that meet level 5 as well as level 6 of the Code for Sustainable Homes (CSH) . The government's CSH uses a 1 to 6 rating system, with homes meeting level 6 being zero carbon and displaying very high levels of sustainability in other aspects, including water efficiency. Since May 2008 it has been mandatory for all new homes to be issued with a rating. From 2010 the government will expect all new homes – affordable and market - to meet the energy and water efficiency requirements of level 3.

It remains important to ensure housing remains at a good standard including space standards to ensure that it meets the needs of current and future residents.

### **Opportunities and Challenges**

1. There is concern amongst a number of house builders nationally that zero carbon homes are too expensive to build (Sheffield Hallam University).
2. It is important that the emphasis is not just on bricks and mortar but also the behaviour of the person living in the home. Residents need to be aware of the best ways to use the facilities that can improve carbon emissions.
3. The Exemplar (first 300 homes) phase at NW/Eco Bicester provides Cherwell with a fantastic learning opportunity to:
  - Look at different forms of construction and learn which forms prove more cost effective to deliver and replicate elsewhere in the district
  - Look at design of technology and seek feedback from residents of the properties developed early on in the site so that design can be improved going forward
  - Understand the 'people' side of an eco development and the wider challenges encountered in seeking to encourage a 'green' lifestyle.
  - Ensure that new housing provision is of a high standard and meets defined requirements such as the HCA design and quality and lifetime homes standards.

### **Actions:**

1. Use the learning from the Exemplar phase at NW Bicester to help inform future development of sustainable homes in Bicester and across the district. In particular undertake research into the cost of building zero carbon homes and how these costs can be reduced through different models of delivery, construction methods and locally manufactured materials.
2. Develop training for local people on the use of green technology and seek to improve design and use-ability.
3. Ensure feedback from tenants/home owners from the demonstrator projects and Exemplar Phase at NW Bicester informs improved design with the technology on subsequent development phases.
4. Ensure through planning agreements that all new housing meets a minimum standard for internal and external requirements and that all affordable rented housing meets lifetime homes standards where ever possible.

### **Gypsy and traveller sites**

The Housing Act 2004 requires local authorities to assess and make provision for the accommodation needs of Gypsies and Travellers.

### **Opportunities and Challenges**

1. A new Gypsy and Traveller Housing Needs Study has recently been commissioned by Cherwell District Council to assess the level of local need for additional sites.

2. The district presently has a total of 51 pitches. Although the level of need that will be identified by the new Needs Study cannot be predicted, it is very possible that household growth and 'concealed need' (for example, overcrowding) will create a requirement for new pitches.
3. Guidance states that issues of sustainability are important and that in planning for new sites, LPAs should first consider locations in or near existing settlements with access to local services, e.g. shops, doctors and schools. DCLG's guidance (2008) on Designing Gypsy and Traveller sites advises that there is no one ideal size of site or number of pitches but that the experience of site managers and residents suggests that a maximum of 15 pitches is conducive to providing a comfortable environment which is easy to manage.
4. Under the HCA's Affordable Housing Programme, Traveller Pitch Funding is being made available to create new gypsy and traveller sites. If the recently commissioned study demonstrates a need for increased provision then either the Council (using its Investment Partner Status) or a partner RP could apply for funding and then work with a specialist provider to develop new provision, subject to identifying an appropriate site or sites.

**Action:**

Use the findings from the Gypsy and Traveller Housing Needs Study to inform the need for new provision of sites in the district and work collaboratively to support planning colleagues in identifying potential sites and sources of funding.

## **Strategic Housing Priority Two: Developing financially & socially sustainable communities**

Though the term 'housing is more than just bricks and mortar' may be a over-used phrase, it is a fundamental principle in delivering 'the bigger picture' and ensuring we don't create 'houses' but we create homes in which people can thrive. This Strategic Priority focuses on two 'non-bricks and mortar' themes which are a high priority for Cherwell in the coming years:

- Socially sustainable communities ~ particularly relevant in the light of the large strategic sites which are coming forward
- Financially inclusive communities ~ particularly relevant in the light of welfare reform and the growing importance of people securing employment if they are to access and maintain a home of their own.

### **Socially sustainable communities**

The Young Foundation argues that social sustainability should be seen as:

*“A process for creating sustainable, successful places that promote wellbeing, by understanding what people need from the places they live and work. Social sustainability combines design of the physical realm with design of the social world ~ infrastructure to support social and cultural life, social amenities, systems for citizen engagement and space for people and places to evolve”*

*(Design for social sustainability ~ Young Foundation<sup>1</sup> 2011)*

#### **Challenges and Opportunities:**

1. As a local authority we are in a strong position to be able to contribute to financially inclusive, sustainable communities. This is not about 'short fixes' through one-off grants or events, but through using the wealth of resources at our fingertips to empower and make a difference. Though our financial resources may be reduced, there are other resources we have to offer:
  - Our network of contacts in the community through elected members and partnership work, which we can empower and support to be part of a 'Big Society'
  - Our statutory powers including planning and housing which can contribute to place shaping in new developments and regeneration in existing developments
  - Our 'health and well being powers' which enable us to give financial assistance ~ either through our own resources or through leveraging external investment into the district
  - Our knowledge and skills which we can share with partners to work collaboratively
  - Our national contacts which we can learn from to replicate best practice and learn new approaches which can be shared with our local community

However, though a local authority does have this 'offer' communities will only be financially inclusive and sustainable through true partnership with other organisations and the communities themselves.

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<sup>1</sup> Young Foundation is a centre for social innovation based in London. The Young Foundation brings together insights, innovation and entrepreneurship to meet social needs.

2. Cherwell has a number of large strategic sites developing over the coming years. These include:

- Bankside Urban Extension
- Regeneration of Banbury Canalside
- NW Bicester Eco-town
- SW Urban Extension
- Former RAF Upper Heyford
- Gavray Drive
- There is also a planning application for the redevelopment of the MOD site at Graven Hill and further strategic sites are likely to be brought forward through the strategic land assessment process as part of the local plan.

There is a need for strategic housing and community development to support colleagues working in planning on the 'investment in people' and community development side of new developments. This takes time, much discussion and engagement with communities and a range of partners. Part of this also entails building capacity in developers and RPs to take on this role, through brokering relationships with the community, sharing local intelligence and sharing knowledge of best practice. This needs to be integral to negotiations on Section 106 Agreements and going forward with Community Infrastructure Levy.


The collaborative approach in preparation for NW Bicester has been an excellent example of this as the approach has been strategic, yet very 'grounded' through early engagement to develop strong links into the existing community in Bicester. The planning process for the Exemplar phase at NW Bicester has promoted good housing, high quality public buildings and spaces, local economic opportunities and design that supports sustainable living. Underpinning this is recognition that social sustainability requires a holistic, partnership approach which empowers both the existing community and new community. Significantly there has been much focus on the importance of community development and the recognition that it can:

- Help people settle into their new environments and get a sense of belonging
- Build networks with the existing community in Bicester
- Help forge strong links between residents to minimise dis-harmony
- Establish activities to prevent isolation, anti-social behaviour and to maximise health, well being and economic outcomes.

*Support that at the outset can seem relatively insignificant can have far-reaching consequences such as the availability of direct bus routes to connect people to local facilities and jobs; or micro-grants to support toddler groups, residents associations, sports teams, allotment clubs and community workers to bring together residents from different backgrounds. These factors shape how inclusive, safe and tolerant new communities feel for residents and have a direct impact on local issues and services.*

*(Design for social sustainability ~Young Foundation 2011)*

3. In new developments it is important to invest in people (as per points raised above), however it is also really important to recognise the importance of
- good design and layout to ensure safe and inclusive communities ~ including open spaces, proximity of services etc
  - phasing in new developments of community centres, shops and transport routes to ensure they are not left until last. Lack of places to meet can be detrimental to the social sustainability of new developments.

4. It is particularly important to recognise the role of faith groups in creating socially sustainable communities. CDC supported Oxfordshire Stronger Communities Alliance (OSCA)  in the publication "Building Better Neighbourhoods ~ the contribution of faith communities to Oxfordshire Life (2010), which provides some excellent examples of how the faith community has made a difference.

**Actions:**

1. Ensure Section 106 agreements on strategic sites include details of the sum to be sought for community development and details of how this will be managed. The requirements for community development will be laid out in the planning obligations SPD.
2. As part of a planning submission for strategic sites developers will be strongly encouraged to submit a plan which sets out their strategy for community engagement, development and capacity. This should cover:
  - The developer's approach to tenure-neutral community development to ensure consistency in service provision, equality of access and a cohesive community.
  - Proposals for how the developer will engage new residents of the development
  - Details of staff resources dedicated to community development
  - Proposals for setting up a community development fund
  - Proposals for the establishment and promotion of a range of sustainable activities for people of all ages resident in the development through partnerships with other organisations including:
    - provision for pregnant mothers;
    - provision for parents with new babies;
    - provision for parents with pre-school children;
    - after-school and holiday provision for school age children;
    - evening provision for young people;
    - provision for senior citizens;
    - provision to promote community cohesion ~ in recognition that there may be range of people from different ethnic communities
  - Proposals to facilitate sustainable opportunities for residents of the development to meet and network to include details on social events and formal resident meetings.
  - Proposals for facilitating and supporting sustainable volunteering activities including engagement with existing volunteer organisations and establishing new volunteering opportunities within the development.
  - Proposals to ensure the strategy will complement and promote other initiatives and programmes to maximise outcomes for financial inclusion, employment, education and training for residents.
  - A clear time-table for the delivery of the measures set out in the strategy with milestones anticipated.
3. Support RPs and developers to implement community engagement, development and capacity building through:
  - Brokering links with the voluntary sector, faith groups and public sector
  - Using sport and recreation as a tool to engage people and improve health outcomes
  - Sharing best practice
  - Monitoring agreed community engagement, development and capacity building strategies as set out above.
4. Ensure new developments take account of the importance of

- Good design and layout ~ including open spaces, secure design, proximity of services etc
  - Phasing in new developments of community centres, shops and transport routes to ensure they are not left until last.
5. Promote the role of the voluntary sector and faith groups in creating socially sustainable communities.

## Financially inclusive communities

It is absolutely crucial that we support people to access jobs and provide support for people to secure qualifications and skills to maximise their opportunities. Changes in welfare reform will make it increasingly harder for people in receipt of benefits and potential changes to the allocations policy (as outlined in Strategic Priority One) will mean that there are greater incentives to have a job.

### Challenges and Opportunities

1. Cherwell's Economic Development Strategy provides a strong emphasis on 'developing people' through:
- Creating employment
  - Accessing employment
  - Enhancing skills
  - Engaging the community.

Housing has a key role in supporting the Economic Development Strategy through the development process, procurement, securing inward investment, brokering partnership and highlighting strategic links. Examples delivered under previous strategies include:


- The Miller Road Project ~ providing construction training, foundation learning and support for young people who were not in employment or education
- YMCA Training Centre ~ brokering a partnership between YMCA Training and Sanctuary to deliver apprenticeships and foundation learning
- Orchard Meadows Extra Care Scheme ~ creating apprenticeship opportunities for local young people.

2. It is estimated that more than 9 million people in the UK are still missing out on some of the benefits of banking (FSA). Access to appropriate banking should lead to significant financial and quality of life benefits. Appropriate bank accounts are a route to:
- Better value financial services
  - Affordable credit
  - Savings products
  - Insurance
  - More affordable utilities and consumer goods through direct debits or standing orders
  - Payment cards that enable consumers to shop around online.

Appropriate banking products also reduce the less visible costs of financial exclusion ~ the time and money excluded consumers spend travelling to and queuing at branches or newsagents to pay their bills.

Welfare reform will reinforce the need for bank accounts and the Government has been exploring ways to promote this. There is a growing body of thinking supporting the

concept of 'Jam Jar Accounts' which allow customers to split their account balance into 'Jam Jars' for spending, saving and bill payment. The thinking is that 'Jam Jar Accounts' will support customers to improve their budgeting and play an important role in facilitating the planned introduction of Universal Credit by supporting vulnerable consumers to budget and pay bills. It is important that CDC and partners pay attention to changes and new models of best practice coming through nationally so that these can be promoted locally to residents.

3. Under the reforms many households in social housing will experience a reduction in their housing benefit, potentially leading to financial problems and making them vulnerable to high cost door step lenders and loan sharks, which could also be a threat to their rental income and risk of homelessness. This reinforces the importance of the work to help low income households access financial advice and services such as credit unions . Most credit unions promote savings alongside borrowing by encouraging members taking out loans to pay a slightly increased loan repayment in order to build up a small savings pot whilst paying off the loan. Although there has been research and feasibility work undertaken at a county level into the viability of establishing a local credit union, there are currently none operating in the district and this is a matter of concern for CDC and its partners.
4. Association of British Insurers has found that a third of people living in social housing do not have contents insurance, despite the fact that they
  - Are twice as likely to be burgled as those who own their own home
  - Arson attacks are 30 times higher in lower income communities
  - Low income families are eight times more likely to be living in areas at higher risk of flooding
  - Many RPs offer Tenants Content Insurance (TCI) a low cost Home Contents Insurance product that's specially designed for tenants, however, despite it being low cost only 12 – 15% of tenants take this up.
5. The voluntary, faith and community sector play a huge role in financial inclusion. There is a double win here as the actual activity of volunteering improves employability, but many of the actual services provided by the sector contribute to financial inclusion. Key examples include:
  - Furniture recycling projects
  - Food banks
  - Volunteer car driving schemes
  - Volunteer brokerage
  - Debt and money advice
  - Relationship counselling.
6. From 1 April 2012 a newly commissioned debt, volunteer brokerage and volunteer car driving scheme will be delivered across Cherwell by Banbury CAB and a range of partners including Bicester CAB, South Northants Volunteer Bureau, Aspire and ORCC. This service will operate out of three locality centres (Banbury, Bicester and Kidlington) and serve the whole district. The aim is for an equitable, consistent and high quality service which compliments and works in partnership with other voluntary sector and public sector advice and support services.

## **Actions**

1. Maximise opportunities to create employment and education opportunities through housing development and housing management. This entails using all forms of



influence including the planning process, commissioning housing related services, partnership frameworks and procuring works and services for development. Promote this through partnerships and procurement and build into all housing-led contracts including works and commissioned services.

2. Explore the full potential of the Build! ® programme to enhance resident's employment and education potential, through the direct self build experience, related training and opportunities negotiated with contractors and sub-contractors for employment and apprenticeships.
3. With partners attempt to establish the level of residents who do not have or use a bank account. Note emerging best practice in supporting residents to establish bank accounts and promote this through partnerships opportunities.
4. Launch and promote access to a credit union for Cherwell residents ~ possibly in partnership with a neighbouring authority. This will entail establishing links with credit unions operating in neighbouring districts and assessing which credit union has the greatest capacity to extend its services to residents of Cherwell and the level of investment required for this to be implemented. To maximise take up, the launch will require a range of partners (including RPs, the faith sector and public sector) to sign up to an implementation plan.
5. Support Cherwell's Voluntary Sector Forum and promote voluntary sector agencies who deliver services which promote financial inclusion.
6. Support and promote the launch of the district-wide advice, volunteering and volunteer car driving scheme in Cherwell.

## Strategic Housing Priority Three: Providing housing for our most vulnerable residents

It is important to recognise the needs of particular groups in Cherwell who have additional housing and housing related support needs due to vulnerability due to age, disability or exposure to abuse.

There is a good range of specialist accommodation and housing related support in the district which is in both general needs and purpose built housing. Some of these are simply designated homes (often with adaptations) and others come with a funded package of support services.






<b>Group</b>	<b>Scheme</b>
People with physical disabilities and sensory disabilities	<ul style="list-style-type: none"> <li>• Supported purpose built housing</li> <li>• Adapted housing</li> <li>• Home Improvement Agency (HIA) ☐</li> <li>• Disabled Facilities Grants (DFGs) ☐</li> </ul>
People with learning disabilities	Shared houses (own bedroom with shared kitchen and living room) <ul style="list-style-type: none"> <li>• Independent housing with floating support ☐</li> </ul>
People with mental health problems	<ul style="list-style-type: none"> <li>• Shared houses (own bedroom with shared kitchen and living room)</li> <li>• Transitional (two year) dispersed housing with floating support</li> </ul>
People with drug or alcohol problems	<ul style="list-style-type: none"> <li>• Transitional (two year) dispersed housing with floating support</li> </ul>
Young people leaving care and/or at risk of homelessness	<ul style="list-style-type: none"> <li>• Transitional (two year) dispersed housing with floating support for looked after young people ☐</li> <li>• Banbury Foyer ☐</li> <li>• Oxford House, Bicester ☐</li> </ul>
Young parents	<ul style="list-style-type: none"> <li>• Rachel House, Banbury ☐</li> <li>• Lucan House, Bicester ☐</li> </ul>
Victims of domestic abuse	<ul style="list-style-type: none"> <li>• Cherwell Refuge ☐</li> <li>• Floating support, outreach and group work</li> <li>• Sanctuary Scheme ☐ (enhancing the security measures in the homes of victims of domestic abuse)</li> </ul>
Older People	A range of provision across the district, including: <ul style="list-style-type: none"> <li>• Sheltered Housing ☐ ~ off site warden with emergency alarm (Alert Service ☐) plus mobile response</li> <li>• Sheltered Housing ~ resident Manager plus emergency alarm (Alert Service)</li> <li>• Sheltered Housing ~ non-resident estate manager (Weekdays, 8.30am-4pm only). Alarm call system linked to control centre outside office hours.</li> <li>• Extra Care ☐ ~ private sector and affordable</li> <li>• Care Homes ☐ ~ private sector and county council owned and managed</li> <li>• Home Improvement Agency (HIA)</li> </ul>

There are a raft of changes happening at a national and local level and the section below sets out the main challenges and opportunities which we believe are particularly pertinent to Cherwell over the coming years.

### **Challenges and opportunities:**

1. A significant amount of the supported housing provision in the district is funded through Oxfordshire's Supporting People ☐ funding programme. This programme has faced significant cuts in recent years. Though the Government has said it is committed to the Supporting People programme, the funding is not ring-fenced, making it vulnerable to future cuts ~ particularly if there is a change in county priorities. It is therefore crucial that Cherwell retains its strategic role with the programme and works closely with local providers in scenario planning in relation to potential changes and/or further reduction in funding.
2. The Health and Social Care Bill ☐ confirms that each local authority will have a duty to establish a Health and Wellbeing Board ☐ which will lead on the strategic co-ordination of commissioning across the NHS, social care and related children's and public health services. The current climate requires a resilient approach to keep housing high on the agenda and with key trends such as increased levels of mental health and an ageing population coupled with welfare reform, never has the role of housing been so important in people's health and well being. It will be really important to ensure housing provision and housing related support is firmly on the agenda of the Health and Wellbeing Board.
3. Some of the buildings currently used for supported housing do not lend themselves well in terms of layout and location. Good design and location of buildings can reduce service costs, which is even more pertinent in the light of the demand on scarce resources. This includes co-location (such as extra care schemes located nearby to other supported housing schemes) and 'designing out' anti-social behaviour through CCTV, single access points etc. Good design and location can also make it easier to deliver more flexible funding arrangements. **Personalisation** ☐ will bring about a greater increase in personal budgets and in many longer term services we may see integrated support and care budgets and reductions in block contracts.
4. It is crucial in planning negotiations on strategic developments that provision of housing for people with supported housing needs and/or specific mobility requirements is taken into account. Such negotiations must take account of issues of layout and design (as detailed above) but factor in a range of uses/target groups to mitigate any issues with revenue streams. New developments take years and over this time revenue funding programmes may change so provision needs to be flexible.
5. There are opportunities to address the pressing demands of budget reductions by focusing on preventative services ☐ which in turn offer much more choice and control. The cost of rehabilitation or residential care can cost in the region of ten times as much as supporting a person to remain in their own home. Ongoing dialogue between district and county councils is important to ensure that we continue to support a preventative agenda around health and care despite changes to supporting people funding.
6. There has been a long history of partnership between Cherwell District Council and Oxfordshire County Council for the provision of housing for people with supported housing needs. This has included provision for vulnerable young people, people with learning difficulties, people with substance misuse problems and people with mental health problems. Whilst this has been very positive, it has been developed to meet

specific needs rather than within an overall strategic approach. We are now seeking to formalise working arrangements to make best use of available resources and to try to meet these needs with a context of an acute affordable housing shortage for all client groups. This essentially means looking at a strategic approach to local needs, to joint commissioning and reviewing the assets and resources both parties can bring to the table for the benefit of local people.

7. Cherwell District Council's main role in delivering housing and housing related support to vulnerable people is strategic ~ enabling and commissioning partners to undertake service delivery. However, there are two key areas of direct service provision delivered by the council:
  - Disabled Facilities Grant (DFG)  is a mandatory grant used to fund a range of mandatory and discretionary adaptations up to a maximum of £30,000 in qualifying cases. Funding for DFGs is provided by CDC and DCLG. CDC has produced a Disabled Facilities Grant Policy that seeks to make the best use of the resources available through better options advice early on and utilising other sources of funding such as equity release schemes and funding from registered providers. It also seeks to introduce clarity into the decisions the council has to make on eligibility.
  - The Home Improvement Agency (HIA)  provides practical help with DFG applications and delivery as well as with small repairs and essential repairs (by means of essential repairs grant) to owner-occupiers and tenants who are aged 60 or more, or are registered disabled, or are suffering from long-term ill-health. Funding for the HIA comes from Oxfordshire County Council, Supporting People funding and fee income. As mentioned in point one above, the future of Supporting People is still uncertain and it is therefore important to develop a business plan for the HIA to enable it to be self-sufficient through increasing the range of services and attracting increased fee income.
  
8. The table on page 34 illustrates the range of provision for older people. Cherwell was one of the first authorities in the country to produce a dedicated 'Older Person's Housing Strategy' which has pioneered new provision in the district (such as Extra Care) and innovative solutions to improve access to information and support. This includes the 'Choices for Older People' booklet  and 'downsizing' initiative with Sanctuary Housing  and Age UK  to provide practical support and incentives for older people to moving into smaller homes and free up larger homes for families. The importance of developing further provision for the growing population of older people in Cherwell cannot be overstated. A continuum of provision is needed and market engagement is essential to deliver the right provision and to ensure future residents understand the benefits and restrictions of what is available. Particular challenges include:
  - Provision of housing for people who could 'downsize' to smaller accommodation. This is beneficial to the resident (less maintenance and lower fuel costs) and to the wider community (increased larger provision for families). However, many people do not want to move out of their home and the 'offer' must therefore be very attractive. Research suggests the 'Cherwell Offer' must include:
    - Advice and information on the options available
    - Practical support with moving (removals, cleaning, decorating)
    - Attractive properties in desirable locations. Many older people want to retain a spare bedroom. This can be an issue in relation to housing benefit, so some thought on design and layout must be given ~ e.g. could a dining room double up as a spare bedroom?

It may be useful to take note of emerging new models for people who want to downsize such as the FreeSpace Pilot <sup>1</sup>. Under the scheme, councils arrange for elderly people to move into rented homes or sheltered housing and then take responsibility for maintaining and letting their property at an affordable rate.

- Developing a flexible model of specialist housing for older people. The three extra care housing schemes established to date in Cherwell have been of an excellent quality. Market engagement to date suggests that there are concerns from the customer around cost. The 'offer' of Extra Care is excellent, but new models may need to be developed which create options for people to 'buy' into the elements of the service that they want. A range of provision is needed that provides choice about the level of service and facilities on offer.
- There is an urgent need to review the stock of sheltered housing owned and managed by Registered Providers. This relates both to the physical buildings themselves but also the services for residents. There is evidence that sheltered housing can still be an attractive option for many older people but needs to be good quality housing that can support people's independence.
- Advice and information for older people is provided primarily through Age UK as a delivery partner for the national programme First Stop <sup>2</sup>. There are also a range of other providers who give advice including other voluntary sector agencies. There are also a range of methods in which advice is given ~ such as online advice, the 'Choices for Older People' booklet and so on. Such advice is often funded through short term grants and there is a need for a longer term approach to ensure advice and information services for older people are co-ordinated and sustainable.
- Though the Older Person's Housing Strategy has now come to an end, it will be important to retain a strategic oversight of older person's services and continued input from the Older Person's Housing Forum <sup>3</sup> to maximise opportunities and make the best use of resources available.

#### **Actions:**

1. Undertake scenario planning with providers of supporting-people funded services in the District to map out impact of changes/reductions in funding. This will require exploring potential re-modelling of services and alternative sources of revenue funding. It is important that this is a partnership approach involving colleagues from health and social care and in the case of young people, Children and Young People's Services.
2. Retain involvement with Oxfordshire Supporting People Commissioning Body and Core Group and ensure the needs of residents in Cherwell are fully understood and promoted to maximise resources for the district.
3. Ensure housing provision and housing related support is firmly on the agenda of the Health and Wellbeing Board and emerging strategies relating to health and social care. This ideally requires housing representation on the Health and Wellbeing Board, or for partnerships such as Supporting People to submit papers for the Board to consider.
4. In partnership with local RPs, undertake a review of all housing stock used for supported housing (including sheltered housing), to include:

- Location
- Size
- Layout and design ~ including impact on management
- Cost
- Standards
- Service Provision
- Demand

Use the findings of this review to inform an investment plan, which may include de-commissioning, refurbishment, remodelling and developing new provision.

5. Work with colleagues in health and social care and service providers to fully understand the impact of personalisation on local residents in Cherwell and implications for supported housing in the district.
6. Work with partners to establish whether there is a business case to increase and/or re-model prevention services the potential savings to the NHS that such provision can deliver.
7. Continue to promote and deliver DFG programme in Cherwell. Undertake a review of the scheme to:
  - a. Assess the potential savings that the DFG programme delivers for health
  - b. Assess the impact of new forms of supported housing delivery (e.g. Extra Care Homes) upon the relationship referrals to the programme and the potential relationship between CBL and the DFG programme.
8. Produce a business plan for Cherwell's HIA to enable it to be self-sufficient and not reliant on Supporting People funding. This could include expanding the range of services, securing an appropriate level of fee income and offering services to neighbouring authorities.
9. Produce and implement a market engagement strategy with older people in relation to the full range and options for housing. This will therefore include as a minimum sheltered housing, downsizing and extra care. Use the findings of this to inform future commissioning and promotion of new schemes going forward.
10. Map all existing advice services and the resources needed to deliver these. Explore opportunities for sustainable advice services including potential relationship with other services such as the HIA.
11. Maintain a strong strategic role, working in partnership with the County Council and the NHS and service providers to give leadership in the development of housing and housing related support for older people. Ensure this goes hand in hand with engagement of older people through the Older Persons Housing Forum.

## **Strategic Housing Priority Four: Ensuring homes are safe, warm and well managed**

This strategic priority relates to investing in our existing stock. Though the delivery of new provision is important, we must not lose sight of the fact that we want our existing stock to be well managed and looked after so that it can be of benefit for future generations. Strategic Housing Priority Four covers:

- Maintaining physical standards within housing
- Affordable warmth and sustainable energy
- Housing management and regulation of social housing

### **Maintaining physical standards within housing**

Poor housing conditions impact on the health and well being of residents who live in them and the house values of surrounding properties. For example excessive cold has been identified as a factor in premature deaths and lack of appropriate adaptations can have a significant impact on a person's ability to remain independent. Sometimes overlooked is the impact that a safe secure home can have on people's mental well being.

### **Challenges and opportunities**

1. Cherwell's Private Sector Housing Team is very proactive in addressing poor housing conditions and supporting local landlords and home owners. The range of measures includes:
  - Advice and information on housing standards for anyone ~ across all tenures
  - Communication of best practice and opportunities to landlords through Cherwell's Private Sector Landlords' Forum and Cherwell Landlords Newsletter
  - Partnership with the National Landlords' Association (NLA) for an accreditation scheme for landlords in Cherwell
  - Support and incentives for landlords and home owners through the provision of grants and flexible home improvement loans
  - Enforcement to landlords and home owners using statutory powers

The work of Cherwell's Private Sector Housing Team undoubtedly makes a huge contribution to the quality of life of residents and it is important that this work is highlighted in the emerging priorities of the Health and Wellbeing board ~ as mentioned in Strategic Housing Priority Three. As well as improving standards, the role of the Private Sector Housing Team also contributes to raising landlord confidence which in turn contributes to the increase of supply, as documented in Strategic Priority One.

2. The work of the team is partly responsive (to calls from tenants and owners) but also proactive. The proactive work is informed through the District's stock condition survey. DCLG recommend that a stock condition survey is commissioned every four years in order to ensure we have the detailed information we need. Our latest private sector housing survey was undertaken in 2009. Findings included the fact that:
  - More than one in every ten homes in the district has at least one serious (health affecting) hazard
  - Almost thirty percent of homes in Cherwell fail the decent homes standard
  - Principle hazards are Excess Cold, Falls Associated with Steps and Stairs and Damp and Mould Growth.

- The main cause of failure is poor state of repair but there are also significant numbers of decent-homes failures associated with serious hazards and inadequate thermal comfort.
- There are an estimated 13,755 vulnerable households in the district (one in four of all households) of which a quarter live in homes which fail the decent homes standard. More than two-fifths are in fuel poverty.

It is important that the outcomes from this programme of work continue to be promoted and that an updated stock condition survey is commissioned in 2013. However, one weakness of previous stock condition surveys (on the grounds of cost) is that they do not allow us to focus on particular locations, which would be useful in future given that the findings of the last one suggested that many of the people in fuel poverty are vulnerable.

3. Cherwell's Private Sector Housing Team work across all tenures and it is important to note that at the time of the stock condition survey 15% of stock owned by Registered Providers (RPs) failed to meet Decent Homes Standards ☐.
4. All social landlords will be required to offer opportunities for tenants to be involved in maintenance services from April 2012 under a scheme branded as 'Tenant Cash-back ☐'. The government has stated that organisations will have to start their own schemes but has not been prescriptive as to what form this will take. There are a number of national pilots in place at the time of writing this strategy, which may inform how local stock-holding RPs deliver this opportunity in Cherwell.

#### **Actions:**

1. Promote the health and wellbeing outcomes delivered through the interventions of the Private Sector Housing Team's work on improving housing conditions through a cost benefit analysis.
2. In 2013 commission a new Stock Condition Survey. As part of this commission a more detailed assessment of the three wards which experience the highest levels of deprivation. Investigate how far data can be linked to information on health and well being such as the Joint Strategic Needs Assessment.
3. Undertake a review with stockholding Registered Providers (RPs) to look at their plans for investment in their stock to ensure that the properties in worst condition and the most vulnerable households are being prioritised.
4. Share learning from national 'Tenant-Cash-Back' pilots and examples of best practice locally to deliver the best outcomes for local people in balancing financial opportunities, training opportunities and consistency in standards for repairs and maintenance.

### **Affordable warmth and sustainable energy**

Sustainable energy is about delivering affordable energy with reduced environmental impacts in ways that are financially viable. This helps to tackle fuel poverty, contributes to fighting climate change and boosts economic benefits to communities and businesses alike. Strategic Housing Priority One included reference to sustainable new build. However it is worth noting that existing homes are responsible for over a quarter of carbon emissions (source: Carbon Trust). Under Strategic Housing Priority Four we are therefore looking at improving the energy efficiency of *existing* homes. The latest stock condition survey has



identified unsatisfactory insulation and heating as the single most important house-condition issue, with an estimated ten percent of households living in fuel poverty ☐. The most recent data provided by DCLG relates to 2009 and suggests that 10.8% or 6092 households in Cherwell in fuel poverty.

Cherwell's Private Sector Housing Team uses its range of interventions (advice, support and enforcement) to tackle fuel poverty in the district. This includes grants for insulation and central heating, being a member of the board of partnership with the Flexible Home Improvement Loans Partnership (and thus brokering this opportunity for local people) and jointly commissioning the Affordable Warmth Network ☐ so that local residents can access advice and information on affordable warmth. From October 2012 much of this activity will fall under the Government's new approach ~ the Green Deal ☐. The Green Deal Scheme aims to make it possible for homes and businesses to have energy efficient improvements at no upfront cost to them. Energy efficient improvements include:

- cavity wall insulation
- loft insulation
- solid wall insulation
- condensing boilers
- floor insulation
- draught proofing
- energy efficient glazing
- electric storage heaters
- photovoltaic (PV) panels ☐
- ground source heat pumps to be installed

The Government have pledged £200m to kick start the Green Deal Scheme. Central to the Green Deal is a finance mechanism that will allow access to the finance needed for the improvements with repayment, in instalments, attached to the electricity bill. There is a 'golden rule' that the savings on the energy bill must be the same as, or greater than, the cost of the work. There will also be extra help for those on low incomes and those in hard to treat properties. The new Energy Company Obligation (ECO) ☐ will work alongside the Green Deal to provide additional support to vulnerable households so that the golden rule is met. This is particularly applicable to certain measures such as solid wall insulation where the high cost of the measure may not ordinarily meet the Golden Rule.

## **Challenges and opportunities**

1. A number of 'Green Deal Providers' are now entering the market. Cherwell has for a number of years worked with USEA ☐ (a not for profit regional energy agency) on affordable warmth. USEA is creating a Community Interest Company (CIC) ☐ to act as a Green Deal Provider for a regional Green Deal which Cherwell has an opportunity to be part of. Over the coming months CDC will need to make a decision as to whether it actively engages with USEA or an alternative Green Deal Company and it needs to decide the level of investment it wants to make in Green Deal all up.

Although Green Deal is designed to be a market based opportunity, there is a strong business case for Local Authorities to be key players:

- Cherwell (as an Energy Conservation Authority under the Home Energy Conservation Act 1995) has for fifteen years worked to improve the energy efficiency of all housing stock in our area.
- This provides an opportunity to improve health and economic outcomes for local people:

- Affordable warmth (improving the energy efficiency of housing will generally make it cheaper to run)
  - Health outcomes (reducing health and social care needs)
  - Potential to create the opportunities for local training employment to service this emerging need for skills and trades.
  - Furthermore, Local Authorities themselves could see Green Deal as a financing opportunity. By making funds available for a CIC to administer, the Local Authority could achieve the double dividend of both achieving a fair return for its invested money as well as ensuring that householders and businesses can access competitive, trusted and reliable finance.
2. The interface between Registered Providers and Green Deal is likely to vary dependent on the RP. However, many RPs are now delivering retrofit measures to improve the energy efficiency of their stock and reduce the number of tenants in fuel poverty. Many are undertaking this as part of their overall asset management programme.
  3. Future funding for the Affordable Warmth Network is uncertain. Access to accurate information and advice is an important element of addressing fuel poverty ~ especially with all the changes proposed under Green Deal. It is therefore important that a sustainable model of affordable warmth advice is established for residents in Cherwell.
  4. Work in Eco Bicester with existing communities is providing good learning on being able to get detailed information on properties and couple this with targeted advice to residents. The GLEE project in the Highfield area of Bicester may provide a blueprint for working very closely within neighbourhoods and help build a good base for taking up opportunities under the Green Deal.
  5. Over the years various communities have developed new cost effective models of energy by using low and zero carbon technologies for heat and power production as well as bulk-buying of fuel. Generically, these models have come to be known as Energy Service Companies (ESCOs). The Eco Town at NW Bicester obviously presents a real opportunity to establish an ESCO, but this would need to be undertaken within the wider energy strategy for the master plan, which would require the developers to agree the approach to utility provision.

#### **Actions:**

1. Undertake cost benefit appraisal into the level of involvement CDC wishes to make into the Green Deal. This will need to consider:
  - Whether CDC partners with the proposed USEA Green Deal Company or an alternative Green Deal Company.
  - The level of involvement with a Green Deal Company:
    - An investor (with clarity on expected return on investment)
    - A subscriber (with clarity on expected annual subscription)
    - A promoter (no payment ~ simply a company CDC signposts people to)
2. Support RPs as they improve the energy efficiency of their homes through retrofitting through their asset management programmes. Promote and share examples of best practice.
3. Establish a sustainable approach to advice and information for local people on energy efficiency and affordable warmth. This may necessarily be in partnership with other

authorities. This should include learning from the Highfield low carbon community initiative.

4. Develop a body of local expertise in relation to ESCOs to build capacity to enable CDC officers and partners to advise developers and local groups who may want to create such an opportunity.

## **Housing management and regulation of social housing**

Housing management has greatly improved in Cherwell in recent years; however there are still variations in standards between RPs who own stock locally.

### **Challenges and Opportunities:**

1. Anti social behaviour (ASB) is a serious issue which can cause immense distress for those whose lives are affected by it. Launched by the National Housing Federation in June 2011, Respect: ASB Charter for Housing is a sector owned standard built around seven core commitments:
  - Demonstrating leadership and strategic commitment
  - Providing an accessible and accountable service
  - Taking swift action to protect communities
  - Adopting a supportive approach to working with witnesses and victims
  - Encouraging individual and community responsibility
  - Having a clear focus on prevention and early intervention
  - Ensuring a value for money approach is embedded in the service

RPs in Cherwell take the issue of ASB seriously, but the speed and responsiveness to tenants is not consistent. Whilst it is important to recognise that RPs have different structures, it is important to work towards an agreed standard in Cherwell for:

  - Prevention and early intervention
  - The speed of response to resident complaints
  - Collaboration with police, social services and CDC ASB officers
  - Taking enforcement action
2. CDC and partners have developed a local 'management standard' which has proved useful in sharing best practice and understanding expectations. The local housing management standards may now need to be updated to reflect the considerable changes in the housing world locally and nationally.
3. The Localism Act introduced major changes to the regulatory approach.
  - Tenants will have an increased scrutiny role and can expect an annual report from their landlord
  - From April 2013 the Housing Ombudsman service will absorb the Local Government Ombudsman so that it becomes a single ombudsman covering the sector. The Government's intention is that more complaints will be resolved at a local level by a democratic filter which could include councillors, MPs and tenants panels.

**Actions:**

1. Promote local best practice in RP approaches to preventing and dealing with ASB and support RPs who are experiencing difficulties in addressing this with tenants or other residents in the areas that they own stock.
2. Update and review the local management standards in partnership with local stock holding RPs, and work closely with the Sanctuary Group's local Charter Committee.
3. Promote the changes to the regulatory approach to social housing, in particular to local MPs and councillors who may receive complaints from tenants.

## Strategic Housing Priority Five: Preventing Homelessness

It is a statutory duty for a local authority to produce a homelessness strategy under the 2002 Homelessness Act. Instead of producing this as a separate document, Cherwell District Council has made the decision to produce Cherwell's Homelessness Strategy as a Strategic Priority within the broader Housing Strategy. This is so it can be read as 'part of the bigger picture' within Cherwell's wider Housing Strategy. Homelessness cannot be seen in isolation from the range of factors which both prevent it and address it. This includes each of the Strategic Housing Priorities in the Housing Strategy, i.e:

- Supply and access to housing
- Socially and financially sustainable communities
- Housing for vulnerable residents
- Homes which are safe, warm and well managed.

This strategic priority relates to the more targeted interventions and approaches which relate specifically to homelessness and require action going forward. The two key strands are:

- Taking the prevention agenda forward
- Responding to the localism agenda.


### Taking the prevention agenda forward

At the time when Cherwell's last homelessness strategy (*From Crisis to Prevention*) was written, homelessness was at an all time high, with over 430 households living in temporary accommodation; some of whom were placed out of district in Oxford and many in unsuitable, poor quality and expensive accommodation. At the time of writing this strategy just 31 households are living in temporary accommodation, the majority of which are living in affordable temporary accommodation managed by Sanctuary Housing.

The reasons for this dramatic change are partnership and prevention. Organisations in Cherwell have collectively shifted from a crisis approach (managing homelessness) to prevention; we are keen to maintain this going forward. We know that homelessness is expensive on the public purse and destroys the lives of those it affects. The business case for prevention was made clear under the previous strategy and the events that have followed have borne that out.

The big concern going forward is how we maintain the lower levels of homelessness in the face of welfare reform, reduced public spending and wider challenges people face securing employment. In its Corporate Business Plan CDC has emphasised the importance of maintaining low levels of homelessness and it is crucial that resources are targeted at prevention if this is to continue.

### Opportunities and Challenges

1. A number of partnerships have been between the CDC and the voluntary sector and other partners under the previous homelessness strategy which have developed and continue to deliver positive outcomes:
  - Banbury Community Church , CDC and Sanctuary Housing ~ to create the Hill Youth and Community Centre, develop a 'whole family approach' to youth work and deliver the No Place Like Home (Homeless Prevention) Education resource in local schools

- BYHP ☐ and CDC ~ to create a Youth and Community Centre in the new Cattle market Development in Banbury, delivering a range activities for young people
- The Beacon Centre ☐, Connection Floating Support ☐ and CDC ~ to create targeted support for vulnerable people with drug, alcohol and mental health problems
- PACT ☐, CDC and Sanctuary Housing ~ to support victims of domestic abuse
- Stonham Housing ☐, Connection and CDC to deliver MOSS (Move on Support Service) to people who have a history of homelessness and tenancy breakdown
- YMCA Training ☐, Sanctuary, Oxfordshire County Council (OCC)☐ and CDC to establish a Training Centre, to provide foundation learning, apprenticeships and other training opportunities for local people.
- Banbury CAB ☐ and CDC to deliver specialist advice for people at risk of eviction or repossession and to provide support through court representation and brokerage for the Mortgage Rescue Scheme. ☐ .

The faith and community sector have played a fundamental role in the homeless prevention agenda in Cherwell and we hope that will continue. Though the concept of 'Big Society' has been pushed to the front of the political agenda in the past year, it is down to the 'Big Society' that Cherwell has seen such a dramatic reduction in homelessness. The concern is about sustainability in a climate of reduced funding from both public and charitable sources.

2. Though homelessness can affect anyone, Cherwell's previous homelessness strategy identified three groups of people were identified as being particularly vulnerable to homelessness. Those three groups remain:
  - Young people
  - Victims of domestic abuse
  - Adults who are vulnerable due to substance misuse, offending and mental illness.

Though the actual groups remain vulnerable to homelessness, changes in policy, practice funding and legislation have an impact on our response going forward:

## 2.1 Young People

**The Southwark Judgement** ☐, (May 2009) is case law that considers homeless young people aged 16 – 17 as 'looked after children' and therefore places an obligation upon Children's services to provide accommodation and support. Prior to this point the duty rested on the local housing authority ~ i.e. Cherwell District Council. Though the Council does not have the same statutory role with young people as it had previously, it is still important to work collaboratively with OCC and service providers to ensure young people have sustainable pathways out of homelessness and do not 'grow into homeless adults'.

**Supported housing for young people** experienced significant cuts when it re-commissioned in 2009. In Cherwell this led to a significant reduction in funding and a reduction in the overall number of units of supported housing. Going forward the long term future of Supporting People is still uncertain, but further Supporting People cuts for funding for young people will be significant in 2013/14. In Cherwell this will impact on Banbury Foyer, Rachel House, Lucan House and Oxford House.

**The No Place Like Home Campaign** ☐ sent out a clear message that the outcomes for young people who remain at home (even in difficult family situations) are better than those experienced by young people who leave home prematurely. Since 2008 No Place Like Home has been delivered in local schools through Banbury Community Church. This work has identified a number of synergies with other 'prevention education'

resources, such as those that address issues such as sexual abuse and substance misuse. The common thread is that of developing skills in communication and resilience. Going forward it will be important to work closely with OCC and local schools to integrate homeless prevention education with other prevention agendas.

The Miller Road Project ☐ (now known as Donaldson Court) was completed by local young people supported by Southwark Habitat for Humanity ☐ and Sanctuary Housing. This project worked with young people who were not in education or employment and were at risk of homelessness. The outcomes of this project were amazing, with many young people having secured their first ever qualification and many employed in jobs or apprenticeships. This project demonstrated the opportunity of using the housing development process to prevent homelessness and the power of empowering young people to determine their own futures.

Banbury CAB's ☐ newly commissioned district-wide advice service (from April 2012) will actively promote its services to young people to ensure young people can access professional advice in relation to housing and debt.

## **2.2 Victims of domestic abuse**

Cherwell Refuge ☐ is funded by Supporting People. Whilst this funding is still in place at the time of writing this strategy, future cuts in funding are likely which may impact on the nature and level of service provision.

Independent Domestic Violence Advocacy (IDVA) ☐ Service, and the Sanctuary Scheme ☐ play an important role in enabling victims to either remain safely in their own homes and/or find alternative housing to prevent homelessness. However, current funding arrangements are short term and there are concerns as to the sustainability of these services going forward.

## **2.3 Adults who are vulnerable due to substance misuse, mental illness and/or have a history of offending behaviour**

Changes in welfare reform ☐ will restrict housing benefit payments for single people under the age of 35. This may place some people's tenancies at risk. Whilst there is some provision for vulnerable single people at risk of homelessness through the Cherwell Connection Project ☐, this is limited to just six units of housing. In 2011 CDC secured HCA funding under the Places for change ☐ programme to establish an additional 20 units of housing for single people at risk of homelessness.

No second night out ☐ is the government's strategy to tackle rough sleeping. The aim is to identify and engage rough sleepers early on and secure permanent pathways away from the streets. In Cherwell we are very fortunate to have very low levels of rough sleeping with between 0 and 2 people reported as sleeping rough on any given night. This has been through a dual partnership approach:

- Partnership with the voluntary sector ~ in particular the role of the Beacon Centre through its 'Returning Home Fund ☐ and close relationship with the network of church and faith groups in Banbury
- Partnership through JTAC ☐ which is a multi-agency partnership to ensure a co-ordinated approach to individuals who come in contact with a number of statutory bodies (due to vulnerability and offending behaviour)

3. The 'additional group' who are more vulnerable to homelessness in the future is likely to be families who have multiple issues with anti-social behaviour. These families, if not supported, can be costly to housing providers and other services ~ DCLG estimates are up to £75,000 per family. While it might be right in some cases to use eviction powers to tackle problems, an intensive family intervention will often be effective in helping a family to get back on track. This will ensure that the problems one community faces are not just transferred to the next place that the family lives. The Government has placed a big emphasis on delivering outcomes through its 'Troubled Families' programme. Locally this programme is being led by Oxfordshire County Council, working in partnership with statutory and voluntary sector organisations. This programme will entail identifying exactly which families fall under the programme, i.e. those who suffer from at least five of the following characteristics:

- No one in the family is in work
- Living in poor or overcrowded housing
- No parent has any qualifications
- Mother has mental health problems
- At least one parent has a longstanding illness, disability or infirmity
- A low income
- An inability to afford a food and clothing items.

(DCLG, 2011)

This programme will run primarily on a payment-by-results basis to incentivise local authorities and other partners to take action to turn around the lives of troubled families in their area by 2015. The key focus of the work will entail:

- Getting children back in the classroom and not wandering the streets
- Getting parents onto a work programme, to stop them committing crime.

This programme could support existing community based programmes which prevent generational homelessness. Just as certain groups of people are more vulnerable to becoming homeless, so are people who are from areas with greater concentrations of deprivation. It is becoming increasingly evident that community based services that are geared up to identify triggers which cause homelessness can help build resilience. An excellent example of a community based approach this is The Hill Youth and Community Centre which is located in an area in Banbury which experiences higher than average levels of deprivation. The Hill's 'whole family approach', complimented by its schools based work delivering No Place Like Home has demonstrated the impact of locally targeted, holistic services integrated into community based provision.

### **Actions:**

1. Undertake a review of all voluntary sector agencies in receipt of CDC funding who deliver services which prevent homelessness. This review will look at:
  - Outcomes ~ i.e. the number of households assisted to prevent homelessness
  - Opportunities for increased outcomes through partnership work
  - Current levels of funding and impact of funding being withdrawn or reduced
  - Opportunities for securing additional investment.
2. Undertake a joint review with OCC of the **young people's accommodation pathway**. This will include:
  - Early identification and prevention ~ including community based services such as The Hill and BYHP
  - Assessment and referral
  - Support to enable young people to remain at home



- Supported housing
- Engagement in employment or education (including role of YMCA Training Centre)
- Move-on support and support in transition into adulthood

This review will need to include an analysis of trends and scenario planning for future funding ~ including Supporting People funding for supported housing for young people.

3. Work collaboratively with OCC's team who co-ordinate PSHE (Personal, Social and Health Education) to explore the best model for integrating homeless prevention education into other education programmes, building on the lessons learned through No Place Like Home.
4. Undertake an evaluation of The Miller Road Project (Donaldson Court) and ensure lessons learned are applied to CDC's Build! ® programme to ensure future young people can also benefit from such an opportunity.
5. Undertake scenario planning with services for victims of domestic abuse ~ including Cherwell Refuge, and PACT. Review current models and impact of reduction or withdrawal of funding. Explore alternative models (where appropriate) and alternative ways of funding.
6. Establish the Places of Change accommodation for single people at risk of homelessness including robust management arrangements to maximise outcomes.
7. Promote 'No Second Night Out' and formalise processes for agencies (including faith and community groups) to report rough sleepers and ensure early engagement by support agencies. This may include collaborative approaches to secure funding (such as Homeless Transition Fund)
8. Support the County partnership to develop targeted interventions to 'troubled families' and explore opportunities for aligning this with services that prevent homelessness, to make best use of resources and optimise outcomes. Monitor outcomes that could generate 'payment by results' through this programme and promote this where appropriate.

## **The Localism Act and Homelessness**

The number of people accepted as homeless under the 2002 Housing Act has fallen dramatically in recent years, due to the partnership and prevention approach. However, this has not necessarily resulted in a reduction in workload for CDC's Housing Options Team. Though there has been a shift from 'managing homelessness' to prevention, there is still a raft of work in helping people retain their existing accommodation or secure alternative accommodation. At the time of writing this strategy CDC's Housing Options Team are facing rising work loads with growing number of people approaching the council for advice and assistance. This is a similar picture across the UK with homeless applications growing nationally. It is therefore important that though much has been achieved, we cannot be complacent.

### **Challenges and Opportunities:**

1. Cherwell's Temporary Accommodation Strategy (2007 – 2011) set a target of the provision of 33 units of temporary accommodation in the District, of which 16 are

purpose built (across three separately located blocks) and 17 are dispersed. At the time of writing this strategy there are just 6 units remaining to be completed. This provision has resulted in good quality, affordable temporary accommodation in locations near to public transport and services. However, there are two key issues with current provision which need addressing:

- The properties are let on Assured Shorthold tenancies (ASTs) which do not provide sufficient flexibility when placing households pending investigations. This can cause problems, for example if a family is found to be intentionally homeless. There is a need to change the tenure from ASTs to licence agreements, which provide more flexibility. There would actually be an advantage for people presenting as homeless in this, as it would negate the need to place people in bed and breakfast accommodation.
  - Some residents are choosing not to bid through Choice Based Lettings (CBL) even when suitable properties are available, as they are holding out for particular locations. This cause the properties to become 'silted up' reducing the turnover.
2. The Localism Act gives provision for local authorities to meet their homelessness duty by offering good quality private rented homes. This option could provide an appropriate solution for people experiencing a homelessness crisis, at the same time as freeing up social homes for people in need on the waiting list. There is some thinking nationally, that this may add strength to the prevention approach as homelessness will no longer be a 'fast track' to securing a tenancy with a Registered Provider (RP). However for this to work in Cherwell, there is an urgent need for supply and the actions laid out under Strategic Priority One ('Developing the Private Rented Sector') to be taken forward.
  3. The Localism Act gives provision for local authorities to set new criteria for their allocations policy. This includes giving 'local preference' to people in employment and education and includes the option of restricting people with arrears and a history of anti-social behaviour. This may cause problems for people who have become homeless due to such issues. It will therefore be necessary to create a structure whereby people can address past behaviour (e.g. pay off rent arrears, pay towards costs of repairing damaged properties) and learn the correct behaviour to secure future chances of housing. There has been the suggestion of piloting a 'Pre-Tenancy Qualification' in Cherwell to include subjects such as:
    - Paying rent
    - Ensuring the interior and exterior of a home is well maintained
    - Acceptable behaviour and dealing with issues such as unwanted house guests.

#### **Actions:**

1. Explore the opportunity to change the tenure of existing temporary accommodation to licence agreements.
2. Under the revised Allocations Policy (as referred to in Strategic Housing Priority Four) ensure people in temporary accommodation bid for housing when it becomes available through Choice Based Lettings using reasonable timeframes and direct offers of properties where appropriate.
3. Undertake a cost-benefit analysis of discharging homelessness duty through private sector accommodation. This will include options for securing private sector housing under licence and will entail an appraisal of supply, resources required and risks and opportunities.

4. Establish a rolling programme to deliver Pre-Tenancy Qualifications in Cherwell. This will require working with a delivery partner who can access national funding frameworks for adult education and provide the training at local venues in Cherwell.

## **Strategic Housing Priority Six: Maximising resources ~ Investment-Ready District**

This housing strategy is clearly ambitious. It is important that it is not seen as a ‘shopping list’ of activities, but instead seen as a strategic programme of work to attract investment into the district and deliver the best possible outcomes for local people. In order for this to be possible, there will be some principles which underpin Cherwell’s strategic approach to housing. These are not in themselves ‘action points’ but rather principles which will inform how the strategy is implemented and how actions are prioritised.

1. In bringing forward new models of housing (e.g. extra care, higher CSH homes, self build housing) it is important that we are market orientated rather than operations orientated. This means a high degree of openness to gain insight into levels of knowledge, local need, demand and expectations of local residents. All forms of engagement must be explored, including making use of social media. This will entail engagement with people in all forms of tenure, including those in rented and owner occupied properties. We will also need to engage with a cross-section of our local community including people of all ages, ethnic minority groups and people across the different localities within the district. As well as gaining market intelligence from customers it will be important to maintain an up to date understanding of the housing market
  
2. Generally speaking the faster changing the environment is, the greater the flexibility required. The current housing climate is fast changing with changes to funding, policy, regulation and customer expectation. A flexible approach is needed to be able to respond to new opportunities (such as new sources of funding) and to be resilient to sudden challenges ~such as a flood, or closure of a large local employer.
  
3. Bringing forward new approaches and delivery models requires investment in research and development. It is widely agreed that strong research and development (R & D) has been a major contributing factor to the success of the leading international companies. Local authorities can learn from this. We want to be competitive and innovative to secure a financial advantage, to secure the best housing offer for residents and to be at the forefront of best practice. However, we need to take forward new models which are efficient (and capable of scaling up/replicating), sustainable and meet the demand of the local housing market. This is not about getting bogged down in analysis and process, but about producing a robust business case which demonstrates both the risks and the rewards. This strategy has identified a number of new approaches to housing and delivery models (products) which require research and development over the coming years:

<ul style="list-style-type: none"> <li>• Local equity loan product</li> <li>• Local (council) mortgage product</li> <li>• ‘Build to Rent’ developments</li> <li>• ‘Rent ~ Buy ~ Save’ tenure</li> <li>• Re-branding of PALS Scheme</li> <li>• Private Sector Leasing</li> <li>• Further expansion of Build! ®</li> <li>• Attracting manufacturers of pre-assembled housing to establish a base in Cherwell</li> <li>• Cherwell Community Land Trust</li> </ul>	<ul style="list-style-type: none"> <li>• Investment in empty properties and use of enforcement powers which were previously not used</li> <li>• Market housing on Rural Exception Sites</li> <li>• New travellers sites</li> <li>• New models of supported accommodation for older people</li> <li>• Credit Union</li> <li>• Home Investment Agency future</li> </ul>
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<ul style="list-style-type: none"> <li>• Council's role in bringing forward regeneration through de-risking land development</li> </ul>	<p>development</p> <ul style="list-style-type: none"> <li>• Green Deal Investment</li> <li>• Pre-Tenancy Qualification Programme</li> </ul>
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4. The list above illustrates that we will not be able to achieve everything at once and therefore an overarching Delivery Plan will be produced to implement this strategy, which will be updated each year. This will be implemented through a Programme Management Approach which is expanded on later in this section.
5. Strong collaboration with the voluntary sector has been instrumental in Cherwell securing the positive outcomes for housing over the past few years. Going forward this will be more important than ever before. The council and other partners may need to provide support to voluntary sector organisations into scenario planning to build resilience to potential cuts in funding and build capacity for local organisations to secure funding from alternative sources of incomes such as social enterprise.
6. Strong collaboration with Oxfordshire County Council will also be fundamental to our success going forward. Strategic Priority Three highlights the need to develop a joint strategy in relation assets and commissioning. By coming together it is much more likely that we can maximise the leverage of the resources we have to secure the best outcomes for local people and deliver our shared strategic objectives.
7. Partnership with RPs, developers and other organisations in private, public and voluntary sector creates the benefit of shared skills, resources and sharing risks as well as rewards. Whilst the council has delivered many schemes through partnership approaches (e.g. through the provision of land or grant) it is still new to models such as Joint Ventures. Though all new approaches need to be taken with caution this may be necessary if we are to maximise our return on investment when working with partners going forward.
8. There are a number of potential sources of inward investment which the Council and partners could aim to secure over coming years. Many of these have been secured on previous occasions already and others are investment opportunities previously not secured locally.

Investor	Type of investment
Homes and Communities Agency (HCA)	<ul style="list-style-type: none"> <li>• National Affordable Homes Programme</li> <li>• Custom Homes revolving funding (loan) programme worth £30m to help individuals build their own homes, offering short-term project finance for independent projects</li> <li>• Empty homes funding</li> <li>• Get Britain Building Fund ~ to unlock stalled sites with planning permission. It is intended to address difficulties in accessing development finance and to help bring forward marginal sites by sharing risk.</li> <li>• Traveller Pitch Funding</li> <li>• Community Led Housing Funding.</li> </ul>
Department for Communities and Local Government (DCLG) ☐	<ul style="list-style-type: none"> <li>• Homelessness Grant ~ annual revenue grant, which CDC uses to in turn provide grant funding to voluntary sector agencies</li> <li>• Preventing Repossessions Fund to enable local authorities intervene earlier and help people stay in their homes</li> <li>• Disabled Facilities Grant (DFGs) allocation (to support</li> </ul>

	<p>mandatory DFGs)</p> <ul style="list-style-type: none"> <li>• New deal for older people's housing</li> </ul>
Big Lottery ☐	A range of revenue and capital funding opportunities for local voluntary sector initiatives
Investor	Type of investment
DCLG and European Social Fund (ESF) ☐	'Troubled Families' funding ~ of which some is based on 'payment by results'. Oxfordshire County Council is lead authority in a partnership of which CDC is a member.
DCLG and Department for Transport ☐	Distributed via Local Economic Partnerships (LEPs) ☐ to enable the development of local funds to address infrastructure constraints, promoting economic growth and the delivery of jobs and houses.
Supporting People ☐	Revenue funding for housing related support
New Homes Bonus ☐	This initiative matches the council tax raised from new homes and empty properties that are brought back into use for six years after they are built, with up to 36% more allocated for an affordable home. The cash is not only going towards building new homes, but also encouraging councils to bring empty homes back into use.
Homeless Link ☐	<p>Homelessness Transition Fund ~ for non-profit organisations, provided by the DCLG, administered by Homeless Link. The objectives of the fund are to:</p> <ul style="list-style-type: none"> <li>• help deliver an end to rough sleeping by rolling out the No-Second Night Out principles and other innovations</li> <li>• support a smooth transition for existing services to sustainable funding arrangements</li> <li>• support strategically critical homelessness services for single homeless people</li> </ul> <p>The fund was launched in July 2011 and will run until March 2014, with grants given out in consecutive funding rounds.</p>
Big Society Fund ☐	Up to £600m funding from unclaimed assets in dormant UK bank accounts and a further £200m from UK banks ~ awaiting further details
Developers	<ul style="list-style-type: none"> <li>• Section 106 Affordable Housing Contributions ☐</li> <li>• Community Infrastructure Levy (CIL) ☐ can be used to support development by funding infrastructure that the council, local community and neighbourhoods want. It applies to most new buildings and charges are based on the size and type of the new development.</li> </ul>
Registered Providers (RPs)	Investing their own capital from reserves, grant or through raising finance to invest in the district on new housing development and to invest in existing stock
Social Investment Business ☐	Investment and Contract Readiness Fund ~ a £10m three year Investment and Contract Readiness Fund on behalf of the Office for Civil society (available from the end of April 2012) to support social ventures to build their capacity to be able to receive investment and bid for public service contracts.
Charitable Trust Funding	Local and National Charities providing revenue and capital grants and loans to voluntary sector organisations
Private sector ~ new businesses	If new businesses or national businesses establish a base in Cherwell it provides employment and supports the local economy.

	Through mixed use development, housing has an opportunity to attract businesses to Cherwell ~ examples could include timber frame manufacturers.
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9. Cherwell District Council has been developing a self financing model which it is testing out through the Build! ® self build housing programme. This approach is also intended to explore how we can use our assets and capital to attract inward investment. This model is based purely on the Council using its own capital. If the Council is to invest in further housing opportunities then as with Build! ® a strong business case (identifying risks and rewards) will be essential. However, to expand in new areas will entail two options:
- To wait until all the capital invested in Build! is recycled
  - To access loan finance. This would be a big deal for the council as it has been a debt free authority for a number of years. If it was to undertake this step a Borrowing Strategy ☐ will be necessary ~ in line with requirements of the Local Government Act 2003 and Chartered Institute of Public Finance and Accountancy (CIPFA) 2009 Code of Practice on Treasury Management.
10. In responding to external change, Cherwell District Council will also need to consider the internal changes which need to take place to respond to this new political and financial environment. It will be necessary to produce a workforce development plan ☐ to enable the delivery of this strategy. Particular areas where skills and knowledge development is needed within Regeneration and Housing include:
- Commercial skills in working with private sector landlords ~ negotiation and sales and marketing skills
  - Commissioning and contract management skills
  - Specialist landlord and tenant law knowledge
  - Specialist housing options knowledge ~ including knowledge of intermediate products such as affordable home ownership options
  - Development skills ~ including undertaking site appraisals and assessing viability
  - Community engagement skills
  - Skills in delivering training
  - Business planning skills
  - Programme and project management skills
  - Understanding of working within a new funding climate ~ such as payment by results.

Investment in workforce development will equip staff to respond to the new opportunities and challenges going forward. Workforce development may also explore opportunities to benefit from shared services with South Northamptonshire Council. There may be new areas of business (such as empty homes work) which could be delivered more efficiently across two authorities.

11. For this Strategy to be successfully implemented and outcomes maximised a structured Programme Management will be crucial. This is more than just a 'Housing Strategy Programme' with a number of projects to deliver under it. The projects are the actions in this housing strategy and they are inter-dependent. The programme approach therefore not only ensures delivery but it maximises resources, avoids duplication and conflict.
12. Ultimate responsibility for the delivery of this strategy sits with the Head of Regeneration and Housing, who is accountable to the Lead Member for Housing.

Performance will be monitored through the council's performance management systems. However, though Cherwell District Council has the statutory duty to produce the strategy and take a strategic lead, it will be delivered through partnership. The production of this strategy may form a useful opportunity to review current partnership meetings. There are a number of housing-related groups and forums which take place, including:

- Registered Provider Management Group
- Registered Provider Development Group
- Homeless Strategy Management Group
- Private Sector Landlords' Forum.

Whilst these groups and forums, going forward it will be important to have an annual 'Cherwell Housing Summit' with partners across the public, private and voluntary sector to consider the housing market as a whole and review progress of this strategy.

- 13.** Cherwell District Council is committed to equality of opportunity. In delivering this strategy it seeks to ensure access to equality of access to housing, housing related support and advice. An Equalities Impact Assessment is attached as an appendix to the strategy to evidence the consideration that has been given to potential negative impact that this strategy may have on a particular group.
- 14.** In seeking to maximise resources it is also important to consider the district's non-monetary resources which are of huge importance. This includes protecting existing local buildings of historic and conservation interest and ensuring new buildings contribute to the built environment. This strategy will therefore be developed in collaboration with Cherwell District Council's Conservation and Urban and Design Team and local groups interested in Conservation such as Banbury Civic Society. This also includes protecting Cherwell's natural environment and promoting bio-diversity wherever possible. This strategy will therefore also be developed in close collaboration with Cherwell's Biodiversity and Countryside Team and local groups interested in the natural environment.
- 15.** Point 5 above, refers to a Delivery Plan to ensure this strategy is successfully implemented. This will need updating annually to reflect a dynamic, changing environment and to ensure we are in the best position we possibly can be.