

# Teignbridge District Council Housing strategy 2021-2026

'More than bricks and mortar'



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The Stock Condition Survey 2019 was undertaken by the British Research Establishment (BRE)

#### 1 Introduction

Having a place to call home is a basic human right. It offers shelter and warmth and is the place where we spend most of our time. Living in a suitable, safe, and secure, well designed home is one of life's main achievements from where we can base and build our lives.

As a council we have a proud history of providing affordable and market housing, improving housing conditions and tackling homelessness through assistance and advice. We will continue to expand our innovative approach to deliver solutions and infrastructure to meet the wide variety of housing need in our communities.



Cllr Martin Wrigley
Executive Member for Housing and IT

### 2 Supporting strategies and policy

#### 2.1 National context

All local authorities have had to find ways to do 'more with less' in the face of government cuts to their budgets. However, the government has indicated that further funding for new affordable homes will be provided beyond the end of the current Shared Ownership and Affordable Homes Programme in 2021 and we maintain our investment partner status with Homes England to draw down grant funding available. There continues to be a strong motivation to build new homes, which includes affordable rented housing and homes for low cost ownership.

At the moment we enjoy the New Homes Bonus Grant paid by central government to incentivise local housing growth. It is currently based on the amount of extra council tax revenue raised for new-build homes, conversions and long-term empty homes brought back into use, but it is not clear if it will continue to be paid in future years.

There continues to be national funding for housing renewal and improvement, including Disabled Facilities Grants and related measures to keep people more independent at home. An increase in Better Care funding has helped more vulnerable households to maintain their independence, through a broader approach to improving housing conditions. Further funding has also been made available through schemes such as the Central Heating Fund and the Green Homes Grants to improve energy efficiency.

The private rented sector continues to play an important role in the UK's housing market and is home to 19% (4.4 million) households in England. Although the market has been rapidly growing in previous years, this year's figure is unchanged from the previous and down from 2016. The government recognises the importance of this sector as the second largest tenure, and is determined to drive down bad practice. To this end they have introduced legislation to regulate the market and continue to do so, for example, recently introducing the Minimum Energy Efficiency (MEES) and Electrical safety standards. Many landlord associations are claiming that the increasing burden of regulation is driving landlords out of the market, due to the costs of compliance. Paradoxically, the resultant accommodation shortage may well generate substantial financial incentives for those prepared to flout the rules.

According to a recent survey of local property agents, over 40% said that they were seeing a reduction in properties being made available for rent before the pandemic, but said that this has nearly doubled to 76% post March 2020. The agents cited issues such as increasing regulation, changes to Section 21 notices, and profit reduction, in part due to recent changes to mortgage interest relief.

Our homelessness responsibilities have been extended through the Homelessness Reduction Act 2017, which has been accompanied by some targeted funding, for example the Government's Rough Sleeping Strategy 2018 supported the Rough Sleeper Initiative and the Next Steps Accommodation Programme, aimed at reducing rough sleeping and supporting those who have slept rough into settled accommodation.

Major changes to the benefits system have come into force over the last few years, including the roll out of Universal Credit. Our registered provider partners have been working hard to support affected tenants through these changes and to adjust their own business planning accordingly.

As welfare reform changes continue, the government's Regulator for Social Housing will proceed with the proposal to permit registered providers to increase rents in line with its 2020 rent standard, which will see rent increases up to the Consumer Price Index (cost of living) +1%.

The government published the Social Housing White Paper in late 2020 that aims to deliver the improvement in transparency and accountability promised in the 2018 green paper. The paper sets out a Charter for Social Housing Residents and also outlines plans for new regulation, a strengthened Housing Ombudsman to speed up complaints, and a set of tenant satisfaction measures that social landlords will have to report against.

#### The COVID-19 pandemic

With the unprecedented nature of the COVID-19 pandemic, there has been and will continue to be an increase to the numbers of people needing help with their private rental costs. This welfare support is limited to the levels of our district's Local Housing Allowance (LHA). It sets the maximum level of Housing Benefit, or the housing costs element in a Universal Credit award, depending on the number of bedrooms the household requires.

There will be people living in homes that they could comfortably afford prior to the pandemic. Over the last year of pandemic, many households have suffered significant changes to their financial situation. Some have been unable to work, others have seen a loss in earnings, or even experienced a redundancy, or loss of their job. It is essential that they can cover their rents to avoid falling into arrears, or having to contemplate moving home during the current outbreak.

From a recent survey of letting agents in 2021 we know that there has been a huge increase in demand for available rental properties from people outside the district with higher incomes. This has pushed up local rents by more than 5.5%, which will make it more difficult for local households to afford. We do not know if this is a temporary fluctuation, or a more sustained trend, as people react to different life-styles and home based working conditions.

At the start of the pandemic, the government made moves to keep people in their homes. They restored the Local Housing Allowance to cover at least the bottom 30% of rents in each rental area. This increased the levels of help that could be awarded by a few pounds a week. The Department of Work and Pensions has confirmed that the increase to Local Housing Allowance rates in April 2020 will be maintained in cash terms for 2021/22 and that rates will remain at these levels in future years, subject to the Secretary of State's annual review. By severing the link between the LHA rates and rental inflation, rent levels may not hold their value against rental inflation. The result of this could mean that many families will have to make up the shortfall between the cost of their rent and the support they receive.

#### **Brexit**

Against an already compromised economic backdrop, ongoing uncertainty around Brexit makes the operating environment for housebuilders and housing associations more difficult. For many, there are major concerns around the economic certainty to secure finance, a reduction in frictionless trade needed to source materials for housing development, the loss of funding streams and the potential shortage in both skilled and unskilled labour. In the event of a larger-scale market crash, open market house sales would be impacted, affecting the cross-subsidies needed for social and affordable housing schemes.

There is likely to be further uncertainty in 2021, where we will not only see the end of the stamp duty holiday, which has been supporting private and low cost home homeownership, but also the end of government support schemes for the labour market. The crisis has already increased unemployment and is likely to leave many tenants in debt and rent arrears. Combine this with the housing benefit freeze coming in spring and we could see a further rise in arrears as rents leave housing benefit (LHA) behind.

Other risks include a rise in interest rates in response to a falling pound. This would drive up providers' cost of borrowing and increase defaults by mortgage holders. However, the risk of this seems less likely at this stage, given the Bank of England's reluctance to hike rates in a stagnant economy.

#### 2.2 Council strategy 2020 - 2030

The Council Strategy delivers our vision of 'making Teignbridge a healthy and desirable place where people want to live, work, and visit'. From this vision flow our key objectives that we will achieve through the 'Teignbridge Ten' programmes. These include the housing priority 'A Roof Over Our Heads', of which the Local Plan and the Housing Strategy are key. The theme sets out the Council's housing ambitions over the next ten years, namely to:

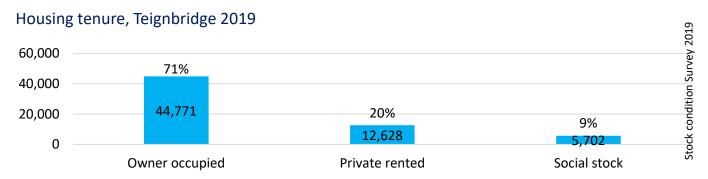
- Provide homes, including affordable and social homes, to bring significant health and wellbeing benefits to our communities and help to retain young people in the area
- Help deliver a balanced housing market to drive economic growth, reduce crime, support social and financial inclusion, address homelessness and reduce poverty and deprivation

The strategy also sets out a number of other objectives relevant to the housing strategy, namely 'action on climate change' and becoming a 'vital, viable council':

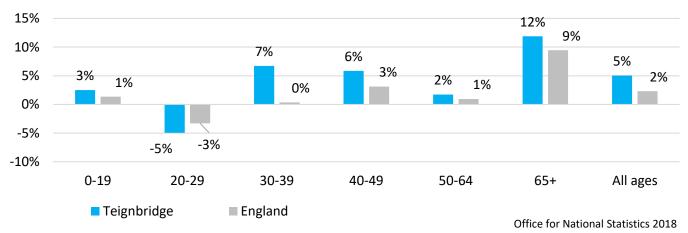
- Ensure all council decisions consider climate change implications, updating council policies like those in our Local Plan to reduce greenhouse gas emissions
- Embed strong and consistent business planning that supports managers to challenge and be innovative in delivering further savings, extra income and better outcomes
- Actively engage with customers so feedback can be used to support decision making and future change.
- Manage, maintain and review use of our own assets to support our objectives, maximise income and improve the customer experience

The strategy also contains a number of relevant local statistics.

Council Strategy 2020 - 2030



#### Population increase, Teignbridge and England, 2021 to 2026



#### 2.3 The Teignbridge and Dartmoor National Park Local Plans

As a local authority, Teignbridge covers two planning authority areas and as such works to two local plans. The plans set out policies and proposals for land use in the area that guide and shape day-to-day decisions as to whether or not planning permission should be granted. They are important documents that set out the Council's planning vision for the district, delivering growth, jobs, homes, facilities and environmental protection. It guides where homes, employment land, business infrastructure and community facilities will go over the 20 years.

The national formula for calculating housing need gives a figure of 760 homes per year, which include around 20% affordable homes according to viability. This target is calculated based on household formation projections and the affordability of local housing and is updated on an annual basis. All housing developments that are of sufficient size should contribute to meeting the need for affordable housing, with a threshold of more than 4 dwellings in rural areas, or 10 in urban areas.

The emerging Local Plan (2020-2040) includes various measures to tackle the climate emergency, the biggest of which is to require all new development to be carbon neutral. We are also requiring electric vehicle charging points in new developments, supporting renewable energy schemes and requiring all larger developments to show how the majority of trips can be made by walking, cycling, or public transport.

<u>Plan Teignbridge 2020 - 2033</u> Dartmoor National Park Local Plan

#### 2.4 Devon County Council - Supporting People to Live Independently in Devon

Jointly developed by Devon County Council and the NHS Devon Clinical Commissioning Group, the strategy recognises the importance of housing and accommodation in promoting the independence of people with social care needs and sets out how Devon County Council will work in partnership with district councils, providers and relevant partner agencies to increase the range of housing and accommodation.

Supporting People to Live Independently in Devon 2020

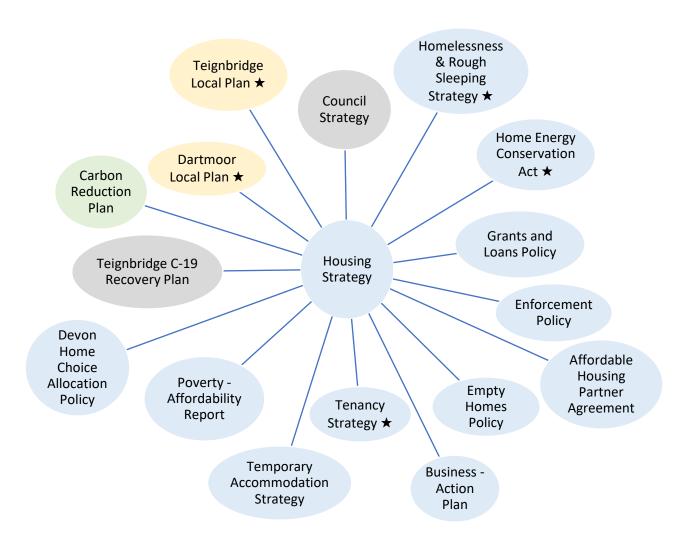
#### 2.5 Devon carbon plan

Devon's Net-Zero Task Force is creating an evidence-led Devon Carbon Plan that will consider the earliest, credible date that should be set for net-zero emissions. The Interim Devon Carbon Plan will be available for consultation in 2021, reflecting the suggestions identified in the public call for evidence and thematic hearings and highlighting issues that require further consideration by a Citizens' Assembly. The Task Force expects to publish the Final Devon Carbon Plan for consultation, providing more detail on the challenging issues that will have been deliberated on by the Citizens' Assembly.

The Devon Carbon Plan

#### 2.6 Housing strategy 2021 - 2026

Beneath the Council Strategy and the Local Plan sits the Council's housing strategy that supports crossorganisational, collaborative working and lies at the centre of a number of stand-alone strategies, plans and policies.



TDC strategies, plans and policy

**★** Statutory

### 3 Strategy vision and themes; meeting housing need

The strategy sets out what the Council, and its partners, will be doing over the next five years to improve the housing situation for our current and future residents. It sets out the approach we will take with all of our partners to work towards our vision. These are grouped into five themes

The themes reflect the broad range of work that we do to meet local housing need, from developing affordable housing, maintaining housing standards, helping people to stay independent in their own homes, whilst preventing homelessness. Within each theme we have identified key aims, which we believe will directly contribute to the overall sense of community health and wellbeing in Teignbridge.

#### 3.1 Build affordable homes

- 1.1 Build rented homes
- 1.2 Build homes for low cost ownership
- 1.3 Develop innovative and specialist homes

#### 3.2 Improve homes

- 2.1 Improve housing conditions
- 2.2 Improve energy efficiency and reduce fuel poverty
- 2.3 Keep people independent at home

#### 3.3 Prevent homelessness and address rough sleeping

- 3.1 Prevention
- 3.2 Intervention
- 3.3 Sustainment

#### 3.4 Put our clients first

Cuts across all of the things we do

#### 3.5 Tackle climate change

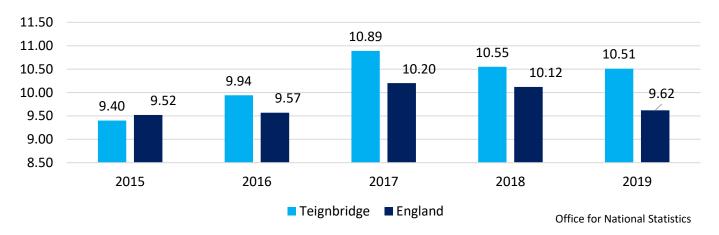
Cuts across all of the things we do

### 4 Build affordable homes

A balanced housing market is essential to sustainable communities, but this will not be achieved without the right level of new housing development, across all tenures, for all abilities and all ages. The affordability and environmental sustainability of homes will be crucial factors in getting the balance right between homes, jobs and the green environment.

Many people in our local communities are struggling to afford private rented accommodation, or buy a home. There is a shortage of affordable housing in Teignbridge and there is a risk that the housing crisis will not just impact upon the current generation, but also generations to come.

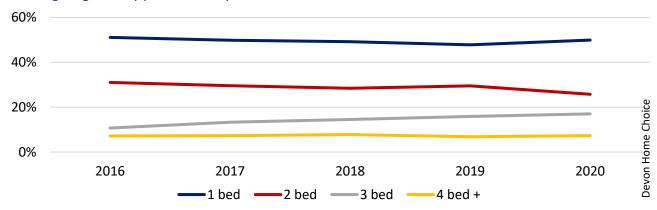
#### House price to workplace-based earnings ratio, Teignbridge and England



It is the Teignbridge Local Plan that provides the Council's s blueprint for housing distribution and the level of development, including affordable housing. It establishes the level and need for supporting infrastructure and sets out a raft of policies, proposals and actions to meet the environmental, social and economic challenges facing the area.

We want local households to have access to quality housing that they can afford in a range of tenures. This will help retain the younger workforce, to ensure future economic viability, but also enables older residents to stay in their own homes, where appropriate, or downsize to better manage their homes, whilst freeing up larger dwellings for growing families.

#### Housing Register applications by bed size



Open market housing, in particular the contribution via affordable housing planning obligations, is the main route to securing the delivery of affordable housing. However, affordable housing is also provided using government grants and the Council's assets, including land. The majority of this delivery is focused in urban areas, yet we recognise the need for smaller development in our rural communities. We will deliver these through our community led housing projects, working with our parish councils, including those within Dartmoor National Park area.

#### 4.1 Build rented homes

Homes built for rent by the Council, or registered providers are the only type of homes that remain affordable for the majority of low income households in Teignbridge. The Housing Enabling Team works with planners (Teignbridge and Dartmoor), registered providers and developers to deliver new affordable homes as a percentage of our own direct housing delivery. Our work also includes provision for the gypsy and travelling communities.

Traditionally, homes let on social rents are around 60% of the local market rent, but in 2010 the government announced their intention to introduce a new intermediate 'affordable rent'. Under this model, registered providers could offer tenancies at rents on new homes of up to 80% of market rent levels with the intention that any additional finance raised would be reinvested in new affordable housing.

Our strategy proposes a mix of Homes England grant and local housing investment, such as Council land and assets, with a view to establishing affordable rents. We will also strive to maximise energy efficiency, making our homes affordable to rent, heat and run.

### Housing Register applicant demand increase, or decrease, by bed size from 2016 to 2020



We will work with our partner organisations to deliver affordable homes that:

- Have good space standards that meet, or exceed the National Described Space Standards
- Are energy efficient, meeting the government's emerging Future Homes Standard
- Will be 'Homes Suitable for All'. (LP policy H4. This means providing homes for those needing homes that are
  accessible and adaptable, for older people and people with mobility issues. We will use the Building Regulations
  Part M 4 as our standard for these homes
- Have an Inclusive Design and Layout (see Policy H3 (p115) of the emerging LP)

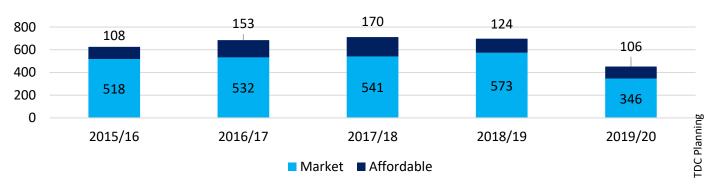
- Are affordable, this means working to achieve Social Rent where possible
- Include innovative delivery mechanisms where appropriate, for example modular homes
- Ensure specific provision for housing options for older people, including bungalows, retirement housing, retirement communities and supporting Devon CC's provision of care homes; b) Shared housing; c) Innovative and sustainable methods of construction such as modular homes or tiny homes. (LP page 116 HP4)

#### Teignbridge's own house building programme 'The Teignbridge 100'

Since 2015, 21% of the total housing delivery in the Local Plan area has been affordable housing, yet demand on the Housing Register has remained at around 1,000 applicants in housing need requiring good quality rented homes with a further 171 requiring an Intermediate housing product.

In line with the Council Strategy the Teignbridge 100 has be set up to 'manage, maintain and review the use of our own assets to support our objectives', with a view to using both government grant and Council land to establish 'genuinely affordable rents'. Over the next five years we aim to meet this ambition to deliver a programme of at least 100 affordable homes, on Council land, across urban and rural locations.

### Housing completions and the number of affordable homes within the Local Plan area

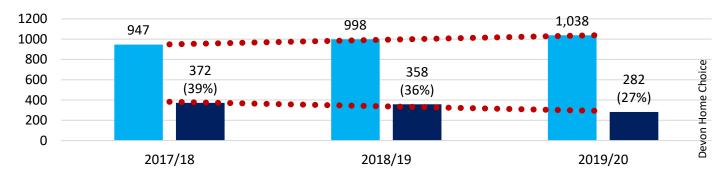


Officers have been working on financial appraisals to deliver these homes on land within the Council's ownership. The programme covers a range of homes, including houses, apartments and bungalows in varying site sizes from 2 to 30 homes. These may be new build, self-build, or even accommodation bought 'off the shelf' having been already built.

To facilitate this, officers will continue to review existing assets and land ownership, including public open space, car parks and other land appropriate for acquisition. The programme assumes that Homes England grant will be available for all schemes and that we will use our remaining housing capital receipts. There may also be some Section 106 developer contributions.

The programme will be refined as schemes come forward, depending on Council priorities and feedback from elected members; scheme details will appear in our annual action plans.

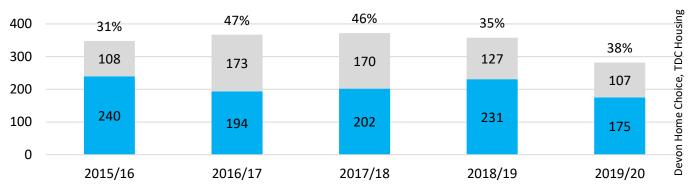
#### Allocations as % of applicants on Housing Register



#### Teignbridge affordable housing partnership

The majority of new affordable homes will be delivered through 106 allocations through our preferred registered providers. They have the commitment to our policies and access to resources to meet the housing needs of our communities. These partners will receive the support of the Council when making planning applications and funding bids to government. In exchange, partners will deliver on Teignbridge Council's housing priorities and allocate homes to local people. On average, 39% of lets on the Housing Register are into new build, affordable homes.

#### New affordable homes as % of Devon Home Choice housing allocations



Established in 2012 to deliver new affordable homes across Teignbridge, 11 registered provider partners work to meet local affordable housing priorities, help develop housing and planning policy, increase delivery where possible and help maintain standards and best practice.

#### Community led housing

The community led fund supports affordable housing projects that are led by communities, either through high levels of engagement with their local communities, or through recognised community led housing structures, such as community land trusts, or housing co-operatives. We are open to all methods of affordable housing delivery, but homes developed must meet with the definition of 'affordable homes', as set out in the current National Planning Policy Framework.

Community led housing fund

#### 4.1 To achieve this aim we will:

- 1. Enable the building of affordable, rented homes according to Local Plan targets\*
- 2. Meet Council Strategy objective to 'manage, maintain and review use of our own assets to support our objectives, maximise income and improve the customer experience' (Vital, viable council)
- Enable affordable homes using our own land and assets to keep rents low\*
- 4. Work in partnership with preferred registered providers to meet affordable housing priorities and targets
- 5. Maintain and regularly review our allocations policy to fairly allocate rented homes via Devon Home Choice
- 6. Work with town and parish councils to identify suitable sites for affordable housing to meet local need

#### To 'tackle climate change we will'

- 7. Develop as many low carbon, affordable homes as possible, according to viability
- 8. Enable as many affordable homes on available brown field sites as financially viable

#### To 'put the customer first' we will

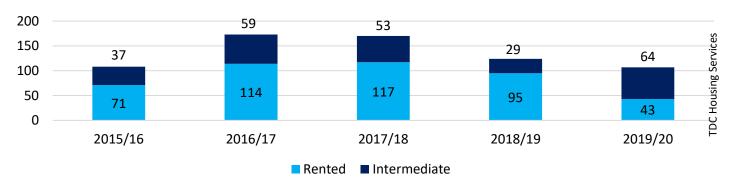
- 1. Survey residents of new affordable homes to improve service design, delivery and allocation\*
- \* Housing Services Action Plan monitoring quarterly performance

#### 4.2 Build homes for low cost ownership

Many local working age households on average incomes struggle to raise the deposit needed to get a mortgage. One option open to them is low cost home ownership, which generally refers to two home types of schemes:

- Shared ownership homes that are part rented and part owned
- Government equity loan 'First homes' that can be purchased with a loan from the government
- Teignbridge shared equity scheme homes that, under certain circumstances can be purchased with a loan from the Council

#### Affordable housing delivery, by tenure, Teignbridge



In Teignbridge around 30% of affordable homes are built for low cost ownership.

#### Teignbridge shared equity scheme

There is a need for a form of intermediate housing for those households that do not qualify for social rented homes and cannot access the open market. One such scheme is the pilot set up in Chudleigh using £667,000 of offsite affordable housing contributions to assist up to 13 local households.

The scheme is open to local households whose combined income is less than £60k and who are unable to buy a home on the open market without the loan. Priority is given to first time buyers, keyworkers, social housing residents, or households who have been renting privately for over three years. The repayment of the loan is no more than 10 years.

#### 4.2 To achieve this aim we will:

- 1. Assist, promote and monitor the shared equity scheme at Chudleigh to help up to 13 households get onto the housing market\*
- 2. Enable 30% of our affordable home target for shared and low cost home ownership
- 3. Promote and monitor local interest in the Help to Buy Scheme
- 4. Levy a partner fee from registered providers on each new affordable home to enhance the Council's capacity to deliver

#### 4.3 Develop innovative and specialist homes

Teignbridge and partner registered provider partners will be building a wide range of both adaptable and purpose built homes to meet people's varying needs. This includes homes for older people who want to be independent; specialist housing for people with learning disabilities, gypsy and traveller pitches, custom, self-build and temporary homes for homeless households looking to get back on their feet.

#### Gypsy and traveller accommodation

A gypsy and traveller pitch is likely to accommodate a single household and is generally a piece of ground large enough to accommodate a static caravan, a touring caravan and an amenity building. It will have a parking area and provide enough space to carry out domestic activities, for example laundry, children's play, and a sitting area.

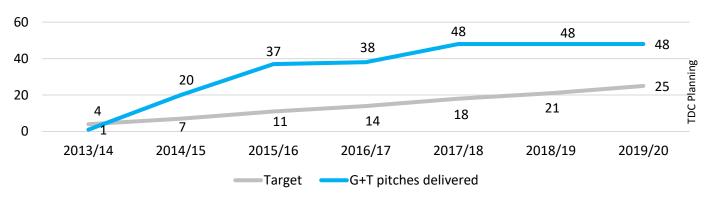
The Local plan target is for 70 pitches over 20 years, which equates to 3.5 pitches every year and will be provided by either direct provision, or by assisting the G and T community to gain planning consent for pitches on their own land.

<sup>\*</sup> Housing Services Action Plan – monitoring quarterly performance

To date 48 pitches have been delivered since the beginning of the Local Plan in 2013, the majority at Haldon Forest, near Exeter.

Within the Local Plan there are two major strategic allocations with a requirement for pitches to be provided by developers. Due to the collaboration between the Council and the developers, suitable land, that would not have otherwise been forthcoming, has been brought forward; one site now has planning consent and another with an application pending.

#### Gypsy and traveller pitches provided, including affordable



From work carried out, in consultation with the Teignbridge Gypsy and Traveller Forum, it is anticipated that future demand for pitches will remain fairly consistent and the emerging Teignbridge Local Plan will update these figures.

TDC gypsies and travellers
Local plan policy

#### Temporary accommodation

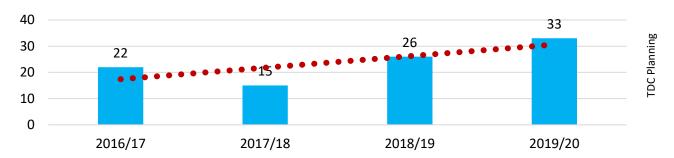
As part of the previous housing strategy the Council successfully developed a converted GP surgery in Newton Abbot to accommodate homeless households. The scheme houses up to ten households in a calm, well managed environment. The quality of accommodation is significantly higher than B&B accommodation and provides tailored support to residents, whilst reducing costs to the Council. Its success is now leading the Council to consider another bespoke project to further reduce B&B costs for an increasing number of local, single households. On average 291 households access support each year.

#### Custom and self build homes

Teignbridge Council is supporting people who want to build their own affordable home. Applicants will need to provide evidence they qualify by meeting the local connection and income requirements, find a suitable site and be able to take out a mortgage. This can include a single plot exception site. The policy is aimed at those who cannot afford to meet their own housing needs on the open market. The home will be subject to a number of restrictions to ensure it remains affordable to future buyers. A guide on affordable custom and self-build homes is available and applicants are encouraged to register on the Council's self-build register.

TDC custom and self-build

#### Number of custom, self build homes provided, including affordable



#### **Shared housing**

The housing register regularly records that half of applicants are single households on low incomes, reflecting a sustained local demand for single affordable housing units. Often people find shared accommodation more affordable than renting alone and in an area when the average house price is over ten times the average salary, local people, particularly the young, need all the help they can get.

House sharing is commonly defined as two or more people living in accommodation together. Usually, each person will have their own bedroom and will typically share communal areas, such as the kitchen, bathroom, and/or a living room.

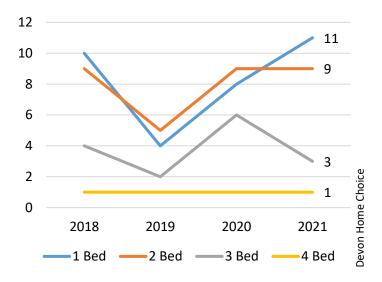
Work has started on trying to locate suitable land, or property to accommodate a shared housing project. The Council's Assets Team are aware and our Empty Homes Officer is also looking for suitable opportunities for acquisition.

### Specialist, supported housing and extra care

People's care and support needs change over time and so might the housing and accommodation that they choose to support them to live as independently as possible. We will increase the range of good quality, accessible homes across Teignbridge, including fully wheel-chair accessible, and make it easier for people to remain in their current home, or to move between different housing options to develop their independence, moving away from traditional residential care models.

Much of this work will be carried out working in partnership with Devon County Council (DCC). We are currently awaiting the devolved 18+ Adult Homelessness Contribution Funding from DCC to enable this work.

### Applicants requiring wheelchair access, Teignbridge 2018/20



#### 4.3 To achieve this aim we will:

- 1. Enable gypsy and traveller sites in accordance with Local Plan targets\*
- 2. Work with partners to bring forward a plot of land suitable for gypsy and traveller transit provision\*
- 3. Develop homes to help households 'downsize', freeing-up bigger rented homes for larger households\*
- 4. Promote custom and self-build sites and monitor demand\*
- 5. Investigate funds, suitable land, or property to accommodate a shared housing project\*
- 6. Investigate funding to develop a temporary accommodation scheme, providing tailored support to residents\*
- Work with Devon County Council to 'increase the supply of accessible homes through new developments' (Supporting people to live independently in Devon, 2020/25, Priority 2)\*
- 8. Deliver 5 affordable homes a year that are fully wheelchair accessible\*

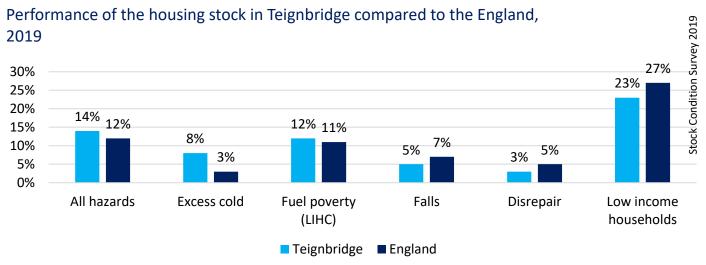
<sup>\*</sup> Housing Services Action Plan – monitoring quarterly performance

### 5 Improve homes

Housing has a key role to play in health and wellbeing. The poor condition of a property can negatively affect the physical and mental health of our residents. Similarly, some people's physical health needs, particularly for older residents, can restrict their ability to live an independent life without some adaptations to the home.

The performance of the housing stock in Teignbridge compared to the England average is mixed. Teignbridge performs notably worse for excess cold (8% compared to 3%) and slightly worse for all hazards (14% compared to 12%), and fuel poverty (LIHC definition) (12% compared to 11%), but better for falls (5% compared to 7%), disrepair (3% compared to 5%) and low income households (23% compared to 27%). When comparing Teignbridge to the South West region, the picture is similar.

In Teignbridge, 29% of households rent a home, with 20% renting from a private landlord. In general, the condition of the social housing stock in Teignbridge is better than other tenures for indicators relating to hazards, disrepair and energy efficiency. This is due to government requirements placed upon registered providers, aka housing associations, for example, through the Decent Homes Programme.

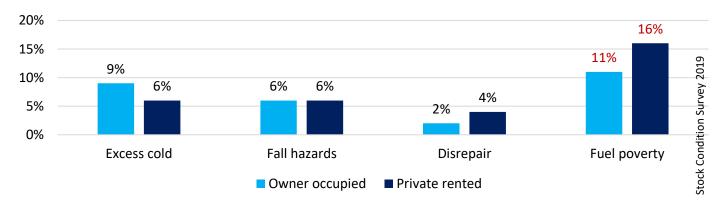


The proportion of dwellings in the private sector with category 1 HHSRS hazards is 14% (8,187). The majority (79%) are in the owner occupied sector, and the remainder (21%) in the private rented sector. The total cost of mitigating these hazards is estimated to be £22.4 million.

#### **Private rented homes**

Whilst the owner occupied and private rented sectors share 14% of all category 1 hazards, we focus our work on the private rented sector because tenants have little control over getting remedial works carried out. There is also a greater percentage of low income households renting privately, driving up fuel poverty.

#### Homes meeting key hazard criteria by tenure, Teignbridge 2019

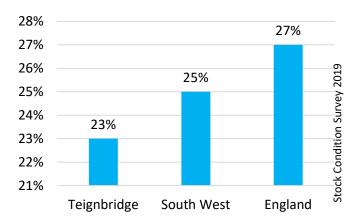


The private rented stock has more than twice the proportion of low income households compared to the owner occupied stock (14% compared to 30%). A low income household is defined as a household in receipt of one, or a number of benefits. Low income is a contributor to fuel poverty and as such 16% of households who privately rent find themselves in fuel poverty, compared to 11% of home owners.

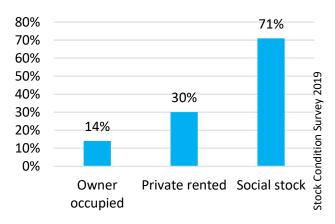
The private rented sector offers a flexible form of tenure and contributes to labour market mobility, however housing conditions in this sector are worse than for any other. Once the domain of younger people it is now home to a wider range of age groups, in particular those aged 35 to 44.

However it is acknowledged that 14% of home owners are on low incomes (cash poor/asset rich), so we maintain a loans and grants policy to assist with repairs.

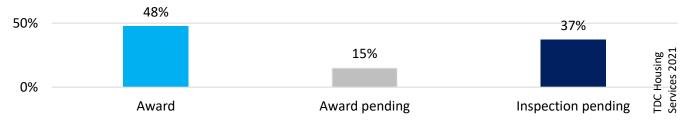
# Percentage of dwellings with low income households, Teignbridge, SW and England 2019



# Percentage of dwellings with low income households, by tenure Teignbridge



#### Property Agent Rating Scheme 2021

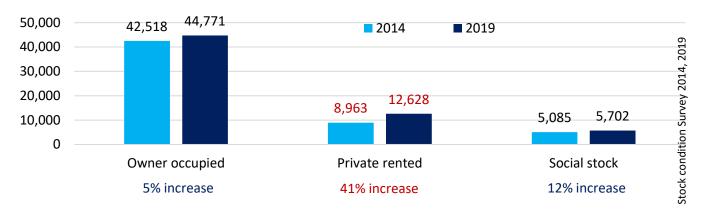


Our 'Property Agent Rating Scheme' (PARS), similar to the familiar 'food hygiene rating scheme', has seen participating letting agents provide an outstanding service for both landlords and tenants. To date 25 of our 40 local agents have participated in the scheme, with 19 receiving positive ratings; 6 are pending assessment. These Agents manage around 34% (4,290) of the, private rented homes in Teignbridge. We have risk assessed the agents who are not already signed up to PARS and will be carrying out checks to ensure compliance with all letting related legislation, on a 'worst –first' basis.

#### 5.1 Improve housing conditions

Making sure that the quality and standard of the private rented sector is a priority for us. We are using all the tools to take action against poor standards.

#### Housing tenure, Teignbridge, 2014 to 2019



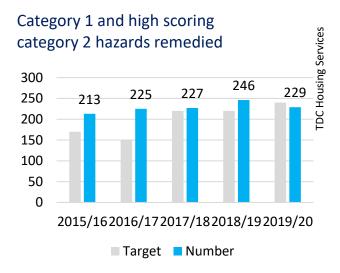
Since 2014, there has been a 41% increase in households privately renting in Teignbridge (8,963 to 12,628). The private rented sector now equates to 20% of the total housing stock.

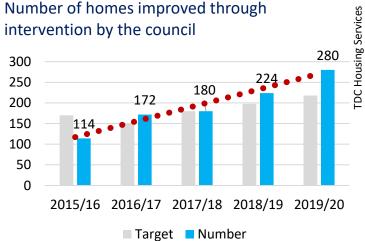
#### **Enforcement**

During the lifetime of the last strategy we received 2,000 complaints about the condition of private rented properties.

The Council will take action against landlords who do not comply with legislation in line with the Housing Enforcement Policy

**TDC Enforcement Policy** 





#### **Grants and loans**

We understand the expense of maintaining a home. Our home improvement loans cover a range of repairs, improvements, or adaptations. For example, boilers, electrics, plumbing, roof repairs, thatch repairs, structural repairs, damp remedy, disability adaptations and much more.

The Council provides loans via our partner agency Lendology CIC. In certain circumstances grants may be available to assist vulnerable home owners.

TDC grant and loan policy

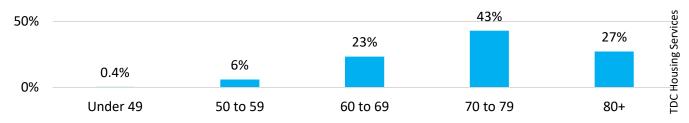
#### Park homes

A park home is a permanently occupied, prefabricated building located with others in a dedicated area. Downsizing to a park home is often viewed as the ideal move for cash-strapped pensioners. Retirees can swap urban life for a quieter one in the countryside, or by the sea, surrounded by people in the same age group.

On the whole park homes are cheaper than traditional bricks and mortar, but the costs don't stop at the purchase of the property. Residents will also need to pay a 'pitch fee' or ground rent to the site owner, which increase in line with retail prices index (RPI) inflation each year.

Additionally, heating is primarily provided through high cost fuels, including liquefied petroleum gas (LPG), non-central heating, electric plug-in and storage heating. Coupled with the structure of the home this makes them difficult to heat. The poor thermal conditions, high fuel costs and the occupants' low income mean that these households count as 'fuel poor'.

#### Age groups living in park homes, Teignbridge 2017



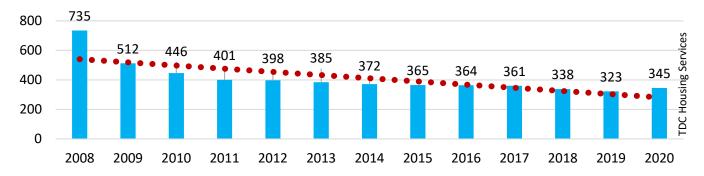
Teignbridge has a disproportionately high number of park homes compared to other Devon districts. In 2011 the Census recorded 1,174 'caravans, mobiles, or temporary structures'. In 2017 we surveyed 2,219 park homes, located on 76 licenced sites; it confirmed that park home are mainly occupied by elderly residents on low incomes.

#### **Empty homes**

The Council is committed to helping local owners bring empty homes back into use. This is a sustainable way of bringing forward much needed homes and also reduces the negative, anti-social impacts of empty property upon communities. Where necessary, we will bring empty homes back into use and rent at social, or affordable rents.

In 2008 there were 735 empty homes in Teignbridge. In 2020 there were 345, a reduction of 53%, representing 0.5% of the housing stock in Teignbridge. The majority (62%) are unoccupied for short periods as a result of an occupant moving out, or during renovation work. These properties tend to be brought back into occupation without our intervention.

#### Total empty homes, Teignbridge

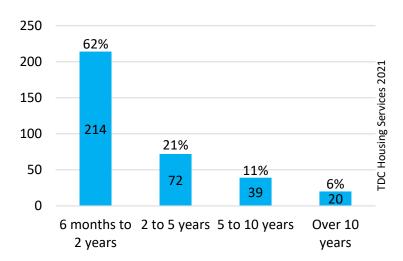


Just over a third of empty homes (131 - 0.2% of housing stock) have been empty for over two years and are known as 'long-term empty'. These properties are more challenging because they exhibit a variety of complex issues that make them harder to bring back into use, often requiring financial resources.

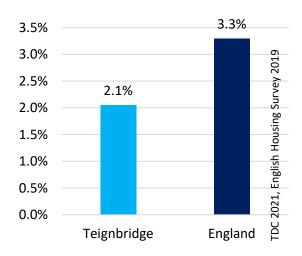
We propose to continue to work with owners to bring empty homes back into use, but to specifically target 'long-term' empty homes by working collaboratively across the Council, using a range of enforcement measures where necessary.

**TDC Empty Homes Policy** 

#### Empty homes, Teignbridge 2021



#### % second homes, 2021



#### 5.1 To achieve this aim we will:

- 1. Reduce the number of empty homes by working with property owners, targeting those empty for over 2 years\*
- Review our Enforcement Policy to regulate and raise standards in the private rented sector\*
- 3. Deliver forums and other networking opportunities for private landlords and letting agents, giving quality advice and support to promote high standards in the private rented sector\*
- 4. Promote our Property Agent Rating Scheme to improve property, promote confidence in landlords using agents, to protect tenants and ensure agents comply with legislation\*
- 5. Monitor and proactively target non-compliant landlords, taking appropriate action where standards are not being met, to tackle disrepair and poor housing conditions in the private rented sector
- Promote low interest loans to support the improvement of housing conditions

#### 5.2 Improve energy efficiency and reduce fuel poverty

A key theme running through the Council Strategy and local plan is a commitment to become a carbon neutral district. All Council decisions now consider climate change implications by implementing Council policies to reduce greenhouse gas emissions. The carbon emissions from our area will fall as our homes and businesses become more energy efficient.

#### Reduce fuel poverty

A household is said to be in fuel poverty if its income is below the poverty line, taking into account energy costs, and its energy costs are higher than typical for its household type. This is what's known as the 'Low Income, High Cost' definition.

Fuel poverty is caused by a number of factors:

- Low income
- High energy prices, which are often made worse by higher tariffs for both low-volume users and those not able
  to pay via direct debit such as pre-payment customers and residents unable to access the cheapest 'online only'
  deals.
- Poor energy efficiency for example, inadequate insulation and old or inefficient heating systems.
- Under-occupancy. Quite often, those suffering from fuel poverty live in larger than average homes.

<sup>\*</sup> Housing Services Action Plan – monitoring quarterly performance

Fuel poverty is most common among vulnerable households:

- Those on low incomes.
- People with children under the age of 16.
- People with disabilities or suffering from a long-term illness.
- Older people

12% of Teignbridge residents are living in in fuel poverty, making it difficult to heat their homes. Within tenure, 16 % live in the private rented sector, 12% in social rented homes and 11% in owner occupied homes.

It is estimated that 17% of households in Teignbridge, mainly in rural areas, are not connected to the gas grid and are dependent on high cost fuels, such as, oil, liquefied petroleum gas (LPG), or electrical heating. This, often coupled with a solid wall structure, makes them difficult to heat. If combined with low incomes, it makes these households fuel poor.

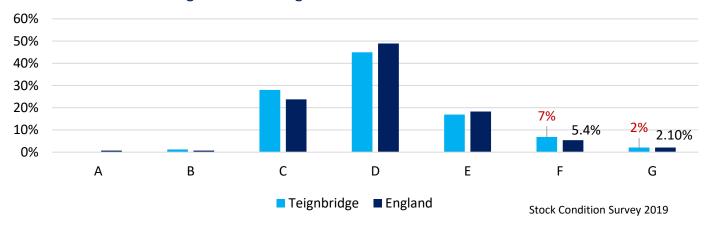
Furthermore, 15% (8,891) of Teignbridge's private sector stock has less than the minimum recommended 100mm of loft insulation, 9% with 50mm of insulation and 6% having no loft insulation at all.

#### Improve energy efficiency

An energy performance certificate rating (EPC) is a measure of the energy efficiency performance of a building and is rated from band A to G, with A representing the best performance. The better the energy performance the more economical it is to heat the home.

Under regulations made under the Energy Act 2011, landlords must ensure that their properties meet a minimum energy efficiency standard of band E, yet in the private rented sector, 9% of dwellings are estimated to have an

#### Private rented stock falling into EPC rating bands



energy performance rating (EPC) below band E. Under new legislation these properties, unless exempt, would not be eligible to be rented out to new, or renewed tenancies.

#### 5.2 To achieve this aim we will:

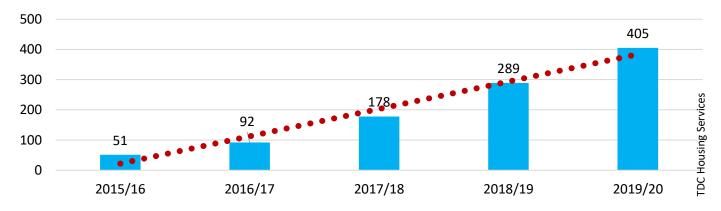
Use the following actions to meet Council Strategy objective 'Action on climate':

#### To 'tackle climate change we will'

- 1. Take measures to reduce the carbon footprint of existing housing in line with the Council Strategy, local plan and Devon carbon reduction plan
- 2. Apply for funding to target those most in need to improve energy efficiency, tackle fuel poverty and reduce carbon emissions, supporting a whole house retrofit approach\*
- 3. Promote energy advice through our Local Energy Advice Partnership to ensure that householders can access funding for energy measures, fuel switch and access income maximisation advice

- 4. Work with our partners CosyDevon (a partnership of all Devon local authorities and community energy groups) to access funding and explore joint working opportunities, for example, Solar Together (Devon wide scheme for installation of solar panels)
- 5. Use enforcement action to target landlords not meeting the minimum energy efficiency standards
- 6. Target park home households to improve thermal comfort, reduce fuel poverty and improve energy efficiency

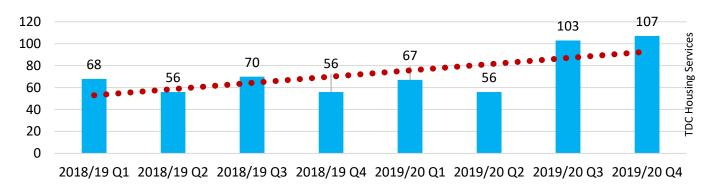
#### Number of properties receiving free or subsidised energy efficiency measures



#### 5.3 Keep people independent at home

It is important for us to help residents lead safe, independent lives. We will do this by using our own resources and by working with partners, including Devon County Council. Adaptations, via our disabled facilities grants help people remain in their home for as long as they can manage to do so independently. An in-house survey asking about the effectiveness of these adaptations found that 99% of people said that this work improved their health and wellbeing.

### Number of vulnerable and elderly residents assisted to remain in their own home



We also financially support other works to help more vulnerable households remain independent at home through our grants and loans policy, namely:

- Repairs works and eliminating Category 1 hazards or high scoring Category 2 hazards
- Improving the energy efficiency of people's homes, including heating
- Assisting people to move where appropriate
- And providing top up adaptation funding, where appropriate

This work is very important in helping people remain safe and independent, but also reduces the need and costs of more acute health interventions.

<sup>\*</sup> Housing Services Action Plan – monitoring quarterly performance

#### 5.3 To achieve this aim we will:

- Work with Devon County Council to 'increase the supply of accessible homes through adaptations to existing homes' (Supporting people to live independently in Devon, 2020/25, Priority 2)\*
- 2. Review, deliver and promote our grants and loan policy to ensure that it reflects the needs of the householders and meets identified local need\*
- Provide advice and support for self-funded disabled adaptations so people can make informed choices regarding adaptations
- 4. Proactively support independent living and make best use of the Better Care Funding stream to target and improve housing for vulnerable households

#### To 'put the customer first' we will

- 5. Work with social care and other services to ensure a joined-up approach and understanding of support available for those wishing to remain independent at home
- 6. Survey all households receiving adaptations to improve service design and delivery
- \* Housing Services Action Plan monitoring quarterly performance

### 6 Prevent homelessness and address rough sleeping

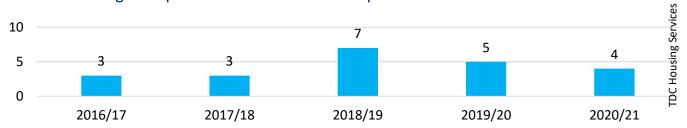
Homelessness has a serious and harmful effect on those who experience it. No household should ever have to experience homelessness. Our approach is to prevent homelessness at the earliest opportunity, before individuals, or families lose their home. We are developing a separate homelessness and rough sleeping strategy that will be published during the life of this strategy. It will contain a lot more detail about how we intend to tackle homelessness and its causes.

#### 6.1 Prevention

Early intervention is essential to helping prevent homelessness.

Although there are many reasons for homelessness, the most common reasons recorded locally are the loss of a private rented home and family and friends who are no longer willing, or able to accommodate. Other reasons include relationship breakdowns, evictions from supported housing, the end of a social tenancy and violence and harassment, including domestic violence. For many people there will be a number of reasons, and for some there will be multiple complex needs.

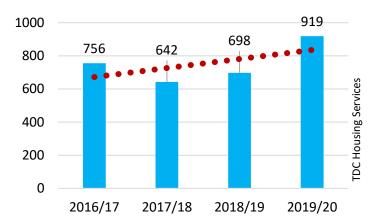
#### Number of rough sleepers as an estimate on a snapshot date



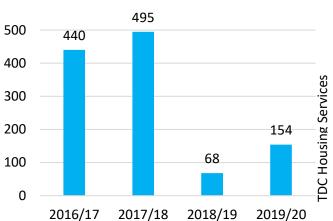
For those people who approach our service for help when threatened with homelessness, our primary focus is upon helping them to remain in their own home, provided that it is safe and suitable for them to do so.

There are a number of services available to help people remain in their homes, including: financial and debt advice; work with landlords and lettings agents; mediation with family and friends with whom the person at risk is living; a tenancy sustainment approach to support both private and social housing tenants; partnership work to tackle antisocial behaviour, harassment and domestic abuse; and taking a trauma informed approach to supporting those with complex needs.

### Number of new Housing Solutions cases each year



### Homelessness prevented by helping client remain at home



Following the introduction of the Homelessness Reduction Act, which came into force in April of 2018, legislative changes meant that local authorities had to change their approach to recording homelessness preventions. For the first eighteen months following the Act's implementation, this led to a significant reduction in our prevention figures. Additional processes were then put in place that have enabled us to capture and record prevention work more effectively, particularly in relation to the provision of disabled facility grants, and discretionary housing payments.

#### 6.1 To achieve this aim we will:

- 1. Continue to improve the Housing Solutions Service, to make sure that we give residents high quality advice when they need it
- Continue to recognise the strong links between mental health, substance misuse and homelessness, and work with Devon County Council to ensure that service design supports tenancy sustainment and homelessness prevention
- 3. Improve our approach to preventing private sector evictions and to preventing homelessness for people living with family, or friends through targeted and proactive mediation
- 4. Explore further tenancy rescue solutions for private tenants including the potential for targeted grants and loans
- 5. Review the financial advice services available to identify any gaps, duplication, or problems with accessing services
- 6. Continue to work with housing providers operating locally, through which we have agreed common policies and approaches and help minimise the number of social housing evictions
- 7. Improve how we capture the reasons for homelessness and identify trends
- 8. Improve our understanding of what impact COVID-19 might have on the risk of homelessness, so that we can plan and respond according\*
- Prevent homelessness by helping clients remain at home, or with alternative accommodation\*

#### To 'put the customer first' we will:

- 10. Work with members, partners and clients to develop homelessness and rough sleeping strategy that is fit for purpose and meets statutory and legislative requirements\*
- 11. Improve engagement with private landlords, letting agencies, social housing providers and tenants; and promote the importance of those threatened with homelessness seeking help at an early stage

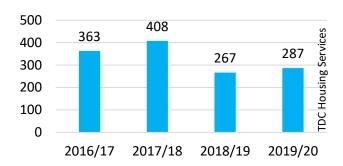
<sup>\*</sup> Housing Services Action Plan – monitoring quarterly performance

#### 6.2 Intervention

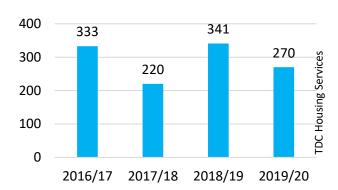
It is not always appropriate for people to remain in their existing home and sometimes it is not possible to prevent homelessness. Intervention covers a broad range of activities that ensure that local people who are made homelessness are given the support and help they need to access and sustain suitable accommodation.

In order to intervene effectively to relieve homelessness, we will: seek to improve access to a range of accommodation options both temporary and permanent; act to minimise the use of unsuitable emergency accommodation; improve access to and the effectiveness of support services; and continue to build on our commitment to end rough sleeping within the district through the use of targeted outreach and the development of homelessness and health pathways.

## Homelessness prevented by helping client with alternative accommodation



### Number of households placed into temporary accommodation



#### 6.2 To achieve this aim we will:

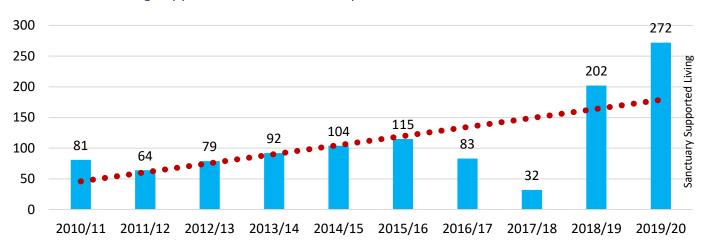
- Review the Devon Home Choice Policy and our approach to Local Lettings Plans in the context of access to housing for those with high levels of need\*
- 2. Review the extent to which housing related debt should remain a barrier to being offered a home
- 3. Work with housing providers to explore how better use might be made of existing homes
- 4. Encourage and promote the take-up of private rented housing options, considering additional incentives and improving upon the support available to landlords and tenants\*
- 5. Investigate the feasibility of delivering more specialist forms of housing, such as the acquisition of houses of multiple occupation to provide more housing options for young people on low and middle incomes\*
- 6. Further develop our existing plans to reduce reliance on the use of Bed and Breakfast style emergency accommodation
- 7. Look for alternative ways of providing temporary and emergency accommodation to more effectively support those with complex needs
- 8. Develop a model of accommodation based and floating support that meets the housing and health needs of our service users\*
- 9. Build on the work of our Rough Sleeper Multidisciplinary Team, and explore how working arrangements with mental health, substance misuse and social services can be improved including the potential of some co-location of service

<sup>\*</sup> Housing Services Action Plan – monitoring quarterly performance

#### 6.3 Sustainment

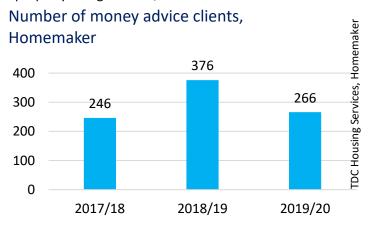
We need to make sure that our interventions are focused towards helping people to sustain safe and suitable accommodation in the long term. Sustainment means breaking the cycle of repeat and chronic homelessness, and enabling people to lead healthy and productive lives.

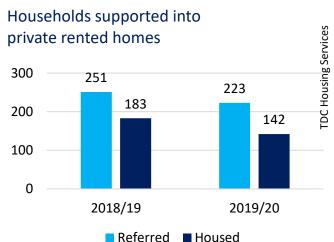
#### Demand for floating support for those with complex needs



To build a model of sustainment we will: ensure that tackling the social, economic and health impact of homelessness is made the business of all local services; adopt an inclusion health approach aimed at improving the health outcomes for those at risk of, or already homeless; work with local landlords and social housing providers to support people before they reach a point of crisis; and develop pathways through which people who have experienced homelessness can access employment and training opportunities, building their resilience and independence.

The majority of households referred through our private rented access service (68%) are successfully accommodated. The remainder are either successfully rehoused via the housing register prior to a private rented property being secured, or are able to resolve their own situation without the need for further intervention.





#### 6.3 To achieve this aim we will:

- 1. Review the scope and effectiveness of accommodation based and floating support, particularly in relation to move on advice and maintaining settled homes
- 2. Continue to provide financial inclusion advice and support for those at risk of or already homeless.
- 3. Work with the Department of Works and Pensions and the community and voluntary sector to improve options for employment, education and training for people who have experienced homelessness.
- 4. Improve collaboration with statutory partners at a strategic level to address the underlying causes of homelessness.

5. Ensure that we are able to provide the support to landlords and social housing providers experiencing issues with tenants so that we can resolve problems before they reach a point of crisis.

#### To 'put the customer first' we will:

- 6. Actively involve clients with a lived experience of homelessness to shape our services
- 7. Strengthen work with partners to provide a joined-up approach to preventing and tackling drug and alcohol related anti-social behaviour.

### 7 Put the client first

As a service we are looking to deliver support and advice from a client, or customer, point of view. Clients want our help at a time they need it, so part of this strategy is about listening to make sure that everything we do is customer led, so that our services are accessible to everyone.

#### 7.1 Consultation

We actively survey clients and customers about the services we provide and will re-design our approach, making reasonable adjustments where necessary. For example, each year we ask new home owners about their new dwellings, and those receiving adaptations to stay at home if they made a positive difference to their lives. We also use consultation to support decision making and to drive change.

Similarly, by measuring service requests and by acting upon information from customers we can better manage customer demand.

#### 7.2 Comments, complaints and compliments

At Teignbridge, we like to hear people's ideas, comments and compliments. We also want to hear if clients are unhappy with the standard of a service we provide, because it helps us to put things right and ensures we do things better in the future.

Comments, complaints and compliments

#### 7.3 Customer charter

Our Council-wide charter describes our commitment to customers and the standards they can expect from us.

TDC customer charter

#### 7 To achieve this aim we will:

Meet Council Strategy objective to 'actively engage with customers so feedback can be used to support decision making and future change' (Vital, viable council) by using the actions in Sections 4, 5 and 6 above to 'Put the client first'

### 8 Tackle climate change

In June 2019 Teignbridge Council formally declared a climate emergency. This commits us to do what is within our powers to be a carbon neutral district, and to lead by example in our own activities, travel and energy use. By signing the Devon Declaration we are committed to working with other councils across the wider area of Devon to meet our carbon neutrality goal. The intention is to reduce our greenhouse gas emissions, whilst working with our communities and using our various legal powers to encourage others to do the same.

The Council will lead the way, together with partners, to tackle emissions in the building and transport sectors, as well as becoming a carbon neutral council in its own operations. We will be creative when it comes to protecting our local environment, working with housing developers to make sure that any development is full of environmental schemes to benefit residents and our environment.

Our communities will be cleaner and greener, with new, high quality neighbourhoods, our families living in better quality, affordable and energy efficient homes.

Our existing adopted local plan (2013 - 2033) requires all new major development applications to demonstrate a 48% emissions reduction relative to the 2006 building regulations that will deliver lower carbon housing. The new Local Plan (2020 - 2040), which is yet to be adopted, contains requirements on new developments to achieve carbon neutrality. Developers can demonstrate compliance by submitting a completed carbon calculator.

TDC climate emergency
Devon climate emergency
Carbon calculator

#### 8 To achieve this aim we will:

Meet Council Strategy objective to 'ensure all Council decisions consider climate change implications by using the actions in Sections 4, 5 and 6 above to 'Tackle climate change:

#### Also to:

- 1. Support emerging actions from the Devon Carbon Plan
- 2. Improve our online access to reduce travel

### 9 Action plans

We will publicly review the effectiveness of our actions via the scrutiny of elected members on a quarterly basis. We will also review these actions annually to make sure that they remain effective as government and local policy emerges. To this end we intend to regularly consult with elected members and stakeholders every year before finalising plans and then putting them into action.

Action plans are recorded in our 'Service, Performance and Risk' monitoring system and are reported quarterly to the Overview and Scrutiny and Executive Committees, where they are debated publicly.

**Housing Services action plan** 

### 10 Contact details, alternative versions

If you need this information in another format, please contact us.

**Front cover:** The house pictured is part of a small development in Teignbridge of nine homes; seven affordable rent and two shared ownership, with a self-build plot. The homes are the result of a collaboration between Willow Tree Housing Partnership, Teignbridge District Council, Homes England, Denbury Parish Council and local construction firm, Classic Builders.



Email: <a href="mailto:housing@teignbridge.gov.uk">housing@teignbridge.gov.uk</a>/housing

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