

TONBRIDGE & MALLING BOROUGH COUNCIL

HOUSING and ENVIRONMENT SERVICES ADVISORY BOARD

20 July 2015

Report of the Director of Planning, Housing and Environmental Health

Part 1- Public

Matters for Information

1 HOUSING SERVICES UPDATE

Summary

This report updates Members on key issues across the Housing Service.

1.1.1 Following the parliamentary elections on 7 May 2015 the Queen's speech was presented to Parliament on 27 May 2015. The speech outlined the forthcoming legislative agenda and a number of the proposals will impact on the work of the Housing Service and have implications for other key areas of the Council's responsibilities, not least Planning, Community Development and Financial Services.

1.1.2 The Housing Bill

The government will introduce a Housing Bill which will encompass a number of measures:

1) Extending the Right to Buy to Housing Association Tenants

This will apply to those tenants who have held a tenancy for 3 years or more, with discounts worth up to £78,000 outside London and £104,000 in London. It is proposed this will be funded by requiring the disposal of the most valuable public sector homes when they become available. The proceeds will be used to compensate housing associations for the discount on homes they sell under the right to buy and to fund the building of more affordable homes in the area.

2) Increasing the supply of new Starter Homes (to be exclusively offered to young, first-time buyers, at a 20 per cent discount below their open market value)

It is proposed this is achieved through a statutory framework to support the delivery of Starter Homes. The Starter Homes would be counted as affordable housing in the National Planning Policy Framework, and therefore could be provided instead of homes for social or affordable rent, or for low cost home ownership.

3) **Helping those wishing to build their own home**

The government is looking to take forward the Right to Build, requiring local planning authorities to support custom and self-builders registered in their area in identifying suitable plots of land to build or commission their own home.

4) **Ensuring local people can influence and provide for local growth**

The government is hoping to simplify and speed up the neighbourhood planning system, to support communities that seek to meet local housing and other development needs. There will also be a statutory register for brownfield land, to help achieve government's target of getting Local Development Orders in place on 90 per cent of suitable brownfield sites by 2020. These are hoped to combine with other changes to housing and planning legislation that would support housing growth.

1.1.3 **Full Employment and Welfare Benefits Bill**

The full employment and Welfare Benefits Bill will introduce the following measures:

- Removing 18-21 year olds' automatic entitlement to housing benefit. Previously, it has been suggested that housing benefit would be withdrawn from under 21s who also receive Job Seekers Allowance;
- Freezing working age benefits for a further two years from 2016/17;
- Lowering the overall benefits cap from £26,000. At the time of going to print, it has been reported that this will be lowered to £23,000 within London and £20,000 outside of London and will be confirmed in the emergency budget on 8 July 2015. Also, as part of the budget, the government is expected to confirm the "Pay to Stay" scheme. The proposal here is that those on incomes above £40,000 in London and £30,000 in the rest of England, who live in local authority or housing association homes, will be charged a "market or near market rent" from 2017/18.

1.1.4 **Immigration Bill**

A new Immigration Bill is to be introduced, its main aim being to control immigration and it will include a measure to make it easier to evict illegal immigrants. There is also a commitment to fully roll out a requirement that private sector landlords check prospective tenants' immigration status, which is currently being piloted in the West Midlands.

1.1.5 Ombudsman Bill

This Bill aims to combine the roles of the Parliamentary Ombudsman, the Health Ombudsman and the Local Government Ombudsman and potentially the Housing Ombudsman.

- 1.1.6 Members will clearly be interested to consider the implications of these proposals to the Borough, which will become clearer after the budget on 8 July and when the operational details of the Bills become known later in the year. Officers will provide further updates to future meetings of this Board as the policy detail emerges and the implications for the Borough become clearer.

1.2 Homes and Communities Agency Affordable Housing Delivery

- 1.2.1 In June, the Department for Communities and Local Government (DCLG) released the affordable housing completion statistics for Homes & Communities Agency's (HCA) Affordable Homes Programme 2010 (April) – 2015 (March). The figures cover the provision of affordable housing for Social Rent, Affordable Rent, and Intermediate Tenures including Shared Ownership.
- 1.2.2 Members will be pleased to see that Tonbridge & Malling achieved 750 new homes within this period to help address our identified housing need. This high level of performance places us fourth in Kent for affordable housing completions for that period (see Table 1 below).

Table 1 – Affordable Housing Completions 2011-2015

Local Authority District	Total New Homes 2011-15
Maidstone	1,310
Medway UA	1,240
Ashford	1,110
Tonbridge and Malling	750
Gravesham	700
Dartford	670
Swale	640
Tunbridge Wells	640
Thanet	510
Canterbury	500
Dover	310
Shepway	280
Sevenoaks	180
Total	8,840

- 1.2.3 For the period 2014/15, the borough saw the delivery of 106 affordable homes through our Registered Provider Partners.

1.3 The Help to Buy Equity Loan Scheme

- 1.3.1 The Help to Buy (HTB) Equity Loan scheme was first announced in the 2013 March budget, in an attempt to encourage banks and building societies to offer mortgages.
- 1.3.2 The Department for Communities and Local Government (DCLG) have also released the statistics for the first quarter of 2015, and it shows that since the launch 1,132 properties have been purchased in Kent, (KCC area), with the help of an equity loan. To put this in context, nationally 47,018 properties were bought through the scheme.
- 1.3.3 Members will be pleased to learn that Tonbridge & Malling is third in Kent for the number of equity loans issued since the scheme's inception, with 186 products, (Dartford saw 278 and Swale 213). Accordingly, the Council saw the second highest cumulative value of loans of £11.2m, compared to £14.6m in Dartford.

1.4 Private Sector Housing News

- 1.4.1 The team will soon be dealing with a host of powers under proposed new legislation as outlined below.
- 1.4.2 All private rented sector landlords will be required to have working smoke alarms on every floor of their properties and a carbon monoxide alarm in rooms where a solid fuel heating system is installed. This is expected to come into force from 1 October 2015 and we are working in partnership with other Kent districts and Kent Fire & Rescue (who will be provided with stocks of the alarms) to promote this to landlords and help them comply with the law. Failure to comply may result in a financial penalty.
- 1.4.3 Tenants in the private rented sector will be protected from being evicted by their landlord simply because they have made a legitimate complaint about the condition of their property (commonly referred to as a retaliatory eviction). Where a tenant has made a complaint to their landlord and the local authority has confirmed that a serious hazard exists, the landlord will not be able to evict the tenant for six months. In addition, landlords will not be able to evict tenants where they have not complied with certain legal obligations such as providing gas safety certificates and Energy Performance Certificates. Clearly, these proposed changes, expected from 1 October 2015, will affect both the Private Sector Housing team and the Housing Options team.
- 1.4.4 From 2016, landlords will not be able to refuse any reasonable request from a tenant to improve the energy efficiency of their property. From 2018, landlords will not be able to rent out properties that have Energy Performance Certificate ratings of F or G (energy inefficient properties). We are working in partnership with other Kent districts, the Kent & Medway Sustainable Energy Partnership and the National Landlords Association, to raise awareness of this forthcoming legislation

and hope to be able to develop a “landlord offer” around energy efficiency improvements to help landlords meet the legislative requirements.

1.5 West Kent Landlord Forum

- 1.5.1 Tonbridge and Malling Borough Council continues to work in partnership to deliver Landlord Forums with Sevenoaks District Council, Tunbridge Wells Borough Council and the National Landlords Association. A Landlord Fair will be held at the TMBC offices on 14 October 2015 when we will update landlords on all the new legislation and hold workshops on the roll-out of Universal Credit and its implications.

1.6 Disabled Facilities Grants/Housing Assistance Activity 2014/15

- 1.6.1 In 2014/15, the Private Sector Housing Team received 77 applications for a Disabled Facilities Grant and completed a total of 67 Disabled Facilities Grants. The team has a statutory period of 6 months to determine an application. However, on average, we are able to approve a complete application within two weeks of receiving it. The works being carried out under the Disabled Facilities Grant aim to help residents remain independent at home and are based on recommendations from Kent County Council’s Occupational Therapists. Works typically include installation of stair lifts, providing a level access shower instead of a bath, and ramping to provide access to and from the home.
- 1.6.2 In 2014/15, the Private Sector Housing Team also completed 14 Housing Assistance grants totalling approximately £80,000. The grants have been typically used to help with improving/installing heating and/or insulation, removing hazards in the home and bringing empty properties back into use.
- 1.6.3 We have been working particularly hard in improving our links with the health sector including local GPs and Falls Prevention teams. We have attended team meetings/training events to promote the work we do and the assistance we may be able to provide residents. This is beginning to pay dividends with referrals now being received from health professionals.

1.7 Winter Warmth Scheme

- 1.7.1 As well as access to our own Housing Assistance funding, for the first time, in winter 2014/15, Kent County Council allocated a small amount of funding to districts to help residents who were vulnerable to a winter death due to a health condition and poor heating provision. We were able to help three residents through the winter period to improve their heating so they were no longer as susceptible to a winter death from excess cold.
- 1.7.2 In addition to this, 91 vulnerable residents across Tonbridge and Malling were also visited as part of this scheme by Family Mosaic (Home Improvement Agency). Case workers provided advice on keeping warm, carried out mini home assessments, checked benefit entitlements and advised on any other help that

may be available for the resident. In addition packs were given out containing blankets, socks, hats etc. and, where necessary, temporary heaters were provided.

1.8 Housing Options and Housing Register Update

- 1.8.1 The table below illustrates the number of customers seen by the Housing Options Team since July 2014 both in person and via the telephone advice service. Members will note that the majority of our customers make contact for advice to help keep their homes or are seeking assistance to find alternative accommodation. The number of households making homeless applications has increased significantly during the first 6 months of 2015 (an average of 14 per month) compared with a monthly average of 7 for 2014. The most common reason for homelessness remains the ending of a private sector tenancy.
- 1.8.2 Whilst the overall number of households approaching for housing assistance has seen a slight dip in the last two months, the complexity of cases continues to be multi-faceted, focusing on a range of issues from housing, debt issues, income maximisation, training and employment.

Month	Number of Approaches	Homeless Applications	Advice Only	Prevented	Relieved	Open
Jan 2015	56	6	10	4	0	42
Feb 2015	84	18	35	8	0	10
March 2015	85	25	33	7	0	14
Apr 2015	76	18	33	7	0	13
May 2015	56	10	27	4	0	12
Jun 2015	44	5	13	3	0	22
TOTAL	401	82	151	33	0	113

1.9 Temporary Accommodation

- 1.9.1 The following table shows the number of households living in temporary accommodation at the end of each month.
- 1.9.2 The numbers reflect the increase in the number of homeless applications received. However, this figure is now reducing as many homeless households are assisted into affordable housing and the private rented sector.

Date	Number in self-contained Temporary Accommodation (AST)	Number in self-contained Temporary Accommodation (nightly paid)	Number in traditional Bed & Breakfast	Total
31.01.15	3	18	1	22
28.02.15	3	19	1	23
31.03.14	3	22	3	28
30.04.15	3	16	3	22
30.06.15	3	13	0	16

1.10 Rent Deposit Scheme

The table below shows the number of households who have been assisted to secure alternative accommodation in the private sector to prevent them from becoming homeless. It is becoming increasingly challenging for customers to access the private sector particularly those on a low income as the gap between housing benefit levels and the amount of rent private landlords can achieve rises. However, the Housing Options team are committed to establishing good working relationships with private landlords in the Borough and have recently enjoyed some success with securing properties.

Month	Loans	Bonds	Re-housed (no financial assistance)	Total
Jan-15	0	0	0	0
Feb-15	0	0	5	5
Mar-15	0	0	5	2
Apr-15	0	0	0	0
May-15	2	0	0	2
Jun-15	1	2	2	5
TOTAL	3	2	12	17

1.11 Number of Households on Housing Register

1.11.1 The number of households registering for social housing continues to steadily increase as illustrated in the table below. On average homeseekers represent 68% of the register.

	1 bed	2 bed	3 bed	4 bed	5+bed	Total
January	752	406	90	50	18	1316
February	772	425	85	46	18	1346
March	755	431	92	50	18	1346
April	768	457	99	50	18	1392
May	781	459	108	53	18	1419
June	784	464	111	54	16	1429

1.12 Number of Households Re-housed & Waiting Times

1.14.1 The table below shows applicants housed during the last six months broken down by bed need. During the first six months of 2015 we let 59 two bedroom homes and 52 three bedroom homes. Whilst these figures are similar there is a significant difference when compared to the demand for these homes as we currently have 464 applicants registered for two bedroom homes and 111 for three bedroom homes.

1.14.2 There has been an unusually high number of applicants re-housed with a four bedroom need. This is due to 5 four bedroom homes being let in the first phase of the new Isles Quarry development in Borough Green.

1.14.3 Approximately 65% of homes were let to homeseekers during the first six months of 2015.

	1 bed	2 bed	3 bed	4 bed	5+bed	Total
January	13	11	16	1	0	41
February	16	8	3	3	0	30
March	12	9	7	2	0	30
April	10	10	10	0	1	31
May	12	6	7	2	0	27
June	28	15	9	2	0	54
Grand total	91	59	52	10	1	213

1.14.4 The waiting time information shown in the table below is taken as an average of the number of lets from January 2015 to July 2015 and is impacted to a large degree by availability of accommodation and bidding behaviours.

Type / Size	Shortest wait	Longest wait	Average wait
Sheltered accomm.	4 weeks	33 months	10 months
1-bed general needs	7 weeks	18 years	18 months
2-bed flat or maisonette	5 weeks	7 years	12 months
2-bed house	8 weeks	8 years	18 months
3-bed flat or maisonette	11 weeks	4 months	3 months
3-bed house	7 weeks	10 years	8 months
4-bed	6 months	5 years	24 months
5-bed	20 months	20 months	20 months

1.15 Housing Allocation Scheme review

1.15.1 Following a well-attended consultation event a final draft of the revised Housing Allocation Scheme has been completed. As a result of the feedback from consultees, the thresholds for income levels have been staggered to provide differing levels for working age households. Those with children with a gross household income of up to £60,000 per year will be eligible to be included on the housing register. The figure for working age households with no dependents will be £40,000.

1.15.2 Priority for overcrowding has been simplified so that all applicants that require one or more bedrooms than they currently have will be awarded the same band B (high priority). Similarly, all tenants looking to downsize will be awarded the same priority regardless of the number of bedrooms they are giving up.

1.15.3 Applicants awarded a low priority on medical or welfare grounds will be placed into Band C rather than Band D as at present.

1.15.4 The main changes will be implemented from 1 August 2015 and existing customers that will have a change in their priority will receive a letter explaining the change.

1.16 Legal Implications

1.16.1 None arising from this report.

1.17 Financial and Value for Money Considerations

1.17.1 None arising from this report.

1.18 Risk Assessment

1.18.1 None arising from this report.

Background papers:

Nil

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