# Canterbury City Council Housing, Homelessness And Rough Sleeping Strategy

2018 - 2023

#### **Contents**

If required, a second edition of this Housing, Homelessness and Rough Sleeping Strategy will be issued in order to take into account developing policy.

Executive Summary	4
Welcome	7
Canterbury District Key data	9
We are Canterbury	10
Our places	10
Our people	10
Our economy	10
Canterbury District Housing Profile	11
Strategic Priority One: Increase the supply and choice of good quality homes that local	
people can afford.	15
Land	15
Innovative and sustainable design	15
Owner occupied housing	16
Market housing mix	16
Owner Occupied	16
Private Rented Sector (PRS)	19
Purpose Built Student Accommodation (PBSA)	20
Community Led Housing	21
Custom and self build housing	21
Affordable Housing	22
Affordable Housing type and mix	22
Affordable home ownership	23
Increasing the supply of Affordable Housing Right to Buy	24 24
Rural Affordable Housing	24
Specific and specialist housing needs	25
Specific and specialist flousing fleeds	23
Key Strategic Priority Two: Make efficient and effective use of existing housing in the district and improve housing quality to ensure it meets current and future housing needs	27
Condition of private sector homes	27
Houses in Multiple Occupation (HMOs)	29
Condition of social housing	29
Use of Private Rented Sector (PRS) homes	30
Under occupation in the private market	30
Long term empty homes	31
Efficient use of our Affordable Housing stock	37

3
<b>3</b> 3
33
34
35
36
37
37
38
39
40
40
41
42
43
43
43
44
45
45
45
45
46

#### **Executive Summary**

This Housing, Homelessness and Rough Sleeping Strategy is an overarching document which supports the aims of the Local Plan and Corporate Plan. It presents a comprehensive picture of local housing needs and sets out how the council, along with our partners, will respond to the housing challenges faced by the district. The focus is to offer more choice in housing by developing new homes and improving existing neighbourhoods; which will help communities be sustainable in the longer term and contribute to the city's prosperity and wellbeing. We are committed to supporting our most vulnerable residents to access and maintain good quality housing to prevent homelessness and meet their needs.

Local people consistently tell us that affordable, decent housing is one of their top concerns, particularly for younger people. Our residents rank affordable decent housing in the top three most important issues that makes somewhere a good place to live but also the issue most in need of improvement. The Corporate Plan 2016 - 2020, has a number of housing and homelessness related aims which were shaped by the views of our residents:

- Work with developers to deliver 16,000 new homes and to get maximum benefit from them (eg infrastructure) as envisaged in our Local Plan by 2031.
- Build housing for those who struggle to afford market prices.
- Reduce homelessness.
- Encourage purpose-built student accommodation.
- Intervene to improve the quality of accommodation in the private rented sector.
- Enable people to live independently.

Key Strategic Priority One: Increase the supply and choice of good quality homes that local people can afford.

#### **Challenges:**

- Our population is forecast to grow by 14% by 2031, so there is increasing demand for housing.
- With property values and rent prices predicted to continue to rise at a faster rate than income, homes are becoming less affordable.
- In the last five years 149 council homes have been sold through Right to Buy reducing our supply of social housing.
- Canterbury has an ageing population and our current housing offer falls short of what older people aspire towards.
- A large proportion of first-time buyers are 'priced-out' of the housing market.
- As we are a University city there is a need to accommodate a considerable number of students who move to the city to study.
- There is a lack of affordable housing options in rural areas.

#### Key actions to meet these challenges are:

- Increase the number of new, high quality homes and ensure that the right size and tenure mix are built to meet local needs.
- Develop a programme of council owned land with options of how it can potentially be developed for housing.

<sup>&</sup>lt;sup>1</sup> Residents' Surveys - 2016, 2017 and 2018

- Increase the supply of affordable rented and social housing that is available for people on our Housing Need Register.
- Increase opportunities for first-time buyers and other households seeking affordable home ownership and rent-to-buy homes.
- Ensure a wide range of specialist housing that is suitable for older people and other specific groups.
- Support the development of affordable, quality, well-located student accommodation in line with Local Plan requirements.
- Work with representative community organisations to encourage the development of rural affordable homes and support appropriate community led housing initiatives.

Key Strategic Priority Two: Improve quality and make efficient use of existing housing within the district, to ensure it meets current and future housing needs.

#### **Challenges:**

- The majority of homes that do not meet the Decent Homes Standard are in the private market.
- The Canterbury district has a high proportion of older homes which are at a greater risk of energy inefficiency.
- Improvements and adaptations are needed in homes of all tenures.
- An additional 800 HMOs will be subject to mandatory licensing on 1 October 2018.
- There are many under occupied homes in the district including in our own housing stock that could be used more efficiently.
- There are around 443 long-term empty homes in our district.

#### Key actions to meet these challenges are:

- Targeted use of our resources to improve quality of housing both in the private sector and our own housing stock.
- Work through the Kent and Medway Sustainable Energy Partnership to support the district's residents to save energy in their homes.
- Pilot an Energy Switching Scheme for our tenants to help them get a better deal on their energy.
- Work with Landlords to ensure eligible HMOs have a licence (by 1 October 2018)
- Promote the Canterbury Lettings Service as a way for Landlords to find tenants for their homes and help meet local housing needs.
- Review the use and occupancy of our council owned housing stock and consider remodelling and/or alternative uses.
- Support and encourage people to move out of homes that are not suitable for their needs.
- Proactively identify empty homes in the district and deliver a range of interventions, including where appropriate enforcement actions, to bring them back into use.

Key Strategic Priority Three: Support vulnerable people to access and maintain housing including preventing and ending homelessness.

#### **Challenges:**

- There is a large number of homeless people and rough sleepers.
- New responsibilities in the Homelessness Reduction Act is likely to increase the number of people the council will need to assist.

- Our population of older residents is growing at a faster rate than the general population and they can have specific housing support needs.
- Vulnerable people find it challenging to access and maintain affordable housing that meets their needs.

#### Key actions to meet these challenges are:

- In partnership with homelessness organisations, engage with rough sleepers to create pathways to accommodation.
- Improve access to the private rented sector, including for vulnerable groups.
- Review and increase our temporary accommodation offer and assess how it can be used most effectively.
- Continue to strengthen our working arrangements with external partnerships including with the use of our grant funding.
- Support vulnerable people to be healthy and independent in their homes.

#### Welcome

Having somewhere safe and secure to sleep and a roof over your head is a basic human need. It's one that follows you from cradle to grave.

That is why our Housing and Homelessness Strategy is so important. It shows that the council is taking the challenge of enabling people to build homes or provide good quality homes incredibly seriously.

The pressures are enormous. Demand is extremely high and affordability is a real issue. Balancing the needs of those who desperately need somewhere to live, with those who wish to preserve our corner of the Garden of England is nigh on impossible.

But there is a lot we can do and are doing. There is no one silver bullet but we are tackling this through every means at our disposal.

Our Local Plan is designed to provide thousands of much-needed new homes and we have plans to build our own.

We are buying homes for social housing, have brought empty homes back into use and have established a social lettings agency to help people overcome the problem of not having a proper deposit or a track record landlords can put their trust in.

A single rough sleeper is one too many and we're doing all we can to work with our partners to tackle homelessness and give support to those who find themselves trapped into a life on the streets.

We've worked hard to secure extra money from the government to help with this and most recently have been awarded £220,000. There is more to come.

This will fund additional outreach work delivered by our partners, and and allow a more targeted and personalised approach to help individuals.

As prevention is far better than the cure, we are also trying to identify the hidden homeless who are staying with family and friends.

The money means we can recruit a full-time rough sleeper coordinator to work with charities Catching Lives and Porchlight developing individual support plans for each rough sleeper they come into contact with.

It will also help us to extend the winter shelter run by Catching Lives to provide bed spaces for the coldest six months of the year and will pay for an expansion of the council's Severe Weather Emergency Protocol (SWEP) which kicks in during periods of freezing temperatures.

We have also appointed a Single Persons Homelessness Officer who works hard to find people suitable accommodation before they are made homeless while helping them to access other services, improving their job prospects and maximising their income.

I end with a list of our recent achievements, not because we are complacent, but because we are proud of our successes so far. We are not under any illusion that there is still much more to do.

#### We have:

- Granted 459 planning permissions for 3,804 new homes between 2015 and 2018 including 832 affordable homes
- Completed a £23 million deal to purchase housing off Sturry Road, to be converted into 63 modern flats and houses for social rent
- Enabled the delivery of 50 new affordable homes last year
- Bought 47 homes which are now council homes for social rent
- Worked with private owners to bring 14 empty homes back into use
- Secured council accommodation for 165 households on our Housing Needs Register last year
- Launched our social lettings agency to bring together those in housing need with landlords
- Bought an uninhabitable property in Herne Bay, the Tivoli, in order to refurbish it and provide quality housing
- Made serious progress on the regeneration of the former Serco site at Kingsmead which includes affordable housing and homes for students
- Prevented the homelessness of 267 individuals or families in 2017/18
- Secured government funding of £550,000 for a variety of projects to tackle rough sleeping over two years
- Worked intensively with our partners to help move five entrenched rough sleepers into accommodation since 2016



Councillor Simon Cook
Leader of Canterbury City Council





#### We are Canterbury

#### **Our places**

Canterbury District is in East Kent. It includes the historic city of Canterbury, the coastal towns of Herne Bay and Whitstable, and many villages. Natural assets include 12 miles of coastline, three special landscape areas covering a third of the district and sites of international importance for wildlife. We have an amazing built environment, with a World Heritage site in Canterbury, numerous conservation areas and listed buildings. Within the city of Canterbury are three University campuses: University of Kent, Canterbury Christ Church University and University for the Creative Arts. There is also a vibrant leisure and cultural life. This all makes our district a great place to live.

#### Our people

Canterbury has the second largest population of all the districts in Kent after Maidstone. Estimated at 164,100 and forecast to rise to 191,600 by 2031, an increase of 14% According to our Strategic Housing Market Assessment (SHMA) the numbers of all household types, except couples under the age of 65, are expected to increase in the Canterbury district up to 2031. The number of families with children, particularly with one child, will remain the largest group in the district, representing around a quarter of all households in 2031. Providing enough homes for the growing population is a major challenge.

In line with national trends, the population of older people in the Canterbury district is projected to be the fastest growing in the next 15 years, increasing by 38% by 2031. The greatest increase will be seen in couple households over the age of 65, followed by older single person households. The highest concentrations of older people in the district are found in the coastal towns.<sup>3</sup>

The district is split between an ageing population and a relatively young population who mostly reside in the city centre. Canterbury is a centre for further and higher education, which contributes to lively urban life, but also brings some disadvantages of a more transient population. There were 30,010 students studying in Canterbury in the academic year 2016/17 according to information provided by the universities<sup>4</sup>. The number of students studying at a Canterbury campus has remained fairly stable at around 30,000 since 2010 following several years of growth.

#### Our economy

The Canterbury district is recognised as having a key role in attracting people to East Kent. It's geographical location and HS1 fast train service, partly explains this dynamic and (along with Ashford) and Canterbury draws in significant flows of workers from Dover, Thanet and Shepway. According to the latest (2016) Kent Property Market Report there has been improved performance in the residential market development in Canterbury which is evident in the migration of developers from other areas across the Kent border.

Although Canterbury is a primary destination for migrants moving into East Kent, the evidence suggests that people are unable to afford to stay within the city as their housing requirements change - such as if they want to buy a home or start a family<sup>5</sup>.

<sup>&</sup>lt;sup>2</sup> nomis mid year population estimate 2017 and forecast from Statistical Business Intelligence June 2018

<sup>&</sup>lt;sup>3</sup> Kent and Medway Public Health Observatory Health and Social Care Map for Canterbury August 2014

<sup>&</sup>lt;sup>4</sup> Combined University (UoK, CCCU and UCA) HESA return data 2016/17

<sup>&</sup>lt;sup>5</sup> 2016 Kent Property Market Report (Kent County Council, Caxtons and Locate in Kent)

#### **Employment and earnings**

There are 38,000 full-time and 24,000 part time jobs in the Canterbury district. There is a higher ratio of part time to full time jobs in Canterbury compared to the South East and Great Britain, which could be explained by the high proportion of wholesale and retail jobs which often offer part time hours<sup>6</sup>. The other largest industry is in education; owing to the three Higher Education Institutions (HEIs) in the city, in 2014 there were 3,300 full time equivalent jobs in a HEI. Four out of the top 10 biggest employers in the district are associated with HEI.<sup>7</sup>

The Canterbury district has the third lowest workplace earnings in Kent and Medway (after Shepway and Thanet) but the average resident earnings place Canterbury in the middle of other Kent and Medway districts. The disparity between median workplace earnings (full time): £486.5pw, compared to resident earnings: £567.7pw<sup>8</sup> is a difference of 14%, this is currently the biggest gap across all the Kent and Medway authorities. This indicates that some residents seeking higher paid employment commute to other areas (34% of residents commute out of the district for work<sup>9</sup>). It is also expected that of the workers that commute into Canterbury (36% of workers commute in from outside the district) a proportion will be in lower earning jobs in our wholesale, retail and hospitality industries.

#### Working from home

The council wishes to support home-working in all areas of the district as a way of encouraging new business to develop, providing business opportunities for disabled people and to assist in reducing congestion resulting from people travelling to different workplaces, which is detailed in the Local Plan. According to the 2011 Census<sup>10</sup> 12% Canterbury residents work from home. There is policy in the Local Plan to improve digital infrastructure to help improve the option for home working but also policy to protect the residential amenity of the area.

#### **Economic activity**

Of the working age population, 77.1% are economically active. Within this figure; 73.6% are in employment, 3.9% are unemployed and 1.4% are claiming out-of-work benefit<sup>11</sup> - which has fallen from the peak of 2.5% in 2012. The unemployment figures vary across the district with the highest rate in the Heron ward in Herne Bay. There are 22.9% economically inactive people in Canterbury, a little over half of which are students<sup>12</sup>.

#### **Canterbury District Housing Profile**

#### **Housing demand**

The number of property transactions was 2,012 in 2017<sup>13</sup>, well below the 2007 peak. New build homes accounted for 46 transactions which is 2% of moves. Houses accounted for 84% of sales and flats accounted for 16% of sales, which is broadly in line with the overall profile of of types of housing in the district. The price band with the most sales was £225k to £250k which is below the average property value, suggesting that there is a high demand for cheaper properties.

<sup>&</sup>lt;sup>6</sup> nomis labour market profile 2017

<sup>&</sup>lt;sup>7</sup> Source: page 27 <u>higher-and-further-education-in-canterbury-an-impact-review</u>

<sup>&</sup>lt;sup>8</sup> nomis 2017 Annual survey of hours and earnings

<sup>9</sup> SHMA 2018 using Census 2011 data

<sup>&</sup>lt;sup>10</sup> The most current working from home data is in the Census 2011.

<sup>&</sup>lt;sup>11</sup> nomis Claimant count by sex - not seasonally adjusted (March 2018)

<sup>&</sup>lt;sup>12</sup> nomis - Economic activity of working population (aged 16-64) Jan 2017-Dec 2017

<sup>&</sup>lt;sup>13</sup> Hometrack data taken from land registry Jan 2017-Dec 2017

There are around 2,312 households on our Housing Need Register<sup>14</sup> who, for various reasons, are not able to secure private market housing without assistance. Households in need of Affordable Housing can apply by bidding through the Choice Based Lettings system. The majority of households with the most critical and serious needs require one or two bedroom properties. The council also deals with approximately 1,000 homelessness approaches per year resulting in 400 placements in 2017/18. This is expected to increase following the introduction of the Homelessness Reduction Act 2017.

#### Household size

There are approximately 64,965 households in the district<sup>15</sup>, 30% are single person households and over half of those were over the age of 65. Families with dependent children represent 24% of households the majority of these households are families with one child. The average household size is 2.3 persons and the average number of bedrooms per household is 2.8<sup>16</sup>. This means if everyone in the district had their own bedroom, for every two homes in the district there is a spare bedroom. The average household size is forecast to reduce further to 2.18 people by 2031<sup>17</sup>.

There are approximately 17,000 students renting accommodation in Canterbury during term time. Around half live in shared housing in the private rented sector and the rest live in purpose built student accommodation owned by their University or a private company.

#### **Housing Stock overview**

There are 66,777 homes in the district<sup>18</sup>. Houses account for 60%, 20% are bungalows and 20% are flats/maisonettes. The most common housing tenure in the Canterbury district is 'owns outright' at 36%, a further 31% own with a mortgage or loan, 2% are second homes and 19% of households privately rent. A further 12% of homes are 'affordable housing' from either the council or a housing association.

The district's housing stock is quite old with 41% of homes built before 1955. Almost 20% of homes are over 100 years old.<sup>19</sup>

#### Home ownership

Home ownership levels are typically highest in the rural areas and in the coastal areas of Whitstable and Herne Bay. Average house prices have increased 366% over 20 years in the Canterbury district compared with 290% across England. In February 2018 the average house price in the Canterbury district was £317,189 which has an affordability ratio of 9.8 to 1 compared to local average earnings. The proportion of homeowners overall is decreasing.

#### **Private Rented Sector (PRS)**

In Canterbury the private rented sector has been growing, 19% of households privately rent and in 2017 the average monthly rent was £895. The PRS is often the only option for people who are unable to buy their own home. Households that rely on Local Housing Allowance payments to pay their rent often need to 'top up' from other budgets.

<sup>&</sup>lt;sup>14</sup> The number of applicants on the Housing Need Register (HNR) changes daily. This figure is a snapshot from 02/05/18

<sup>&</sup>lt;sup>15</sup> DCLG 2014-based Household Projections by Type - Canterbury District

<sup>&</sup>lt;sup>16</sup> 2011 Census

<sup>&</sup>lt;sup>17</sup> Kent County Council Strategy Forecast November 2012, based on DCLG

<sup>&</sup>lt;sup>18</sup> October 2017 Council Tax base data

<sup>&</sup>lt;sup>19</sup> Valuation Office Agency administrative database as at 31 March 2017

Table 1: Weekly rental value averages by size of property between Jan '17 and Feb '18 compared to the Local Housing Allowance (LHA)

Tenure	1 bed	2 bed	3 bed	4 bed
Housing Association rent	£90.10	£108.50	£123.40	-
Private 30th %	£160	£201	£248	£300
Private median	£173	£213	£276	£323
Private upper quartile	£184	£242	£323	£357
LHA	£123.62	£154.82	£180.45	£280.60

Source: Hometrack

Looking at private (median) market rents, a minimum of 30% of overall households are unable to afford to rent in the private market, with this increasing to 33% when considering newly forming households<sup>20</sup>. Private rent costs have increased by 20% between 2011 and 2017 but local wages only increased by 6% in the same period, for many people finding an affordable home in the private rented market is becoming further out of reach.

The national picture shows that private renting is the largest growing tenure and the number of privately renting households with children has tripled from 600,000 in 2003 to 1.8m in 2016. In 2016-17, 46% of those aged 25-34 live in the private rented sector (PRS) and it is predicted that a third of people aged between 20-35 will never own their own home.<sup>21</sup>

#### **Affordable Housing**

In the Canterbury district 12% of households live in affordable accommodation. The majority of affordable accommodation is provided by the council at a social rent. The council has a stock of 5,150 homes and housing associations provide 2,463 rented homes<sup>22</sup>. In addition to this there are around 600 shared ownership properties<sup>23</sup>.

Table 2 compares the weekly cost of an <u>average</u> two bedroom property in the Canterbury district<sup>24</sup> for an individual earning the average wage for a Canterbury based worker (£486.5 per week).

<sup>&</sup>lt;sup>20</sup> SHMA 2018 - assuming 35% of gross income is spent on rent a lower quartile property of £7,140pa.

<sup>&</sup>lt;sup>21</sup> Report by the thinktank Resolution Foundation 17 April 2018 and English Housing Survey 2016-17

<sup>&</sup>lt;sup>22</sup> Table 48 Homes and Communities Agency as at 31.03.17

<sup>&</sup>lt;sup>23</sup> Sum of Census 2011 and new developments between 2011 and 2016.

<sup>&</sup>lt;sup>24</sup> Hometrack 2018, Standard mortgage assumptions (market buy) 20% deposit, 5.8% mortgage rate, 25 year mortgage term. Household earnings is often made of more than one earner, this table is to illustrate the variations in average weekly costs in different tenures for the average earner.

Table 2: Affordability of different types of homes (tenure)

Type of home (tenure)	Weekly cost	Proportion of earnings spent
Buying a new build	£289	59%
Buying a resale	£233	48%
Market rent	£213	44%
75% Shared ownership (flat)	£212	44%
Intermediate rent (80% of market rent)	£170	35%
25% Shared ownership (flat)	£146	30%
Housing Association rent	£109	22%
CCC social rent (average of all types)	£89.79	18%

The average house price to average earning ratio is 9.5:1. A home in the cheapest 25% of properties (lower quartile) costs 13 times the income of the 25% lowest earners.

## Strategic Priority One: Increase the supply and choice of good quality homes that local people can afford.

Our adopted Local Plan sets out the development strategy for the area, including how many homes and jobs are needed up to 2031, and where they should be located. This chapter of our Housing, Homelessness and Rough Sleeping Strategy, covering the provision of new homes, summarises some of the key requirements in our emerging Local Plan, provides further detail and outlines our approach in relation to Affordable Housing. Affordable Housing is defined as social rented, affordable rented and Intermediate Housing, provided to eligible households whose needs are not met by the market (NPPF).

Delivery of new homes is largely driven by the market, and recent and likely future changes in national policy will also have a significant impact going forward. There are limits to the amount of control we as a local authority can have on issues such as rates of build, timing of provision of infrastructure, affordability of housing, etc. However, we are committed to using the powers and resources we have to work in partnership to meet the district's housing needs as effectively as possible.

#### Land

There are currently not enough homes to meet the housing needs and aspirations of the district and as such there is a programme to increase housing supply. The Local Plan, which was adopted in 2017, allocates land for housing to ensure the supply of at least 16,000 new homes meets the needs of the current and future population until 2031. The Local Plan sets out where the new housing goes and what it looks like. In addition to the Strategic Sites; unidentified sites, also known as 'windfalls' could enter the supply once granted planning permission.

The council has recently commissioned a project to provide a detailed schedule of the council's land holdings and provide an assessment of those sites to determine which are most suitable for housing development, land assembly, self build or disposal. The master schedule, which can be updated over time, will inform council led sustainable build programme to increase the number of new homes built in the district.

#### Innovative and sustainable design

The Government expect to see increasing innovative housing construction with the purpose of speeding up construction delivery and improving value for money. The Government is supportive of increasing density on housing development, particularly in urban locations that are well served by public transport, as expressed in the Housing White Paper. Space standards are also expected to be reviewed to enable higher density and smaller housing. The council will need to ensure a balance is achieved that will meet density aims where appropriate. The council will work in partnership with Registered Providers of housing, regarding the development of new and innovative design and construction methods that could help accelerate housing delivery.

Our Local Plan includes a set of expectations for new homes across all tenures, around space, accessibility, sustainability etc. New housing must provide higher levels of energy and water efficiency. Housing can play a significant role in reducing energy demands, protecting the environment and contributing towards the Kent Environment Strategy through incorporating the principles behind low carbon development. The Canterbury City Council Local Plan (chapter 7) details our responses to tackling climate change, including encouraging new developments that generate renewable energy and reduce carbon emissions.

In order to support the council's economic aspirations and planning policy; the provision of new digital infrastructure is required within new development.<sup>25</sup> The council is supportive of housing that enables home working.

#### The council will:

- **1.1** identify council owned land and other sites, suitable for housing development including new council homes and conduct proactive site investigatory work;
- **1.2** identify council owned land, and other sites, suitable for self build and custom build;
- **1.3** maximise external funding as opportunities become available to enable more sites to be brought forward for housing development;
- **1.4** welcome innovative methods of housing construction that are: quick to deliver, energy efficient and have low running costs;
- **1.5** support home-working in all areas of the District and new digital infrastructure which will help to enable this.
- **1.6** encourage new housing developments contribute to carbon reduction in line with Local Plan policy CC3

#### **Owner Occupied housing**

Average House Prices have increased 366% over 20 years in the district, compared with 290% for across England. According to the Institute for Fiscal Studies<sup>26</sup> today's young adults are significantly less likely to own a home than those born only five or ten years earlier. The key reason for the decline is the sharp rise in house prices relative to incomes: in the last 20 years (in England) average household income for 25-34 year olds has only grown by 22%.

As of March 2018 the average house price in the district was £322,975 and the lower quartile average (cheapest 25%) house price in the district was £236,750. A minimum of 75% of households overall and 79% of newly forming households are currently unable to afford to buy a house in the Canterbury district without assistance. In order to privately buy a home in the district the household income needed is £51,773.<sup>27</sup> There is a clear need for more low-cost market homes that are available to households, particularly first time buyers, who would otherwise not be able to buy their own home.

The growing population, particularly older and retired households, means that the demand for market housing remains high. In the open market, households typically do not strictly occupy housing in line with their 'needs', or their household size. This is because households are free, within their financial means, to buy or rent property in line with what they want, rather than what they might be considered to 'need'. In the Canterbury district, only 21% of households in the private market live in housing in line with their 'needs' (Under occupation is discussed further under Key Strategic Priority Two).

<sup>&</sup>lt;sup>25</sup> Canterbury Local Plan - Policy EMP6

<sup>&</sup>lt;sup>26</sup> https://www.ifs.org.uk/publications/10505

<sup>&</sup>lt;sup>27</sup> Market housing data source: Canterbury SHMA 2018. With a 16% deposit and an income multiple of 3.61 households income threshold would be £51,773 to a buy the lower quartile property valued at £222,500 in 2016.

<sup>&</sup>lt;sup>28</sup> Canterbury Strategic Housing Market Assessment (SHMA) 2018

#### **Market Housing mix**

By taking into account the change in different types of households and applying current occupancy patterns we can estimate the preferred mix of housing to meet the market housing needs of the district, as shown in Table 3. In order to allow flexibility for developments to meet the specific needs of different locations the size mix required is presented as a range.

Table 3: The size mix of all new market housing needed in the Canterbury district<sup>29</sup>

1 bed 2 bed 3 bed						
Market Range	0-5%	26-31%	36-41%	23-28%		
Broad mix by sub-market (within range)						
Whitstable and Herne Bay coastal	$\Rightarrow$	$\Rightarrow$	$\Rightarrow$	$\Rightarrow$		
Rural North	Ω	$\Rightarrow$	⇧	$\Rightarrow$		
City	仓	仓	₿	$\Rightarrow$		
Rural South						
Undicates provision should be at the lower end	of the range					
Indicates provision should be roughly at the centre of range						
☐ Indicates provision should be at the higher end	of the range	2				

Sites that are highly accessible to public transport and other services within the city centre and potentially town centre locations may be more appropriate for a higher proportion of flatted developments (with smaller units) subject to site constraints and characteristics.

#### Market mix on the Strategic sites

It is expected that the Strategic Sites are large enough to meet the mix within the range. The strategic sites perform as urban extensions so when completed would operate (i.e share the characteristics) with the adjoining sub-market such as City (Fringe) or Whitstable/Herne Bay rather than the rural housing markets.

The Council therefore intend to identify which sub-market it considered each strategic site would function within and therefore which end of the potential range for market housing mix is appropriate, as shown in table 4.

<sup>&</sup>lt;sup>29</sup> SHMA 2018 and further Litchfields analysis 2018

**Table 4: Strategic Site Market Mix** 

Site no.	Site name	Sub market	1 bed	2 bed	3 bed	4+ bed
	Market Range		0-5%	26-31%	36-41%	23-28%
1	Land at South Canterbury	City (Fringe) cross over to Rural South	企	企	⇔	₿
2	Land At Sturry/Broad Oak - Northern Section	Rural North	Û	$\Rightarrow$	企	$\Rightarrow$
2	Land At Sturry/Broad Oak - Southern Section	Rural North	Û	⇨	企	⇔
3	Land at Hillborough, Herne Bay	Whitstable and Herne Bay	$\Rightarrow$	⇨	⇨	$\Rightarrow$
4	Land at Herne Bay Golf Course	Whitstable and Herne Bay	ightharpoons	⇨	⇨	⇔
5	Land at Strode Farm, Herne Bay	Whitstable and Herne Bay	⇔	⇔	⇨	$\Rightarrow$
6	Land at Greenhill, Herne Bay	Whitstable and Herne Bay	$\Rightarrow$	⇨	⇨	⇔
7	North of Thanet Way, Whitstable	Whitstable and Herne Bay	ightharpoons	<b>□</b>	<b>□</b>	⇨
8	Land North of Hersden	Rural North	Û	⇨	û	₿
9	Land at Howe Barracks	City (Fringe)	仓	企	ightharpoons	$\Rightarrow$
10	Land at Ridlands Farm/Hospital site, Canterbury	City (Fringe)	企	企	↔	¢
11a	Land at Cockering Farm, Thanington	City (Fringe)	仓	仓	⇨	$\Rightarrow$
11b	Cockering Road Thanington	City (Fringe)	仓	仓	⇨	$\Rightarrow$
12	Land South of Ridgeway (Grasmere pasture) Chestfield	Whitstable and Herne Bay	ightharpoons	↔	↔	₿

#### Non Strategic Site Market Housing Mix:

• Sites of 50 and over should approach a size and capacity to reflect the market mix sought in Table 3.

- Sites between 11 and 50 should approach a size and capacity to reflect the market mix sought in Table 3. However, the council will consider delivery of a mix outside of the range where site constraints, size and characteristics would justify this.
- Sites of 10 dwellings and under will not be expected to apply the housing mix in Table 3. (Existing planning policy will be sufficient to ensure the housing mix on these sites do not distort or affect the character of an area.)

#### The council will:

- **1.7** work with public, private and third sector organisations to ensure the right mix of sizes, types and tenures of housing are developed;
- **1.8** ensure information on options is available to allow first time and subsequent buyers to purchase housing through the Help to Buy agent.

#### **Private Rented Sector (PRS)**

Although owner-occupation is the preferred tenure for many households, some people would rather rent their home. Reasons for choosing not to buy include not wanting that sort of commitment, preferring the flexibility of renting, liking where they are currently living and not wanting to be in debt. Although the PRS works well for younger mobile households who need flexibility or only intend to rent for short periods, it works less well for those wanting longer term tenancies such as families and older residents.

The city of Canterbury has a high proportion of homes that are let by private buy to let (BTL) landlords and lettings agents who tend to let fixed-term one year and six month assured shorthold tenancies (AST's). Our large student population has added to the demand for private rented accommodation usually in shared housing also know as a Housing in Multiple Occupation (HMO). Many HMOs would otherwise be family homes particularly in the city centre and near a University.<sup>30</sup> This means that despite the large supply of privately rented homes, high rents (local wages are not keeping up with increasing local rents<sup>31</sup>) and high demand mean there are limited options for low income households. Factors that may affect the PRS in the future include: recent changes to individual landlord taxation<sup>32</sup> and new student housing that add to competition for student tenants.

Build to rent is usually a large scale development of homes, built or purchased specifically for private rent by professional organisations. The potential benefits to tenants of a PRS with corporate owners operating on a substantial scale include: long term investment, purpose-designed and built homes that are able to meet the needs of both short and long-term tenants alike. The Canterbury SHMA recommends that there should be greater emphasis toward meeting the housing needs of families (ie larger homes) and fewer suited to single person households.

The low supply of homes available to privately rent, that are affordable, has contributed to households presenting to us as homeless. The loss of an AST one of the most common reasons for homelessness presentations to the council due to multiple factors such as the lack of alternative affordable housing options, landlords not prepared to let properties to people in receipt of benefits and high lettings fees. The Government proposes to ban lettings fees (this is expected in 2019) with

<sup>&</sup>lt;sup>30</sup> canterbury higher and further education impact review

The rent for a 2bed home rose by 20% between 2011 and 2016, but wages only rose by 6% in the same period source - Hometrack.

<sup>&</sup>lt;sup>32</sup> From April 2017 - tax relief on landlord's interest payments will be restricted to the standard rate of tax and mortgage interest relief will no longer be offset against taxable income. More information about the changes can be found at: <u>LSE London</u>

the aim to improve transparency, affordability and competition in the PRS. It will also remove the incentive to encourage the 'churn' of new tenancies to generate income from fees.

In the Canterbury district we welcome private rented housing that is of high quality, available at LHA rates and available for longer-term tenancies which help to support family life. We are also supportive of private rented homes that are available without lettings fees or other sign up fees.

Working with landlords to help improve access to the PRS for low income people is discussed under Key Strategic Priority 3.

#### The council will:

**1.9** introduce an effective monitoring system to support the lettings fee ban when it comes into force;

#### **Purpose Built Student Accommodation (PBSA)**

There were 30,010 students studying in Canterbury in the academic year 2016/17, which has remained broadly consistent since 2010. Further analysis shows that of the full-time students who are enrolled at a Canterbury University; 17,133 moved into the district specifically to study<sup>33</sup>. We estimate that these students are most likely to need student accommodation during term-time as the others either live in a family home or commute into the district.

In a survey of students studying at a Canterbury campus, the most important factors when deciding where to live are; cost, distance to campus/city centre, followed by the quality of the accommodation. Seventy per cent of students who completed the survey stated that rent of more than £130 per week is unaffordable. Most students would only consider housing within a 20 minute walk of their campus and the city centre, although University of Kent students were more likely to use the Unibus and generally prefer housing located in between campus and the city centre.

Purpose Built Student Accommodation (PBSA); such as halls of residence, is an important component in Canterbury's housing mix, which can offer an attractive, well managed alternative to private rented house-shares for students. In recent years there has been a national trend towards developing PBSA and Canterbury has seen a huge increase in new student accommodation since 2012. The universities now provide enough accommodation to house 7,228 students<sup>34</sup> and there are around 1,350 independent purpose built student bedrooms.<sup>35</sup> We estimate that there is enough combined PBSA for 50% of students (in need of accommodation) and the other half live in the private rented sector in HMOs. As of June 2018, planning permission has been granted for 995 extra bedrooms (that are not complete) across 13 sites<sup>36</sup>. In addition to this a further 347 PBSA bedrooms are in the planning system awaiting a decision. If everything in the pipeline is developed an extra 8% of students (in need of accommodation) could be accommodated in PBSA.

New PBSA is generally high quality with modern facilities and should encourage improvements to the quality of all available rented accommodation. The increasingly competitive student housing market could also result in the movement of students who would otherwise be living in homes in the wider community into PBSA. It is estimated that for every 3.5 bedrooms in new PBSA one student HMO

<sup>&</sup>lt;sup>33</sup> Higher Education Statistics Agency (HESA). Combined return of University of Kent, Canterbury Christ Church University and University for the Creative Arts

<sup>&</sup>lt;sup>34</sup> Combined data from Canterbury Universities: University of Kent, Canterbury Christ Church University and University for the Creative Arts - 2017 This includes provisions of 'off campus' PBSA

<sup>35</sup> CCC Planning online applications data 2007-2017 for PBSA not associated with a University

<sup>&</sup>lt;sup>36</sup> Planning data. Not including 2 sites for 56 bedrooms specifically for CATs (international) students as higher education student housing is not thought to affect the housing market in the same way as further education housing.

could be released for alternative use. However, evidence in our 2016 report: Higher and Further Education impact review, revealed that HMO accommodation is often much cheaper than PBSA and as students state that affordability is a key consideration when choosing housing; PBSA may not be a viable option for some students.

Future investors in student housing should be aware that this is a very sensitive market in Canterbury. The Canterbury SHMA (Figure 10.3) shows that Canterbury has a lower ratio of students to PBSA than almost all other University towns/cities. We are starting to see evidence of vacancies in existing, older PBSA that does not meet students' needs and aspirations. In order to meet students' needs new PBSA should be competitively priced, well located and of high quality. Local Plan policy HD7 provides the clarification that any new PBSA should not be developed on an allocated residential site or generally be at the expense of general needs housing.

#### The council will:

- **1.10** improve monitoring, analysis and use of student accommodation data in order to strengthen policy;
- **1.11** support new quality student accommodation that have rooms available that are affordable (and meets Local Plan policy HD7);
- **1.12** support and encourage best use of former student accommodation to meet local housing needs.

#### Community Led Housing<sup>37</sup>

Community Led Housing (CLH) involves local people and can include building new homes, returning empty homes into use and managing existing homes. Approaches include housing cooperatives, community land trusts (CLTs), tenant management organisations (TMOs), cohousing, community self-build schemes and self-help housing groups that renew empty homes. CLH has the potential to help the council achieve our strategic priorities by improving housing supply of homes for local people, supporting regeneration and empowering our communities. For CLH projects in rural areas the rural housing need studies should be used to guide the types of housing needed.

The council will develop an funding application process for groups delivering a Community Led Housing project to support these initiatives.

#### Custom and self build housing

The council holds a register of those interested in custom or self build projects. The council will identify plots that are suitable for small scale development, both from council owned land and working with other land owners, in order to meet statutory obligations.

#### The council will:

- **1.13** identify enough suitable sites for custom and self build housing to meet our obligations;
- **1.14** continue practical support and dialogue with all developers, including SMEs and self/custom builders;
- **1.15** support appropriate community led housing initiatives

<sup>&</sup>lt;sup>37</sup> More information at: Community led housing

#### **Affordable Housing**

Affordable Housing is defined as housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers) (NPPF). Canterbury District remains one of the most expensive districts to rent or buy in east Kent. It is estimated that, based on typical household incomes, between 30% and 45% of overall households are unable to afford rent even the cheapest market housing, depending on how much of their income they spend on housing costs. This figure increases to 33% to 49% when considering future newly forming households who typically have lower incomes. The Canterbury SHMA estimates that there is a need for at least 401 new affordable homes per year to meet existing and future needs and this figure increases when you consider newly forming households using a smaller proportion of income on housing costs.

Data from the council's Housing Need Register shows there are approximately 2,312 eligible households requiring affordable rented housing. The majority of applicants with the most urgent and serious need of housing require a one bedroom home.

#### Affordable Housing type and mix

All residential developments consisting of 11 or more units must include 30% Affordable Housing<sup>38</sup>. In the last three years 18 residential development sites, that have been granted planning permission, were required to make an Affordable Housing contribution which will provide 832 new Affordable Homes<sup>39</sup>. Most developments of 11 or more units provide the Affordable Housing requirements set out in the Local Plan and this strategy, but sometimes developments are required to make substantial contributions for roads and other infrastructure, which reduces the viability for providing 30% Affordable Housing.

Affordable Housing developed should be a ratio of 70% rented (affordable or social) and 30% Intermediate Housing in order to meet local housing need as evidenced in the Canterbury SHMA. Affordable Housing provided on site must be indistinguishable from the open market housing, for example: in appearance, size, type, outside space, storage, parking, materials used and comply with all relevant design and quality codes. In order to promote community cohesion and ensure integrated developments the council expects Affordable Housing to be 'pepper potted' among private market housing. To assist with management and other requirements it is acceptable that Affordable Housing provision on larger sites could feature in small clusters and in flatted developments included in sections of the development (such as wings or floors). Where a proposal does not meet these requirements the council will require a viability assessment to provide justification.

The council will continue to work with Registered Providers to ensure that an appropriate mix is provided on all sites. Developers are expected to seek partnership with Registered Providers early in the process.

**Table 5:** Proposed affordable rented housing mix:

1 bed	2 bed flat	2 bed house	3 bed	4 bed
18%	21%	21%	31%	9%

<sup>&</sup>lt;sup>38</sup> Adopted Canterbury District Local Plan 2017 - Chapter 2 and Policy HD2 Affordable Housing

<sup>&</sup>lt;sup>39</sup> Three year period from 01.04.15 - 31.03.18. The 18 qualifying sites will provide 2,970 homes including 832 affordable homes. There are other sites in the planning process that have not been granted planning permission and are not included in these figures.

Regard will also be had to the needs of the following areas:

#### **Canterbury City:**

A provision of larger homes is most needed in the city centre to help alleviate overcrowding.

#### **Coastal towns - Whitstable and Herne Bay:**

 A provision of larger homes is needed to help alleviate overcrowding and create opportunities for best use of stock.

#### **Rural South:**

 A provision of smaller (1 and 2 bed) Affordable Homes, to provide opportunity to under occupying households to downsize without having to leave the area.

#### **Rural North:**

 A provision of smaller (1 and 2 bed) affordable homes to encourage downsizing, which will free up larger homes to be occupied by those households who are overcrowded.

#### Affordable home ownership:

The National Planning Policy Framework 2018 (NPPF) defines the following as Affordable Housing: Discounted market sales housing (eg: sold at a discount of at least 20% below market value), other routes to home ownership (shared ownership, relevant equity loans, other low cost homes for sale and rent to buy) and Starter Homes. These affordable home ownership options can be an effective means to enable low to middle-income households in the district to access home ownership. There are many options for purchasing an affordable home which can be viewed on our Help to Buy agent's website. Although private renting is a popular choice for newly forming young households, 80% of young private renters (nationally) expect to buy a property at some point in the future. Of those who do not expect to buy a home lack of affordability is cited as the most common reason. The council therefore recognises that affordable home ownership products are a valuable addition to our housing market. The council will take a flexible approach as to what type of affordable home ownership is most appropriate, working in partnership with Registered Providers.

The majority of households (71%) who are registered with Help to Buy for an affordable homeownership product require one to two bedrooms and the other 29% require three to four bedrooms.

Affordable home ownership products, like open market homes, are seen as long term housing. This means that most customers will buy the home they can afford which is often larger than they need (so their family can grow), however, 4 bedroom homes are likely to be too expensive for this type of product. The council will work in partnership with Registered Providers to identify what type of housing is most appropriate on a site by site basis. The council expects an affordable home ownership housing mix of 60% 2 bedroom and 40% 3 bedroom homes although any variation will be considered between the council and the Registered Provider.

Affordable home ownership offers opportunities for people of all ages (not just first time buyers) particularly for households looking to downsize. The help to buy website gives further details of housing opportunities including Older Persons Shared Ownership (OPSO).

Starter homes are sold to first time buyers aged between 23 and 40 years old with a discount of 20% of the market value with a cap of £250,000 outside London. According to analysis in the Canterbury SHMA, local households would need an income of between £40,000 and £50,000 to afford a Starter Home. This means that Starter Homes would remain out of reach for 70% of households in the

23

<sup>&</sup>lt;sup>40</sup> For more information visit the South East Help to Buy website

<sup>&</sup>lt;sup>41</sup> English Housing Survey 2015-16

district. It is expected that Starter Homes will be funded through a reduced contribution of other types of Affordable Housing, although this is to be confirmed. Compared to other types of Affordable Housing it is less effective at meeting local housing needs (where market housing is out of reach) so the council will not seek to significantly reduce other forms of Affordable Housing in favour of Starter Homes. Policy HD3 of the Local Plan also states that Starter Homes will not be permitted on rural exception sites.

#### Increasing the supply of Affordable Housing

The council is committed to increasing the amount of affordable housing in the district. Working in partnership with Registered Providers, we enable the delivery of new homes to rent and buy, usually through developer contributions, and we are are also increasing the council's own housing stock.

In 2015/16 we initiated a programme of buying and improving existing properties from the open market. Between 2015/16 and 2017/18 we invested £10 million buying 47 former council flats and houses, which were selected because they fit in with existing arrangements for housing management and maintenance, are conveniently located, reasonably spacious and good value for money.

In 2017/18 we acquired 44 buildings, purpose-built as student halls of residence, for which there was diminishing need. The properties are being remodelled to provide 61 self-contained flats and houses for social rent with convenient access to the city centre and local facilities. Negotiations are underway to buy 20 more flats and associated land to consolidate our stock in the area and enhance the estate facilities.

The acquisition programme is funded by a mixture of Right to Buy retained receipts, capital receipts, Housing Revenue Account working balances and borrowing.

#### **Right to Buy**

In Canterbury 2016/17 the average purchase price of a Right to Buy (RTB) property was £120,960 from 25 sales which gave us a capital receipt of £3,024,000. In the last five years 149 homes have been sold through RTB. Despite efforts to increase council stock this represents a net reduction (over five years) to the council of 70 homes. The original aim was that for every property sold under RTB, a new affordable home for rent will be built under the one-for-one replacement policy. The government has suggested that it will help enable council's to the use RTB receipts for social housing development in future policy. We will review the use of our RTB capital receipts and continue where possible to invest these in replacement housing. Gaps in provision will be identified and considered in future Affordable Housing delivery programmes.

We are concerned about emerging the Right to Buy extension to Housing Association tenants as this may affect ours and our Registered Provider partners' ability to build new homes. Full details are yet to emerge, as the large-scale pilot is due to begin in summer 2018, we will monitor the development of this closely.

#### **Rural Affordable Housing**

Affordability is a rural issue too; this means there are a lack of options for young people to live in the area where they were raised. With limited opportunities for housing development in the district's rural area, the council seeks to deliver the majority of rural Affordable Housing through its rural exceptions site policy. The council enables rural housing need surveys, in order to evidence housing need and support the development of rural housing. As this is a particularly sensitive area of housing strategy, we will seek the involvement and support of the parish council or a representative

community organisation. On rural exception sites the development of Affordable Housing must meet evidenced local need and always be below prevailing market value to the satisfaction of the council. The housing mix required on rural exception sites will be guided by the rural housing need survey and **not** the housing mixes set out in table 3 or table 5. The key to the successful delivery of affordable rural housing is the assurance that this housing must remain affordable for either sale or rent in perpetuity, to meet local needs.<sup>42</sup> The provision of starter homes will therefore not be permitted on rural exception sites.

#### The council will:

**link in** with action 1.3 - to increase social housing delivery;

- **1.16** implement Local Plan policy HD2 to ensure 30% of new housing developments to be for Affordable Housing;
- **1.17** implement Local Plan requirement to ensure that Affordable Housing provision includes a ratio of 70% affordable/social rent and 30% affordable home ownership housing;
- **1.18** work with Registered Providers to ensure that there is an appropriate mix of sizes and tenure types on Affordable Housing developments;
- **1.19** monitor the profile of affordable homes built, and use this information to inform future developments and service delivery;
- **1.20** review our Tenancy Policy and Strategy;
- **1.21** work with representative community organisations to encourage the development of rural affordable homes.

#### Specific and specialist housing needs

#### Housing for older people

In line with national trends, the number of older households is expected to grow fastest in the Canterbury district in the next 15 years, increasing by 45% by 2031, with the highest concentrations found in the coastal towns. Meeting the needs of our older residents is a key element in meeting overall housing needs in Canterbury. There are a complex range of housing needs associated with older households, with many wishing to stay living independently in their own home, others choosing to look to specialist retirement type accommodation (including 'Extra Care') and some needing spaces within care homes. There have been several studies to identify the drivers behind later life housing which are; location, availability and affordability<sup>43</sup>.

Kent County Council estimates that 30% of people in care homes do not require this level of care and could be suitably housed in supported or accessible housing<sup>44</sup>. In order to meet the needs and preferences of older people there must be range and supply of accommodation that are affordable and in locations where older people want to live.

Housing design needs to promote health and well-being generally and more specifically meet the needs of an ageing population remaining fit for purpose long into the future. We recommend that developers of older people's accommodation should view Kent County Council's (KCC's) guides to extra care design principles and care home standards<sup>45</sup>. As part of our approach to meet older people's and disabled people's housing needs, approximately a quarter of new general needs housing and 10% to 15% of Affordable Housing should be provided to accessible and adaptable

<sup>&</sup>lt;sup>42</sup> Further detail in Local Plan Policy HD3

<sup>&</sup>lt;sup>43</sup> Examples include: Winkworth Sherwood 2017, EAC Firststop reports, and Housing Executive Report 2013

<sup>44</sup> Canterbury SHMA 2018

<sup>&</sup>lt;sup>45</sup> KCC Accommodation strategy for adult social care

standards<sup>46</sup>. This is to allow people to remain in their own homes for longer because of specific features designed into the homes.

The Canterbury SHMA concludes that to meet requirements to 2031 there needs to be an additional:

- 540 bed spaces of Extra Care housing and Sheltered Housing,
- 180 bed spaces in care homes with nursing and
- 530 bed spaces in care homes without nursing are needed.

However, the need will be reduced if KCC's strategy of reducing reliance in care homes results in moving people back into private housing. The council will monitor the development of KCC's Accommodation Strategy and continue to work with them to deliver the homes that are needed. The use of the council owned older person accommodation including Sheltered Housing is addressed under Key Strategic Priority two.

#### Housing for people with disabilities

The housing needs of people with disabilities will be, much like for older people, diverse and specific to the individual. Broadly speaking the needs of people with disabilities fall into two main groups: those in need of residential care/a specialist nursing home or those who do not require care home facilities but do require adaptable and accessible housing.

Looking at different groupings, it is concluded that:

- Approximately 265 additional bed spaces in long-term medical or care establishments (either with or without nursing) is likely to be required to meet the needs of those with a long term health problem or disability requiring such care.
- 10% to 15% of new affordable homes should be provided to wheelchair accessible standards <sup>47</sup> although there will be some overlap with the needs for accessible homes for older people.

Kent County Council has a statutory responsibility to fund people who are eligible for care services. The council will work with KCC to agree a strategic direction and provide clear market positions statements to all providers who want to work and develop in Kent.

#### **Gypsies and Travellers**

The 2011 Census identified a total of 127 households in Canterbury with a 'White: Gypsy or Irish Traveller' ethnicity. Of these, 30 households lived in a caravan or other mobile or temporary structure and 97 households lived in bricks and mortar (house, bungalow, flat, maisonette or apartment).

The 2018 Gypsy and Traveller Accommodation Assessment identified that there are currently a total of 58 pitches across Canterbury. In terms of Travelling Showpeople, no yards or households within the district have been identified, but the council will keep this under review. The future pitch requirement assessed over an initial five-year period (2017/18 to 2021/22) is for 17 additional pitches. This considers the current number of households in all types of sites, households living in 'bricks and mortar' housing who are planning to move and emerging households.

Following the publication of the Gypsy and Traveller Accommodation Assessment, the Planning Policy team will consider how best to meet the identified needs of Gypsies and Travellers.

<sup>&</sup>lt;sup>46</sup> Part M4(2) Building Regulations 2010 Approved Document M

<sup>&</sup>lt;sup>47</sup> Canterbury SHMA 2018 recommendation

#### The council will:

**1.22** conduct a review of current and future older person housing needs to inform policy;

**1.23** seek to ensure Local Plan policy reflects the evidence and recommendations in the Canterbury SHMA or other needs assessment for older people and disabled people;

1.24 consider how best to meet the identified needs of Gypsies and Travellers

## Key Strategic Priority Two: Make efficient and effective use of existing housing in the district and improve housing quality to ensure it meets current and future housing needs

Although increasing the supply of housing is an important part of our work, it is not our only focus. With such high housing need in the district, it is vital that the council continues to develop housing strategy that aims to improve the quality and make best use of our existing homes, in all tenures.

The council, though our Arms Length Management Organisation (ALMO) East Kent Housing (EKH), is the largest single provider of housing in the district. We are responsible for managing and maintaining those homes with the aim of achieving high quality and as they are the most affordable housing tenure we need to ensure they are used efficiently.

The majority of homes in the district are in the market housing sector which includes homeowners and private renters. We need to make sure that we identify poor housing in our district and work with homeowners to improve quality and bring empty homes back into use. Our Private Rented Sector (PRS) is large compared to many other parts of the country, we need to make sure that these homes are decent, well-maintained and properly managed.

#### Condition of private sector homes

The council have commissioned the Building Research Establishment (BRE) to undertake a private sector stock condition survey. This will provide an overview of the condition of private market homes in our district and identify the current and emerging housing issues in different areas. We will design our work programmes using this information and our own data to target resources to areas most in need of improvement and to anticipate emerging issues to prevent future poor standards.

The council's Private Sector Housing Team tackle poor housing conditions in homes in the private sector by providing advice and support on disabled adaptations, energy efficiency, repairs and maintenance to people who are old, disabled or on low incomes, assisting them to get grants or loans. The average waiting time for housing adaptations in 2017 was six months and we are helping on average 90 households per year. The council also license relevant HMOs and caravan site licensing in the district which ensure the landlords of these properties comply with our management regulations which are designed to drive up standards. The council uses a range of regulatory and discretionary measures to address and improve the standards of homes in the private sector. This includes housing that is owner-occupied or homes that are rented through a private landlord.

According to findings in the English Housing Survey 2016-17<sup>48</sup>, the energy efficiency of English homes has increased considerably in the last 20 years. This includes an increase in the average SAP rating, more homes with smart metres and more homes with smoke and carbon monoxide alarms. However, energy efficiency is worse in older properties and 64% of homes in the Canterbury district

27

<sup>&</sup>lt;sup>48</sup> Source: <u>2016-17 EHS Headline Report.pdf</u>

were built before 1972 which puts these homes at greater risk of energy inefficiency<sup>49</sup>. An estimated 10.9% of all households in the district are in fuel poverty, the third highest district in Kent<sup>50</sup>. To help improve energy efficiency in the homes of our residents the council will join a community energy switching scheme which will help our residents change energy supplier to get the best possible energy deal.

We are concerned about the growing number of older people who are asset rich and cash poor. The Housing Strategy to date has recommended that older people move to smaller and easier to maintain homes. This strategy will carry forward this recommendation as downsizing has the potential to provide older people with a safer and healthier home and also free up larger homes for younger families.

The Kent Environment Strategy 2016 recommends that local authorities target budgets to tackle the implications of fuel poverty. The council work in partnership with other Kent local authorities through the Kent and Medway Sustainable Energy Partnership to support our residents to save energy in their homes. The Warm Homes programme can offer subsidised insulation through Energy Company Obligation funding, but residents may also need to contribute towards the cost. This is to help reduce carbon emissions and tackle fuel poverty<sup>51</sup>. The council will review the way we allocate funds to enable us to use our discretion to ensure fairness and maximise the number of homes that can be improved.

According to the English Housing Survey 2016-17 the PRS had the highest proportion of non-decent homes at 27% and 20% of owner occupied homes failed to meet the Decent Homes Standard, but this is an improvement on previous years. Councils have a duty to deal with hazards which are assessed as Category 1 under the The Housing Health and Safety Rating System (HHSRS). Each hazard is assessed separately, and if judged to be serious, with a high score, is deemed to be a Category 1 hazard. Tenants in the PRS can request that the council investigate various poor housing conditions. In 2016/17 the council identified 85 homes in the PRS with one or more Category 1 hazards. Following direct action from the council 16 homes were made free from Category 1 hazards.

The council works closely with the National Landlords' Association (NLA) and its members to work towards improvements in the district's private rented homes and to promote best practice. The vast majority of landlords and letting agencies operating in the district provide a good service to tenants; however, there can be cases where landlords do not meet their legal obligations. We always try to resolve issues without taking formal legal action against Landlords and recommend that tenants give their landlord opportunity to improve standards or make repairs before we take action against them. Recent new measures are being developed to deal with rogue landlords and to encourage local authorities to make full use of enforcement powers for tackling dangerous and poorly maintained homes and we anticipate that regulations will continue to become stricter in the future. The council will monitor national changes and update our enforcement policy to reflect any new measures available to ensure high standards.

To help raise the standards of student housing in the PRS the council works in partnership with the Universities and Students' Unions. The Home Stamp<sup>52</sup> service is free for students and all properties that are advertised by Home Stamp have been registered by private landlords and have met the criteria set out in the Home Stamp standards. The standards are in place to protect students from poor housing conditions and raise the quality of student accommodation across Canterbury. With

28

<sup>&</sup>lt;sup>49</sup> Source: https://www.kenthousinggroup.org.uk/protocols/kent-fuel-poverty-strategy/ Uk thermal regulations took effect in 1974 (although introduced in 1965)

<sup>&</sup>lt;sup>50</sup> 2017 sub-regional fuel poverty using 2015 data – <u>Link</u>

<sup>&</sup>lt;sup>51</sup> For more information or to apply visit KCC's website Kent and Medway Warm Homes

<sup>52</sup> https://homestampkent.co.uk/property-to-rent

support and expertise from the council the Home Stamp service is able to inspect properties and assist with landlord and tenant disputes.

#### **Houses in Multiple Occupation (HMOs)**

There are an estimated 4,500 HMOs in the Canterbury district, we estimate that 209 are subject to mandatory licensing (as of 1 April 2017). The recently extended scope of national mandatory HMO licensing will now cover one and two storey houses in multiple occupation that are occupied by five or more people. In Canterbury this will mean an increase of around 800 HMOs that require a licence under the new legislation. The increase in the number of licensable properties will help the council identify and tackle rogue landlords and unsafe living conditions in a large proportion of HMO properties. Each licence will enable the council to prescribe the total number of occupants per HMO, by the number of rooms and the amenities available.

Many HMO's were previously family homes and the potential rental return is typically higher when renting a property by the room than by renting the whole property. In 2016 an Article 4 Direction was adopted which seeks to deter the conversion of homes into HMOs in areas already well supplied with HMO accommodation. This is intended to protect the population density and character of our communities as well as preserving as many family homes as possible. Permission will be denied if the proportion of HMOs exceeds 10% of the total number of homes within a 100m radius of any proposed new HMO. In areas where there is already an exceptionally high proportion of HMOs, for example, in any particular block of properties, consideration will be given to permitting further conversions. This allows flexibility for particular local circumstances.

#### The council will:

- **2.1** use the Private Sector Stock Condition Survey as evidence to inform targeted interventions to improve housing standards across the district;
- **2.2** work in partnership with the local Landlords' Forum to promote best practice and to improve the quality of management and standards of privately rented homes across the district;
- **2.3** work in partnership with Homestamp and offer appropriate support to improve and maintain housing standards of private rented student homes;
- **2.4** pilot an Energy Switching Scheme for residents to help them get a better deal on their energy;
- **2.5** following recent legislative changes to the definition of Houses in Multiple Occupation (HMO), implement the extension to the licensing scheme, which will contribute towards improving housing standards.

#### **Condition of social housing**

Our council housing is managed and maintained by East Kent Housing (EKH) and the council work in partnership to ensure works programmes to ensure our homes are of a high quality. Planned maintenance including repairs, replacements and improvements are planned for the next five years, with planned costs of around £10m per year. Fewer than 4% of council homes do not meet the decent homes standard, which is broadly in line with the national average<sup>53</sup>, these properties are prioritised for improvement.

The safety of the tenants living in our high-rise blocks of flats has is our top priority. So when the Grenfell Tower tragedy happened, we immediately instigated a thorough fire safety review of all of our high-rise blocks of flats as an extra precaution. We were reassured by the fact that cladding was

<sup>&</sup>lt;sup>53</sup> 2015-16 LAHS return national forecast: around 81,000 social homes 5% of current local authority stock will remain non decent by 1 April 2017. In 2017 in Canterbury 202 out of 5,160 council homes did not meet the decent homes standard (3.9%).

not used on any of our blocks. Our mid-rise flats, hostels and sheltered schemes were also inspected. The review included Type 3 fire risk assessments where independent experts inspected people's flats as well as the communal and shared areas in our buildings. This highlighted a number of issues needing to be tackled and our teams have been working hard to draw up plans to make this happen.

The council will:			

#### Use of Private Rented Sector (PRS) homes

Many local landlords and lettings agents let to students as the Universities provide them with a reliable source of tenants each year. As discussed under Key Strategic Priority One, many family sized homes in the city centre are used as accommodation for students. In recent years there has been huge investment in purpose built student accommodation both on and off campus, creating a more competitive student housing market. For several years local universities have advised their students that there is an 'oversupply' of accommodation available to students and there is no urgency to secure their next years' accommodation before January. These are contributing factors that have led to some landlords finding that HMOs are becoming harder to let to students<sup>54</sup> and are now considering alternative uses for their properties. The council will ensure that it is available to advise and assist local landlords with hard to let properties where appropriate. Social Lettings Agencies are discussed under Key Strategic Priority Three.

#### Under occupation in the private market

In a perfectly functioning 'ideal' market, the housing stock would be used most efficiently to ensure that households which under-occupy homes do not block larger households from accessing larger homes, leading to overcrowding. At present in the Canterbury district (the same pattern as seen nationally) there is a co-existence of small households living in large homes, and large families living in small homes.

According to Census data one and two person households make up 66% of all households in the district. The average household size is 2.3 persons and the average number of bedrooms per property is 2.8 which equates to at least 30,386 empty bedrooms in the district (if everyone has their own room). This is forecast to fall to 2.18 people per household by 2031. With better use of the district's stock fewer new homes would need to be produced.

Many older people in all tenures would like to move to smaller and/or more suitable homes.<sup>56</sup> The number of older people considering downsizing has been steadily increasing and assuming this trend continues the level of demand for owner-occupied retirement housing may outstrip supply.

<sup>&</sup>lt;sup>54</sup> Higher and Further Education Impact Review 2017

<sup>&</sup>lt;sup>55</sup> Kent County Council Strategy Forecast November 2012

<sup>&</sup>lt;sup>56</sup> McCarthy & Stone's 'Downsizing Exodus 2017

Research has shown that where no suitable options in the local area where friends, family and support networks exist older people tend to stay put<sup>57</sup>. This can result in many people remaining in homes that have become less suitable as they age increasing the risk of accidents or ill health. The council will seek to enable the development of homes in all tenures that are more appealing to those considering downsizing in areas where they already live. Retired people also tend to have a fixed income and can find maintaining and heating a large home a problem although the costs and effort associated with moving is also an issue.

#### Long term empty homes

Long term empty homes is an issue at a national level and one that almost all councils are taking steps to reverse. Empty homes blight neighbourhoods and local residents cannot understand why homes are unused when so much time, effort and money are spent planning and building new ones. Our Empty Homes Officer working with the KCC team responsible for 'No Use Empty' is pulling together all the data sets and intelligence we have to establish a picture for the locality and plan for the most effective use of our available resources.

Council tax data from October 2017 shows there were 443 long term empty homes (six months and longer)<sup>58</sup>. This figure shows a steady decrease in long-term empty homes since the peak in 2012 of 733, which is testament to the work we have committed to date. A 50% Empty Homes Premium was added to council tax for 111 homes that had been empty for longer than two years. The chancellor has announced plans to legislate for councils to be allowed to impose a 100% premium on properties left vacant; we will follow the development of this and other national policies that will help us to bring empty homes back into use. Persistent long-term cases are resource-intensive and despite disincentives provided by the council tax premium it is clear that more needs to be done to bring empty homes back into use.

The next phase is to prioritise cases based on the community impact, input required and potential return on investment. The Private Sector Team at Canterbury City Council have been working to bring empty homes back into use. To date we have undertaken in excess of 800 visits (including short-term empty homes), checking the actual status of the properties, with further desktop investigation taking place where the property was empty. Of the properties checked so far:

- 490 have been found to be occupied
- 70 are available to let of are for sale
- 80 are in the process of being refurbished
- 60 are empty and being actioned by the team

As of 2017/18, the council has helped to bring 14 empty properties back into use. The Private Sector Team are also liaising with Council Tax to ensure their records are up to date to give an accurate estimate of the number of empty homes.

There are also 1,335 second homes in the district, many of which are in the holiday resort area on the coast. Although second homes are not considered to be empty homes they often have periods where they are not inhabited and can have a similar impact of removing homes from the market that local people can live in. The Government has given Local Authorities with the highest proportion of second homes additional funding to be used towards Community Led Housing projects to help local people develop their own homes and mitigate against the pressure that second homes put on the local housing market. Community Led Housing is discussed under Key Strategic Priority One.

<sup>&</sup>lt;sup>57</sup> IF report - Understanding downsizing 2012

<sup>&</sup>lt;sup>58</sup> Source: Council tax base data 2017 this figure does not include 107 empty homes that are not habitable but are undergoing structural alterations and major repair work.

#### **Efficient use of our Affordable Housing stock**

It is estimated that around a quarter of households on the Housing Need Register are existing social or Affordable Housing tenants seeking a transfer to more suitable accommodation. Historically the council could rely on sufficient turnover of its own tenancies and other Registered Provider tenancies (to which we have nomination rights) to help meet the demands of both homelessness and the Housing Needs Register. However in recent years we have seen the supply of these start to tail off.

We are aware of under occupancy in social housing but patterns of under occupation are not equal across the district. For example; the rural north part of the district has the highest rate of under-occupied social homes but also happens to have the highest rate of overcrowding. This suggests that there is scope for the council to make more efficient use of stock in this submarket. There are also relatively high levels of under-occupancy in the rural south. The lowest levels are in the city of Canterbury and coastal towns: Whitstable and Herne Bay. Since the introduction of the under-occupation penalty in 2013 many social homes tenants have downsized but more can be done to assist tenants wanting to move to more suitable accommodation.

Under-occupying social homes tenants who apply to downsize by two or more bedrooms on the Housing Need Register are placed in Band B. Those wishing to downsize by 1 room are placed into Band C. This is to encourage best use of stock and address the needs of some of the 621 overcrowded households on the HNR. EKH also encourage movement in social housing by promoting the mutual exchange scheme, which can be an effective way for tenants to find the right housing for them. (Overcrowding is discussed under Key Strategic Priority Three.)

Some of our 'designated elderly' accommodation in certain areas is hard to let due to a lack of demand from older people. Over the years the landscape has changed; improvements in the private market offer and more older people wanting to remain independent in their own homes has meant that some housing owned by CCC is no longer meeting our residents aspirations and needs. This carrying of empty property impacts on rental income and this presents an opportunity to optimise use of our existing 'designated elderly' (non Sheltered) housing stock by using it as temporary accommodation in some instances. Longer term, the council will work with our partners to review the current use of our older persons housing including Sheltered Housing to assess how best to use these assets to meet housing needs.

Our hostel accommodations in Old Dover Road which are used as temporary accommodation, are no longer suitable for homeless families staying for long periods. We will be looking to convert these properties into accommodation that is suitable for nightly or emergency accommodation. Temporary Accommodation is further discussed under Key Strategic Priority Three.

We want affordable homes to be available to those people who need them most. We are committed to rooting out unlawful subletting of affordable housing which prevents families from getting the homes they need. It amounts to fraud and causes friction in the community. Recent government

consultation proposes criminalizing tenancy fraud. The council has agreed a robust tenancy fraud policy with its tenants and is addressed in the Tenancy Strategy.

## Key Strategic Priority Three: Support vulnerable people to access and maintain housing including preventing and ending homelessness.

#### Overview and partnerships

Everyone should have the right to access a good quality home to allow them to lead a fulfilling and independent life. There is a wealth of evidence that shows how important good housing is to health across the life-course<sup>59</sup>. We believe that communities must respond to the needs of all its members, including those who are vulnerable, in order to be strong, inclusive and sustainable. Increasing the supply of Affordable Housing and encouraging best use of housing stock (as discussed in Key Strategic Priorities 1 and 2), is the long-term solution to meeting our local housing needs, but much work can be done to improve housing options in the short term. It is not just the number of homes that is important; as we know that good-quality housing is also likely to lead to better health, improved outcomes in the early years, better employment prospects and strong community resilience and wellbeing.

Our residents can be vulnerable for a range of reasons, including but not limited to: older people, care leavers, ex-offenders, low-income households, migrants/refugees, people with physical or learning disabilities, people with mental health issues, gypsies/traveller show people, people vulnerable to substance misuse, domestic abuse survivors or anyone affected by homelessness. Our vulnerable residents, especially those living with multiple conditions, may find accessing and maintaining suitable quality housing more challenging. We recognise that vulnerability is not necessarily permanent and therefore provision for a range of general needs and specialist support services to ensure people lead healthy and happy lives is important.

The council works in partnership with various providers, with the aim of pulling together the health and housing agenda, to develop a strategic approach to ensuring people receive early advice and support with their housing needs. Partners include:

East Kent Housing (EKH)

<sup>&</sup>lt;sup>59</sup> Such as Marmot et al 2010 and Buck and Gregory 2013

- Civica
- Kent Housing Group (KHG) and its sub groups
- Joint Policy and Planning Board (JPPB)
- Porchlight
- Citizens Advice Bureau
- Catching Lives
- Canterbury Housing Advice Centre (CHAC)
- Job Centre +
- Age UK
- Housing Associations/Registered Providers with nomination agreements with the council
- Help to Buy South East
- Community Rehabilitation Companies (CRC) and Probation
- Centra
- Rising Sun Domestic Abuse & Violence Service
- SSAFA The Armed Forces Charity
- Live Well Kent
- Kent County Council (KCC)
- Kent And Medway NHS and Social Care Partnership Trust
- The Forward Trust
- Canterbury Food Bank

Much of the way we deliver housing services in Canterbury is governed by legislation and national policies. However, the legal framework we operate in is frequently changing so we must be innovative and flexible in finding ways to continue to deliver housing services in the district.

#### The Homelessness Reduction Act

The Homelessness Reduction Act was implemented on 3 April 2018, the key elements that affect our approach are:

- an extension of the period 'threatened with homelessness' from 28 to 56 days. This means a
  person is treated as being threatened with homelessness if it is likely they will become
  homeless within 56 days
- Local authorities must accept a valid S.21 notice as evidence that the tenant is threatened with homelessness.
- A duty to work with all eligible applicants threatened with homelessness to prevent homelessness or assist them to secure accommodation, regardless of priority need.
- A duty to refer public authorities specified in the legislation will be required to notify a local authority if they come into contact with someone they think may be homeless or at risk of becoming homeless. Referrals are blind to local connection and require the consent of the applicant.
- A duty to complete a written assessment of all applicants' circumstances and needs and develop a personalised plan with them which identifies appropriate actions that both the local authority and the applicant will take to address their housing circumstances
- Care leavers, under the age of 21, who have been looked after, accommodated or fostered in Kent, will be considered as having a local connection anywhere in Kent

The government has set aside £72m over three years to help councils in England hire extra staff to cope with the expected rise in demand for homelessness assistance. Canterbury City Council's New Burdens Funding determinations are as follows:

• 2017/18 - £70,170

- 2018/19 £64,276
- 2019/20 to be determined.

An additional £9,202 was received as a one off payment to allow the local authority to upgrade IT systems, provide training and improve internal administration processes to allow the case level data reporting required with the new act.

With the new Homelessness Reduction Act, the council will need to focus more than ever on homelessness prevention. We estimate that there will be 30% more approaches as a result of the Act, including an increase in young care leavers, bringing approaches for advice and assistance to around 1,500 per year. The New Burden's Funding will therefore be used to provide additional resources and adopt more flexibility in our methods to provide timely advice and assistance to prevent homelessness.

#### **Welfare Reform**

The Welfare Reform Act 2012, brought in many changes that affected the income of people living in Canterbury. Key changes relating to welfare and benefits include:

- payment levels being frozen until 2020 meaning that claimants may see their support cut in real terms (when inflation and rising costs are taken into account),
- introducing Local Housing Allowance LHA caps for the under 35s,
- the removal of the spare room subsidy which means that working age social housing tenants could not claim benefits for rooms that are not required,
- The benefit cap is (depending on circumstances, up to) £20,000 per annum<sup>60</sup>
- Under the current schedule the Government's flagship welfare reform policy Universal Credit, will be fully implemented by 2022-23.

Changes to welfare provision is expected to affect the affordability of private rented homes for households' dependant on benefits. Universal Credit has been introduced for new claims by single people's households. This replaces several current state benefits including housing benefit, and is paid as a monthly amount (usually in arrears) directly to claimants. This is expected to be extended to other new claims including families later in 2019. Universal Credit and Child Tax Credit is in most circumstances limited to two children. As a result of these changes many landlords are reluctant to let their properties to people receiving means-tested benefits. According to a 2017 survey of its members; the National Landlord Association (NLA) found that only 18-20% of landlords will accept tenants who pay their rent with LHA nationally, down from 46% in 2010/11 and landlords express a

<sup>60</sup> More information about the Benefit cap is available at https://www.gov.uk/benefit-cap

similar reluctance to let to tenants receiving University Credit. This means that local authorities are finding it challenging to discharge homelessness duty into the private sector.

The council needs to offer a range of landlord incentives to encourage more private landlords at the lower end of the market to accept low income and welfare-dependant households. Examples of this include providing affordable housing through our Social Lettings Agency - this provides the landlord with a rent guarantee service to alleviate concerns landlords may have have benefit delays. We also refer landlords to Porchlight's Social Lettings agency, which specialises in shared housing for single people.

#### **Temporary Accommodation**

One of the most significant impacts of national policy changes to the council will be the increasing need to provide temporary accommodation, partially due to there being an increase number of rights to review. New Burdens funding has been provided by the Government towards covering additional costs.

Canterbury uses a range of temporary accommodation, this includes:

- Three hostels totalling 38 units, managed by East Kent Housing, in Canterbury, Herne Bay and Whitstable
- Refuge accommodation for victims of domestic abuse, located within the district, the county and nationwide
- Bed and breakfast accommodation
- Emergency bed spaces in the Private Sector Leasing Scheme operated by Canterbury Local Link (rooms within a shared house where cooking/washing facilities are communal)
- Other self-contained nightly paid accommodation run by private sector providers and located out of the district.

In 2018 the council carried out a review of the use and supply of our temporary accommodation in order to continue to achieve our aim to provide quality accommodation within the district wherever possible. Sourcing good quality temporary accommodation is a constant challenge and the council will actively pursue opportunities to increase temporary accommodation.

Some local authorities have purchased their own bed and breakfast accommodation to reduce spend. The areas that tend to do this are those who, unlike Canterbury, do not hold their own stock. We view B&B accommodation as the least favourable model of temporary accommodation, as it does not adequately address family needs; furthermore management is high intensity, costly and comes with significant safeguarding issues. For these reasons it is not appropriate for this council to invest in our own B&B. Overall, we want to continue to limit the use of temporary accommodation (particularly bed and breakfast accommodation) and improve the current supply.

#### Help to secure accommodation

People who approach the council for housing advice and assistance including homelessness applications are offered solutions to improve their housing situation. This can include financial assistance by way of providing a deposit to secure rented accommodation or to help with short term costs while the claimant moves to alternative accommodation. The council usually does this by either using our Rent Deposit Scheme (RDS) or by using Discretionary Housing Payments (DHP) to help as many households as possible maintain their housing during periods of uncertainty. In 2017/18 we spent £43,733 from our RDS and £50,597 from DHP for rent deposits for cases where applicants did not have adequate resources themselves. The council will regularly liaise with Civica to ensure DHP's are continually used efficiently to help the maximum number of people.

#### **Canterbury Lettings**

In response to the inadequate supply of affordable accommodation to meet housing needs and the increasing demand for emergency and temporary accommodation we launched Canterbury Lettings in 2018. Canterbury Lettings is a social lettings agency which operates in a similar way to a high street lettings agency, in that it brokers tenancies between landlords and tenants. The key difference is that Canterbury Lettings homes are let at an affordable rent and available to tenants receiving benefits. The purpose is to:

- Reduce the use of emergency accommodation such as bed and breakfast
- Maximise access to the private rented sector
- Assist homeless families into good quality private rented accommodation
- Assist with the sustainment of tenancies to prevent homelessness
- Reduce costs to the general fund by reducing the need for more expensive housing solutions.

Canterbury Lettings also provide new tenants with pre-tenancy training through the Community Support Team which will help to equip tenants with practical skills and knowledge to sustain tenancies and help to prevent repeat homelessness. It is our hope that Landlords with property in Canterbury would be interested in the benefits that Canterbury Lettings can offer such as: a tenant finder service, guaranteed rent, repairs management, a Housing Health and Safety Rating System (HHSRS) inspection of properties, a full inventory of the property including photos and specialist

tenancy support such as mediation. Further information can be found on our website: https://www.canterbury.gov.uk/info/20048/private\_rented\_housing\_and\_hmos/176/canterbury\_le ttings

### Targeted support to prevent homelessness: overcrowded households, hidden homelessness and vulnerable people

The council must continue to tackle overcrowding as this can have a negative effect on the health and wellbeing of the people living this way. There are 621 overcrowded households on the Housing Need Register (HNR); 563 are lacking one bedroom and 58 are lacking two or more bedrooms. Overcrowding can indicate hidden homelessness as people may be 'sofa surfing' at friends or relatives houses which is usually a precarious housing situation with the potential to end in homelessness with little notice. The majority of overcrowded households on the HNR live in the private sector and for large families the Local Housing Allowance (LHA) often doesn't cover costs. Data from the local housing charity Porchlight has shown that last year they supported 52 'hidden households' with some form of advice and support and the majority of these cases are described as 'sofa surfers'.

In 2015 we successfully secured funding from MHCLG, through a joint bid with Maidstone & Tunbridge Wells. In Canterbury the funding was targeted to help those new to the streets, or at imminent risk of sleeping rough to get the rapid support they need. This has allowed us to fund a post of Single Persons Homelessness Officer who works the cohort to devise clear pathways into accommodation for them whilst also taking a holistic view supporting them to access other services and maximising their employment prospects and income. The officer will also be working to raise awareness of the housing options available to single people and also develop a programme where we can match single people to those with spare rooms.

<sup>&</sup>lt;sup>61</sup> Canterbury City Council Housing Register 02/05/18

<sup>&</sup>lt;sup>62</sup> Porchlight data 01/04/17 - 31/03/18 includes applicants who were either living with friends, sofa surfing, squatting or in hospital.

#### **Rough Sleeping**

Rough sleeping only represents one element of homelessness, as it can also include people living in temporary, insecure or unsuitable accommodation. Canterbury has long been a trailblazer in regards to homelessness prevention and this is reflected in our continued commitment to be a Homelessness Prevention Rough Sleeping Grant area as determined by the MHCLG. We believe a coordinated, assertive and holistic approach is key to preventing homelessness and breaking the cycle of rough sleeping.

Successful partnership working initiatives include:

- re-launching our Rough Sleeper Forum,
- appointing a Single Homeless Persons Officer to work with Porchlight and Catching Lives to identify, and intervene early with, the most vulnerable people,
- Community Support Officers carrying out early intervention work to prevent homelessness
- working the Integrated Discharge teams at the local hospitals to develop clear and planned support for anyone who is in hospital and is homeless.
- funding Catching Lives to activate the Severe Weather Emergency Protocol (SWEP) to shelter rough sleepers during periods of extreme cold or severe weather, with plans to extend it to cover a longer period.
- working with the CRCs and JPPB to improve pathways for offenders
- recruiting of a full time rough sleeper coordinator who will work with our partner agencies Catching Lives and Porchlight, developing individual support plans for each rough sleeper they come into contact with.

By working in partnership we have achieved various positive outcomes utilising a cross boundary approach with the other areas of Kent. We also work closely with the MHCLG to help to achieve national ambitions to halve rough sleeping by 2022 and abolish it by 2027. Examples of outcomes achieved through partnership working include: securing accommodation, gaining employment, referring to substance misuse support, linking to NHS services and assisting individuals to reconnect to an area where they have a local connection.

Since 2010, when revised guidance was issued, rough sleeping in England has been recorded using a single night snapshot between October and November each year. In Canterbury at the November 2017 count, 36 verified individual rough sleepers were identified and reported to the government. Not all rough sleepers meet the government's definition of sleeping rough so in addition to the 'verified' figure a further 37 'unverified' rough sleepers were also identified. This indicates that the number of rough sleepers on a typical night is closer to 73 individuals.

Through strong partnership work with both Catching Lives and Porchlight, we have helped individuals with very complex needs move successfully from the streets into accommodation including a number of entrenched rough sleepers. The charity Porchlight has year round contact with rough sleepers in the district offering them practical support and assistance. They recorded 114 separate rough sleepers who had contact with the outreach team in 2017/18 (over the course of the year). A proportion of these people are thought to be transient and not in the district for more than a few days. The majority of those who engaged with Porchlight were assisted into housing, which usually meant accommodation in a hostel. Porchlight's data identified mostly 'new' rough sleepers illustrating the need to focus on preventing the causes of homelessness as we continue to work toward our aim of ending rough sleeping in the district. Catching Lives carried out a further estimate in March 2018 finding 45 individuals sleeping rough locally.

#### Syrian vulnerable person resettlement scheme

The UK operates a number of refugee resettlement programmes including the Syrian Vulnerable Persons Resettlement Scheme. As part of rigorous multi agency work across Kent, the council have committed to accommodate 10 families within the Private Rented Sector (PRS), by 2020. To date, we have housed four Syrian families in the PRS by working with local landlords. We are continuously searching for affordable properties within the Canterbury District to meet our commitment, however this search is difficult as can be evidenced by the shortage of affordable private rental accommodation (available at LHA rates). We are in ongoing discussions with landlords concerning appropriate properties that may become available in the district that the council can lease through Canterbury Lettings and would urge any landlord with such a property to contact us urgently.

The Home Office provides funding to Local Authorities with the primary purpose of resettling 20,000 vulnerable Syrian persons. The council has provided resource to provide intensive caseworker support to ensure the vulnerable families are welcomed into our community. The work includes utilising local volunteer support and providing a dedicated caseworker to ensure families are accommodated with appropriate furniture, registered with local schools, a GP, any appropriate support around mental health services, assistance accessing employment as well as a package of orientation support including English language support. The families have access to 24/7 support for at least two months which is gradually scaled back according to case by case assessments for five years<sup>63</sup>.

### Supporting vulnerable people to access housing services to promote welfare and independence

Community Support Team: People with housing issues often have additional support needs. Vulnerable households who are registered for affordable housing on our Housing Need Register are referred to the Community Support team. Key priorities for the Community Support Team include: homelessness prevention (including tenancy sustainment), linking into support for people affected by Domestic abuse, financial inclusion, health and wellbeing and safeguarding. Examples of help available includes tenancy training, ensuring appropriate links with services are made and work to achieve community engagement and cohesion. Preparing people in advance of taking on a tenancy by improving confidence and knowledge means there is a higher chance of tenancy sustainment and community engagement in the future. The key outcome of the support is for individuals and families to independently access services to ensure their health, welfare and financial needs are met on an ongoing basis.

<sup>&</sup>lt;sup>63</sup> For more information contact the Community Support Team: Marie.Ridonat@canterbury.gov.uk

Strategic Grants fund and Innovation Grant: Grants for 2018/19 are being used to fund projects with the aim to improve health and wellbeing and alleviate deprivation. Funded projects include a project from Citizens Advice to help residents with the transition period to Universal Credit, a Red Zebra service which signposts residents to relevant support to enable them to live healthy independent lives and mental health services to help people access the support they need. In addition there are other commissioned services such as the Welfare Rights and Housing Advice Service which helps support vulnerable residents with benefits and housing advice. The funded projects will enable many of our residents to engage with the right support services to help them live their best lives and prevent homelessness.

The EKH sustainment team: work with our most vulnerable council tenants to live healthy independent lives. The team work in partnership with other agencies such as Kent fire and rescue, the mental health team and floating support to identify, assess and engage with vulnerable EKH tenants. This can include working with tenants who have been identified as having hoarding behaviour. The sustainment team are currently working with 13 households in the Canterbury district to help them decrease the clutter in their home to a safe level.

Hoarding is a recognised mental health disorder, where someone acquires an excessive number of items and stores them in a chaotic manner which usually results in unmanageable amounts of clutter. This can lead to risk to themselves or others and to damage to their home. By carrying out an inspection and assessing the risks and vulnerabilities of tenants in partnership with other organisations EKH are able to arrange appropriate support on an individual basis. The support package is designed to empower individuals experiencing hoarding behaviours to achieve spatial and personal change to reduce isolation and improve their health and well-being.

#### Older people and disabled people

Ageing populations are a global phenomenon and more than 10 million people in the UK today are expected to see their 100th birthday. Many of our older residents live alone and are at risk of becoming isolated or lonely. Our strategic grants fund for 2018/19 agreed aim is to be used to improve health and wellbeing and alleviate deprivation. Funded projects include: The Over 60's Community Service which provides a domiciliary service for the elderly which helps to reduce isolation and Age UK Canterbury which runs an art project to reduce isolation and improve wellbeing. We also fund volunteering brokerage services in the district which help older people engage with the community.

In the last four years, recorded numbers of patients in the district registered as having dementia has almost doubled and represents 1% of the overall population. The highest proportion (all ages) are

mostly in the coastal and rural areas to the east of the district with fewer in the Canterbury city wards and rural areas to the west of the district.

Many older people choose to remain in their home for as long as possible. The council will help support, where possible, people to remain in their home if they choose to. We will do this by using a wide range of digital and non-digital assistive technologies. Lifeline, the council's personal alarm service, supports thousands of vulnerable people every day giving them, their friends and families peace of mind. The service is based in the council's control room and is available 24 hours a day, 365 days a year. A personal alarm can make a huge difference to vulnerable people's lives, giving freedom and independence to live in their own home. The service has a 99% customer satisfaction rate and we pride ourselves on our reputation and the high-quality friendly and caring service we provide.

Our disabled facilities adaptations service is designed to help our residents stay independent in their homes. Examples of adaptations could be level access shower rooms, access ramps or straight track chairlifts. The service is reliable and competitively priced and some people with social care and support needs are eligible for a grant to pay for them. We help an average of 90 people a year.

The council can also use Discretionary Housing Payments (DHP) to help with rental and other housing costs while claimants either look for alternative suitable accommodation or for ongoing costs to enable a disabled person to remain in adapted accommodation.

The need for new housing to meet the specific needs of our ageing population is discussed in Key Strategic Priority One.

#### Younger people

The districts young people are finding it increasingly difficult to access housing and for those on a low income market housing options are almost non-existent; this issue was discussed under Key Strategic Priority One. Many younger people have to stay in the family home which has the potential to cause overcrowding or 'sofa-surf' with family or friends. This is a precarious housing situation which can result in a homelessness application.

The council has a duty to prevent the homelessness of young people aged 16-17 who have presented as homeless. The council will ensure a multi-agency approach is taken in order to meet

their needs by using the joint housing protocol with KCC, JPPB and KHG<sup>64</sup>. The Kent model developed for the protocol seeks to ensure that we deliver the requirements of Government guidance. We recognise that for most young people it is in their best interests to remain in the family home, or where it is not safe or appropriate, with responsible adults in their wider family and friends network. We will proactively work with young people and their families to identify and prevent or resolve the issues that have led to crisis point. This could involve family support such as mediation.

#### **Care leavers**

The journey out of care is a particularly important and challenging transition; the success or failure of which, impacts on outcomes throughout early adulthood and beyond. Securing suitable accommodation for care leavers is much more than just finding them somewhere to stay. The Homelessness Reduction Act now states that care leavers under the age of 21 have a local connection to the area where they were accommodated, looked after or fostered and in two-tier authorities such as Kent this includes the entire county. We will be monitoring approaches via the homelessness route from care leavers and working with KCC to respond to any potential increases. We are signed up to a protocol between KCC, Joint Policy and Planning Board (JPPB) and Kent Housing Group which sets out the multi-agency approach to achieve the best outcomes for care leavers<sup>65</sup>. Unaccompanied Asylum seekers who qualify for a leaving care service to KCC and have been granted refugee status are also eligible under the protocol.

The council have provided KCC's 18+ team with a desk at our Military Road office so that they can provide a fortnightly drop in service for care leavers living locally. This also means that the council has regular opportunities to work with the 18+ team on any matters arising.

#### **Equality and discrimination monitoring**

In response to recent requirements in our Homelessness returns to Government, the council records the protected characteristics of our homelessness applicants. The information will be requested but applicants are under no obligation to provide this information. The council will introduce new indicators which will be monitored to identify any potential discrimination and to improve our understanding of any barriers or issues regarding homelessness and housing. If discrimination or potential discrimination is identified we will take action to rectify the issue.

<sup>&</sup>lt;sup>64</sup> Kent housing group Joint housing procedure for 16 & 17 year olds who present as homeless

<sup>65</sup> kent housing group - care leavers housing protocol

#### **Domestic Abuse**

Canterbury City Council support the funding of the Kent Integrated Domestic Abuse Support Services commissioned by Kent County Council. We are committed to supporting people affected by domestic abuse and take a holistic view to the needs of victims. We work in partnership with the relevant agencies regularly attending the multi agency Domestic Abuse Forum and we are contributing to the forum's action plan. We offer a resource to local one stop shops to ensure those in need of our services can access them without barriers. Working with the refuge network we support structured move-ons for victims of domestic abuse through our move on from supported nomination process via the Housing Needs Register.

Canterbury City Council, Thanet District Council and Kent County Council made a successful joint bid for MHCLG funding designed to address the barriers which have historically prevented victims of domestic abuse accessing services including the refuge network. The project will target those with complex needs such as mental health and substance misuse.

In addition it will address the lack of suitable options for the lesbian, gay, bisexual and transgender (LGBT) community, members of the black and minority ethnic (BME) community and members of the traveller community. As a result of these barriers many have found themselves being placed in bed and breakfast accommodation away from support services and networks by local housing authorities who have no other option.

Through the project we will provide suitable high quality accommodation for victims of domestic abuse and working with KCC intensive support for families. Furthermore the cooperation between Canterbury and Thanet will allow for seamless move on from the temporary accommodation with continued support as they rebuild their lives which in turn we believe will deliver more successful outcomes.

#### Serving/ex-armed forces and their families

As the lead organisation in the local Armed Forces Covenant Board, the council coordinates with other agencies and charities to advise, help and support members and former members of the military and their families to get jobs, access training, find accommodation, and receive the support and services they need in the community. In addition, the council's Military Road offices host an advisor from SSAFA - the armed forces charity, every week.

The council gives reasonable preference to members and former members of the military and their families for housing on our Housing Need Register<sup>66</sup>.

<sup>&</sup>lt;sup>66</sup> The criteria for this can be found in the council's Housing allocation policy: https://www.canterbury.gov.uk/downloads/file/269/housing\_allocation\_policy.

#### In summary

Changes to housing, planning and welfare provide a challenging backdrop to this strategy. Our aim is to promote sustainable communities and support vulnerable people. We will work to enable people to access and maintain quality, affordable housing and to live independently where possible and provide housing-related support where it is needed most. In order to achieve these outcomes we will need to:

- be flexible and innovative;
- develop our partnerships and build new ones to deliver genuinely joined up services;
- manage expectations and encourage individuals and communities to be independent and support themselves;
- ensure our interventions are as early as possible to improve education, avoid crisis point and prevent homelessness.

#### **Governance and implementation**

The Housing, Homelessness and Rough Sleeping Strategy is a Canterbury City Council document and so the responsibility for coordinating delivery and reporting on progress lies with the council. The Action Plan sets out measurable priorities and will be monitored on a monthly basis by the councils' Housing Working Group.

#### **Action Plan**

Canterbury's Housing, Homelessness and Rough Sleeping Strategy sets out our vision in the Canterbury district and the priorities which Canterbury City Council and its partners will focus on over the life of the Strategy. The Action Plan has been deliberately drafted to include outcome focused actions that are new and measurable and does not include the position statements on housing and homelessness or initiatives that are considered 'business as usual'. The Action Plan has been developed following a period of public consultation and includes actions that are specific, measurable, achievable, realistic and time bound. The Action Plan is a live document and will develop over the course of its lifetime. Progress reports on outcomes achieved will be published periodically.

#### Key policy context and supporting evidence base

Canterbury Strategic Housing Market Assessment 2018
CCC Corporate Plan 2016-20
CCC Housing Allocations policy 2015
CCC Housing Need Register
CCC Housing Revenue Account Business Plan 2014
CCC Tenancy Strategy 2014-2018
CCCC Local Plan 2011-2031
Kent and Medway Housing Strategy
East Kent Growth Framework Evidence Report 2017

English Housing Survey 2016/17
Fuel Poverty Strategy for Kent 2016
GOV.UK Housing White Paper 2017
GTAA 2018
Housing and Planning Act 2016
Kent and Medway Sustainable Energy Partnership
Kent Housing Group policy, strategy, procedure and protocols
Kent Social Care accommodation Strategy
National Planning Policy Framework
The care act 2014

#### **Glossary**

**Affordable Housing** - housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions: Affordable housing for rent, Starter homes, discounted market sales housing, other affordable routes to home ownership. (NPPF 2018)

Affordability Ratio - How many times the earnings or income is needed to afford to buy a home.

**Armed Forces Covenant** - is a promise by the nation ensuring that those who serve or who have served in the armed forces, and their families, are treated fairly.

**Assured Shorthold Tenancy (AST)** - the most commonly used type of private rented tenancy. Usually run for six or 12 months and tenants must be given at least two months' notice to leave. Any deposit has to be protected.

**Buy to Let** - The purchase of a property specifically to rent out (let)

**Canterbury Christ Church University** - approximately 12,000 students enrolled at their Canterbury campus.

**Category 1 hazard** - A serious hazard in the home the local authority must take enforcement action to remove or reduce.

**Citizens Advice** - is a network of 316 independent charities throughout the United Kingdom that give free, confidential information and advice to assist people with money, legal, consumer and other problems.

**Civica** - deal with the collection, administration and enforcement of council tax and business rates, payment and administering of housing benefit, council tax support and dealing with queries from customers for the three councils of: Canterbury, Dover and Thanet.

**Department for Work and Pensions (DWP)** - responsible for welfare, pensions and child maintenance policy.

**Disabled Facilities Grant (DFG)** - A means tested grant to help disabled people who need special adaptations to their home.

**Fuel Poverty** - An inability to afford to be able to keep your home adequately heated, usually due to a combination of low income and higher than typical heating costs.

**Homelessness Reduction Act** - The act came into play April 2018 places a legal duty on councils to give meaningful support to try to resolve their homelessness, as well as introducing measures to prevent people becoming homeless in the first place.

**Housing in Multiple Occupation (HMO)** - defined as a property rented by at least 3 people who are not from 1 'household' (eg a family) but share facilities like the bathroom and kitchen.

**Housing Health and Safety Rating System (HHSRS)** - A method of evaluating the potential risks to health and safety from hazards identified in homes. It is used to determine if enforcement action is required and to identify any Category 1 hazards.

**Housing Need Register (HNR)** - The council's register for social housing from East Kent Housing or a local Housing Association for people whose needs cannot be met by the market.

Housing Revenue Account - a system for financing council housing introduced in April 2012

Lower Quartile Housing - The cheapest 25% of housing (on average)

**LHA** - Local Housing Allowance

**Ministry of Housing, Communities and Local Government (MHCLG)** - formerly the Department for Communities and Local Government (DCLG)

**National Planning and Policy Framework (NPPF)** - sets out the Government's planning policies for England and how these are expected to be applied.

**Older persons shared ownership (OPSO)** - Qualifying people over the age of 55 can buy up to 75% of a property and pay low rent on the rest. Unlike regular Shared Ownership they can not staircase up to 100% ownership.

**Purpose Built Student Accommodation (PBSA)** - Accommodation that was built with the specific purpose to house students, sometimes referred to as halls of residence. Homes that have been converted to be used to house students

**Private Rented Sector (PRS)** - Homes that are rented by a private landlord or letting agent usually at market rent levels

**Rent to Buy** - Homes that are rented at below market levels then purchased (by the tenant) after an agreed period. The provider can also assist with the deposit.

**Shared Ownership** - Shared ownership schemes are a cross between buying and renting; aimed mainly at first-time buyers. You own a share (with a mortgage) and then rent the part you don't own at a reduced rate.

**Strategic Housing Market Assessment (SHMA)** - all references in this strategy are to the Canterbury SHMA 2018.

**Social Housing** - A key function of social housing is to provide accommodation that is affordable to people on low incomes. Limits to rent increases set by law mean that rents are kept affordable.

**SSAFA** - the Armed Forces charity, formerly known as Soldiers, Sailors, Airmen and Families Association.

**University for the Creative Arts** - approximately 1,000 students enrolled at their Canterbury campus **University of Kent (UoK)** - approximately 16,500 students enrolled at their Canterbury campus.

**Upper Quartile Housing** - The most expensive 25% of housing (on average)