Lincolnshire JSNA: Housing

Why is it an issue?

Housing refers to ensuring that people have a home in which to live that meets their basic physiological needs and so is needed because it is effectively the shelter aspect of Maslow’s hierarchy of human needs.


"Ensure that people have access to good quality, energy efficient housing that is both affordable and meets their needs" is a priority in the current Joint Lincolnshire Health and Wellbeing Strategy. http://www.lincolnshire.gov.uk/residents/public-health/behind-the-scenes/policies-and-publications/joint-health-and-wellbeing-strategy/115339.article

First, therefore, is the need to prevent homelessness and rough sleeping. It is of fundamental importance that the right homes are provided in the right place, and that they are accessible and affordable.

Much of the need for housing is met through the market. However, ‘the State’ has a role to play, intervening in the housing market as an attempt to address some of the problems that arise from how the market operates (affordability, poor conditions, inelastic supply compared with demand, etc.).

There is an identified shortfall of housing and a need to both increase new build delivery and improve poor condition housing. Lincolnshire’s population has grown and continues to grow through in-migration. Housing must meet the range of diverse needs arising, including age, disability, support needs, household composition and population trends. Having the right home environment is fundamental to giving children the best start in life. Lincolnshire also has an ageing population meaning more people will live for longer with disabilities and illnesses, including dementia - leading to the need to increase the choice in health and social care provision ranging from enabling people to remain independent in their own home through to extra care provision.

To help sustain economic growth, homes are required to accommodate and increase with the working age population, which in turn will attract new businesses leading to new jobs and prosperity. Many young households are unable to afford to own or rent their own home. The increasing differential between housing prices and incomes means homes are less affordable to buy and welfare benefit reforms and high market rents are impacting on people’s ability to rent. With a significant need for more homes across Lincolnshire it is important that all existing homes are used to their best potential. Bringing empty homes back into use will help to maximise the overall housing supply.

There are established links between housing, health and wellbeing. Shelter, met through housing is essential for good health and wellbeing, and inequalities in a range of health issues can be tracked to lack of housing or living in poor quality and cold housing. These effects can range from ill health (physical and mental), to people dying unnecessarily during periods of prolonged cold weather due to poorly heated and insulated houses, or to where the biggest impact is felt from people sleeping rough when their housing needs are not met at all. Falls hazards are also prevalent in homes.

The Building Research Establishment (BRE) estimates that the first year treatment costs to the National Health Service (NHS) of leaving people in the poorest 15 per cent of housing stock in England are around £1.4 billion per year due to falls, dampness, pests, water supply, sanitation, excess cold and overcrowding, among other hazards. Expanding this to all homes with significant hazards increases the cost estimate to £2 billion a year (Nicol, S et al – The Real Cost of Poor Housing, 2015).
There is improved health and reduced healthcare expenditure, due to warmer and more comfortable homes, and improved indoor air quality. The Chief Medical Officer's 2009 Report reported that for every £1 spent on reducing fuel poverty, a return of 42 pence is expected in NHS savings. 


Other specific issues include Gypsy and Traveller needs and the large number of long term occupied static park homes.

The above demonstrates the importance housing has on numerous other Joint Strategic Needs Assessment topics and all of the themes of the Joint Lincolnshire Health and Wellbeing Strategy.

**Policy and Guidance**

The Housing Strategy for England produced by the coalition government set out a package of reforms to: get the housing market moving again; lay the foundations for a more responsive, effective and stable housing market in the future; support choice and quality for tenants; and, improve environmental standards and design quality.


The Strategy has not been repealed or superseded; however, the present government is moving away from many of the themes within it. The joint comprehensive Spending Review and Autumn Statement 2015 sets out the government agenda going forward.


The biggest policy change (of all the recent policy changes) is perhaps the absence of central government support for rented housing. From April 2016 funding will all be directed to facilitating home ownership. Other changes are to be secured through new legislation as the Housing and Planning Bill 2015 passes through Parliament. This aims to give working people who aspire to own their own home the opportunity to do so.


There is a presumption in favour of sustainable housing growth set out in the National Planning Policy Framework.


Consultation on proposed changes to National Planning Policy that ran from December 2015 to February 2016 provides a further insight in to the government thinking on housing. It sought views on specific changes to national planning policy to support delivery of new homes, including low cost homes for first time buyers and the government is analysing feedback.


The coalition government set out a new Fuel Poverty Strategy for England that sets a target for as many energy inefficient fuel poor homes as practicable to be improved to an acceptable standard by 2030.


The National Institute of Health and Care Excellence published Guidelines on Tackling Excess Winter Deaths and Illness Associated with Living in Cold Homes with several recommendations aimed at Health and Wellbeing Boards. These and other toolkits provide a strong platform on which to base a refreshed Lincolnshire Affordable Warmth Strategy.

https://www.nice.org.uk/guidance/ng6
There is no current Lincolnshire Housing Strategy. However, district councils produce and progress Housing Strategies to address the housing needs they have identified within their local authority area and wider housing market areas.

New Local Plans with ambitious housing growth targets are being prepared across Lincolnshire to set out local planning policies in light of the National Planning Policy Framework. In order to provide a coordinated response two joint strategic planning committees have been formed and are developing joint Local Plans for Central Lincolnshire (Lincoln, North Kesteven and West Lindsey) and South East Lincolnshire (Boston and South Holland).

The Lincolnshire Homelessness Strategy deals with homelessness prevention, with a particular focus on addressing the needs of people with complex and mental health needs.

http://www.boston.gov.uk/CHttpHandler.ashx?id=7797&p=0

What is the picture locally & how do we compare?

What is the picture in Lincolnshire?

<table>
<thead>
<tr>
<th>District</th>
<th>Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boston</td>
<td>28,280</td>
</tr>
<tr>
<td>East Lindsey</td>
<td>67,090</td>
</tr>
<tr>
<td>Lincoln</td>
<td>44,330</td>
</tr>
<tr>
<td>North Kesteven</td>
<td>49,070</td>
</tr>
<tr>
<td>South Holland</td>
<td>39,410</td>
</tr>
<tr>
<td>South Kesteven</td>
<td>61,870</td>
</tr>
<tr>
<td>West Lindsey</td>
<td>41,930</td>
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<tr>
<td><strong>Lincolnshire</strong></td>
<td><strong>332,520</strong></td>
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</tbody>
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<table>
<thead>
<tr>
<th>Tenure</th>
<th>Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner occupied</td>
<td>223,077</td>
</tr>
<tr>
<td>Private rented</td>
<td>52,020</td>
</tr>
<tr>
<td>Social</td>
<td>44,769</td>
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</tbody>
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Statutory homelessness data, including rates of rough sleeping is available on the Lincolnshire Research Observatory (LRO). The number of households accepted as being homeless and in priority need has risen steadily from 2012 to 2014 with there being 646 in 2014 - the largest numbers being in Lincoln (251) and South Kesteven (202).

Annual trend data for housing affordability (ratio of lower quartile workplace earnings to lower quartile house prices) is available on the LRO for years 2005-2013. Despite housing being more affordable in comparison to other areas of the country, Lincolnshire has a relatively low household income and so despite prices mortgages need to be many times the household annual income.

Strategic Housing Market Assessments carried out across Lincolnshire identify the need for more homes. Greater Lincolnshire local authorities have an aspiration to deliver 100,000 new homes.


Over 52,000 households now live in private rented housing in Lincolnshire, over 7,000 more than in social housing. Tackling poor quality housing in the private rented sector will be a significant and increasing challenge with 25% of these properties estimated to have serious housing hazards. District councils working on their own do not have the resources to tackle this and an attempt at a solution needs to be a multi-agency approach, including proactive enforcement. New minimum energy efficiency standard regulations present an opportunity but there is a concern these may be diluted and the burden of implementing them will be a challenge in the face of reducing resources. There is a countywide landlord accreditation scheme in place but numbers are still low.

Greater intelligence exists following a private housing conditions stock modelling exercise commissioned by district councils from the BRE and this shows conditions to be deteriorating. This evidences the need for investment and provides intelligence to target resources and schemes more effectively. The model is being refined and developed into a household database.

http://www.research-lincs.org.uk/Housing.aspx
Fuel poverty rates in Lincolnshire fell between 2010 and 2012 but remained significantly higher than the England average. Figures for 2013 show a substantial fall to below average but this is unexplained and 2014 statistics released later this year might show this to be a quirk of the monitoring methodology. Variation across district areas is largely due to hard to heat homes in particular areas such as Lincoln city (11.9%) and Boston (10.5%) and rural off-gas properties in areas such as East Lindsey (10.4%) and West Lindsey (9.9%). Action on this has been limited due to national schemes being tailored more to the needs of urban areas.

What are we doing about it & what can be done differently?

The Joint Lincolnshire Health and Wellbeing Strategy sets out four main actions to deliver on housing objectives.

- Use planning and housing policies to address the current and future housing and support needs of residents, maximise positive health outcomes and protect against environmental hazards such as flooding.
- Deliver the Lincolnshire Homelessness Strategy, with a particular focus on addressing the needs of people with complex and mental health needs.
- Refresh and deliver the Lincolnshire Affordable Warmth Strategy to address fuel poverty and reduce the fuel poverty gap.
- Increase access to affordable housing and reduce the proportion of homes in the county that fail to meet the Government’s Decent Homes Standard through local housing and planning authorities.

Delivering housing growth requires attracting new developers to Lincolnshire to deliver the new housing and infrastructure required within an overall viability framework. In order to oversee the growth agenda a high-level board, the Housing and Infrastructure Group has been established linked to Greater Lincolnshire’s bid to government for devolved powers.

Local housing authorities that hold housing stock have embarked upon new council house building programmes with South Holland District Council forming a new local housing company – Welland Homes Limited. Boston and East Lindsey have affordable housing development programme partnerships with a registered provider.

District councils and registered providers are building new affordable housing and have a significant future development programme with partners such as the Homes and Communities Agency and the Greater Lincolnshire Local Enterprise Partnership through their Housing Unlocking Fund. In addition, significant inroads are being made to bring long term empty homes back into use through a range of means available to housing authorities. Funding for the delivery of affordable supported accommodation needs to be sought.

In addition to the provision of housing itself, it is important to recognise the range of housing related support services that are either directly provided by or commissioned through local authorities.

There are a number of partnerships taking the Housing agenda forward in Lincolnshire:

- Districts’ Housing Network
- Home Energy Lincs Partnership
- Housing and Infrastructure Group, and its Housing sub group;
- Lincolnshire Affordable Housing Group
- Lincolnshire Homelessness Strategy Group
- Lincolnshire Private Sector Housing Group
These partnerships face a range of challenges and opportunities going forward.

1. Local authorities’ ability to secure affordable housing (with the exception of starter homes) on many sites has been removed, alongside general viability issues around securing units through developer (section 106) contributions. The possible change in the affordable housing definition to starter homes may also reduce the amount of new affordable homes able to be provided. Funding new infrastructure needed to sustain housing growth will also give rise to a potential reduction in the proportion of new affordable housing able to be provided through the planning system. Maintaining future funding for new social housing going forward will be a challenge.

2. The extension of the Right to Buy scheme to registered social housing providers’ stock, the lowering of the benefit cap, limitations on social rents at Local Housing Allowance levels and the withdrawal of government grant for new affordable housing will impact on the overall number of affordable homes available and new provision. In addition, local authorities are to be made to sell high value council homes that become void to fund the Right to Buy. Pay to Stay proposals intend to charge higher rents to social housing tenant households on high incomes.

3. It has been recognised that there is a lack of a strategic approach to delivering housing that supports a person living independently in their own home or in extra care housing. The element of the Better Care Fund to adapt homes for disabled occupants or support them in other ways is increasing. County and district councils are working together to see how a holistic approach, including disabled facilities grants as part of this, could deliver redesigned services to improve outcomes.

4. Withdrawal of private sector renewal funding in 2013 has led to there being few programmes for private rented tenants or owner occupiers to improve their own home. Boston Borough Council and South Kesteven District Council have retained a small works housing repair grant offered to vulnerable low income owner occupiers to address serious housing hazards. Future funding for housing renewal to assist vulnerable households will be a challenge going forward.

5. Growing pressure on household budgets will leave people unable to adequately heat their home even in newer build or thermally efficient properties although technically not in fuel poverty according to its current measure. For homes in need of energy efficiency improvement, the schemes are mainly funded through the Energy Company Obligation (ECO) on fuel suppliers. Meeting this obligation in the most cost effective manner excludes many residents not using or able to use mains gas as their heating fuel. The current round of ECO ends on 31 March 2017 but schemes are being closed down as fuel suppliers meet their targets. There will be a new obligation from April 2017 with reduced funding available but this funding all targeted at fuel poor homes. Support for other households to fund more expensive measures such as solid wall insulation will potentially end.

**How do we compare?**

Lincolnshire generally offers a good standard of housing to its population which is affordable in relation to household incomes. Lincolnshire performs generally well with low levels of homelessness, reasonable salary to housing cost ratios in some districts, and good performance on social housing decent homes achievement.

In certain areas, particularly the southern and south eastern borders, housing costs are driven upwards by the presence of residents who commute into higher income areas. This allows developers and landlords to command higher prices for the housing stock in these areas.

Housing stock tends to be older and less fuel efficient, especially in more rural areas. This combined with higher fuel costs and related to a higher number of areas without mains gas supply, makes fuel poverty a real issue, even where incomes are not especially low.
However, Lincolnshire has an undersupply of social affordable housing with a more traditional housing stock than is required by present household demography. This is manifested in long waiting lists for affordable rented homes, despite tight criteria for entry and a lack of single person’s accommodation.

These phenomenon cause back pressure on emergency access and short term housing solutions for vulnerable people as many of them cannot find longer term tenancies or housing when their need for high level supported housing decreases.

The following have been identified in the Joint Lincolnshire Health and Wellbeing Strategy as the main measures to monitor the success of housing policies in Lincolnshire against regional and national performance.

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source</th>
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<tbody>
<tr>
<td>Fuel poverty and the fuel poverty gap</td>
<td>PH 1.17 (DECC)</td>
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<tr>
<td>Statutory homelessness</td>
<td>PH 1.15 (DCLG)</td>
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<tr>
<td>Resolution of housing hazards</td>
<td>ELASH (DCLG)</td>
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<tr>
<td>Average house price to income ratios</td>
<td>DCLG</td>
</tr>
<tr>
<td>Number of affordable homes delivered</td>
<td>DCLG</td>
</tr>
<tr>
<td>Planning and Housing statistical returns</td>
<td>Local data</td>
</tr>
<tr>
<td>Number of empty homes</td>
<td>TBA</td>
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