

SOMERSET JSNA 2011

Section 6

HOUSING

6.1 HOUSING

Introduction

Housing provision cuts across many other themes relating to health and wellbeing, from giving people a good start in life to dealing with mid-life emergencies and caring for the older sector of the population. Consequently, the 2011 Somerset Joint Strategic Needs Assessment (JSNA) incorporates a separate section on housing.

This section identifies the key issues surrounding housing in Somerset and the many ways in which housing relates to the health and wellbeing of its residents.

It focuses on several themes:

- the size of the housing market
- affordable housing
- social housing
- housing vulnerable people
- views of residents and organisations
- housing strategy - what is being done nationally and locally?
- ongoing work

Summary

The number of households in Somerset is projected to increase by 65,000 (29%) to 291,000 by 2033. Most of this growth will be for older people and single-person households. Current construction programmes will fall well short of meeting this growth in demand, especially for affordable housing.

Demand for social housing, through the Homefinder Somerset Choice-based Letting Service, is rising steadily, with more than 21,000 households¹ on the housing register at 30 June 2011. All district councils have been increasing provision of affordable homes through planning obligation on private sector sites and construction of new market housing has been maintained in some areas. However, the housing market remains weak, with increasing pressure on the rental market from people in need, whether they are facing homelessness, moving for employment or care, looking for more bedroom space, downsizing or many other reasons.

¹¹ Housing policy and IT changes requiring people to re-register, have caused fluctuations to figures in the autumn period

SOMERSET JSNA 2011

Section 6

HOUSING

The ratio of house price to earnings is greater in all Somerset's districts than the national average. It is particularly high in West Somerset where, even in an economic downturn, house prices at the market entry levels are almost nine times the average earnings figure. This makes it almost impossible for young people to get onto the property ladder or move into the area for employment.

At present, there is a net emigration of young adults from Somerset and, if this situation continues, there will not be enough people of working age to meet the needs of predicted growth in employment opportunities in Somerset over the next twenty years.

In recent years, supported by the Somerset Homelessness Prevention Strategy, the number of homelessness applications in Somerset has declined, in line with the England average. However, in 2009-10 there was an increase in applications and acceptances.

Stress, caused by actual or fear of homelessness, does affect people's health and wellbeing, both physically and mentally. Quality of housing is another important issue and a substantial proportion of homes in Somerset fail to meet the Decent Homes Standard, although much is being done to improve accommodation. A large number of areas within the county also experience fuel poverty, which transcends income deprivation. It is often the older, larger, under-occupied homes in rural communities that require a greater proportion of income to heat adequately. Cold, damp housing conditions impact on health, morbidity and mortality², especially among older people, but also indirectly affect physical and emotional wellbeing amongst all age groups.

Supported housing is a vital service to help vulnerable groups, such as the elderly, those with dementia, learning disabilities and people with problems related to substance and alcohol misuse. Somerset County Council (SCC) and its partners have long adopted a policy of floating support which improves outcomes by promoting independent living wherever possible and reduces the need for residential care. This has the effect of benefiting the lives of individuals and being a more cost-effective model.

The borough and district councils in Somerset have the statutory responsibilities for housing and in 2010 a Strategic Housing Vision for Somerset was agreed with their partners, which addresses the key issues

²Definition: mortality = death rate, morbidity = rate of incidence of disease

SOMERSET JSNA 2011

Section 6

HOUSING

identified in this JSNA. It involves a joined-up approach in which the three strands of housing, health and social care all pull together.

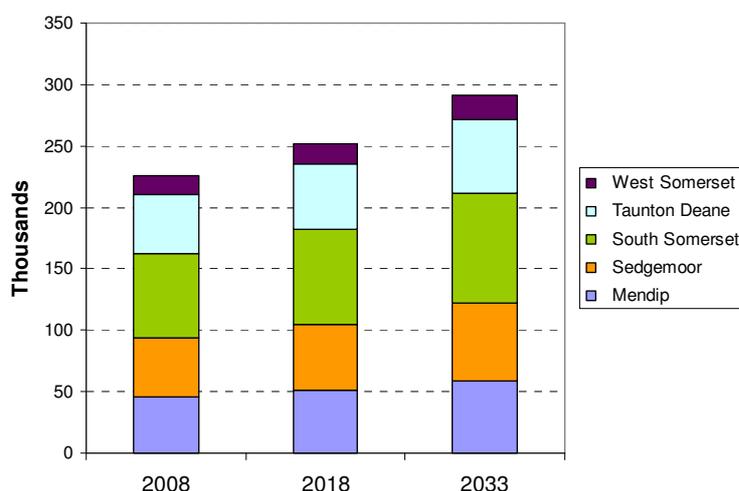
Multi-agency thematic groups covering older people, young people, those with learning disabilities and the socially excluded have produced recommendations for the way forward in the current economic climate. The approach harnesses health, housing, care, support and the voluntary sector so that vulnerable people are able to draw on the services they need to meet their individual needs and help them to move on. The challenge is to commission, across the whole system, services which provide people with the information they need to make choices and exercise control through their individual pathway.

6.2 THE SIZE OF THE MARKET

Household projections

Current Office for National Statistics (ONS) mid-year estimates suggest that in 2008 there were approximately 226,000 households in Somerset. This figure is projected to rise to 239,000 by 2018 and to 291,000 by 2033, representing an increase of 65,000 households (29%) in 25 years (Figure 6.1).

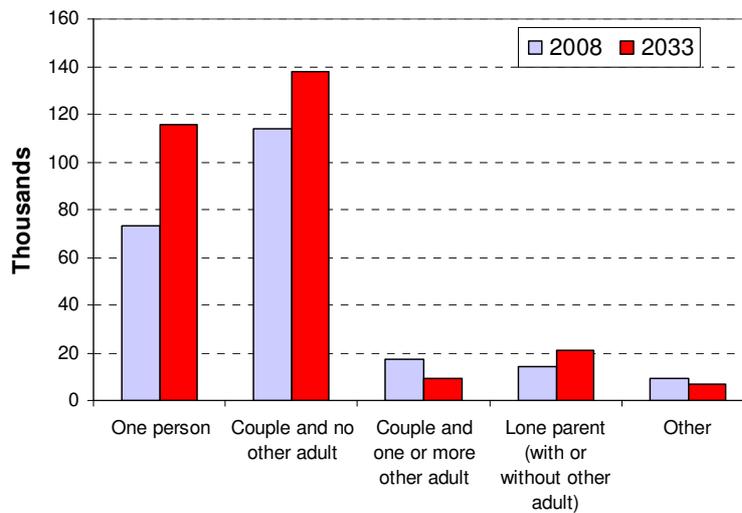
Figure 6.1: Projected trends in households



Source: Office for National Statistics

The largest increase is projected to be amongst single-person households. There is likely to be only a very small rise in the number of households with one or more dependent children (from 57,000 to 61,000).

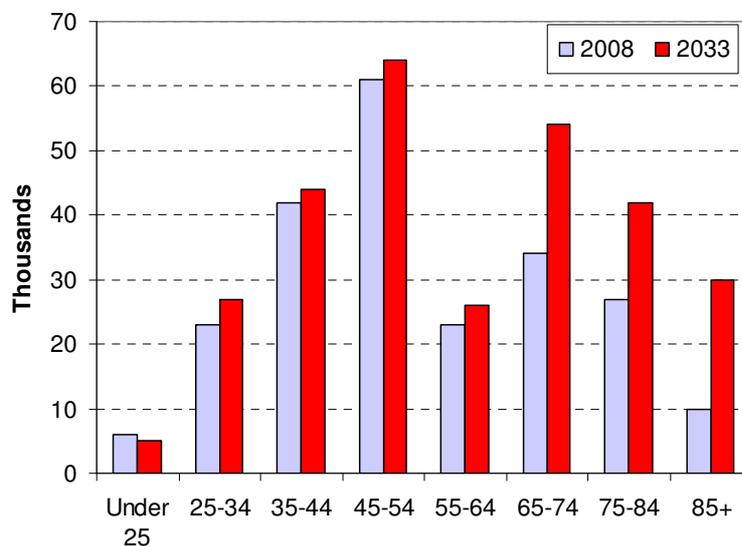
Figure 6.2: Projected change in household types, Somerset



Source: Office for National Statistics

The most substantial growth is projected to come in households where the representative (usually taken as the eldest male) is in the 65-74, 75-84 or 85+ age groups (Figure 6.3 following). By 2033, it is projected that there will be more 85+ households than those in the 25-34 age group.

Figure 6.3: Projected change in households by age, Somerset



Source: Office for National Statistics

By 2030, there are projected to be around 70,000 people aged 65 or older living alone in Somerset, most of them aged at least 75³, which will pose considerable challenges to health and social care services. Nearly 10,000 aged 65 or more are projected to be living in a care home.

³ Source: Projecting Older People Population Information (POPPI)

SOMERSET JSNA 2011

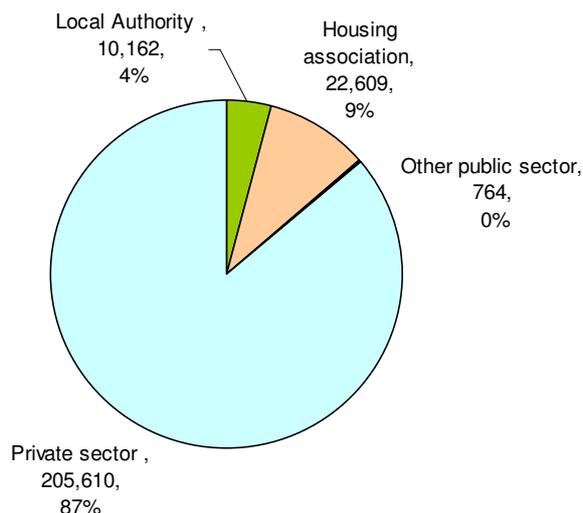
Section 6

HOUSING

6.3 TYPES OF TENURE

Somerset is fairly typical of the South West region in its tenure profile, with 86% of stock in the private sector. Most public sector stock is owned by housing associations (Figure 6.4).

Figure 6.4: Types of housing stock in Somerset



Source: DCLG April 2010

The vast majority of local authority-owned dwellings are in Sedgemoor and Taunton Deane. In the other three districts, most stock is now managed by housing associations as a result of Large Scale Voluntary Transfer and almost half of all housing association stock is in South Somerset.

6.4 COUNCIL TAX BANDINGS

Council tax bands are based on assessed valuations of dwellings with Band A representing the lowest value and Band H the highest value. There are areas of the county with particularly high concentrations of Bands A and B. These areas often match up with urban areas identified as high priority or with high deprivation.

There are eight Lower Super Output Areas (LSOAs) in the Bridgwater wards of Sydenham, Hamp and Eastover⁴ where more than 60% of the dwellings are Band A, including Sydenham Central where 90% of the housing is Band A. Only three LSOAs outside of Bridgwater have over 50% of housing in Band A

⁴ Ward boundaries and names have subsequently changed but most data included in the JSNA are available only for the pre-2011 wards

SOMERSET JSNA 2011

Section 6

HOUSING

- Yeovil Town Centre and LSOAs in Shepton East and Highbridge South wards.

In areas with a high percentage of Band A dwellings, most of the other dwellings are often Band B, though there are exceptions where a wider spread of dwellings exist. There are 18 LSOAs where more than 90% of the dwellings are in Bands A or B.

Sedgemoor has by far the largest proportion of Band A dwellings, with nearly 25% of all dwellings in the district in this category. Many of the dwellings in the highest band, H, are in the rural areas around Castle Cary and Frome on the eastern side of the county. In addition, there are very few areas between Yeovil and Frome with higher proportions of low band housing. This suggests house prices are generally higher in this area and more inaccessible to first time buyers and other people on the lower rungs of the housing ladder. In general, urban areas have higher concentrations of lower band dwellings with proportions in higher bands rising in suburban and rural areas.

Although the eastern side of the county has the majority of Band H housing, there are high proportions of Bands F and G in other rural areas of the county such as West Somerset (away from Minehead and the Watchet/Wilton area) and the Quantock, Mendip and Blackdown hills. Of these areas, West Somerset and Exmoor specifically have issues with the extreme rurality of the area and related problems with difficulty of access to services and low income. The others areas of higher band dwellings are generally more affluent.

A breakdown of the proportions of dwellings in each Council Tax band is available on the INFORM Somerset website:

www.sine.org.uk/jsnahousing

SOMERSET JSNA 2011

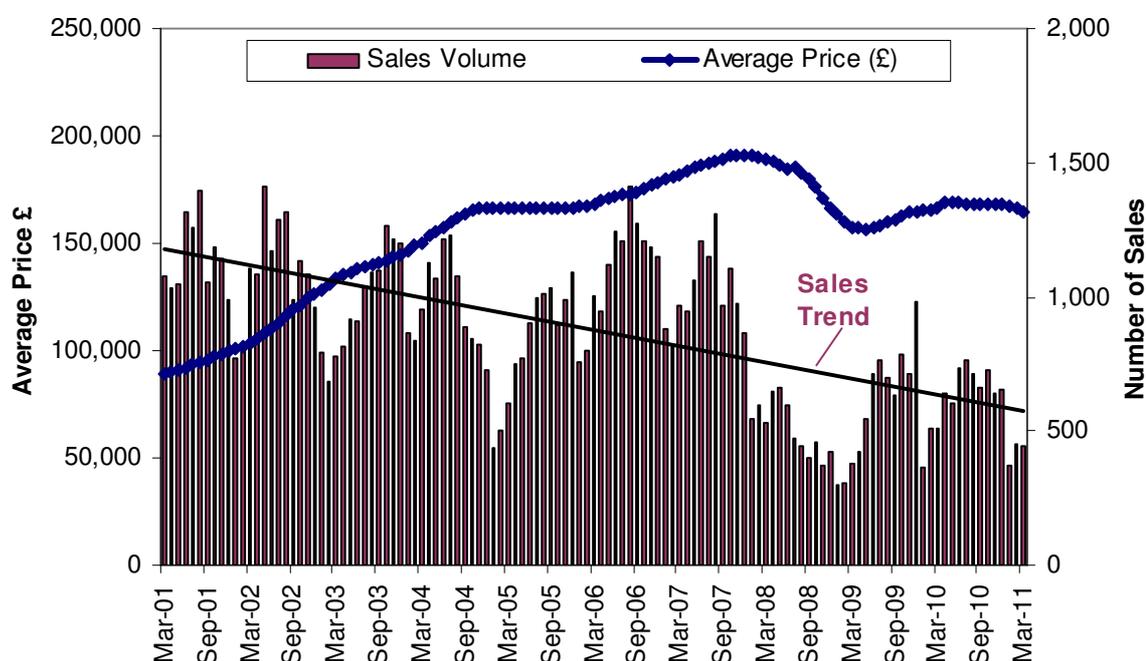
Section 6

HOUSING

6.5 HOUSE SALES IN SOMERSET

House prices in Somerset slumped by 17% in the year to March 2009 as the 'credit crunch' began to bite, after more than doubling between 2001 and 2008. Prices recovered slightly in 2010-11 and now appear to have stabilised, although Q1 2011 experienced a slight dip. Sales volumes remain well below pre-recession levels. The latest quarter (Q1 2011) had the lowest total since Q1 2009 and the third lowest since the House Price Index began in 1995 (see Figure 6.5).

Figure 6.5: Trends in price and volume, Somerset

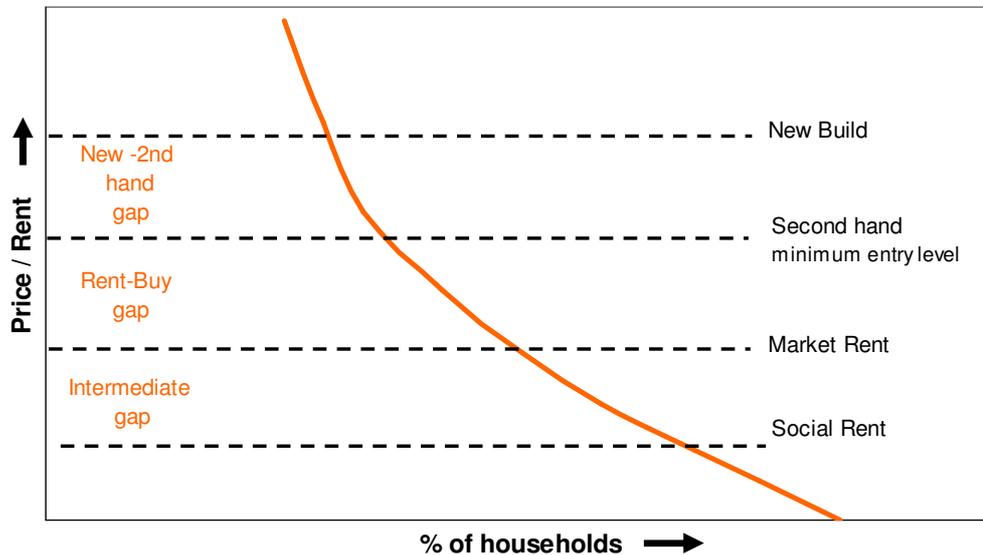


Source: Land Registry House Price Index

The 'Housing Gap'

The Strategic Housing Market Assessment for the Taunton and South Somerset housing market areas (see JSNA Supporting Documents), covers all of Somerset apart from Mendip. The assessment identified housing market gaps by plotting the weekly cost of housing for each tenure group (on the vertical y-axis), against the notional proportions of households (illustrated only figuratively by the orange curve) along the horizontal x-axis (see Figure. 6.6). Actual numbers varied by district.

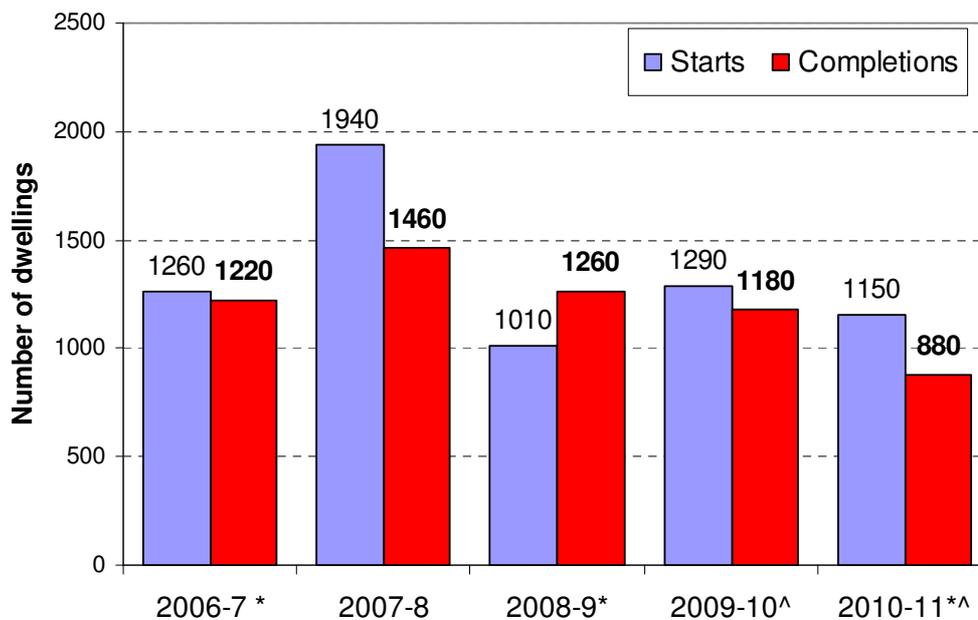
Figure 6.6: Illustration of housing gaps



Source: after Taunton Strategic Market Housing Assessment 2008

Even with ongoing house building at 1,000+ completions a year, it is not considered sufficient to meet the demand within Somerset. The number of recent starts and completions are shown below in Figure 6.7

Figure 6.7: Trends in permanent dwellings started and completed in Somerset



Source: Local authorities and National House Building Council (NHBC)

Note: Where a Local Authority (LA) did not submit a quarterly return, no figures for that year are included for that LA. * no data for Sedgemoor. ^ no data for Taunton Deane. 2010-11 figures are provisional

SOMERSET JSNA 2011

Section 6

HOUSING

6.6 AFFORDABLE HOUSING

The issue of housing affordability is one which resonates with large numbers of people in Somerset. Some findings from the 2008 Place Survey are detailed in the Voice section of the JSNA.

The Taylor report 'Living Working Countryside' (2008) <http://www.communities.gov.uk/documents/planningandbuilding/pdf/livingworkingcountryside.pdf> identified the issue of a crucial supply gap in rural areas, of which Somerset is a prime example. In particular, it notes that nationally 90% of existing rural residents want to stay in rural areas, but 50% of urban residents want to move there, creating excess demand that raises market prices beyond the reach of many existing rural residents.

Areas with relatively high proportions of second homes are already showing such signs. Research⁵ in 2009 showed that almost 6% of West Somerset's homes are second homes, placing the district tenth out of all rural and coastal authorities in England on this indicator. The 2001 Census had 4.1% of West Somerset's household spaces as second or holiday homes, almost seven times the national average.

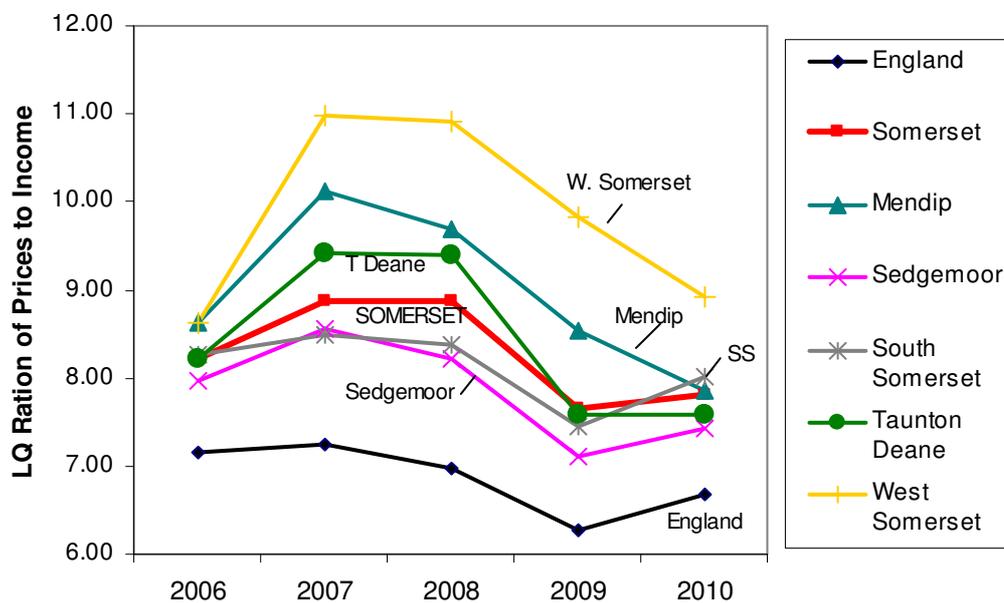
Income: price ratio

Houses tend to be less affordable in Somerset than in the country as a whole. The standard indicator of affordability is the ratio of lower quartile house price to lower quartile of average earnings. This indicator reflects the position faced by first time buyers and those at the lower end of the open market.

At this level, homes in each of the five Somerset districts remain less affordable than the national average. Whilst the economic downturn has seen house prices drop since 2008, in Somerset in 2010, they were 7.8 times the average earnings figure, 12% above the national average. The gap was even wider in West Somerset, where the ratio was 8.9, which is a third higher than in England as a whole. This illustrates the acute challenges faced in West Somerset around retaining and attracting young people to live in the area. The situation is exacerbated by mortgage lenders demanding higher deposit ratios, making access to affordable mortgages harder.

⁵ Knight Frank Residential Research/CLG

Figure 6.8: Trends in affordability ratio by district, county and nation



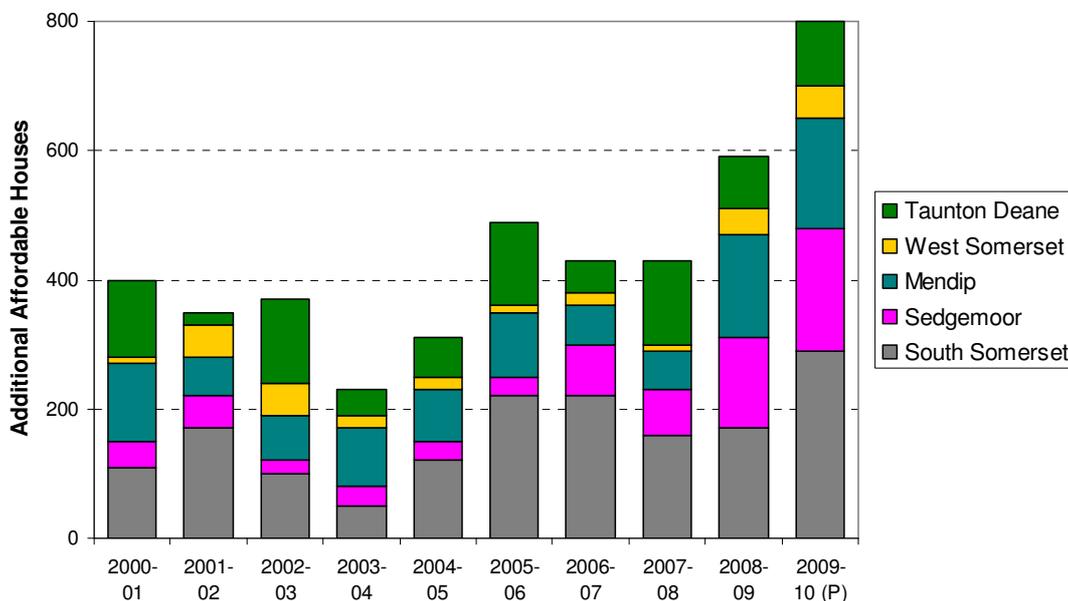
Source: ONS Annual Survey of Hours and Earnings (ASHE) and Land Registry

Affordable housing delivery

The issue that many people face with affordability is a key driver for entering the affordable homes market. 'Affordable housing' is a term used to describe housing made available for people who cannot otherwise afford housing available on the open market. In areas where incomes are low relative to the market price of homes, there is pressure to provide more homes which those on lower incomes, including benefits, can afford. Without these homes, many people, especially the very old, very young and the vulnerable, would be forced either to move out of the area or into situations that could adversely affect their health and wellbeing.

The past few years have seen an increase in additional social, intermediate housing and low cost home ownership. In particular, Mendip, Sedgemoor and South Somerset have provided more new properties than at any time in the past decade (Figure 6.9).

Figure 6.9: Trends in additional affordable dwellings provided by local authority



(P) denotes Provisional figures
 Source: Homes & Communities Agency/ Local Authorities

Figure 6.10 following shows how the local authority-provided units are divided between social rent and intermediate housing. Social renting falls into the category of ‘affordable housing’ where rents are offered below market value to meet the needs of those who cannot afford the full rental. Intermediate housing includes intermediate rentals and low cost home ownership. Intermediate renting is the intention of renting property at a subsidised rent from a housing association. It is higher than a social rent but below that found in the prevailing market. This enables households without the money for a deposit the opportunity to purchase a home, while still saving for a deposit.

For a fuller explanation of the terms used in connection with affordable housing, please go to Appendix 4 of the housing section.

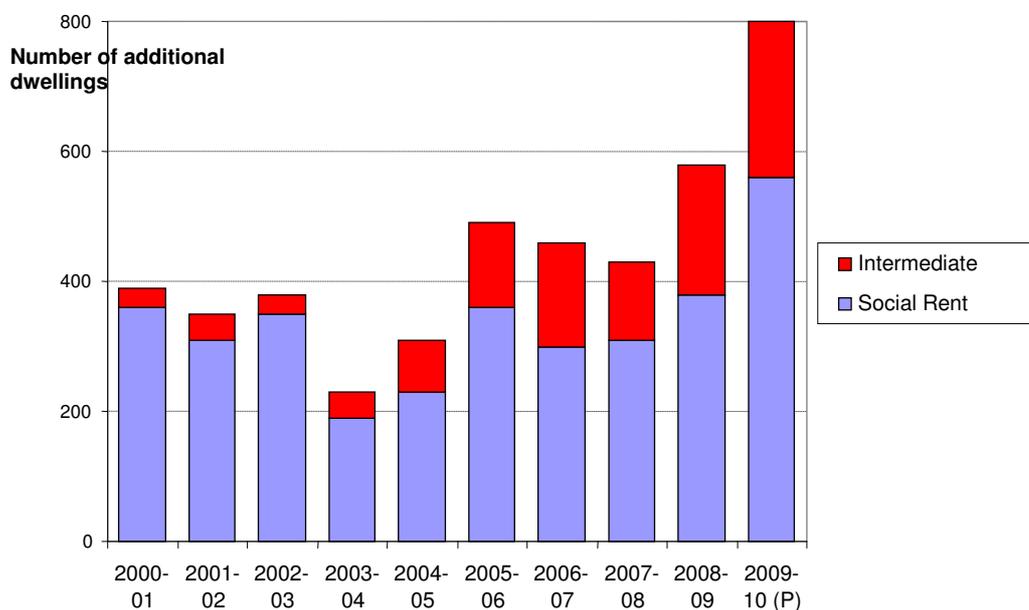
While social rental units comprise the majority of these additional homes, the proportion which is intermediate housing has expanded from around 10% ten years ago to 30% now (Figure 6.10)

SOMERSET JSNA 2011

Section 6

HOUSING

Figure 6.10: Trends in supply of additional social rent and intermediate properties



Source: Homes & Communities Agency/ Local authorities

Notes: (P) denotes provisional data

Figures are the sums of each District, which were rounded to the nearest ten. Therefore, the Somerset total may not be precise

The affordable housing supply gap

The 2008 Strategic Housing Market Assessments covering Taunton, South Somerset, Sedgemoor and West Somerset (see JSNA Supporting Documents) and Mendip (part of the West of England Housing Market Assessment) indicate that demand for affordable housing is set to outstrip supply and the subsequent economic downturn is likely to widen that supply gap.

In Mendip, the total net annual need for affordable housing between 2009 and 2021 was forecast to be 271 social and 54 intermediate homes, but based on existing policies, only 37 per year were predicted to be supplied, creating an ever increasing gap.

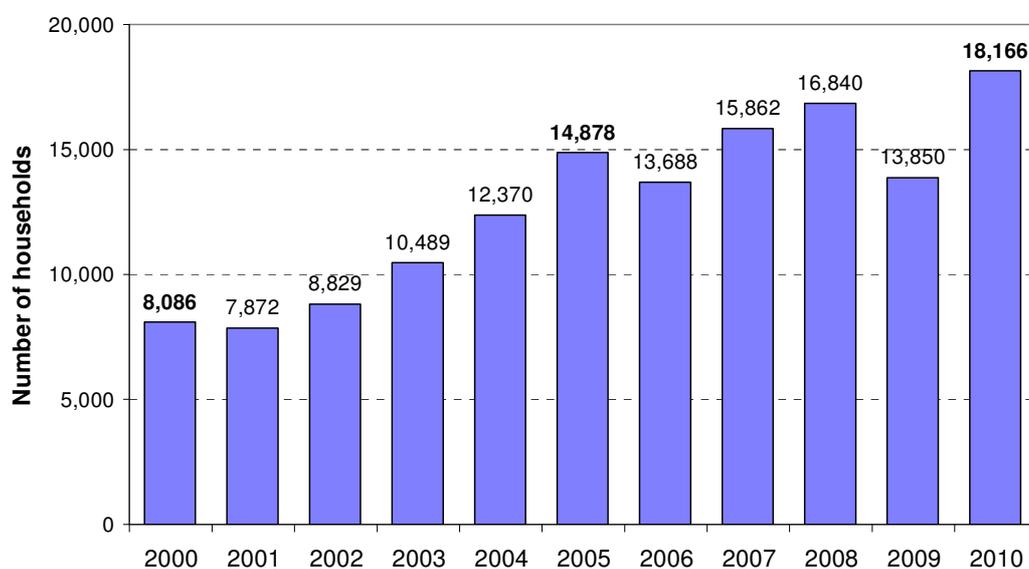
The impact of the 'Affordable Housing Supply Gap' on Somerset's economy is discussed more fully in the Somerset Economic Assessment (see JSNA Supporting Documents: <http://www.sine.org.uk/jsna/>)

6.7 SOCIAL HOUSING

Social housing demand

The number of households on the waiting list for accommodation, excluding existing tenants looking for transfers within the local authority's stock, has more than doubled in the past ten years (Figure 6.11) compared with increases of around 60% in the South West and England.

Figure 6.11: Trends in number of households on the housing register at 1 April 2010



Source: DCLG

On 1 April 2010, the total of 18,166 represented 8% of all households in Somerset, as identified by the ONS 2008 mid-year estimates. This is in line with the national average⁶. Within Somerset, the proportion varied from 6% in South Somerset to 11% in West Somerset.

In December 2008, Homefinder Somerset was launched. It is a partnership of local housing authorities and housing associations working together to make the process of finding a home simple and transparent for all applicants looking for housing in Somerset. A person looking for social housing anywhere in Somerset now only has to complete one application form and their needs will be assessed against the same clear set of criteria, no matter where they live. The Choice-based Letting Service can then be used to apply for homes they are interested in. Almost anyone can apply to join the scheme, including

⁶ All LA data available at <http://www.communities.gov.uk/documents/housing/xls/1783262.xls>

SOMERSET JSNA 2011

Section 6

HOUSING

existing tenants who would like to transfer. For more details, please see the Homefinder Somerset website <http://www.homefindersomerset.co.uk>.

The potential tenant can select an area – mostly at parish level - of first and second choice. Applicants are allocated to different levels of priority according to need. The criteria are set as follows:

Gold Band – High Need	Silver Band – Medium Need	Bronze Band – Low Need
Tenants of Homefinder Somerset partner landlords who live within the Homefinder Somerset area and under-occupy their home	Applicant who is pregnant or has children under the age of 10 living in a first floor flat or above	Applicants living in short term supported housing prior to being ready to move at which stage they will move up to the Gold Band
Homeless households who are owed a main homeless duty by a Homefinder Somerset partner authority	Social needs to move for employment reasons or to give or receive support	Where applicants own their own property but whose home is not suitable for their needs
Statutorily overcrowded (applicants who lack 2 or more bedrooms)	Where the applicant lacks one bedroom in their current home	Where there is a low medical/welfare or disrepair assessment
Current supported housing residents assessed as ready to move to independent living	Applicants wishing to live independently but who still reside with their ex-partner/spouse following a relationship breakdown	Where the applicant is adequately housed
High disrepair for people living in the private sector	Medium disrepair for people living in the private sector	
High medical need	Applicant lodging with friends or family	
Applicants awarded a 'medium' medical priority, combined with a 'medium' disrepair award from the silver band	Where there is a medium medical need	
Victim of harassment or violence	Other Homelessness (where Homefinder Somerset partners do not owe an applicant a full homelessness duty)	
	Applicants of split families who not by choice are living separately	
	Households who have a child/children under 10 years of age without access to an enclosed garden.	

SOMERSET JSNA 2011

Section 6

HOUSING

Emergency Band – Urgent need
An 'Emergency Priority Band' will only be issued to any applicant who requires an 'urgent' move to ensure the applicant's safety and welfare for whatever reason. Substantial evidence must exist before such a priority is awarded. This priority may be awarded in the following circumstances:-
The award of an 'urgent' medical assessment.
The award of an 'urgent' disrepair inspection by a Housing Standard Officer or Environmental Health Officer (EHO).
In extreme cases where the Police or other relevant agency recommend an urgent move to escape violence or threats of violence.
Where the applicant, or a member of their household, has suffered a sudden 'traumatic event' and living within their home will cause considerable distress (e.g. serious sexual assault).
Where there are extreme cases of cumulative need and where it is unacceptable for the applicant to remain in the current banding (subject to the discretion of the Assessment Panel).
Where the tenant of a 'sheltered' or 'adapted' property for the disabled has died leaving another family member in the property and the landlord wishes that family member to be moved quickly to enable the property to be let to an applicant who requires it.

At 30 June 2011, the Homefinder Somerset register contained 21,089 households, representing 46,731 household members. Of the total, almost 18,000 applicants were living in Somerset and had a contact postcode⁷ within the county. Of all those applying via Homefinder Somerset, four were in the Emergency Band, 1,419 (6.7%) in the Gold Band, 10,104 (47.9%) in the Silver Band and 9,562 (45.3%) in the Bronze Band.

Not surprisingly, the towns where most people wanted to live were the largest in the county: Taunton, Yeovil, Bridgwater and Frome, followed by Burnham-on-Sea, Minehead and Chard. Amongst those with relatively high need (Gold Band), Wells was ranked fifth, compared with tenth amongst those in less need (Bronze Band). Conversely, Burnham-on-Sea was ranked only ninth amongst those in Gold Band, but fourth amongst Bronze Band applicants.

The most common household size registered at 30 June 2011 was just one person (about two in five). 3% of applications were for households of at least six people, including five applications on behalf of at least ten people.

Almost three in four (72%) of those in most need (Gold Band) were one or two person households, compared with 63% of Bronze Band applicants (see Figure 6.12). However, Gold Band households were more likely than those in

⁷ E.g. move required to receive support from family or friend, may work in Somerset but live elsewhere

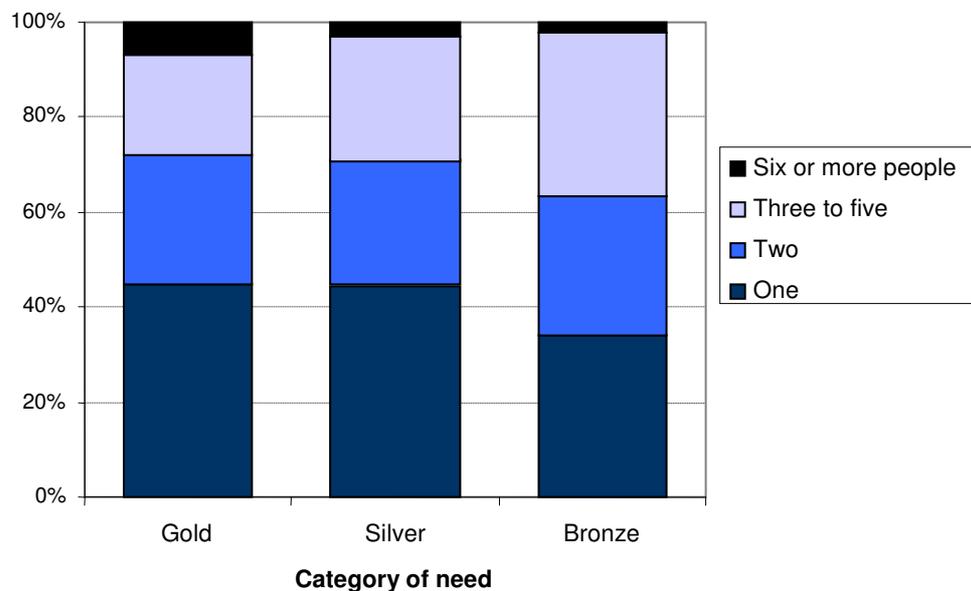
SOMERSET JSNA 2011

Section 6

HOUSING

Silver or Bronze Bands to have at least six people, possibly relating to overcrowding or other factors related to children.

Figure 6.12: Household size profile by priority band (no. of people)
% of applicants



Source: Homefinder Somerset 30 June 2011

More than half of all applicants were aged under 40. The age of the applicant does not necessarily reflect the ages of all those in the household and also may not be the oldest member of the household. There are some notable differences between people in different categories of need. For example, almost two in three of those in the Silver Band are aged under 40, but amongst people categorised as in the Gold Band, the proportion is just over one in three. 29% are aged 60 or older. The age profiles for Gold and Bronze Band applicants are similar.

Religion, sexual preference and ethnic origin

Applicants are also asked to state their religion, sexual preference and ethnic origin. Not everyone does, especially for the first two, where the non-response percentages were 22% and 24% respectively. A relatively small proportion opted to say 'Prefer not to answer' (4% and 5% respectively).

The majority of applicants who responded (55%) were Christian, but 38% said 'None'. Those in the Gold and Bronze Bands were relatively likely to be Christian, possibly reflecting the fact that they tended to be older than average. In terms of people claiming a religion other than Christian, there was little variation between the three main priority bands. 3.2% of Gold Band

SOMERSET JSNA 2011

Section 6

HOUSING

households were of a non-Christian faith compared with 2.7% for Silver and 3.1% of Bronze Band households.

More than nine in ten of those answering the question on sexual preference were heterosexual/straight, with little difference between the three bands. 1.5% of Gold Band respondents were bisexual, lesbian/gay or 'other', compared with 2.3% of those in the Silver Band and 1.8% in Bronze Band.

6.2% of Homefinder applicants had an ethnic origin other than White British, close to what might be expected, given the estimated Somerset population profile. Almost half of these were white, including Irish, other European, American or Australasian. Those in the Gold Band were slightly more likely to be White British, again probably because those in higher housing need tend to be older and those with non-British ethnicity are comparatively young.

Some applicants are prepared to wait a long time for a specific property and so waiting times can be misleading. Those in the Gold category often choose to wait longer for the property they want, which is why not all are offered a property within a year. Also, older people tend to be housed quicker, even though they place fewer bids.

It is interesting to examine the geographical difference between actual bidding and the preferred area noted on Homefinder. Properties in Taunton, Yeovil and Bridgwater - in that order - received the highest number of bids. However, more properties were advertised in Bridgwater than in either Taunton or Yeovil. Indeed, there were also more advertised in Chard than in Yeovil. The average number of bids per property was higher in Yeovil and Glastonbury than any other town, but this could be as much down to the type of property and age of applicant as the relative popularity of the area.

Table 6.1: Total number of bids and properties available

Area	Total number of properties advertised	Total number of bids
Bridgwater	438	20,923
Taunton	431	36,001
Chard	374	8,168
Yeovil	292	26,718
Frome	165	7,377
Wells	78	5,878
Street	74	4,546
Minehead	43	2,962
Burnham-on-Sea	40	2,168
Glastonbury	36	3,084

Source: Homefinder Somerset, 1 April 2010 to 31 March 2011

Social housing tenants and financial exclusion

It has been identified (The Somerset Financial Inclusion Strategy 2011-13⁸) that tenants in social housing are disproportionately affected by financial exclusion and it is estimated that they make up around 60% of all the financially excluded (for instance, having no bank account). Tackling this issue with social landlords can improve the wider health and wellbeing of tenants as well as the landlords' own cost efficiency:

- rent arrears are often associated with a household having wider debts
- court actions and evictions, the vast majority of which are on the grounds of rent arrears, are expensive for landlords
- tenancy abandonment is often associated with financial stress and abandoning tenants often leave behind arrears that risk turning into uncollectable debt
- dealing with tenants in crisis is much more time consuming than investing in early intervention

Social housing existing stock

At 1 April 2011, there were 62 individual registered providers (RPs) of social rented housing in Somerset⁹, excluding those provided by local authorities. The four largest (Yarlington Housing Group, Flourish Homes, Magna West Somerset Housing Association Limited and Knightstone Housing Association Limited) provide 72% of all housing association units/bed spaces in Somerset.

Of the total of 22,947 units, 3,806 (17%) are housing for older people. Again, the four main providers (Yarlington, Flourish, Magna West Somerset Housing Association Limited and Housing 21) dominate, with 80% of units/bed spaces.

A further 871 (3.8%) units are classified as supported housing. The distribution is more evenly spread across the individual providers, although the main four (Knightstone Housing Association Limited, Western Challenge Housing Association, Sanctuary Housing Association and Home Group Limited) account for 64% of all units/bed spaces.

⁸ <http://www.moneymatterssomerset.org.uk/>

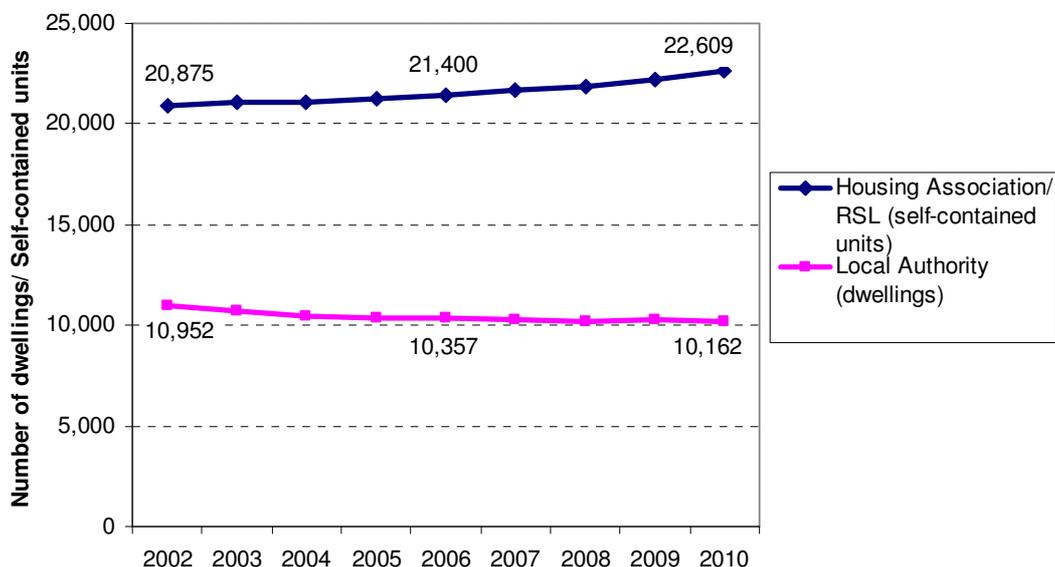
⁹ Source: Tenant Service Authority RSR 2011, <http://www.tenantservicesauthority.org>

SOMERSET JSNA 2011

Section 6

HOUSING

Figure 6.13: Annual trends in numbers of dwellings owned by local authorities and housing associations



Source: District Councils, Tenant Services Authority

The divergent trends shown in Figure 6.13 are likely to continue as a result of the 'Right to Buy' scheme.

Rents

Since 2001-2, only Sedgemoor and Taunton Deane have retained their own housing stock. At 31 March 2010, the average weekly rent for housing association (formerly Registered Social Landlord (RSL)) stock in Somerset was £76.11¹⁰. This figure is broadly in line with regional and national averages. The increase since 2000 of 47% is also typical of the country as a whole.

Average rents range from £74.03 in Mendip to £80.34 in West Somerset. Until 2004, the highest rents had been in Sedgemoor and until 2007, South Somerset had experienced the lowest. However, increases over the past decade have been relatively modest in Sedgemoor (26%) and greater in South Somerset (58%).

Local authority rents tend to be about 20% lower than housing association rents and increases in recent years have also been smaller (see Figure 6.14). Local authorities have to adhere to a 'Formula Rent' whereby the increase year on year is not substantive enough to cause hardship and the rent

¹⁰ based on the larger HAs providing at least 1000 units/bed spaces – source: Tenant Services Authority RSR (Regulatory and Statistical Return)

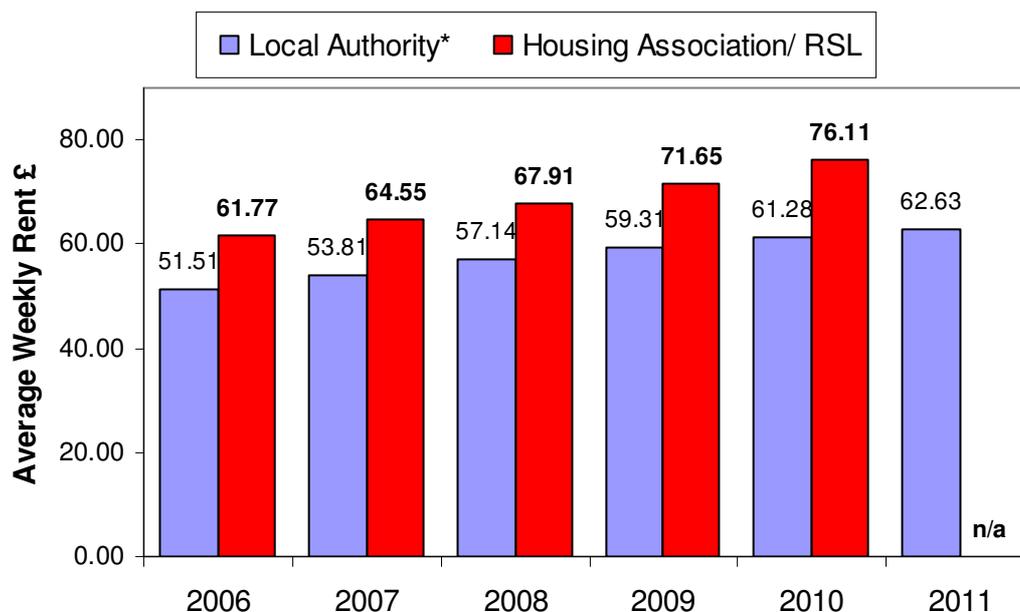
SOMERSET JSNA 2011

Section 6

HOUSING

increase is capped to this amount (linked to inflation). However, the Government has said that rents in local authority and housing association stock should converge by 2015.

Figure 6.14: Trends in weekly rents in Somerset



* based on Sedgemoor and Taunton Deane only
Source: Local Authorities/ Housing Revenue Account returns to DCLG

Shelter have recently published a research report - Private Rent Watch October 2011 (see Section 10 'Useful Links and Resources').

6.8 HOUSING VULNERABLE PEOPLE

Care homes and sheltered housing

At 31 March 2010, Somerset had 236 care homes for adults, comprising 6,356 bed spaces¹¹. Of these, 145 homes and 5,429 places (85% of the total) were specifically for older people.

At the same date, the county had sheltered housing provision for 6,849 people, of whom 74% (5,035) were categorised as affordable¹². This type of accommodation is not exclusively set aside for older people and vacancies are let according to assessed support needs, regardless of age. The four largest providers of sheltered housing in Sedgemoor, Taunton Deane, South Somerset and Mendip report that between one in five and one in four tenants

¹¹ Source: Care Quality Commission (CQC)

¹² Source: Somerset County Council (SCC)

SOMERSET JSNA 2011

Section 6

HOUSING

are aged under 65. The largest provider in West Somerset reports the proportion at one in three.

Homelessness

Under the Homelessness Act 2002, local authorities have a legal requirement to find accommodation for people categorised as homeless provided they fulfil certain criteria.

Councils may consider a person is homeless or threatened with homelessness if:

- they have no home available in the UK or anywhere else in the world
- it would not be reasonable to stay in their home, for example, because of, or at risk of, violence or harassment
- they are living somewhere where they have no legal right to live and are being told to leave
- they are forced to live apart from their family or someone they would normally live with because their accommodation is not available for the family
- they have a mobile home, caravan or boat but nowhere to put it

They may also be considered legally homeless if their accommodation is so bad it is damaging their health.

The council will make a decision as to whether a person is homeless. People who are not statutorily homeless will only be provided with homelessness advice. Temporary accommodation is provided prior to securing alternative suitable accommodation for homeless people who are considered to have a priority need. The law says that the following have a priority need if homeless and:

- they have dependent children living with them (under 16 or up to 19 if in full time education)
- they, or their partner is an expectant mother
- they are aged 16 or 17
- they are a care leaver aged 18 to 20 and a former 'relevant child' under the Children Act 2000 or
- they are homeless as a result of an emergency such as fire or flood

SOMERSET JSNA 2011

Section 6

HOUSING

Someone may also be in priority need if they are vulnerable due to:

- old age, disability or mental illness
- having been looked after, accommodated or fostered and aged 21 or over other than 'relevant students'
- having been a member of Her Majesty's armed forces
- having served a custodial sentence
- been committed for contempt of court or similar offence, or been remanded in custody or
- having had to leave accommodation because of violence or threats of violence from another person that are likely to be carried out

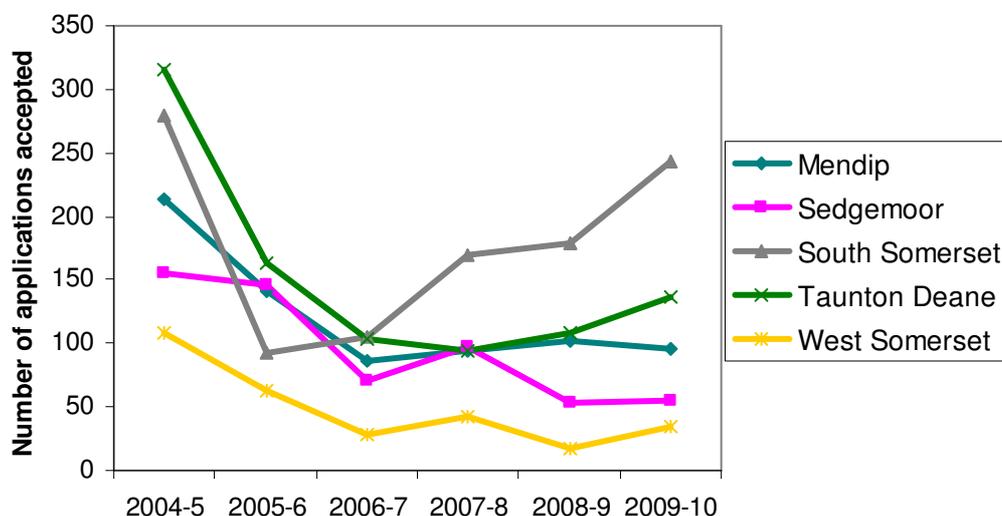
However there is no statutory obligation to house those who are deemed to be 'intentionally homeless'.

In Somerset, the number of homelessness applications fell sharply between 2004-5 and 2008-9 in line with the national and regional trend. However, whilst elsewhere the downward trend was maintained, the Somerset total in 2009-10 rose year-on-year by 208 to 983. The number of applications accepted also advanced in the same period by 104 to 564, the highest figure for four years. In Somerset, the reasons for the increase appear to include the economic crisis and an expectation that mortgage arrears will increase, compounded by the limitations of the Mortgage Rescue Scheme. The end of Assured Shorthold Tenancies remains a prime cause of homelessness¹³..

Much of that increase was accounted for by South Somerset (where there have also been growing numbers of people coming into the Housing Advice Centre and there is no longer a backlog of homeless cases being dealt with), with smaller rises in Taunton Deane and West Somerset (see Figure 6.15)

¹³ Often with other additional underlying factors such as domestic abuse

Figure 6.15: Trends in homelessness applications accepted by district



Source: Local authorities' returns to DCLG

As a rate per 1,000 households in the area, based on ONS estimates, in 2009-10, Somerset's figure of 2.5 was almost double that of the South West average and also above the England norm of 1.9.

Official statistics show that in 2009-10, 5.1% of people accepted¹⁴ as homeless and in priority need were either of non-white ethnic origin, or the ethnicity was not stated. The 'White' category is not divided so the numbers of those from Irish or European backgrounds cannot currently be ascertained. This has been recognised as an information gap that needs addressing.

In 2009-10, the main reason for applications being unsuccessful¹⁵ was that a person was 'eligible but not homeless'. Of the 419 rejected, 254 (61%) were for this reason. A further 102 (mostly in West Somerset) were considered eligible homeless, but not in priority need, while the remaining 63 were eligible homeless and in priority need, but intentionally.

On average in Somerset, 58% of applications were accepted, although the District proportions ranged from 20% in West Somerset to 73% in Mendip (see Figure 6.16). Previous years experienced similar patterns of variation across the county.

¹⁴ This means acceptance of a homelessness application where a person is deemed to be homeless or threatened with homelessness under section 175 of the 1996 Housing Act.

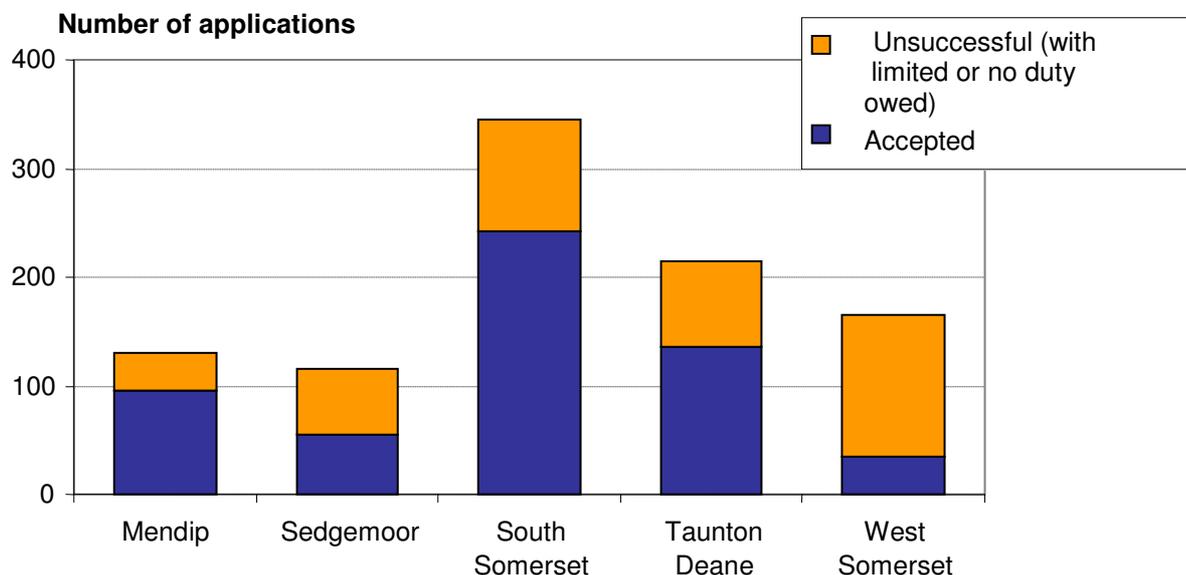
¹⁵ There may still be a limited duty to the applicant

SOMERSET JSNA 2011

Section 6

HOUSING

Figure 6.16: Number of homelessness applications accepted and unsuccessful (with limited or no duty owed), 2009-10



Source: DCLG

The **Somerset Homelessness Review and Prevention Strategy 2008-11** (see JSNA Supporting Documents) showed that across the county in Q1 to Q3 in 2008, the highest proportion of acceptances were made to applicants aged 25 to 44 (45%) or 16 to 24 (44%).

In Q2 2008, 61% of homelessness acceptances across Somerset were made to households with dependent children, in line with the national average. The largest numbers of acceptances were made to households who had lost their tenancy, either via the end of an assured shorthold tenancy or loss of other rented or tied accommodation. The second highest reason for homelessness acceptance was due to parents no longer willing to provide accommodation (22%).

Preventing and relieving homelessness

Homelessness prevention means providing people with the ways and means to address their housing and other needs to avoid homelessness. *Homelessness relief* is where an authority has been unable to prevent homelessness but helps someone to secure accommodation (even though the authority is under no statutory obligation to do so).

In 2010-11, there were 1,060 positive cases of homelessness prevention and relief in Somerset, a rate of 4.7 cases per 1,000 households, below the regional and national averages of 7.2 per 1,000 and 8.7 per 1,000

SOMERSET JSNA 2011

Section 6

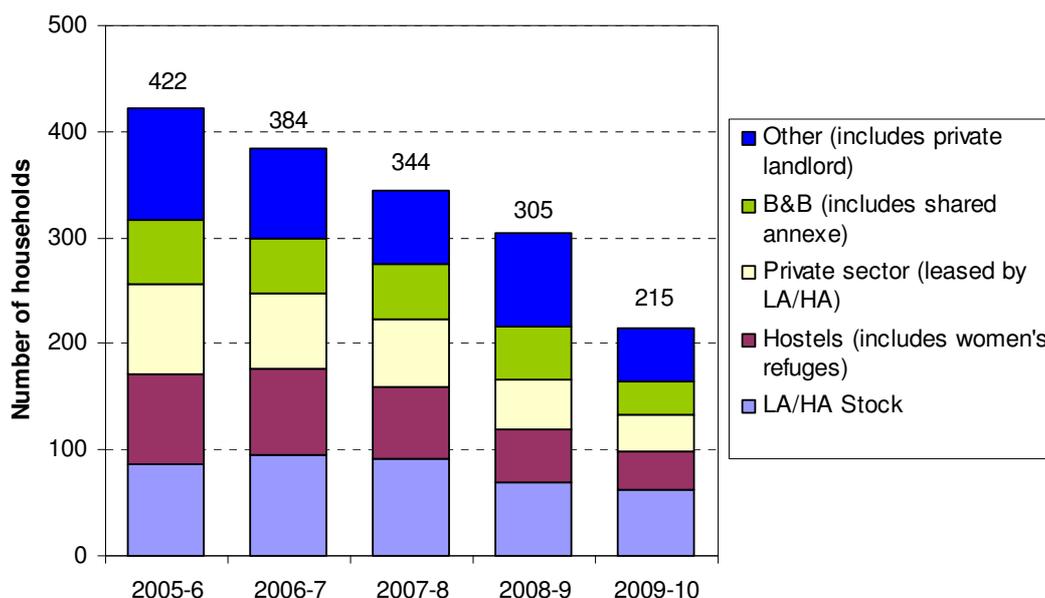
HOUSING

households, respectively¹⁶. The rates did not vary substantially between the five districts of Somerset. Of these cases, 178 were successful in relieving homelessness, 280 were examples where positive action resulted in people remaining in their existing homes and 602 were households assisted to obtain alternative accommodation.

Households given temporary accommodation by the local authority

The most common type of temporary accommodation is stock owned by local authorities or housing associations, although this accounts for at most around three in ten of the total. The rest is made up of bed and breakfast, hostels, private sector leased (the most common used regionally and nationally) and other types of accommodation.

Figure 6.17: A breakdown of temporary accommodation types provided for homeless households in Somerset

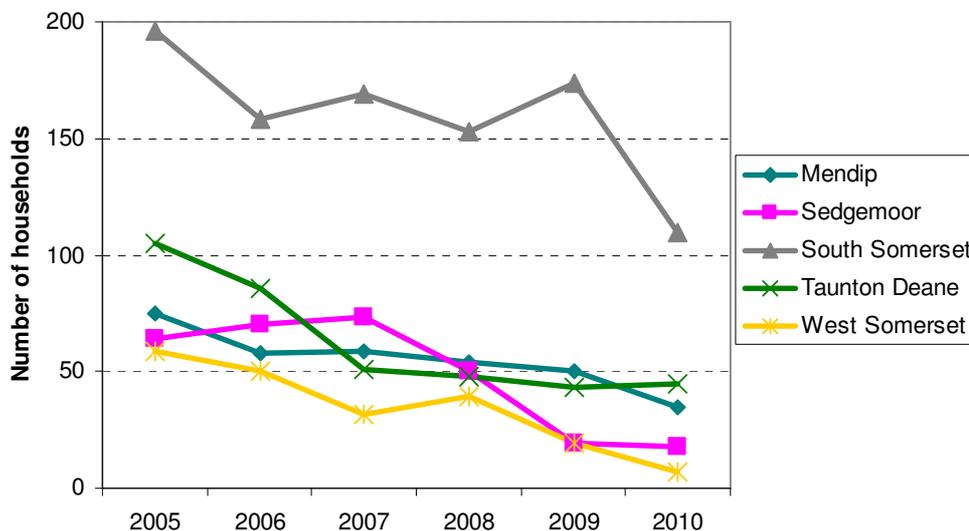


Source: DCLG

The number of households placed in temporary accommodation has declined in each of the five districts in the past five years (see Figure 6.18).

¹⁶ Source: DCLG:
www.communities.gov.uk/publications/corporate/statistics/homelessnessprevention201011

Figure 6.18: Trends in temporary accommodation placements by district (at 31 March)



Source: Local authorities' returns to DCLG

The number of households to whom a duty is owed, but no accommodation had been found, was 69 at 31 March 2010, the highest figure since 2004-5. 61 of these were in South Somerset, the district with the greatest number of eligible homeless.

Rough sleepers

Local authorities are required to evaluate the extent of rough sleeping in their areas and national statistics are published twice a year¹⁷. Authorities can decide whether to carry out an actual count or an estimate, based upon their assessment of whether the local rough sleeping problem justifies counting.

In September 2010, four of Somerset's districts provided estimates and Sedgemoor undertook a specific count. The total number of rough sleepers for the county was estimated at 32. (Note that Taunton Association for the Homeless is designated by the government as a Rough Sleeping Champion.¹⁸)

The Somerset Homelessness Review and Prevention Strategy 2008-11 incorporated an action plan containing key priorities and associated actions. These were based on needs and gaps identified in the review and issues that emerged from consultation with stakeholders and service users:

¹⁷ DCLG website: <http://www.communities.gov.uk/publications/corporate/statistics/roughsleepingautumn2010>

¹⁸ See website: <http://www.tah.org.uk/>

SOMERSET JSNA 2011

Section 6

HOUSING

- floating support services (including support needs of the young and 65+ age groups)
- homeless prevention (including improvement in quality and accessibility of services and advice and reducing numbers of rough sleepers and vulnerable people who are, or are threatened with homelessness)
- improved access to the private sector (including relations with and support available to, landlords and letting agents)
- improved access to appropriate housing (including affordable, Choice-based Lettings, 'move-on' accommodation and the needs of gypsies and travellers)
- improve protocols and partnerships to tackle homelessness (including measures to avoid duplication and people being passed from agency to agency without their problem being resolved)

For more details, please go to the original document (see JSNA Supporting Documents: <http://www.sine.org.uk/jsna/>)

Gypsies and travellers

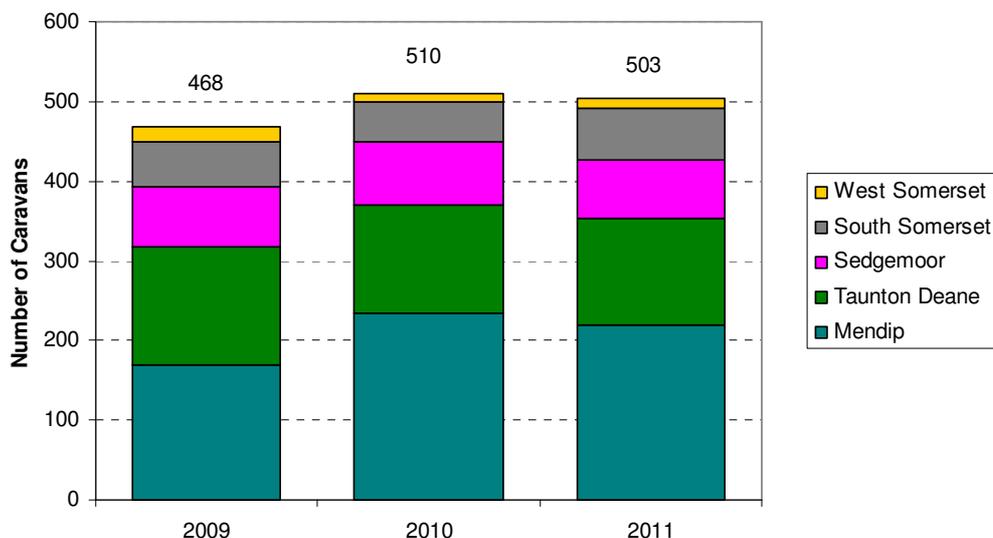
The number of gypsy and traveller caravans is counted twice a year. The most recent published total for Somerset is 503 (January 2011). This is very slightly down year-on-year but higher than two years ago. Currently, Mendip has more than any other district and with Taunton Deane, accounts for more than two in three caravans counted in the whole county (see Figure 6.19)

Figure 6.19: Trends in number of gypsy and traveller caravans, January 2009-11

SOMERSET JSNA 2011

Section 6

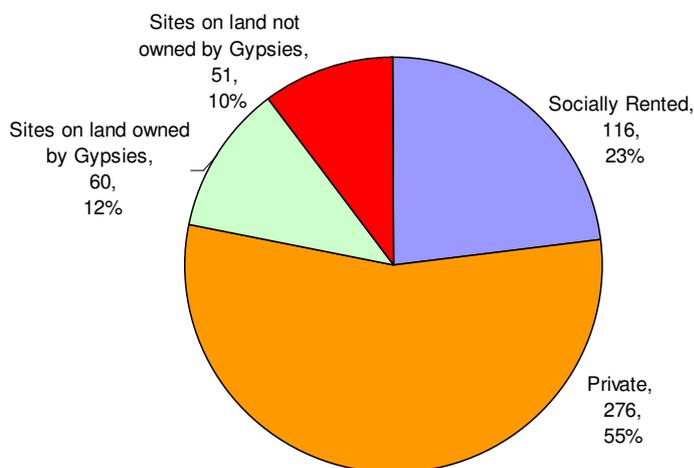
HOUSING



Source: DCLG

Just over half of all gypsy and traveller caravans currently in Somerset are private, the vast majority (92%) with permanent planning permission and almost one in four pitches are socially rented. The remainder are on other sites, either owned or not by the gypsies themselves (see Figure 6.20).

Figure 6.20: Caravan site tenure



Source: DCLG January 2011

Of those on other sites, three in four are what is classed as 'tolerated'¹⁹. This proportion has increased considerably since 2009 when a substantial majority were 'not tolerated'.

¹⁹ Tolerated is defined as there being no planning permission but no enforcement action taken

SOMERSET JSNA 2011

Section 6

HOUSING

Local authorities and registered providers in Somerset currently provide seven individual sites, at least one in each District. At 27 January 2011, they incorporate 104 pitches with overall capacity for 149 caravans. About three in four of the pitches are residential and one in four transient.

A Somerset Gypsy and Traveller Accommodation Assessment was published in January 2011 (see JSNA Supporting Documents: www.sine.org.uk/jsna/). Based on a survey of 157 members of the gypsy and traveller communities living in different types of accommodation, supplemented by three focus groups, various issues linking accommodation and wellbeing were identified:

- overcrowded sites can lead to poor conditions which impact on physical health and there was a predicted shortfall of 131 pitches by 2015 and a further 64 by 2020
- fear of eviction can also lead to depression
- eviction can affect children in particular as they have to change schools, leave friends and feel socially isolated
- many new travellers living by the roadside, one in four gypsies and travellers living on site and more than half of those living in houses or flats, said their accommodation adversely affects their health
- a complex interplay exists between the psychological wellbeing of the participants and their families and their accommodation status

Housing older people

Many older people want to live independently in their own home for as long as possible. The 'Housing and Older People Study, Taunton and South Somerset Housing Market Areas' (Fordham Research, 2010) - see JSNA Supporting Documents - reports that few older people²⁰ plan for future housing needs and it is only unexpected events or sudden deterioration in health that necessitates moving to specialist accommodation. However, when asked why they didn't plan ahead, a major factor was not knowing the options open to them and the precautions they should take to prepare. Almost one in four older person households, equivalent to around 12,000 in Somerset, said they had one or more age-related problems with their home.

The most commonly required adaptations to help older people manage in their homes, were a downstairs toilet and handrails. However, only half those who

²⁰ 'Older' people in this study refers to those aged 55 and over

SOMERSET JSNA 2011

Section 6

HOUSING

needed adaptations actually had them. This is partly the result of not knowing how to arrange for adaptations to be made to their homes and believing the adaptations needed are unaffordable. Those living in specialist supported housing were generally very satisfied, but this depended on the quality of the accommodation and staff.

As with overall housing need in Somerset, Fordham calculated that over the next five years there would be an unmet need for almost 100 extra units per year of affordable specialised accommodation for older people across the two Housing Market Areas, which cover all districts apart from Mendip. There was a preference for sheltered housing with a live-in warden, the traditional form of warden provision, although the trend is towards 'community wardens'.

The Hastoe Association/Somerset Community Foundation report 'Review of the Needs of Older People in Somerset', August 2010 (see JSNA Supporting Documents) identified six different but inter-related key themes emerging:

SOMERSET JSNA 2011

Section 6

HOUSING

- access to information - includes entitlements and assistance with forms
- isolation – not just physical, but also social and emotional
- independence – affected by lack of transport and carers
- vulnerability – anti-social behaviour, discrimination and crime
- healthy living – more access to activities and educational opportunities
- fulfilment – have lots to offer, but face barriers (for example, Criminal Records Bureau (CRB) check)

Housing-related services have a role to play in overcoming some of these issues and enabling older people to achieve their wish to live independently at home for as long as possible. This could be achieved through programmes such as:

- the Assistive Technology Strategy, a collaborative approach to providing older people with home adaptations
- projects enabling older people wishing to downsize to swap with others who need larger homes (for example, Mendip's 'Moving Made Easy' programme – see Mendip Housing Strategy 2010-2015 in the JSNA Supporting Documents: www.sine.org.uk/jsna/)
- the development of Extra Care Homes (ECH) schemes (see 'Somerset Extra Care Housing Strategic Review, 2008' in the JSNA Supporting Documents).
- community initiatives to help older residents keep their gardens and driveways in good order and deter potential distraction burglars or rogue traders, reducing the vulnerability factor

The Somerset Dementia Strategy 2010 (see JSNA Supporting Documents) also outlined the importance of considering the needs of people with dementia and their carers in the development of housing options, assistive technology and telecare. Nationally two-thirds of all people with dementia are thought to live in their own homes within the community and, with the numbers affected in Somerset projected to rise by about 50% in the next ten years, that poses a considerable challenge to service commissioners.

At 31 March 2010, the local authority funded places for 1,115 older people in permanent residential care, of whom 78% had a physical disability, 18% had mental health problems, 3% had a learning disability and 1% experienced

SOMERSET JSNA 2011

Section 6

HOUSING

substance misuse or other vulnerabilities. Almost two in three (63%) were aged 85 or older.

The local authority also funded 923 nursing home bed spaces for older people, 84% of whom had a physical disability and 13% of whom had mental health problems. Again, the majority (55%) were aged 85 or older. Additionally, 3,038 people aged 65 and over were in receipt of local authority funded home care and there are at least 43 home care providers who provided a service to older people, supplemented by the Supporting People floating support service for older people with memory problems.

Housing for people with learning disabilities

There has been a policy in Somerset for a number of years not to place people with learning disabilities (LD) in residential settings, but wherever possible, to enable them to have their own tenancies in rented accommodation with the support to learn skills that help them retain personal levels of independence. This support is additional to (or not linked to) meeting their care needs.

In comparison with many of its nearest statistical neighbours (other shire counties with a similar demographic structure), Somerset County Council supports a larger proportion (59%) of people with LD in supported living arrangements than in residential care (38%).

Table 6.2: A breakdown of care arrangements by area

	Nursing care	Supported Living	Residential Care	Total
Mendip	4	130	64	198
Somerset Coast	5	120	68	193
South Somerset	2	123	83	208
Taunton Deane	3	69	76	148
Area Not Recorded		4	1	5
Total	14	446	292	752

Source: Somerset County Council, 2010-11

This has helped Somerset County Council to achieve better outcomes for individuals by promoting more independence and has also helped to control escalating costs as those in supported living can access a range of housing-related benefits not available to those in residential care.

SOMERSET JSNA 2011

Section 6

HOUSING

Somerset County Council in-house service has the use of 121 properties across Somerset. The majority of these properties are used for residential or supported living accommodation. The County Council owns 26 of the properties, 39 properties are covered under the Section 28a Agreement with the Health Authority and the rest are leased from NHS Somerset by various housing associations.

Many of the existing properties do not offer the correct facilities required of the service in today's environment. Some of the properties are too large, having 8-10 beds and this causes problems when finding a suitable person to move into the accommodation when there is a vacancy, because of compatibility issues. Many properties do not have an appropriate balance between private and communal space within the buildings.

As well as Supported Living, the County Council also commissions housing related support from other providers in Somerset. Increasingly, those people with greater levels of independence are living in sheltered housing, which are very mixed communities of people with support needs.

Floating support is commissioned countywide and currently 125 people with LD receive the support they need wherever they live; the support is not linked to a specific tenure or property. Floating support is very flexible and can be increased in times of greater need and then reduced to lower levels to maintain a person's independence.

In 2011, the Housing Related Support Thematic Group recommended that the floating support model should become more widely available in Somerset in the future, because it is flexible and not linked to a specific tenure.

The advantages of floating support are that it:

- is a more efficient model to target funding to need
- potentially reaches more people
- is more inclusive
- is flexible and responsive to an individual's changing needs
- does not create dependency
- encourages family, friends and community involvement

SOMERSET JSNA 2011

Section 6

HOUSING

Latterly, options for private housing are becoming available to people with LD, such as shared ownership schemes and support is delivered on a floating support basis. There is limited take up of this option in Somerset - just two people - but it is being more widely considered as a potential option.

The Shared Lives Scheme in Somerset continues to grow and currently has 70 registered carers providing 99 long-term placements. There are currently two vacancies and 37 short break placements. This arrangement provides family based accommodation where individuals live in a house with a family who offer ongoing support to enable that person to increase their skills and live an independent life. The model is successful and there are plans to develop it further, including for other client groups.

People with LD who receive Direct Payments can arrange their own care and support, giving them greater choice and control over how they would like their outcomes to be met. Currently 118 people with LD receive Direct Payments.

The strategy contains four key themes for housing and people with LD:

- widen the housing options available for people with LD, including home ownership options as well as rented
- increase floating support because it is a flexible model that responds to need and is not related to a tenure, but follows the person wherever they live
- where appropriate enable people with LD to live in mixed communities that are safe and reduce social isolation, for example, sheltered housing
- increase the number of Shared Lives Scheme placements, where appropriate, to foster independence

Housing and substance misuse

Housing continues to be a priority area in recognition that a safe place to live is important for someone trying to address their drug and/or alcohol misuse. About one in six adults in supported housing has a substance misuse problem. Of these, about one in seven cites drug misuse as their main reason for needing supported housing.

Around one in seven people who enter treatment for alcohol misuse have some form of housing problem and about 4% of those in treatment claim to have no fixed abode.

SOMERSET JSNA 2011

Section 6

HOUSING

Through a joint approach with a number of agencies, work is underway to create an effective and efficient commissioning strategy for social exclusion in Somerset. This will require all the relevant agencies – local authorities, police, probation, treatment (drug/alcohol/mental health) agencies – to have a jointly agreed and combined focus on a pathway from prevention, through gate-keeping, to assessment, and into resettlement/rehabilitation interventions.

For more details of drug and substance misuse in Somerset, please see Section 5 of the JSNA, 'Health Inequalities' and information for professionals on the Drugs and Alcohol Partnership (DAP) website below:

<http://www.somersetdaat.org.uk/information-for-professionals/sdap-plans-strategies-and-other-documents/>

Housing and council tax benefits

People on low incomes may be entitled to claim Housing Benefit, Council Tax Benefit or both. Housing Benefit may cover all or part of the rent and Council Tax Benefit may reduce the bill by anything up to 100%.

The number of people claiming Housing Benefit in Somerset rose by 6,000 (20%) from 29,000 in November 2008 to 35,000 May 2011²¹. Claims processed by Sedgemoor and South Somerset District Councils have increased the most with numbers rising by 23% in both areas.

More people claim Council Tax benefits and numbers have been rising, but not as quickly as for Housing Benefit. Between November 2008 and May 2011 the number of claimants of Council Tax benefit rose by 16.8% in Somerset from 36,760 to 42,940. South Somerset again experienced the steepest increase, rising by 20%.

The monthly figures for both benefits have generally risen steadily throughout the period showing the extra burden placed on the resident's ability to cover the cost of living.

Rates of Housing Benefit and Council Tax Benefit claimants are available on the INFORM Somerset website, at District level:

www.sine.org.uk/jsnabenefits

²¹ Source: DWP

SOMERSET JSNA 2011

Section 6

HOUSING

Proposed changes to the benefit system will have an effect on existing and future claimants. The Somerset Financial Inclusion Strategy (see JSNA Supporting Documents: <http://www.sine.org.uk/jsna/>) outlines the potential impacts on vulnerable groups.

6.9 HOUSING CONDITIONS

Decent Homes Standard

The Department for Communities and Local Government (DCLG) introduced the Decent Homes Standard²² in 2006 and states that a decent home should meet four criteria:

- it meets the current statutory minimum standard for housing
- it is in a reasonable state of repair
- it has reasonably modern facilities and services (focus on kitchen, bathroom and insulation against noise)
- it provides a reasonable degree of thermal comfort (incorporating insulation and heating efficiency)

Housing Stock Projections by the Building Research Establishment (BRE, 2007)²³ estimated that more than two in five of all private sector stock in Somerset (excluding Mendip) would fail to meet the national Decent Homes Standard²⁴. The proportion ranged from 41% in Sedgemoor to 55% in West Somerset.

The 2006 Housing Strategy Statistical Appendix²⁵ also showed that West Somerset had a relatively high proportion of 'unfit' dwellings, indicating that this particularly rural district faces a notable issue in terms of private housing condition.

The BRE report (2007) also pointed out that half of households categorised as 'vulnerable' lived in non decent homes, with little variation across the districts. All local authorities have improvement programmes. In 2009-10, 1,027 dwellings were improved with relation to the Decent Homes Standard (DHS),

²² <http://www.communities.gov.uk/documents/housing/pdf/138355.pdf>

²³ <http://www.bre.co.uk>

²⁴ Taunton and South Somerset Housing Market Assessment

²⁵

<http://www.communities.gov.uk/housing/housingresearch/housingstatistics/housingstatisticsby/localauthorityhousing/dataforms/>

SOMERSET JSNA 2011

Section 6

HOUSING

the vast majority benefiting (what are termed as) 'vulnerable' groups. In particular, 497 dwellings which were improved benefited pensioners and 511 benefited families with children. The DHS also affects Local Authority stock. At 1st April 2010, 1,867 Local Authority dwellings were designated 'non decent' while 455 had received work to prevent non-decency in 2009-10.

Fuel poverty

In short, being in fuel poverty is the product of three factors:

- energy efficiency of the accommodation
- the cost of heating fuel
- household income

Fuel poverty is defined as having to spend 10% or more of a household's net income to heat their home to an adequate standard of warmth. The UK Government's definition of a household's income includes housing benefit, council tax benefit, income support and mortgage payment protection insurance, but many estimates are calculated with a different formula. The World Health Organisation (WHO) recommends that indoor temperatures are maintained at 21 degrees in living rooms and 18 degrees in bedrooms for at least nine hours a day.

Whilst there is little that organisations can do in the short-term to influence the second and third factors – and the cost of heating (and therefore also cooking, bathing, for example) has increased markedly in recent years – there is some scope for affecting the first.

The Chartered Institute of Environmental Health (CIEH) produced a paper 'Health Costs of Cold Dwellings' (2011) – see JSNA Supporting Documents - outlining the link between poor energy efficiency and Excess Cold Hazard which in turn affects the health of residents. It also examines the potential costs to the NHS of not improving Energy Efficiency Ratings (EER) of homes with Standard Assessment Process (SAP) ratings F and G.

Whilst it does not contain data at county level, the research shows that of all English regions, the South West has the highest proportions of dwellings with EERs F and G (22.2%) and of those with a Category 1 Excess Cold Hazard (18.1%).

The 2010 Housing Strategy Statistical Appendix (<http://www.communities.gov.uk/publications/corporate/statistics/lahousing200910>) estimates there are around 31,000 dwellings in Somerset with Category 1 hazards²⁶ and this total excludes private dwellings in Taunton Deane for which no data was available. Based on the dwellings for which data are available, the proportion for the county is 16%, below the regional average, but above the national average of 12%.

²⁶ Source: HHSRS Housing Health and Safety Rating System

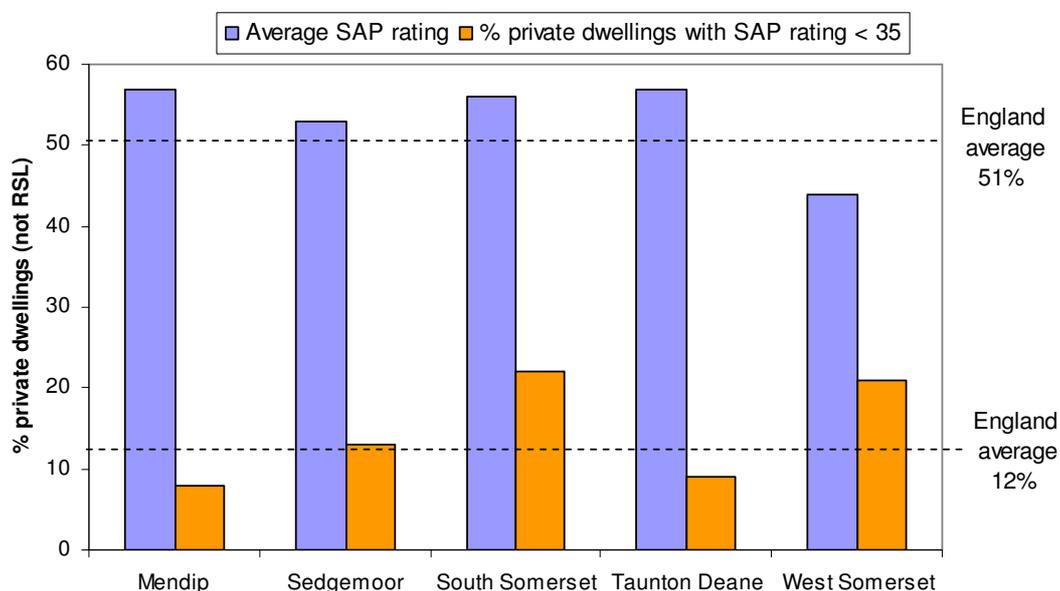
SOMERSET JSNA 2011

Section 6

HOUSING

The proportions are particularly high in South and West Somerset. The latter district also stands out as having a relatively low average Standard Assessment procedure (SAP) rating on which the EERs are based and is the only district within Somerset with a SAP rating below the national average (see Figure 6.21 below). South Somerset's average SAP rating is relatively high, but it also has a high proportion of dwellings with a SAP rating below 35, indicating a wide range across the district.

Figure 6.21: Average SAP ratings and those with category 1 excess cold hazard (SAP <35)



Source: DCLG

Over 400 private sector dwellings with Category 1 Hazards in Somerset were made free of hazards as a direct result of local authority action in 2009-10.

The Health Impacts of Cold Homes and Fuel Poverty (Marmot Review Team/Friend of the Earth, 2011) report – see JSNA Supporting Documents - highlights how cold housing can impact on a variety of health outcomes and how different groups of people are affected by fuel poverty.

SOMERSET JSNA 2011

Section 6

HOUSING

In particular, it identifies a statistically positive relationship between low thermal efficiency of housing and Excess Winter Deaths (EWD)²⁷ and the considerable number of EWDs attributable to cardio-vascular disease (CVD) and respiratory diseases. Cold housing can impact on health in various ways. For instance, children living in cold homes are more than twice as likely to suffer from a variety of respiratory problems, including asthma, than those living in warm homes.

Mental health is negatively affected by fuel poverty and cold housing for all age groups. In particular, more than one in four adolescents living in cold housing are at risk of multiple mental health problems compared to one in twenty adolescents who have always lived in warm housing.

Cold housing also increases the level of minor illnesses such as colds and flu and exacerbates existing conditions such as arthritis and rheumatism, which can have a greater impact on the morbidity and mortality of older people who are more likely to have pre-existing conditions.

The report also identifies indirect effects of cold housing, including weight gain in infants, educational attainment and emotional wellbeing, as well as dexterity, a reduction in which increases the risk of accidents and injuries in the home.

Maps and tables indicating levels of fuel poverty in Somerset are available on the INFORM Somerset website:

www.sine.org.uk/jsnahousing

²⁷ the difference between the number of deaths which occurred in winter (December to March) and the average number of deaths during the preceding four months (August to November) and the subsequent four months (April to July).

6.10 VIEWS OF RESIDENTS AND ORGANISATIONS

Views of Supported Housing Providers (LINK)

Supported housing providers were given an opportunity to contribute their opinions on current and future supported housing needs in Somerset and what is and isn't working well at the moment. The Somerset Local Involvement Network (LINK)²⁸ conducted a survey of providers and produced a report based on the responses of eleven organisations of varying sizes. The main findings are as follows:

WORKING WELL

Relations between housing providers
Relations between providers and commissioners
Specialist services

NOT WORKING WELL

Decisions made without full understanding of need
Staff can be unsettled because of uncertainty over the future
Lack of affordable moving-on accommodation

GAPS IN SERVICES

Inconsistent provision across the county
Lack of support services for low-end LD clients
Lack of provision for high-needs/chaotic/mental health needs clients
Lack of preventative work
Lack of support for 16-18 year olds

WHAT MIGHT BE NEEDED TO IMPROVE THE SERVICES OFFERED TO USERS OF SUPPORTED HOUSING IN SOMERSET?

More flexible services: better working together
More joined-up services and assessments
Investment in prevention
Standardised care across the county
Moving-on housing: more choice

Source: Somerset Local Involvement Network (LINK) 2011

For a more detailed summary and a link to the full report, please see the Section 8 of the JSNA: Voice.

²⁸ <http://www.makesachange.org.uk/area/area-group.aspx?AreaID=8>

SOMERSET JSNA 2011

Section 6

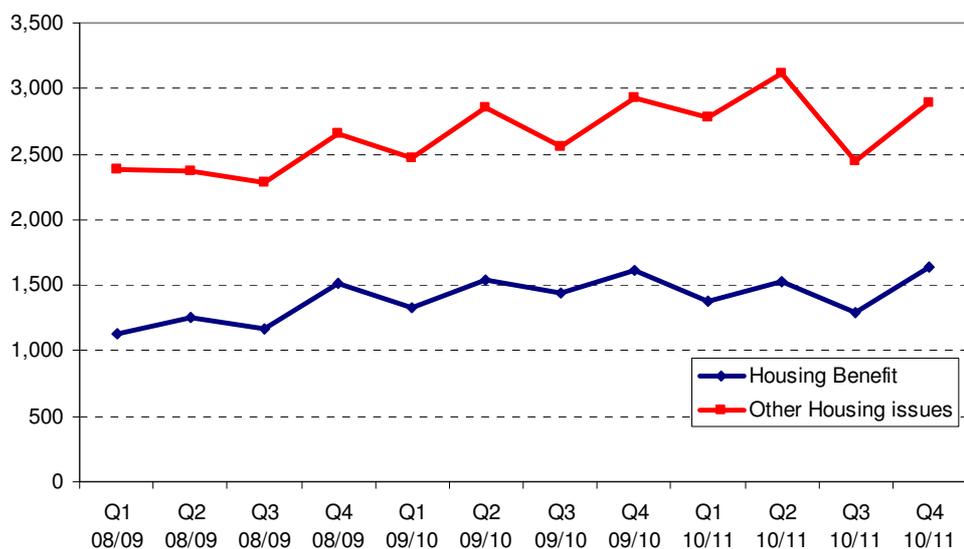
HOUSING

Citizens advice and housing issues

Benefits and debt continue to be the two most common issues clients present to Citizens Advice Bureaux (CAB)²⁹ advisers, with benefits recently returning to the most common issue area, which before the economic downturn it had held for some years. Housing is consistently the fourth most common issue area.

Between 2008/09 and 2010/11, there was a 15% increase in total issues presented. Those relating to Housing Benefit and for other housing-related subjects (for example, threatened homelessness, rented property, access to accommodation) rose by similar proportions (15% and 16%, respectively).

Figure 6.22: Quarterly trend in housing-related issues presented to Somerset CAB advisers

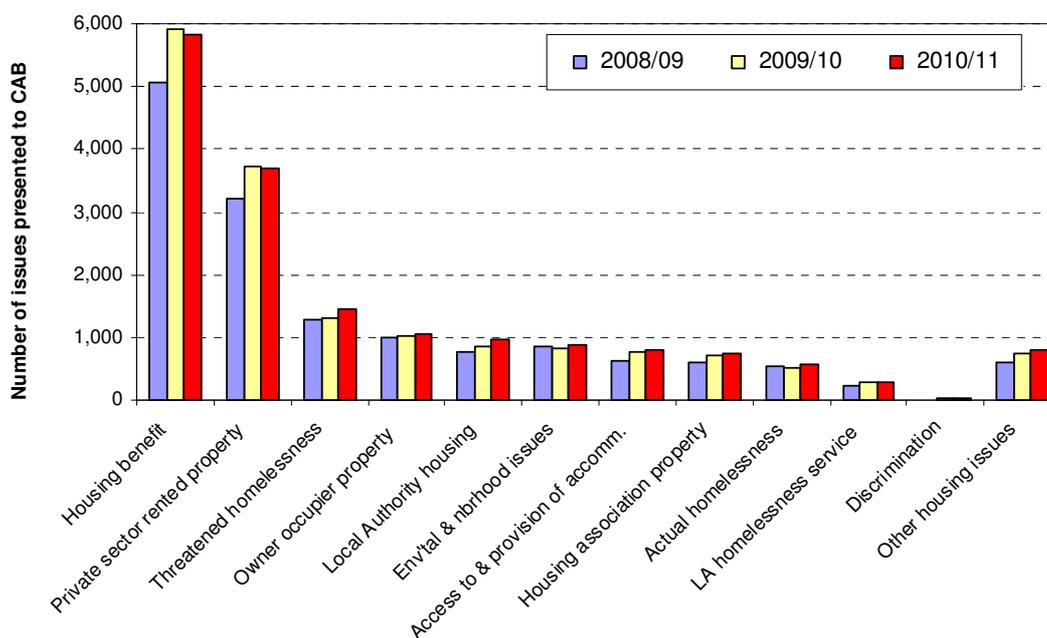


Source: Citizens Advice

After Housing Benefit, the most common type of issue raised by CAB clients was private sector rental property, followed by threatened homelessness. Figure 6.23 shows that the number of issues brought to CAB in most housing sub-categories has risen in each of the past two years, notably for local authority housing, housing association property, threatened homelessness and access to and provision of accommodation. The number of discrimination issues has also trebled, but the numbers are very small, totalling 39 in the year 2010/11.

²⁹ Citizens Advice in Somerset have produced an Impact Report: <http://www.sine.org.uk/jsna/>

Figure 6.23: Housing related issues by year



Source: Citizens Advice

Views on affordable housing from the 2008 Place Survey

The issue of affordable housing resonates with large numbers of people in Somerset. Here are some findings from the 2008 Place Survey:

- affordable decent housing was ranked third out of twenty in terms of importance in making an area a good place to live (38%)
- it was deemed particularly important amongst the under-25s (49%) and those in social housing (54%) correlated with the importance of wage levels and local cost of living
- almost one in three (31%) also considered it to be a priority for improvement, making affordable decent housing possibly the most critical issue to be addressed in Somerset. This was particularly so in West Somerset, where 44% thought it needed improvement and a similar proportion (43%) said it was an important factor in making somewhere a good place to live
- almost half of those currently renting privately (46%) and 37% of those in Housing Association accommodation felt affordable decent housing was a priority for improvement. The 18-24 and 55-64 age groups were also relatively likely to prioritise this issue

6.11 HOUSING STRATEGY – NATIONAL AND LOCAL

What's being done nationally?

Homes and Communities Agency

The Homes and Communities Agency³⁰ (HCA)'s Corporate Plan was published in July 2011:

www.homesandcommunities.co.uk/sites/default/files/aboutus/hca-corporate-plan-2011-25july11.pdf

“The purpose of the HCA is to contribute to economic growth by helping communities to realise their aspirations for prosperity and to deliver quality housing that people can afford.”

The HCA has worked with organisations in Somerset to develop the Local Investment Plan, which can be downloaded [here](#). During the 2011-2015 spending review period, its investment activity will be through three principal programmes:

- affordable housing
 - delivering existing commitments under the former National Affordable Housing Programme
 - funding the new Affordable Homes Programme, including the new Affordable Rent product, new affordable home ownership homes, Mortgage Rescue, Empty Homes, Homelessness Change and Traveller Pitch Funding. The Affordable Homes Programme is focused on accelerating the delivery of affordable homes in England, making a significant contribution to the delivery of up to 170,000 additional homes by the end of the period
 - Affordable Rent will allow a more diverse offer for people who need to access social housing. It will be made available to tenants at a rent up to a maximum of 80% of market rent and allocated in the same way as social housing is at present
 - Empty Homes will be targeted at long-term empty properties which would not come back into use without intervention and at areas where properties are in short supply
 - running FirstBuy, a new equity loan scheme to help over 10,000 first time buyers nationally to purchase a new build property

³⁰ <http://www.homesandcommunities.co.uk/>

SOMERSET JSNA 2011

Section 6

HOUSING

- decent homes
 - investment to address the outstanding repairs and improvements to the social housing stock
 - reaching the point at which a self-financed programme of ongoing investment is viable
- land and regeneration
 - funding for completion of existing regeneration commitments, which includes using public sector assets to deliver value and benefits for local communities, providing transitional support to the most challenged Housing Market Renewal areas and accelerating disposal of land for housing and economic objectives

Draft National Planning Policy Framework (NPPF)

The Department for Communities and Local Government (DCLG) published the NPPF in July 2011 for consultation, which closes in October 2011. The NPPF is a key part of the DCLG's proposed reforms to simplify the planning system and promote sustainable growth. <http://www.communities.gov.uk/planningandbuilding/planningsystem/planningpolicy/planningpolicyframework/>

Proposed reforms of social housing:

- as part of the Government's policy of more localised decision-making, the DCLG consulted on in late 2010:
- <http://www.communities.gov.uk/publications/housing/socialhousingreform>
- it includes changes on tenure, the management of waiting lists and the homelessness duty. It also covers the introduction of a new 'affordable rent' tenancy and changes to the system of council housing finance. It includes measures to improve mobility, tackle overcrowding and also under-occupation
- the reforms aim to ensure that social landlords can make better use of social housing and target support where it is needed most.

A foot in the door: a guide to engaging housing and health

The Northern Housing Consortium has published a toolkit - co-designed with health, public health, social care and housing colleagues - that will help the housing sector play a stronger and more visible role in tackling health inequalities and improving outcomes.

'A foot in the door: a guide to engaging housing and health' demystifies the organisational structures and assurance processes of health and care and sets out six clear steps for housing organisations to take when putting together their offer and building stronger collaborative relationships with the new leaders of health and wellbeing. The toolkit, which is sponsored by Gentoo Group and supported by the Royal Society for Public Health, has been designed to help the housing sector engage effectively with health and care leaders who are facing large-scale change and huge cuts to budgets, and help them set out their contribution to health improvement.

The toolkit takes the form of a document which can be downloaded here:

<http://www.northern-consortium.org.uk/Page/QualityOfLife/Afootinthedoorpublication.aspx>

What's being done locally?

Housing Related Support Thematic Group Reports

The Somerset Housing Related Support Advisory Group (HRSAG) set up thematic groups in October 2010 to look at the changes to services that are required in order to continue to provide housing related support services, according to needs in the context of sharply reducing public resources. Four groups were set up to reflect the needs of particular client groups, as shown below. They were chaired by district council housing officers and supported by a commissioning officer from Somerset County Council:

- older people
- people with learning difficulties
- young people
- people who are socially excluded

Providers of existing services and other stakeholders were invited to thematic group meetings, including local councillors who attended some of the meetings.

The purpose of the groups was to suggest new ways of providing housing related support, taking account of immediate and longer term budget pressures. The groups were asked to consider ways of realising efficiencies through different models of service delivery and ways of making investment most effective, for example, by focusing resources on achieving improved outcomes for the most vulnerable people. Each meeting looked at a set of questions or scenarios and discussed what the implication was for their group and then reported this back to the HRSAG.

Each group presented a final report in June 2011 which set out a 'pathway' approach to service delivery for their respective client group. This includes:

- referral routes and access to services
- preventing escalation of problems by giving support as soon as possible
- assessment, including joint assessments
- a menu of housing and support solutions to meet the full range of needs
- helping people to move on and live more independently with the information and access they need to more specialist or community services

SOMERSET JSNA 2011

Section 6

HOUSING

The pathway approach brings together health, housing, care, support and the voluntary sector so that vulnerable people are able to draw on the services they require to meet their individual needs and help them to move on. The challenge is to commission services across the whole system that provides people with the information they need to make choices and exercise control through their individual pathway.

The recommendations of the thematic groups will help to inform commissioning and service delivery by Somerset County Council and their partners; and contribute to the redesign of services. The aim is to develop a 'whole system' which is easy to navigate and provides an appropriate response according to the nature and degree of presenting needs. This will be consistent with the SCC eligibility threshold for social care (for instance, critical and substantial needs); with a range of community support options available for people with moderate and lower levels of need.

The reports submitted to the HRSAG in June 2011 are summarised below, and copies of the pathway diagrams are enclosed as appendices.

Older Person's Thematic Group (See appendix 1 of the housing section)

The Older Person's Thematic Group recommended that the first stage for all adults is to have access to a contact centre and be signposted to a range of agencies for advice or services that are universally available and which may be free or chargeable. It was suggested that the contact centre is to be a commissioned service. It must be well advertised.

For more frail or vulnerable people, the pathway entering care and support will normally be through a health or social care referral to an integrated support service. This gives all people an entitlement to a period of assessment and reablement (usually about six weeks) for their health, care and support needs to be understood. If required an assessment of on-going needs will be completed after the initial period of reablement and services will be provided, if appropriate. Housing solutions and community support are integral to this system as low level and preventative interventions. Where eligible, people may be given a personal budget. Care and support packages will be regularly reviewed.

SOMERSET JSNA 2011

Section 6

HOUSING

Key points recommended by the group are:

- map existing sheltered and Extra Care Housing (ECH) housing schemes and explore their suitability as a hub for other services, for example, care and support to the local community (in-reach and out-reach), night cover services, Active Living
- capacity building of existing providers to meet service redesign, particularly integrated care and support
- ensure that older people have access to clear information, including which services will be free services and those that will be chargeable
- the thematic group is integrated into the Housing, Health, Care and Support Group that is agreeing a set of common development principles and delivery objectives for older people in Somerset. This will be incorporated into a Housing, Health, Care and Support Strategy for Older People in Somerset

Learning Disability Thematic Group

The Learning Disability Thematic Group did not produce an illustrated pathway into housing related support for people with learning disabilities, as this is usually more straightforward than for other groups. Eligibility for support is for anyone with a learning disability who is in danger of losing their home through their inability to manage their accommodation or their finances and benefits and who does not have informal support from friends or family to help them. Referrals will normally be through the County Council Learning Disabilities service³¹.

Key points recommended by the group:

- a one-stop shop for information that is up to date, simple to access and understand
- integrating care and support packages to create efficiencies
- support-only packages to be delivered as floating support provided by a generic provider with some expertise in learning disabilities
- floating support to incorporate a safety net service, for example, follow up checks on a regular basis and quick entry back into the service if referred again

³¹ <http://www.somerset.gov.uk/irj/public/services/directory/service?rid=/guid/f0fdf6ee-0437-2c10-bf94-cc125cd91059>

SOMERSET JSNA 2011

Section 6

HOUSING

- trusted referrers so that a person does not have to go through the Somerset County Council Learning Disability Service
- a consistent charging policy for care and support, including referral through integrated support services for people with learning disabilities
- volunteers can help people build confidence and skills, but they need a support network to help them

Young Person's Thematic Group (See Appendix 2 of the housing section)

The young person's thematic group has been part of other activity in Somerset including the Youth Housing Forum's work for the county homelessness strategy. The pathway has already been presented to the HRSAG and a Youth Housing Strategy is now being consulted on. Agreements for partnership working, between Somerset County Council and the district councils are underway, led by a project manager for youth housing employed by the district councils. It is proposed that the project manager oversees the Youth Housing Strategy and the implementation of a commissioning intentions paper to achieve the pathway and is involved in writing the service specifications in preparation for procurement.

Key points recommended by the group:

- the Youth Housing Strategy is signed up to and published
- services are ranked in priority so that the needs of the most vulnerable young people are met
- each district agrees how the pathway will work in their area
- clarity is obtained about how this pathway links to other pathways for specialist services
- clarity is obtained so that statutory duties of housing and children's social care are both met
- access to services is available at district and sub district level
- basic needs can be met at assessment stage
- comprehensive early intervention is available in each area
- move-on is available in each area, with tenant accreditation schemes

People who are Socially Excluded Thematic Group (See Appendix 3)

The Socially Excluded Thematic Group included agency representation from Avon and Somerset Probation Trust, Somerset Partnership NHS Foundation Trust and Somerset Drug and Alcohol Partnership. People in this group become homeless or need housing related support because of a complex set of needs that is individual to that person. The thematic group identified three entry points to services:

- people leaving a residential setting such as a mental health unit or prison
- people presenting as homeless to the district housing officers
- people who are assessed through Fair Access to Care Services (FACS) for supported accommodation

The group recommended that the pathway has to be multi-agency to ensure a person's package of care and support is integrated. To achieve this, there needs to be a common referral form and support plan that follows the person throughout the pathway and tenant accreditation underpins successful outcomes.

To realise the pathway, the thematic group recommended a number of pieces of work are completed; a needs, service and financial mapping exercise, identification of current and likely future demand for services, possible geographic spread in a redesigned service provision and development of common paperwork. Consultation will be required on the commissioning plan and any proposed changes to services.

Key points recommended by the group:

- a multi agency approach to developing this pathway
- an integrated joint commissioning approach to maximise the use of all potential resources (finance and services) and create efficiencies
- the appointment of a project manager to oversee the work
- resettlement services to remain integral to the plan
- direct access to services is retained for homeless people

SOMERSET JSNA 2011

Section 6

HOUSING

- a competent and skilled workforce is employed in generic services to manage people with multiple issues
- some specialist accommodation is retained
- clarity is obtained about Fair Access to Care Services (FACS) eligibility for services
- clarity is obtained on the interface between the socially excluded and young people's pathway

6.12 ONGOING WORK

Most older people want to stay in their family home. Good quality housing will perform the basic function of keeping people safe, warm and dry, alleviating some of the most common health conditions and reducing the risk of severe health problems or disability that is associated with poor housing conditions. Poor housing is a major contributor to health inequalities. A robust approach to basic home improvements is required to improve existing housing. Building new homes that are affordable and designed for healthy living will meet demand and overcome the barriers to moving. In particular, meeting the needs of older people is important across housing health and social care because of the close links to achieve positive outcomes for this age group. Social care and health budgets gain when older people are enabled to stay comfortably in their own homes. A joined up approach, in which the three strands of housing, health and social care all pull together, is essential.

The borough and district councils in Somerset have statutory responsibilities for housing and in 2010 agreed with their partners the following Strategic Housing Vision for Somerset:

- provide opportunity for people to live in decent, warm and affordable homes where communities are sustainable and built on partnership working with shared responsibilities
- work in partnership to deliver efficient housing services
- respond to change and maximise opportunities to improve the health and wellbeing of people living and working in Somerset
- ensure that current and future housing is sustainable by developing housing that is affordable, reducing homelessness and improving access to services for vulnerable adults

The vision is owned by the Somerset Strategic Housing Group, comprising the five district councils, the County Council and NHS Somerset. The strategic role of housing with health and social care is established with this group and it has the potential of reporting to the Health and Wellbeing Board in the future.

Recent and current work undertaken by this group is through the Somerset Strategic Housing Programme and a number of projects funded by the Regional Improvement and Efficiency funding partnership (RIEP), the local authorities and NHS Somerset, includes:

- Somerset Vision for Strategic Housing
- the Housing Skills Mapping Project
- Playing your Part - Financial Inclusion Strategy
- Local Investment Plan
- Homefinder Somerset – Next Steps
- Youth Housing Project
- Housing, Health, Care & Support Strategy for Older People in Somerset
- Gypsy, Traveller & Showmen’s Accommodation and Support Strategy
- Somerset Strategic Tenancy Policy³²
- mapping of Private Sector Housing

The programme is designed to address four key themes:

- increase the supply of housing
 - address the provision of accommodation that better meets the needs of our local populations and neighbourhoods
 - make specific provision for new affordable and intermediate homes to provide housing that people can afford

³² There will be a duty to produce this policy

SOMERSET JSNA 2011

Section 6

HOUSING

- plan for an ageing society by making best use of the Housing Market Area reports completed by Fordham Research in 2010 and 2011, which provide a solid evidence base for the housing needs of older people
- enable local people to actively participate in the building of local communities which meet their housing, health and social care needs, through the undertaking of local housing needs studies
- borough and district councils working closely with planning departments, registered social landlords and housing associations to meet demand
- put homes to good use
 - ensure that Homefinder Somerset works efficiently and effectively for people to find suitable housing that meets their needs, including vulnerable people
 - maximise the potential of the private rented sector by working with private landlords on housing conditions and secure and affordable tenancies
 - bring empty homes back into use and also family homes that are currently under-occupied
 - local housing authorities working with the Home Improvement Agency to improve and adapt existing housing
- improve existing housing
 - undertake decent homes activity across all tenures to ensure that homes are ‘fit-for-purpose’ and enable people to continue to live well at home
 - improve standards within the private rented sector including through the use of existing enforcement powers
 - create sustainable tenancies that offer attractive, good quality and practical lifestyle alternatives in the right locations
 - promote energy efficiency to reduce fuel poverty

SOMERSET JSNA 2011

Section 6

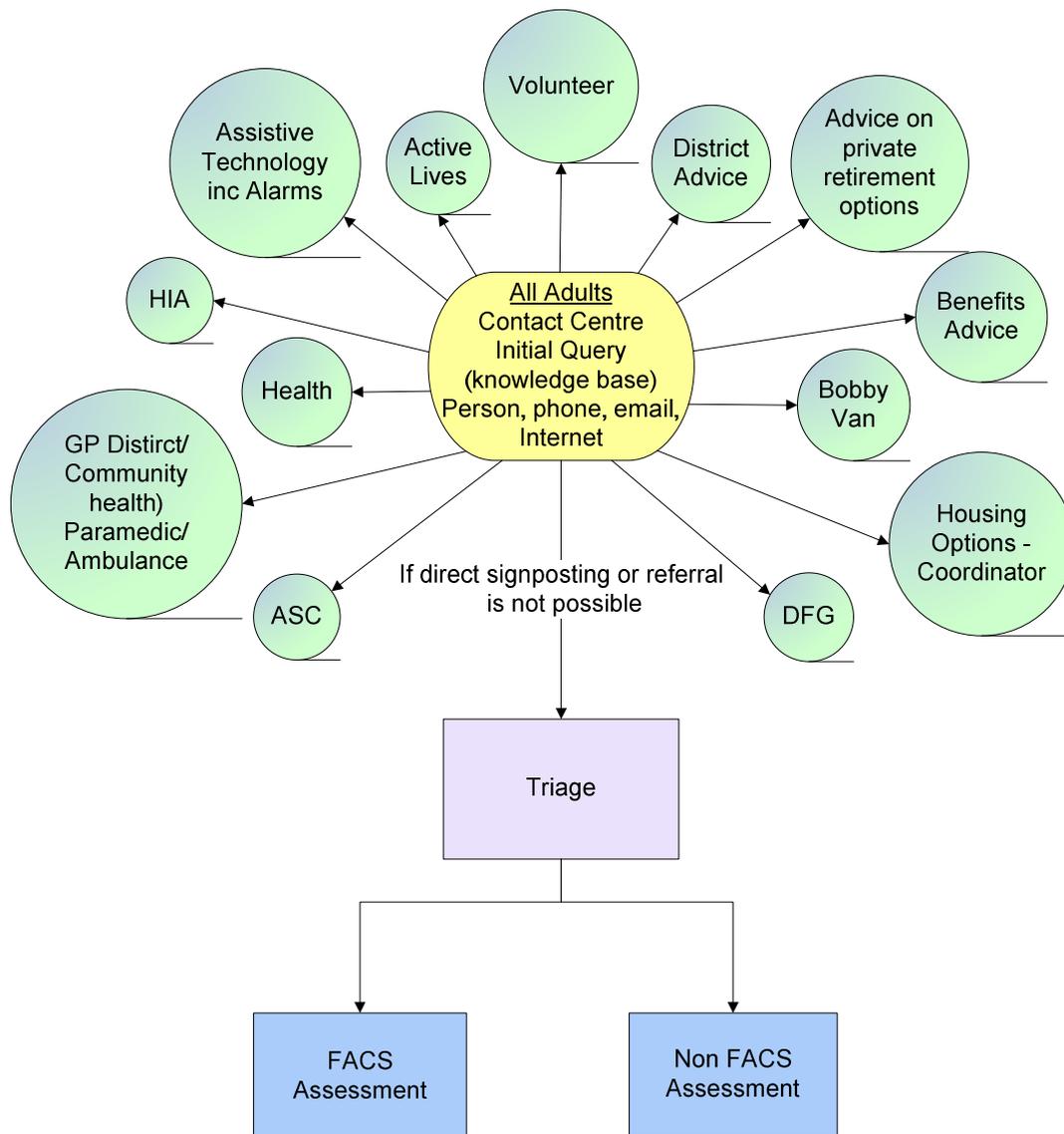
HOUSING

- support the Home Improvement Agency network that works with older and vulnerable people to improve homes
- support vulnerable people and communities
 - ensure that the needs of vulnerable people are better reflected in the JSNA through the use of reports like the Fordham housing market area and the Hastoe reports that provide evidence of the needs and aspirations of older people
 - the foundation document collates information on the housing, health, care and support needs of older people (see JSNA Supporting Documents: <http://www.sine.org.uk/jsna/>)
 - the Gypsy and Traveller Accommodation Assessment reflects on the health of gypsies and travellers across Somerset
 - work around rough sleepers has highlighted the role of specialist services in treating homeless people, including those with a dual diagnosis of co-existing mental health and drug and alcohol problems
 - the Somerset-wide Homelessness Strategy (see JSNA Supporting Documents) identifies what must be done to include the needs of homeless people in the commissioning of housing, health, care and support services
 - the youth housing project reviews support for young people, including access to jobs, secure housing tenancies, access to further education and skills services for the most disadvantaged and pathways towards wider housing opportunities
 - the thematic groups' reports that feed into the housing related support advisory group explore realistic support programmes for vulnerable people in the light of shrinking resources

Appendix 1

HRSAG Thematic Group: Older Person's Pathway

Contact Centre



Requirements for the service

Mapping process for the contact centre

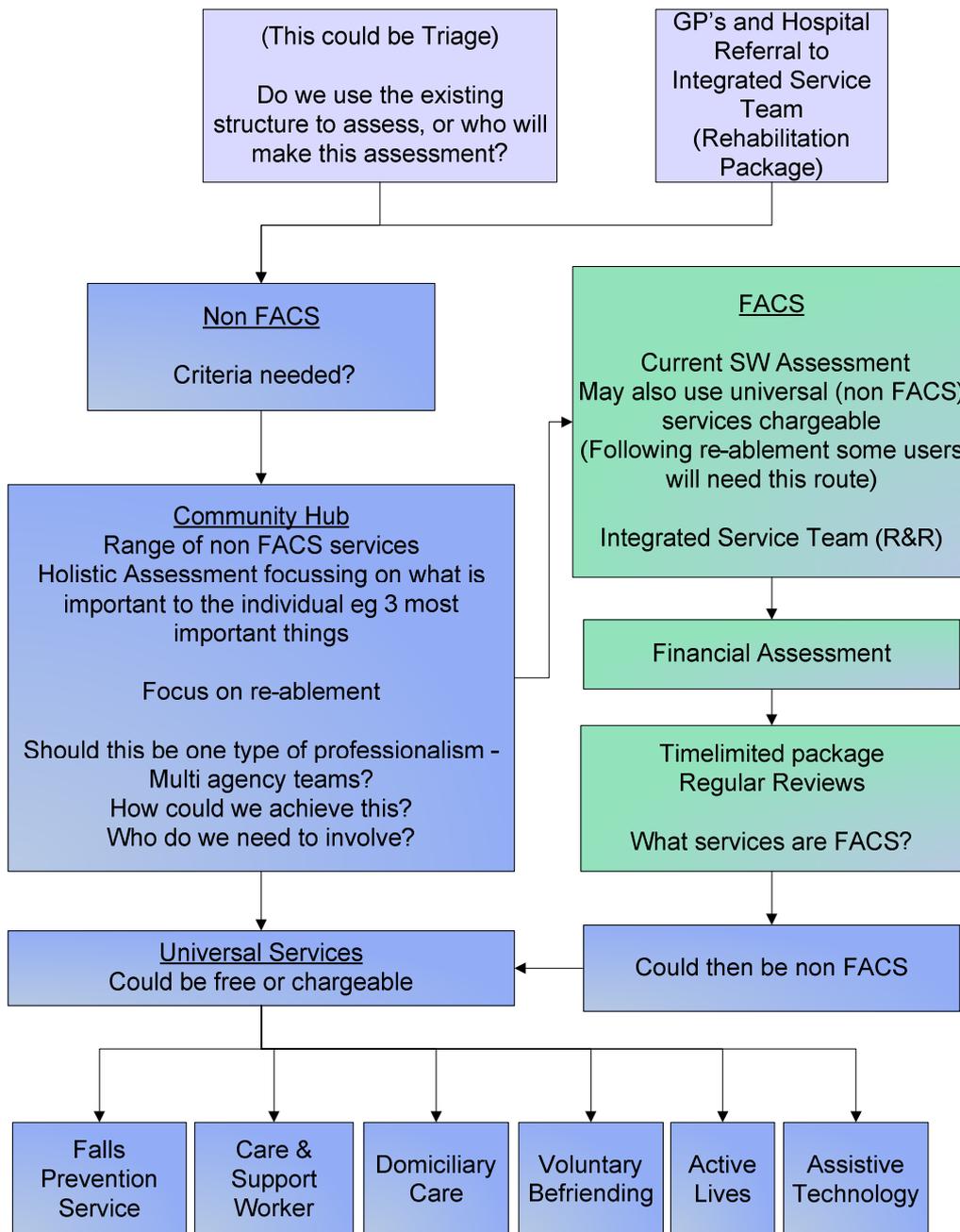
Provider services to inform 'update' to centre

Performance Monitoring

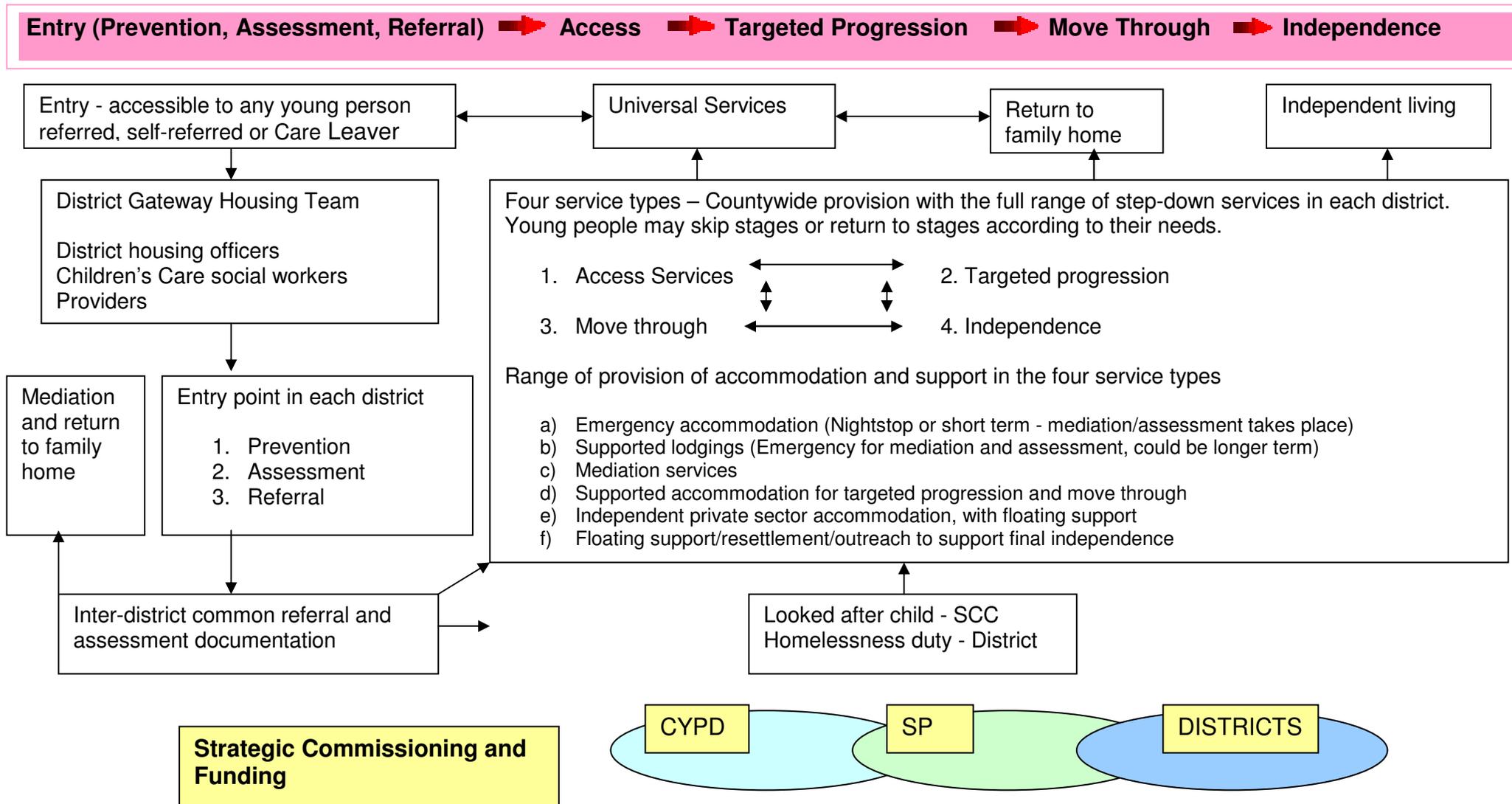
Refer to "others" to contact client and give options

Must be well advertised service, volunteers/staff working with older people should be aware of the service.

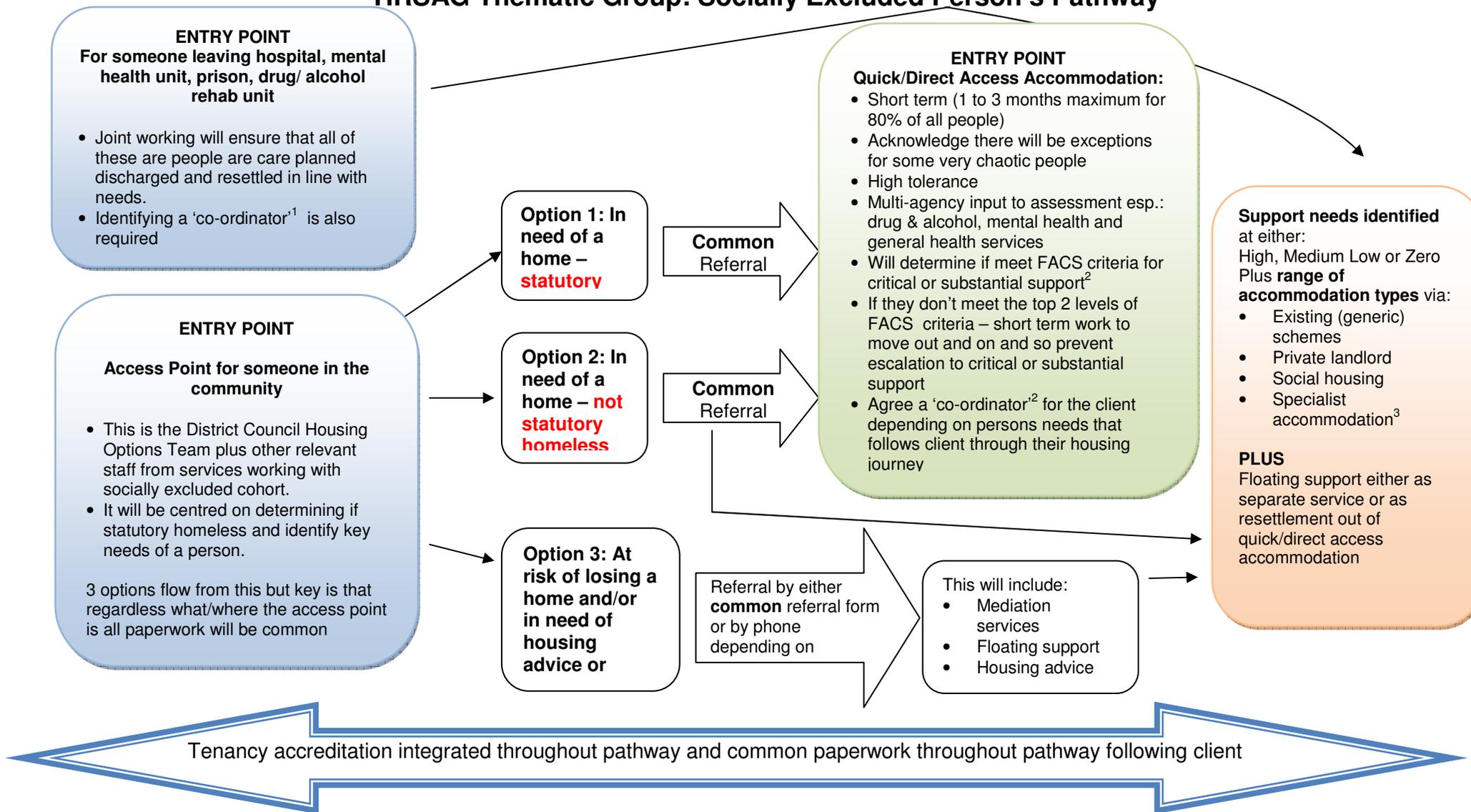
FACS/Non FACS Assessment Process



Integrated Housing and Support Services for Young People - Somerset Pathway to Independence



HRSAG Thematic Group: Socially Excluded Person's Pathway



HRSAG Thematic Group: Socially Excluded Person's Pathway

Notes linked to pathway diagram:

1. The role of the 'co-ordinator' is central in this pathway. It could be any service that takes on this role – as it will depend on the person's primary needs. The co-ordinator will have an overarching responsibility to ensure that the person has a holistic package of support based on their assessed needs and subject to regular review. For example if someone is on license the Probation offender manager may well be best placed to take on this role, or Community Mental Health Team or drug/alcohol treatment service.
2. Fair Access to Care Services (FACS) criteria needs to be clarified in order:
 - a. to inform the development of common assessment tools
 - b. to compare to statutory homeless assessment criteria
 - c. to identify projections of people meeting FACS levels especially difference between those meeting critical and substantial vs. moderate and low
3. Further discussion is needed regarding 'specialist' accommodation. The group acknowledged that many of the people that would be categorised as socially excluded are likely to face multiple issues – not just being an offender, or a drug or alcohol user or having a mental health problem. For some generic accommodation with support would be effective. However, for certain clients there may well be requirements that might necessitate that they are accommodated in 'specialist' accommodation e.g. offenders.

Affordable Housing – Some definitions

“Affordable housing” is a commonly used term but what does it actually mean?

The most helpful definition is in planning guidance, specifically in ‘PPS3’ (Planning Policy Statement 3, June 2011, although the Government is currently consulting on revised planning guidance)

In essence this defines ‘**affordable housing**’ as housing made available for people who cannot otherwise afford housing available on the open market. PPS3 also expects affordable housing to be available *in perpetuity* (or if relevant restrictions are lifted the subsidy involved has to be recycled). There is no clear definition of what is ‘affordable’ although most academics consider overall housing costs as a percentage of household income.

As market conditions can change, the cost of housing can come down, it is better to consider affordable housing to be ***housing made available for those people who cannot otherwise afford housing in the prevailing market.***

Types of affordable housing

There are several main types of affordable housing. In planning terms these are: Social rent, affordable rent and intermediate.

PPS3 states that intermediate includes shared equity, other low cost homes for sale and intermediate rent.

The HCA (Homes and Communities Agency), being the main funding arm for central Government, also uses several other labels for different types of affordable housing.

Social rent housing is rented housing made available by social landlords such as Councils and Housing Associations (and this is what most people mean when they say ‘council housing’). Social rent housing tends to have the lowest rent available and is subject to a specific rent setting formula which dates back to 2004. This formula includes a ‘target rent’ which is the term sometimes referred to by Housing Associations and the HCA .

Intermediate housing basically refers to any other form of affordable housing because it is more expensive than social rent housing but still below the prevailing market.

Intermediate rent is, thus, housing available at a rent higher than social rent but still below the prevailing market rent. The HCA have previously subsidised particular schemes labelled 'intermediate rent' and they tend to mean these when they use the term, but other intermediate rent is not necessarily HCA-funded.

Affordable rent is the new model which the Government expects Housing Associations to deliver when receiving HCA funding in the future (or at least during the 2011-15 funding round). Rents are set at 'up to 80%' of the market rent and thus are usually higher than social rent, and subject to a different rent setting formula. PPS3 defines 'affordable rent' as separate from 'intermediate rent' but in reality it is an intermediate product.

Shared ownership and **shared equity** are models where the household part owns and, usually, part rents. Usually the household can 'staircase up' by purchasing additional tranches, i.e. to own a higher percentage of the equity. Where a residual rent is paid this reduces as the equity increases. Usually if the households circumstances change sufficiently, they can 'staircase out' and become outright owners. In some cases there is a cap on the degree of staircasing, often at 80%, in order to prevent the property from becoming completely open market.

Discounted market housing is owner occupied housing sold at a significant discount below the prevailing market. It is possible that this might only benefit the first purchaser and that any subsequent sale would be open market. In order to fall within the definition of affordable housing in PPS3 there has to be a mechanism in place to ensure that the discount is available to future purchasers *in perpetuity*.

Homebuy is the term used by the Government (& the HCA) to describe its various different shared ownership and affordable housing schemes. For a while they relabelled traditional shared ownership schemes as 'newbuild homebuy', but they seem to have realised this was just confusing and have generally gone back to using the term shared ownership.

Homebuy Direct, recently relabelled 'Firstbuy' by the Government, is a form of shared equity where the household purchase the entire property but up to 20% of the purchase price is covered by an equity loan split between the HCA and the developer. The equity loan is repaid on sale, thus the property is not affordable *in perpetuity*. There is a variation of this product specifically aimed at armed forces personnel where the equity loan could be up to 50%; another variation aimed specifically at people with long term disabilities and another for older people.

October 2011