

Housing Strategy 2020-2024



SOUTH
KESTEVEN
DISTRICT
COUNCIL

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Foreword

South Kesteven is an attractive, prosperous and safe place to live, work and visit. Its rural areas are consistently rated as among the best in the county by the Halifax. Covering over 365 square miles, the district has four market towns and over 80 villages.

People are attracted to the area because of its excellent access to the A1 and the East Coast Mainline (London is only an hour away), its relatively inexpensive housing - particularly outside Stamford - and high achieving schools. The district is a healthy place to live, with an active labour market and unemployment levels well below the East Midlands average.

We have ambitious annual targets for housing delivery across the district, with plans underway to support the creation of Spitalgate Garden Village development near Grantham. This site is one of just fourteen locations selected by Government to access a £6 million fund to support the delivery of 3700 mixed tenure homes alongside a retail outlet village and business park creating 4000 new jobs and opportunities for companies to grow.



Cllr Barry Dobson
Cabinet Member for Housing
South Kesteven District Council

However, we have some significant housing challenges: some 22% of our population is aged over 65, and this is expected to grow to 31% by 2039; demand for homes continues, although housing is becoming gradually less affordable for many people; the quality of existing rental homes is often not good enough; there are pockets of deprivation, with some aspects more apparent in rural areas with limited access to services.

Since our previous housing strategy there have been a number of legislative and policy changes and it is now timely to review our position and establish new priorities to address the changing environment in which we are working.

Our Housing Strategy 2020-2024 is an overarching document which takes account of the main national and local issues that are likely to affect our district in the near future. It sets out our challenges and how we will address them, focusing on delivering outcomes across four core theme areas. The actions needed to support this are detailed in our action plan.

Vision

At the heart of the strategy is the belief that homes are a fundamental part of our lives. Houses should be 'healthy', good quality, sustainable and secure, providing the environment for people to thrive and achieve. Good housing in vibrant and attractive towns and villages supports a strong economy and helps create a community where people want to live, work and invest.

To meet this vision, four themes areas have been identified and developed to help us to address the challenges and achieve the best possible housing outcomes.

These are to:

1. Help meet the housing needs of residents
2. Facilitate the delivery of new housing across a range of tenures
3. Enable those whose independence may be at risk to access housing (including their current home) that meets their needs
4. Encourage, support and regulate the private rental sector to provide well managed, safe homes.



Help meet the
housing needs
of residents

Achievements

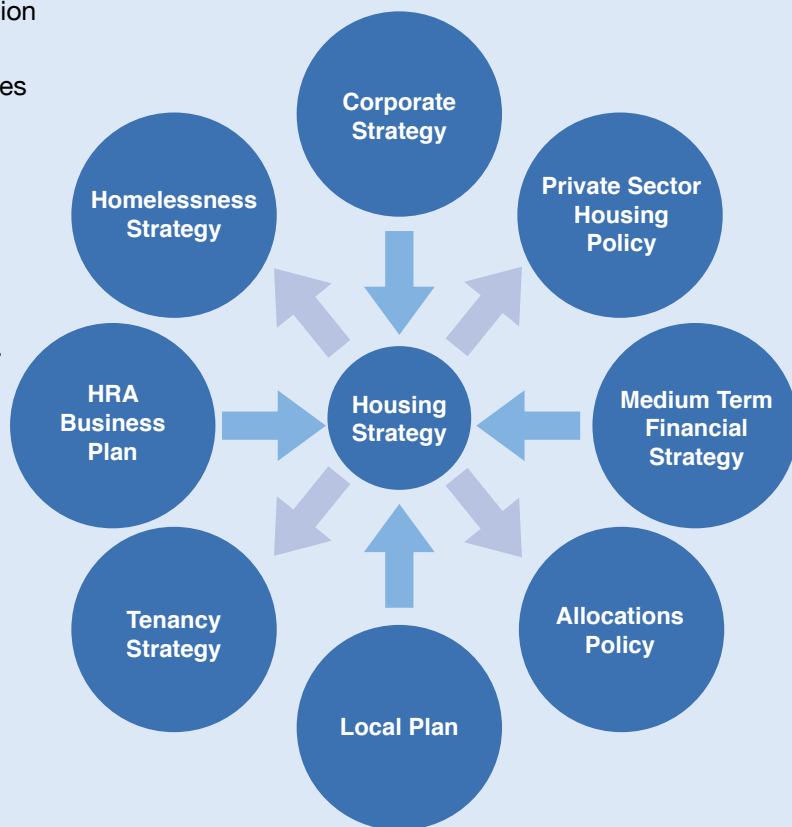
Since the start of our previous Housing Strategy in 2013 the economic climate has presented a range of challenges. Despite these challenges, a list of things have been achieved, including:

- 2,700 new homes delivered (net)
- 502 new affordable homes created
- 3,784 dwellings with planning consent (as at 31 March 2017)
- Consulted on a new draft local plan with land allocations, representing a total of 17,000 new homes by 2036
- External wall insulation retro-fitted to 770 council homes
- Improved the homes of 321 vulnerable owner - occupiers through grants
- Funded disabled adaptations to 356 private sector homes
- Helped 148 households to move from overcrowded housing
- Secured Central Government funding to support the Spitalgate Garden Village
- Obtained Land Fund Partner status for the Government's Starter Homes Initiative.

Links to other strategies

The Housing Strategy works alongside existing Council plans, policies and strategies, providing a framework for the delivery of SKDC's housing priorities. Where relevant, these documents will be reviewed to reflect the direction of our housing strategy, providing the mechanism to support the activities and deliver many of the outcomes detailed in our action plan.

Importantly, the Council cannot deliver this strategy in isolation. While we have a central role, we need the support and co-operation of all those involved in building, providing and managing homes in the district to deliver the best outcomes for our residents.



A snapshot of South Kesteven

Our residents

- South Kesteven has a population of around 140,190 (2016 mid-year estimate)
- The population is predicted to increase by 14%, to 162,400, by 2039
- 60% of our population is of working age, with an upward trend in the number of people who are 65+ years
- Around 9% of our residents were born outside of the UK
- Life expectancy is 84 years for women and 80 for men
- There are approximately 149 people per km². The Lincolnshire average is of 125 people per km²
- Households are becoming smaller, with 28% of households being single
- The average gross full-time pay earned by a person living in South Kesteven is £499 per week (2017)
- The number of people applying to SKDC as homeless, has risen by a third since 2010/11
- There are around 3,470 people on SKDC housing register, of which 23% have recognised housing need
- Levels of disability are increasing at the same rate as the rise in population. The vast proportion of disabled people live in unadapted housing.

Our homes

- There are around 62,400 households in South Kesteven, expected to increase to over 71,000 by 2037
- 67% of households own their own home, 20% rent privately and 13% live in a social housing (2017). The private rental sector has grown from 11% in 2009, while owner occupation has reduced by 9%
- It is estimated that 15% of owner occupied and 18% of private rented properties have a serious hazard in the home
- Approximately 8% of private rented homes will be affected by minimum energy efficiency standards being introduced from 2018
- The rural nature of the district means that over 11,000 homes (19%) are not connected to the mains gas network, reducing fuel choice and impacting on affordability
- 1% of homes in the district have been empty for more than six months
- More than 50% of those on our housing register are in need of one-bedroom accommodation
- The use of temporary accommodation is increasing due to the lack of affordable housing solutions locally.



Housing costs

- The median house sale price in South Kesteven in the year ending June 2017 was £191,000 (up from £153,748 in 2012). This is the highest in Lincolnshire. Sale prices ranged from around £263,000 for a detached house to £107,250 for a flat/maisonette
- The median house price is 7.4 times the median (residence-based) gross earnings (2016). This ratio shows an upward trend and is the highest in Lincolnshire
- The average monthly private rent in 2016-17 was £592. Rents vary across the district, with levels in Stamford typically higher than in Grantham
- Around 11 percent of households are in fuel poverty according to the low income/high cost definition, with rural communities experiencing significantly higher concentrations
- Residents are using the Help to Buy Equity Loan Scheme for new homes, with 503 completed between April 2013 and September 2017. Of these, 78% were first time buyers. This growth in demand from first time buyers is helping to stimulate the supply of housing.

Our economy and growth

- South Kesteven has a projected need for an additional 625 new homes per annum. 478 new homes were completed in 2016 -17, of which 28 were classed as affordable
- Our draft Local Plan contains a projected target of between 680 and 720 dwellings per annum
- There were 2,689 house sales in the district in the year ending June 2017. The majority were detached properties (45%), followed by semi-detached (26%), terraced (22%) and flats/maisonettes (7%)
- The districts grammar schools and academies are high-performing, with over 70% of students achieving a 4-9 pass (9 being the top grade) in English and Maths GCSEs in 2016/17. However, only 30% of our residents are educated to degree level and above, lower than the regional and national average of 35%, reflecting elements of our local jobs market
- Employment levels are high, with the unemployment rate standing at 3.2% (October 2016 to September 2017) in comparison with 4.5% nationally
- Employment is forecast to grow by 16% during the period 2011 to 2036
- In 2017 there were 5,920 enterprises in the district, a 6.5% increase on 2015. 98% of these enterprises have less than 50 employees.



Residents are using the
Help to Buy Equity Loan
Scheme for new homes.

Our health and wellbeing

- According to The Index of Multiple Deprivation 2015, SK is one of the least deprived districts, ranking 233 out of 326
- The Grantham Earlesfield and Grantham Harrowby wards are the most deprived, while Stamford St. Johns was the least deprived area in the district
- About 15% of children live in low income families. The Child Poverty Act 2010 set a target of 10% by 2020.
- Over the period August 2013 – July 2016, 244 winter deaths occurred compared to the average number of non-winter deaths. This is not significantly different from the average across England
- Overall life expectancy is higher than the England average. However, life expectancy for men is 5.9 years lower and for women 6 years lower in the most deprived areas of the district than in the least deprived area (2013-2015)
- 7,652 adults aged over 65 report having a long-term illness that limits day-to-day activities ‘a little’, while 6,298 report this as ‘a lot’
- Fifteen percent of those with an evidenced need on the housing register are living in conditions considered to be ‘crowded’.

Challenges

The Government's Housing White Paper 'Fixing our broken housing market', published in February 2017, represents a shift in Government policy focus towards a tenure neutral approach to increasing the speed and quantity of housing supply.

SKDC is committed to improving the lives of our residents, alongside creating opportunities for growth and prosperity for businesses and local people. However, we recognise that to build on our successes we have challenges to overcome and need to work with our partners to achieve our goals.

Delivering new homes

Challenge Statement: There is a national shortage of new homes, which means that life choices are being reduced and opportunities to expand the economy are being missed.

The forecast increase in local population and the Government target to build 200,000 homes nationally by 2020 means that we will need a range of housing options which will support housing supply and economic growth. While SKDC has a sufficient land supply, unlocking sites and working with developers to encourage the development of housing which meets the future needs of our residents will be a key part of our future role. As well as building more homes, it is important that we maximise the use of existing homes by working with

landlords to bring empty homes back into use. As a stock retaining authority, South Kesteven District Council has 6,071 properties (as at 23 January 2018). Under-occupation is a barrier to better utilisation, so we need to develop a better offer for people to enable them to downsize to homes that better meet their needs.

Ensuring quality housing

Challenge Statement: Privately rented properties make up 20% of the housing stock in South Kesteven. The sector is facing unprecedented changes in legislation that aims to raise standards and drive out 'rogue' landlords.

Poor housing conditions have a negative impact on health and wellbeing. While many people choose the private rented sector for its flexibility, others who would have previously purchased a home or rented social housing are increasingly relying on this option. This has the effect of increasing rents and shrinking the cheaper end of the market where people often accept poorer quality housing at a price they can afford.

We will need to use new legislation and take timely action to continue to protect tenants and their families against 'rogue' landlords and ensure that the energy efficiency of homes meets new minimum standards to enable them to continue to be rented and remain affordable.

A photograph of two elderly women with short white hair and glasses, sitting at a table in a kitchen. They are both smiling and looking at each other while eating a meal. The woman on the left is wearing a blue patterned button-down shirt and a blue beaded necklace. The woman on the right is wearing a grey cardigan over a blue patterned scarf and a pink scarf. They are holding forks and knives over their plates of food, which include broccoli and a fried item. A white mug is visible on the table in front of each woman. The background shows a kitchen counter with a blue toaster and a white oven.

Providing choice
for older people

Providing choice for older and disabled people

Challenge Statement: Life expectancy is increasing, but as people age they are increasingly likely to live with illness, disability and frailty and need additional support.

The ageing population puts an increased demand on a particular sector of the housing market, including specialist and supported housing. Increasing emphasis is therefore being placed on re-designing service offers from health, social care and support and adaptation services to help residents remain in their own home and to live independently or move to more suitable accommodation. Many are keen to move to more suitable homes, but there appears to be a shortage of accommodation that meets people's needs and expectations. Traditional 'sheltered housing' offered by social housing landlords does not appeal to everyone, while the market for 'new generation' retirement homes is proving relatively slow to develop in South Kesteven.

Supporting housing need

Challenge Statement: It is becoming increasingly difficult to source and secure affordable accommodation that meets the needs of people on lower or insecure incomes, and for those households to sustain that accommodation.

The Welfare Reform Act 2012 has introduced numerous changes that affect the income people receive, meaning that more households are experiencing difficulties in meeting their housing costs. The majority of people under 35 living in private rented accommodation can only receive Local Housing Allowance (LHA) for a room in a shared property. In addition to this, the 'benefit cap' will reduce the maximum amount a non-working, non-disabled household can receive in state benefits to £20,000 per year (£13,400 for single adults). The lack of shared accommodation in the district, combined with these changes, will affect the ability of these households to find affordable accommodation and pay rent.

The Homeless Reduction Act 2017 introduces new duties on local authorities from April 2018 to assess, prevent and relieve homelessness. Intervening early before a crisis occurs is a key focus and will require partnership working

to enable specific targeted work to effectively support those who we anticipate will face difficulties. This will have a considerable impact on our work.

The Government's proposed funding model for supported housing, which leaves funding for housing costs in long-term and sheltered housing services in the benefits system, provides a more sustainable future for supported housing.

The Government remains committed to the ongoing removal of the spare bedroom subsidy and is considering applying the same approach to those of pensionable age who were previously exempt.

Initial work with the NHS and other statutory partners has begun to clarify the need for a range of affordable housing to be provided across the district as an alternative to hospital or residential care. We also need to better understand the requirements for people with learning disabilities, those with mental health issues or physical health needs.

Key outcomes

These challenges provide a number of opportunities for us to work with partners to achieve the best possible housing outcomes across our district.

From the work undertaken by councillors, four main themes with associated outcomes have been developed and will be our focus over the next four years.

Theme 1: Help to meet the housing needs of residents

Key outcomes

1.1	The impact of the Council's future investment in affordable housing is maximised through the use of traditional, off-site and modular construction options
1.2	The continued delivery of Council housing to help meet social housing needs
1.3	Energy-efficient social and affordable housing which helps to reduce fuel poverty
1.4	Increased housing options to those on lower incomes
1.5	Successful lobbying of central Government on future policy development for the affordable housing sector to maximise resources available for future investment, including: the relaxation of current restrictions affecting the ability of local authorities to borrow money; the ways in which it can be spent, and the retention of a negotiated quota on new developments through s106 of the Planning Act as this is the principal contributor to new stock
1.6	Provide the conditions for Tenant Involvement
1.7	Improve Housing Services & Options
1.8	Regenerate our priority neighbourhoods
1.9	Energy Efficiency- Tackling Fuel Poverty/Climate Change in new developments and current Housing

Theme 2: Facilitate the delivery of new housing across a range of tenures

Key outcomes

2.1	The development of high quality, sustainable housing that reflects the character and increases the desirability of South Kesteven as a place in which to live
2.2	The up-front delivery of essential infrastructure on key development sites
2.3	Support for Government initiatives to encourage developers to bring forward housing delivery where house builders are not delivering quickly enough
2.4	Planning processes that encourage land owners and developers to bring potential housing sites to the market with the required infrastructure in place
2.5	The best use is made of existing property and land that can be converted to housing quickly
2.6	The development of a skilled workforce that can meet the housing delivery needs of the district
2.7	Disaggregation of large housing sites to enable smaller developers to deliver at pace
2.8	A sustainable rental market that is a genuine, affordable alternative to home ownership
2.9	A tailored approach to housing delivery: Bourne, Market Deeping, Stamford, Grantham and the rural areas have very different markets and these may require different approaches to housing delivery

Theme 3: Enable those whose independence may be at risk to access housing (including their current home) that meets their needs

Key outcomes

3.1	Households can access accommodation that meets their current needs and if their needs change move to more suitable properties
3.2	People can live independently, with appropriate support that can be called on when required
3.3	Appropriate provision of high-quality, skilled carers who are able to support independent living
3.4	The provision of suitable and affordable places in care homes
3.5	Clarity on the range of affordable housing required across the district to meet the needs of people with physical disabilities, learning disabilities and mental health problems
3.6	Supporting Housing Independence for Older People and other Vulnerable Groups - remodelling & technology

Theme 4: Encourage, support and regulate the private sector to provide well managed, safe homes

Key outcomes

4.1	Fully-informed landlords and letting agents who know what they have to do to improve the quality of their properties
4.2	Improvement in the private rental sector, but without creating so much pressure that tenants are forced out of the sector
4.3	Protection for tenants who often have no choice but to settle for lower-quality rental property
4.4	Improved engagement with the sector to enable access for people who are on low incomes, in receipt of benefits or under 35 years old

Action plan

Theme 1: Help meet the housing needs of residents

Activity	Actions		Contributes to Outcomes	Action Period	Responsible Lead(s)
Making best use of existing buildings, creating quality places	T1.1	Explore opportunities to develop new temporary accommodation	1.2, 1.3, 1.4, 2.5	Short/Medium Yr1 - Yr3	Director Growth
	T1.2	Encourage high streets to be interspersed with residential units			Assistant Director Housing
Right home, right size, right price	T1.3	Consider making small plots of SKDC land available to smaller builders/self-builders	1.2, 2.5, 2.7, 2.9	Yr1	Director Growth
	T1.4	Ensure access is available to appropriate data to inform decisions on need and the types of units required			
Affordable housing	T1.5	Consider the development of bedsit accommodation particularly for the under 35s	1.1, 1.2, 1.4, 4.4	Yr1 - Yr3	Assistant Director Housing

Activity	Actions		Contributes to Outcomes	Action Period	Responsible Lead(s)
Partnerships	T1.7	Work with partners to develop schemes to address overcrowding and under-occupancy	1.1, 1.2, 1.4, 2.8, 2.9, 4.4	Yr1	Assistant Director Housing
	T1.8	Work with other partners to ensure that residents can rent or buy affordable housing			
	T1.9	Consider alternative approaches to the delivery of affordable housing in order to ensure that developments can be brought forward			
Incentives	T1.10	Incentivise private landlords to encourage provision of housing to meet identified housing need	1.3, 1.4, 4.2	Yr 2	Assistant Director Housing Assistant Director Commercial Services
Helping and encouraging people to remain in their homes	T1.11	Develop schemes which enable tenants to sustain their tenancies	1.4, 4.4	Yr 1	Assistant Director Housing
Lobbying	T1.12	Lobby the Government to: relax current restrictions affecting the ability of local authorities to borrow money, abolish the 'Right to Buy' and the retention of a negotiated quota on new developments	1.5	Ongoing	Assistant Director Housing

Theme 2: Facilitate the delivery of new housing across a range of tenures

Activity	Actions		Contributes to Outcomes	Action Period	Responsible Lead(s)
Making best use of existing land and buildings	T2.1	Acquire land for housing delivery	1.2, 1.4, 2.1, 2.2, 2.5, 2.8	Yr1 - Yr3	Assistant Director of Housing
	T2.2	Ensure an adequate supply of housing is bought forward on land owned by the Council			
	T2.3	Maximise opportunities for publicly-owned property to be utilised			
Making it happen: planning	T2.5	Develop a new approach for planning applicants to ensure the greatest possible certainty from the earliest possible opportunity on the approvability and deliverability of their scheme, including input from statutory consultees to agreed timescales and from officers who are empowered to make decisions	2.1, 2.4, 2.5, 2.7, 2.9	Yr1 - Yr3	Director Growth
	T2.6	Follow-through the relaxation of planning policies to encourage development in villages, as proposed in the new draft Local Plan			
	T2.7	Provide additional briefings and training for Development Management Committee Members			

Activity	Actions		Contributes to Outcomes	Action Period	Responsible Lead(s)
Partnerships and engagement	T2.8	Agreeing with developers what needs to be built in order for a development to be viable	2.1, 2.2, 2.4, 2.7, 2.9	Ongoing	Assistant Director Housing
	T2.9	Explore potential benefits of joint ventures with local builders, developers and investors to deliver more housing more quickly			
	T2.10	Agree a framework of key partners and stakeholders who are tasked with speeding up delivery			
Council support for house building	T2.11	Optimise the use of Council-owned assets, including targeted remodelling	1.1, 1.2, 1.3, 1.4, 2.1, 2.2, 2.6, 2.8, 2.9, 3.1	Ongoing	Assistant Director Housing
	T2.12	Continue to build more Council houses			
	T2.13	Consider the role for the Council as a funder/investor in housing developments			
	T2.14	Consider, and then market, the quality of life available to current and future residents of South Kesteven, including work, play and home			
	T2.15	Explore the use of prefab and modular build methods, and the Council's role in enabling this approach			

Activity	Actions		Contributes to Outcomes	Action Period	Responsible Lead(s)
High quality design: internal and external	T2.16	Promote the Spitalgate Garden Village as an exemplar for architectural and urban design	2.1, 2.9	Yr1/Yr5	Director Growth
	T2.17	Follow through the policy to produce a Design Supplementary Planning Document			
	T2.18	Encourage community build schemes			
Rural affordability	T2.19	Encourage the delivery of affordable housing in rural areas that is near to services	1.4, 2.1, 2.8, 2.9	Yr1 - Yr3	Director Growth
Construction skills	T2.20	SKDC to develop houses and housing sites through its own company	1.1, 2.1, 2.6, 2.8, 2.9	Ongoing	Assistant Director Housing
	T2.21	Work with colleges so that young people learn the skills necessary for building new housing			

Theme 3: Enable those whose independence may be at risk to access housing (including their current home) that meets their needs

Activity	Actions		Contributes to Outcomes	Action Period	Responsible Lead(s)
Specialist Housing	T3.1	Explore options for providing sheltered/extra care housing in areas of identified need and in close proximity to local services	2.9, 3.1, 3.2, 3.4, 3.5	Yr1 - Yr3	Assistant Director Housing
	T3.2	Work with other statutory partnerships to clarify the need for a range of affordable housing to be provided across the district to meet needs of people with learning disabilities, mental health issues and those with physical disabilities			
Creating quality places and homes	T3.4	Encourage the creation of high quality accommodation for the elderly which will not be seen as a 'step down' from their large family home	2.9, 3.1, 3.2	Yr1 - Yr4	Assistant Director Housing
Planning policy	T3.5	Consider the benefits of developing a local policy around the construction of annexes to family homes	3.1, 3.2, 3.5	Short/Medium	Director Growth

Activity	Actions		Contributes to Outcomes	Action Period	Responsible Lead(s)
Skills	T3.6	Work with the County Council to support training opportunities for carers	3.2, 3.3	Yr2 - Yr4	Assistant Director Housing
	T3.7	Support workforce development to enable residents to maximise the opportunities available from assistive technology			
Incentives	T3.8	Consider incentives to encourage residents to move to homes that better suit their ongoing needs or free up larger housing	3.1	Yr1	Assistant Director Housing
Lobbying	T3.9	Lobby Government to ensure a sustainable future for sheltered and supported housing	3.2, 3.2, 3.4	Ongoing	Assistant Director Housing

Theme 4: Encourage, support and regulate the private sector to provide well managed, safe homes

Activity	Actions		Contributes to Outcomes	Action Period	Responsible Lead(s)
Local letting agency	T4.1	Explore opportunities for a Council run 'local lettings agency' providing a letting service supporting local landlords	1.4, 2.8, 4.1, 4.2	Yr1	Assistant Director Housing
Incentives and support for good landlords	T4.2	Increase engagement with landlords and letting agents	1.4, 2.8, 4.1, 4.2, 4.3, 4.4	Yr1 - Yr4	Assistant Director Housing
	T4.3	Expand the private rented sector property leasing scheme, providing a guaranteed income (to landlords) and quality accommodation (for residents)			Assistant Director Commercial Services
	T4.4	Review the range of financial incentives available to the private rented sector	4.2, 4.3	Yr1 - Yr4	Assistant Director Housing Assistant Director Commercial Services
Standards and enforcement	T4.5	Review the housing enforcement policy to reflect new civil penalties legislation and ensure we can tackle 'rogue landlords' effectively	4.1, 4.2, 4.3	Yr1 - Yr3	Assistant Director Commercial Services
SKDC increasing rented sector stock	T4.6	Continue to build Council housing to relieve pressure on the private rented sector	1.2, 1.3, 1.4, 2.8, 4.2, 4.4	Yr1 - Yr5	Assistant Director Housing
Lobbying	T4.7	Lobby the Government to introduce a cap on rent fees/ increases Lobby Government to restrict the amount of deposit payable	2.8, 4.2, 4.3	Ongoing	Assistant Director Housing

Monitoring outcomes

Our strategy sets out how we intend to deliver outcomes over the next four years and will be regularly monitored by the Cabinet Member for Housing. Progress will be reported annually to the relevant Overview and Scrutiny Committees where achievements, progress and any future challenges will be reviewed.

While we have specified action periods for each outcome in our action plan, the delivery of the activities will be planned annually and regularly updated. It is intended that our Action Plan will allow us to be flexible so that we can react to national and local changes, continue with actions and start new actions when appropriate over the course of the strategy.

Contacts

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South Kesteven is an
attractive, prosperous
and safe place to live,
work and visit.