

At home in Tewkesbury Borough

Interim housing strategy for our borough

2021-2022



Tewkesbury Interim Housing Strategy 2021-22



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Foreword



Welcome to the Tewkesbury Borough Council Housing interim Strategy 2021-2022. This interim strategy has been prepared as a review from the 2017-21 strategy. The interim approach is appropriate as there are many changes both proposed and current in the Housing and Planning policy landscape as well as Covid restrictions and these are yet to be fully resolved and impacts understood. A further comprehensive review is proposed in 2022 when it is anticipated matters will have settled.

As Lead Member for Housing, I recognise how important it is for residents to be able to access good quality housing and housing related services that make a real difference to their lives. Not only is housing important for the health and wellbeing of individuals and families, but it is an important part of building and maintaining strong communities and supporting the overall economic prosperity of the borough.

Under the Housing Acts of 1996 and 2002, the Local Government Act 2003, Localism Act 2011 and the Homelessness Reduction Act 2017 the Council is required to have a strategy in place to set out its vision for housing and how it will address homelessness across its administrative area. National and local policies guide the principles within this strategy.

This document provides a clear direction and commitment for the delivery of a customer focused, efficient housing service. By having a single overarching strategy it should make it easier for our stakeholders to understand when as well as what we intend to do to address housing issues and tackle homelessness.

This strategy will enable the council to work effectively and with a range of partner organisations to actively support private sector landlords and tenants and maintain and improve all accommodation across the borough. We will need to work with our stakeholders to achieve our annual action plans and in doing so I am confident that the delivery of this strategy, through innovative approaches, will help the council to deliver the right mix of accommodation in the borough. The Council will provide high quality housing advice and support people when they need it to prevent and relieve homelessness.

Providing our communities with a choice of affordable and private market housing, in an area where they want to live and work now and in the future, will contribute towards making Tewkesbury Borough a place where a good quality of life is open to all.

Councillor Gill Blackwell
Lead Member for Housing
Tewkesbury Borough Council

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1 Introduction and background

The Housing Strategy 2021-2022 has a key part to play in delivering the council's overarching vision¹ for the residents and communities of Tewkesbury Borough:

“Tewkesbury Borough, a place where a good quality of life is open for all”

Quality housing is fundamental to the health and well-being of our communities and ensures the borough remains a thriving one where people want to live, work and visit. Tewkesbury Borough Council recognises that access to quality affordable housing underpins the success of our area and all of the overarching corporate priorities.

The [Council Plan 2020-2024](#) identifies housing as a key priority. The plan commits to create a 'sustainable place' to meet the needs of our growing population.

The housing objectives are set out as follows:

- Deliver the housing needs of our communities
- Ensure development plans provide for the five-year land supply requirement
- Support infrastructure and facilities delivery to enable sustainable communities

It is important for residents to be able to access good quality housing and housing services that make a real difference to their lives.

Not only is housing important for the health and well-being of residents it is also an important part of building and maintaining strong communities and supporting the economic prosperity of the borough.

Only with the right supply of homes to meet the housing needs of local people can we achieve our vision of sustainable communities supported by economic growth.

The [Council Plan](#) has other key policies on [Sustainable Environment and Garden Communities](#) both of which will impact on our housing plans.

The Climate Emergency Declaration under Sustainable Environment calls for:

“Review and update of our plans in relation to environmental sustainability and carbon management “

This could have wide ranging effects upon new build housing construction standards as well as existing housing stock refurbishment requirements. In practice this will be effectively

pursued on new build schemes when the Government issues new Building Regulation Guidance and when the JCS Plan Review has in place planning policy to support these changes. Existing housing stock refurbishment depends upon Government initiatives such as the Green Deal Grant regime and the forthcoming De-carbonisation grants aimed at large stock holders such as Housing Associations.

The Garden Communities will deliver large scale housing numbers for the Borough with a wide range of housing types and tenures as well as new employment and leisure opportunities in new sustainable communities. However, the delivery of the housing elements of this scheme is still some way off. This is because the proposal has yet to pass through the formal Local Plan stages.

The housing strategy is an overarching strategic document. It takes account of the principal national and local issues that are likely to affect Tewkesbury Borough in the foreseeable future. Although the effects of Covid 19 and The EU-UK Trade and Cooperation Agreement are not fully understood at this time. It sets out our housing challenges and explains how we intend to address these issues through four key priorities. Key objectives are detailed within each of the priority areas with targets and outcomes for delivering these objectives will be detailed annually in the action plan.

2 The local context

2.1 Our profile

Tewkesbury borough is spread across 160 square miles and despite its predominately rural nature it also includes growing communities on the fringes of Gloucester City and the town of Cheltenham. The eastern part of the borough lies within the Cotswold Area of Outstanding Natural Beauty (AONB) which accounts for 8.5% of our district².

Flooding is a natural feature of the borough particularly in relation to the River Severn which runs down the western edge of the area and creates constraints regarding flood plain³. These constraints and the AONB can make development of new homes and other buildings and infrastructure difficult in the borough. However, the borough is at the heart of the economic engine of Gloucestershire, including four junctions of the M5 motorway and has excellent national transport links making it an area of significant growth.

The borough's population is roughly 92,599 with just over 42,000 households. There are 50 parish and town councils (includes parish meetings) covering the borough ranging in size from 3,062 households to as small as 574 households. Information from *What Homes Where 2013*⁴, a toolkit to help local authorities assess their housing needs shows us some of these key population issues⁵.

Assuming current population trends continue, the ONS projections⁶ for the next 25 years suggest that the population in Tewkesbury Borough will reach 93,400 by 2025 and 100,400

by 2037. The district's growth rates are higher than those predicted for Gloucestershire and England in the short, medium and long term⁷.

The dominating feature of the projected trend for Tewkesbury Borough is a sharp increase in the number of older people (aged 60 and over) to 2033. Projections for children and young people indicate slower growth, while the working-age population is expected to show little change in the long term. There continues to be an increase in one person households with this household type projected to overtake all others by 2033. Couples on their own and small families increase at a relatively steady rate but larger family growth remains small. Other households include couples with adult children living at home, friends living in a property and so on, are predicted to decline⁸.

In 2015, 11.8% of the housing stock in Tewkesbury Borough was affordable housing (owned by housing associations). The percentage increase in the actual number of all dwellings in Tewkesbury Borough from 2009 to 2015 is 7%; the market stock as increased by 7% and the housing association stock has increased by 9.5%. The extent of housing growth across Tewkesbury Borough has been beneficial for our households in need. However, the affordable housing accommodation in Tewkesbury Borough has only increased by 0.1% since 2010.

The majority of the borough's housing stock is owner-occupied and is generally in good condition. However, the stock is skewed towards larger more expensive properties. Tewkesbury Borough as a whole is generally an affluent area; however, this can mask pockets of significant inequality. As an example, housing in Tewkesbury borough is relatively expensive against national and regional averages with the East of the borough having the highest values given its proximity to the AONB. The ward with the highest property values has an average house price of £490,996, with detached properties fetching over £600,000⁹. Compared against data from the Indices of Multiple Deprivation (IMD)¹⁰ where the borough has 2 lower super output areas. Both perform poorly on employment, education, skills and training, and income deprivation affecting children. A further area also performs poorly on income deprivation affecting older people.

The growth in income levels has not kept pace with the increases in property values meaning that many people and particularly first-time buyers are priced out of owner occupation options in the borough.

While income growth in Tewkesbury Borough is broadly in line with the rest of England, the average house price has increased by 18% compared to the values of 15 years ago and smaller houses increasing by 30% (Source: Home.co.uk: Property Asking Price Report for Tewkesbury - September 2006 to February 2021). The income to house price ratio for Tewkesbury Borough in 2021 is 8.1 (Source: House Price-to-Income Ratio Map www.ybs.co.uk).

Both private and social housing rents are becoming more unaffordable to our residents. private sector rents have increased by 7% since Jan 2015 and social sector rents are now increasing from April 2020 at (CPI +1%) per year after being frozen for 4 years from the Welfare Reform Act 2016 provisions.

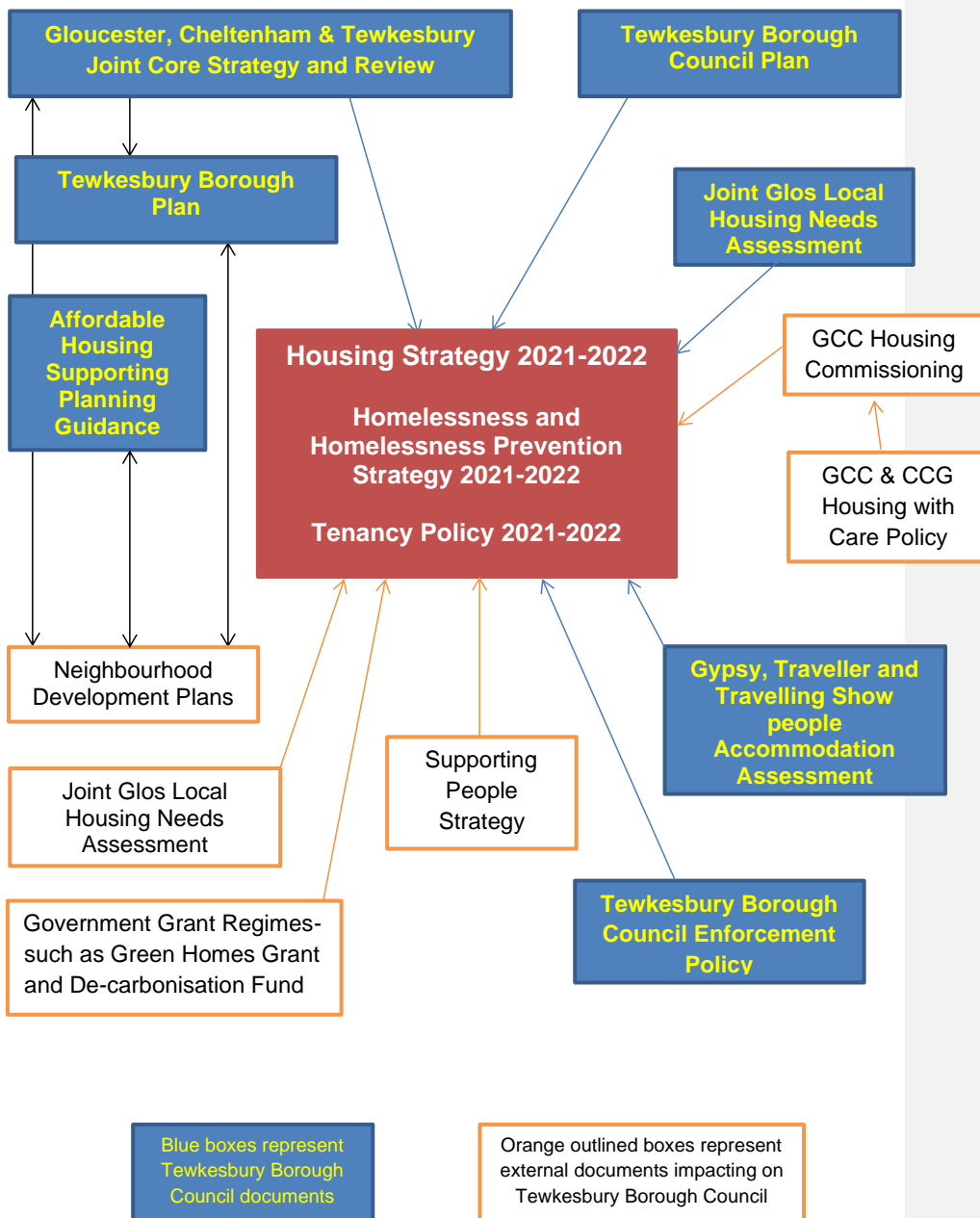
2.2 Statutory requirements

Under the Homelessness Reduction Act 2017 and [Homelessness Code of Guidance for Local Authorities](#) 2018 , the Council is required to publish a strategy setting out how it will address homelessness in its administrative area. The Homelessness and Homelessness Prevention Strategy 2021-2022 can found in Appendix 2.

The Localism Act 2011¹³ places a duty on all local authorities to produce a tenancy strategy, setting out what housing associations should take into consideration when making decisions about their individual tenancy policies. The Government White Paper on Social Housing (November 2020) currently out to consultation will likely make this process more transparent for tenants. Our Tenancy Strategy is a separate document which should be read in conjunction with this document.

2.3 Where the Housing Strategy fits

The following diagram shows where the Housing Strategy fits with other key Tewkesbury Borough Council and Gloucestershire county-wide strategic-level documents:



3 Policy context and key challenges

We continue to be guided by the National Strategy¹⁴ along with new legislation, such as the Homelessness Reduction Act 2017 and other government policies and initiatives such as the NPPF which stresses the planning importance of new housing. These key government initiatives impact on our housing services in Tewkesbury Borough..

3.1 Increasing housing supply

3.1.1 Universal housing provision

The Joint Core Strategy (JCS)¹⁵ partners will, through the Strategy and emerging Local Plans¹⁶, deliver sufficient housing supply to meet the universal housing provision and economic growth needs of the borough.

Section 4.2 of Appendix 1a evidences our resident's ability to access the housing market and how important it is for the council to consider and provide for the whole market to meet their needs. It is clear that government supported schemes and affordable housing home ownership are extremely popular and needed by our residents, but with these options being less than 12% of all sales in the borough the opportunities particularly for younger people to get on the housing ladder are limited.

3.1.2 Government manifesto to increase home ownership

Whilst there is still some focus on rented housing, home ownership is the government's driver for housing at present believing more homes will be built, particularly First Homes, in the near future which has now replaced the earlier concept of Starter Homes of the previous administration.

The government manifesto to provide more homes and more homes for sale for young people has meant a new First Homes concept. This is a vision of 'discounting' new homes prices by up to 30% and possibly 50% in areas of high house prices with the discount protected in perpetuity. The proposal has been out for consultation and a consultation report has been prepared (Feb 2020). The sector is now waiting for the decision as to how this product will work in reality. If First Homes are to be considered affordable housing in the future, this will affect the council's current position of what we can provide on-site on new developments impacting the rented element. The effects of the proposal are not known at the moment as final detailed proposals are awaited. However, the Local Housing Needs Assessment 2019 makes it very clear that housing need in the Borough cannot be entirely met by home ownership alone as a model.

Recent development in key locations has significantly increased the supply of affordable homes including shared ownership and shared equity products ensuring that there are opportunities for lower incomes households to buy a home of their own.

In the June 2014 Financial Stability Report¹⁸, the Bank of England announced measures to cut the risk of a damaging house price bubble emerging by limiting the number of high-risk mortgages. Mortgage lenders must limit the proportion of mortgages at loan to income

multiples of 4.5 and above to no more than 15% of their new mortgages. However, at the Conservative Party Conference in October 2020 the Prime Minister announced plans for a state backed mortgage offer of up to 95% to encourage further home ownership particularly amongst the young. The scheme has yet to be released to the market.

Whilst mortgages remain restricted, Tewkesbury Borough's income to house price ratio makes it difficult for first time buyers to get on the property ladder. This results in the out-migration of young people in the lower income brackets of our borough and encourages people to commute into Tewkesbury Borough for work, while living in areas where housing is cheaper outside of the borough and in more urban areas.

3.1.3 *Right to Buy extension*

Further to the government home ownership ambition, a pilot commenced in November 2015 of 5 housing associations was undertaken to extend the Right to Buy to their tenants. The outcome to date has shown that just with 48,000 potential sales found that only "a shade under 16,000 of the 48,000 households were allowed to buy under the pilot once the exemptions were applied" and 1.6% (790) households made formal applications to buy their home¹⁹. Applications for the pilot from tenants of the housing associations closed in October 2016; in September 2016, almost a year after the pilot was launched, were sales going through. According to Inside Housing²⁰ this was an unconfirmed figure of 8 sales. In essence the government intends for 1.3million housing association tenants in England to receive Right to Buy and 3 years for the housing associations or local authority (where applicable) to start building a new home for each one sold under the new policy²¹.

3.1.4 *Effects on affordable housing of the economic downturn*

The economic downturn of 2008 saw a reduction in affordable housing delivery as schemes became unviable to deliver. Viability negotiations with developers meant that very low or zero affordable housing was provided and the loss was felt until delivery gained momentum again in 2012. Now, after some years of a successful housing market, house building and affordable housing delivery have regained traction. But, the future holds some uncertainty given the economic effects of Covid and the impact of EU exit on the housing sector labour force and general economic performance. Currently, stamp duty relief until March 2021 and existing housing consents are providing a short boom to the housing market and delivery of affordable housing under older s106 agreements already in place.

3.1.5 *Delivering affordable housing*

Tewkesbury Borough Council has a target to deliver 40% (35% on strategic sites) affordable housing in accordance with the JCS plan on all market-led development within the Borough. However, the government continues to reduce planning obligations on Small and Medium Enterprise (SME) developers to incentivise development of new homes through a policy of zero affordable housing contributions on small sites of 10 or less dwellings or sites of less than 1000sqm unless in a designated area (for Tewkesbury Borough this is AONB only)

The council seeks to work with developers and housing associations to provide housing for sale within affordable levels, considering local incomes and house prices. At present a new-build first sale shared ownership share for an applicant cannot exceed 75% of the property's full market value. Typically, on first sale the share sold is more likely to be between 35% and 50% of the property's full value depending on the area of the borough. The Government are consulting on allowing the sale portion to fall to as low as 10% but Housing Associations have expressed concern that this may not be a mortgageable asset from the bank and building society viewpoint so that there may be a practical difficulty in delivery.

Evidence from the LHNA 2019 informs us of the most suitable mix of tenures across a development. However, like all policies regarding planning obligations, we negotiate the percentage of affordable housing that can be delivered considering viability and suitable tenure mixes, house types as well as accessibility for disability. The council will continue a flexible approach to new development in the borough to ensure that new homes can be delivered within suitable timescales to meet our corporate objectives as well as delivering our housing planning policies of the JCS and Local Plan.

3.1.6 Challenges for the affordable housing sector

The rent cap affects housing associations where the rents on their rented properties are to be at local housing allowance (LHA) and will need to be considered in terms of rented housing products. A realistic percentage of rented housing on new developments will need to be established, possibly on a site-by-site basis, so that the affordable housing provision on-site is indeed affordable to local people. This may mean specific house sizes are required to be set at particular rents levels i.e. within the LHA.

The Welfare Reform Act 2012²⁵ is the borough's most significant legislative change impacting on our approaches for meeting housing need. For example, those on low incomes are struggling to find suitable low cost housing as the Localism Act brought in affordable rents. (up to 80% of open market rent, inclusive of service charge). While this generates more income for housing associations, our residents in housing need now require more money towards their housing costs, often not fully met by the current housing benefit levels. The council seeks to negotiate rent levels at planning stage but this must be agreed based on the development viability. For a time grants were not available for the more affordable social rented housing from Homes England. However, this funding has now recently been re-instated in the latest Homes England funding package updated December 2020.

[Homes England funding programmes - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

We continue to monitor the effects of the under-occupation charge, commonly known as the 'bedroom tax', brought in by the Welfare Reform Act where social housing tenants who are under-occupying a property are charged a rate to pay for the extra room. This is 14% of net rent for one spare bedroom or 25% for two or more spare bedrooms. In reality the charge

saw a smaller number of households than anticipated move to more suitably sized accommodation with the majority of those affected by the charge able to afford to remain in their home and pay the charge.

Increasing income for housing associations and initiating more housing building by them has been contradicted by the requirement to reduce their rents by 1% per annum in each of the four years with effect from 1 April 2016. The Welfare Reform and Work Act 2016²⁶ requires housing associations to comply with maximum rent requirements for new tenancies. This has placed pressure on housing associations to reduce their costs and has for some limited their capacity. Many Housing associations are committed to their new-build programmes whilst others have reduced theirs. There has been a noticeable increase of the merging of Housing Associations to create larger bodies that have more flexible funding arrangements in place as a result.

3.1.7 Environmental impacts of new homes

During our consultation period it was brought to our attention that Tewkesbury Borough Council needs to have an awareness of the potential improvements in construction by incorporating flood resilience measures where appropriate, for example reflecting the Environment Agency flood zones. It is therefore necessary to fully understand the requirements for new homes as well as providing support for communities when they are flooded. It will be for the Council's Flood Risk Management Group to determine measures in new housing development and the planning process; it is the vision of this document that all possible support will be given to such wider priorities of Tewkesbury Borough Council and its communities.

3.1.8 Private rented sector and empty homes

The council recognises that the private rented sector is growing and will continue to do so in a growing area like Tewkesbury Borough; it will also support the borough to meet its housing needs. The council takes its statutory enforcement role seriously and where landlords are not meeting the standards required will deliver a robust service as described above. This is particularly important that the Council can now discharge its homelessness duty into the private rent sector. Ensuring such homes are available and appropriate and that the tenancy can be sustained is, therefore, increasingly important.

However, whilst a large proportion of the environmental health team's time is spent on enforcement this is only to deal with a small proportion of the worst private rented housing. Enforcement should only need to be a last resort. We wish to place a larger emphasis on the proactive role the council will play in helping landlords in the early stages. This is in particular for owners where being a landlord is not their core business, or reluctant landlords such as those who inherit a property but do not wish to sell it. The council will promote sources of advice that are available to landlords, existing private tenants and residents considering private renting.

The council will work with the other Gloucestershire district councils to promote the 'Fit to

Rent' common accreditation scheme for landlords and letting agents across Gloucestershire.

Crucially, prospective tenants need to be made aware of the advantages of selecting a property owned by an accredited landlord or managed by an accredited letting agent. The environmental health team aims to maximise the number of inspections of properties owned by accredited landlords so that they can be given advice on the improvements that could be made.

Further to new-build housing, the council's environmental health team works closely with partners on initiatives handling operational (enforcement) actions to bring empty homes back into use. Most empty homes brought back into use will become private sector homes. The team will aim to ensure that each property achieves the highest standard. Enforcement options will include the Housing Health and Safety Rating System (HHSRS) under the Housing Act 2004²⁷, Empty Dwelling Management Orders, enforced sale and compulsory purchase orders (CPO).

3.2 Homelessness and Homelessness Prevention

Local housing authorities have a statutory duty to provide advice and assistance to anyone who is homeless or threatened with homelessness. (see: Homelessness Reduction Act 2017) The Act modifies and extends existing homelessness protection in a number of key ways:

- 1. Improved advice and information about homelessness and the prevention of homelessness**
- 2. Extension of the period 'threatened with homelessness'**
- 3. Introducing new duties to prevent and relieve homelessness for all eligible people, regardless of priority need and intentionality**
- 4. Introducing assessments and personalised housing plans, setting out the actions housing authorities and individuals will take to secure accommodation**
- 5. Encouraging public bodies to work together to prevent and relieve homelessness through a duty to refer**

The Council's housing services team undertakes enquiries to assess what duties and assistance can be offered to those seeking help. Our focus is to work with our clients to prevent their homelessness wherever possible. If we are unable to prevent homelessness, the council has further statutory duties to secure accommodation for eligible vulnerable homeless households.

Our focus will be on preventing homelessness wherever possible and our joint interventions with our Council colleagues and partners are likely to include:

- Establishing if households are entitled to exemptions from welfare reform changes
- Advising residents of changes and the personal impact on their household
- How they can avoid financial hardship
- Offer financial advice and advice on the benefits of securing employment, and
- Working with the financial inclusion partnership to offer temporary assistance through discretionary housing payments, advice and assistance on arrears, working with housing providers to avoid possession proceedings.

Changes associated with welfare reform are likely to continue throughout the lifetime of this strategy and we will continue to take a proactive approach to identifying cohorts and clients. We will work with our partners and affected groups to offer early resolution to affordability issues. Those most likely to be affected will be:

- Those under-occupying affordable rented housing
- Those under 35 in unaffordable private rented, affordable rented housing, in supported accommodation, or at risk of homelessness.
- Those likely to be affected by the reduction of the benefit cap
- Those in affordable rents (rents set at 80% of the market rent) who may be affected by unaffordability following the implementation of the welfare reform changes.

The challenges facing Tewkesbury Borough Council, the implications of the above changes and further analysis of homelessness and homelessness prevention can be found in Appendix 2: Homelessness and Homelessness Prevention Strategy. It outlines our commitment, priorities and objectives to meet the needs of those threatened with homelessness within Tewkesbury Borough. Actions to be taken are detailed as part of this overarching document and can be found in Section 8.

3.3 Meeting the needs of specific groups

3.3.1 Requirements for accommodation assessments

Many information sources have been used to assess housing needs and supply including the Gloucestershire Housing Needs Assessment 2019 the housing register for rented affordable housing, the housing register for affordable home ownership schemes, MAIDeN (Gloucestershire Information Observer) and nationally available databases such as the census, Office of National Statistics and Land Registry.

The Borough Council is required to undertake several assessments; a Local Housing Needs Assessment and a Gypsy, Traveller and Travelling Show People Accommodation Assessment (GTTSA) as per the National Planning Policy Framework²⁹ (NPPF) and associated Planning Practice Guidance³⁰ (PPG).

The planning policy for traveller sites(see: NPPF 2019 para 61)is one that supports provision such as rural exception sites to meet the housing and accommodation needs of gypsies, travellers and travelling showpeople. However the updated 2015 policy changes the definition of these groups for planning purposes. Under the JCS the council's requirement for additional pitches and plots to the year 2031 has now reduced owing to households in Tewkesbury Borough not meeting the new definition. We will continue to have an accommodation need for households who do not meet the definition and be required to provide suitable sites. These households who do not meet the definition will have their needs assessed through the Local Needs assessment. Those who do meet the definition will continue to have their accommodation needs assessed through the GTTSA, including the accommodation needs of gypsies, travellers and travelling showpeople.

- **The Local Needs Assessment assesses our Borough-wide housing and accommodation needs and we work with our neighbouring authorities in Cheltenham and Gloucester as our housing market areas cross administrative boundaries. The most recent assessment was published in 2019and identifies the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period. The Local Needs Assessment guides us in our requirements for rented and shared ownership affordable housing. However, the government is proposing further wide ranging changes with First Homes, reduced percentage sales for shared ownership and more encouragement to discounted home sales and custom build houses. It will be an on-going concern to see how these initiatives impact upon housing need in the Borough and the wider affordability challenges these initiatives address.**

3.3.2 Larger families

The benefit cap for larger families will impact on the willingness of housing associations to develop larger family properties. This has already been noted in ongoing new developments where at the planning stage a 6-bed home was negotiated but at the build stage, the council and the housing association involved agreed to change the property to a smaller home. The members of staff involved from both organisations were unable to find a large family with a

suitable level of income to move into the property. Many large households opted to remain in their current home and over-occupy so they can continue to afford their rent.

Welfare reform is likely to cause financial hardship for many residents on low incomes in our borough throughout the lifetime of this strategy. Homeless charities such as Crisis and Homeless Link are reporting that reductions in benefit levels associated with welfare reform, and changes in the way that benefits are paid through Universal Credit are increasing the risk of homelessness. We are committed to mitigating the impact of welfare reform on financially vulnerable households in the borough to reduce the risk of homelessness.

3.3.3 *Financial inclusion*

The rationale behind welfare reform is to incentivise work and reduce the cost of welfare. Households will be exempt from many of the most impactful reforms if they are in employment. Resolving financial hardship and preventing homelessness will inevitably involve supporting affected households to understand how the reforms will impact on them. Tewkesbury Borough Council is a key partner in the borough-wide Financial Inclusion Partnership to encourage households into employment wherever possible.

We are committed to identifying cohorts of clients likely to be affected by forthcoming reforms with a view to early intervention with partners in the Financial Inclusion Partnership. The partnership commissioned research by Policy in Practice on the projected cumulative impact of Welfare Reform within the borough with a view to identifying individuals and cohorts of residents likely to be significantly affected.

Evidence from the Policy in Practice research can be found in Appendix 1b where the impact of welfare reform has been analysed for Tewkesbury Borough and includes:

- The under occupation charge
- Local housing allowance
- The benefit cap at £26,000 and the new lower cap of £20,000 as at November 2016
- The profile of households capped
- Changes to benefit for young people
- The removal of the WRAG premium (work related activity group)
- Housing benefit capped at local housing allowance (LHA) rates for social rents
- The LHA freeze
- Removal of the Housing Benefit Family Premium
- The impact of universal credit
- The cumulative impact of welfare reform.

The housing services team are committed to working with our council colleagues in revenues and benefits and partners namely the Department for Work and Pensions (DWP), housing associations, support providers, and Citizens Advice Bureau to identify the vulnerable cohorts and work with the affected households to resolve these difficulties. Our strong working relationships within the Tewkesbury Borough Financial Inclusion Partnership will be invaluable in managing the effects of welfare reform.

Revenues and benefits teams can offer temporary support to those affected by welfare reform changes with Discretionary Housing Payments (DHP) to prevent financial hardship whilst alternative, more permanent solutions are sought. However, this must only be an intervening measure as the DHP funding is not long-term and is likely to diminish over time. Tenants must seek to find employment or increase working hours to enhance their income to afford rents.

We will work with our colleagues in the revenues and benefits team, the DWP and housing associations to identify affected households and offer sustainable solutions. We will also work with housing associations operating within Tewkesbury Borough to establish how they can continue to meet the housing needs of those households unable to meet their housing needs through affordable housing products.

3.3.4 Older People

Population changes will present an increasing challenge for the borough in relation to additional pressure on health and social care and the need for more specialist accommodation. There is also evidence that a number of homes in both the social/affordable rented sector and market sector are currently under-occupied, particularly in rural areas.

The Care Act 2014 includes housing as a fundamental component. The Act looks at the suitability of accommodation for those at home receiving care and support. The Act and the accompanying regulations and guidance outline how housing can support a more integrated approach of particular note:

- A duty to promote well-being.
- Housing not just the 'bricks and mortar' but also includes housing related support.
- Housing must be considered as part of the household's assessment process
- Information and advice should reflect housing options, as part of a universal service offer
- Care and support is to be delivered in an integrated way with cooperation with partner bodies, including housing services.

Tewkesbury Borough offers 40 retirement homes, sheltered housing and extra care housing accommodating 1,004 properties along with 25 care homes of 798 units of accommodation. Of the care homes, 12 are specific for older people (aged 55 and over), with the remaining accommodating any person with care needs and for people with specific disabilities.

Tewkesbury Borough will see significant growth in its older population and accommodation needs for this group are likely to change. For example, as we live healthier for longer our accommodation needs become different where we stay more active and mobile for longer and seek a more suitable home for our lifestyle. 36.47% of the Homeseeker Plus waiting list state that their vulnerability is worsened by their housing situation. Of this, a quarter (around 180 households) is over 60 years old.

Care homes are typically single bed units; there are few that are for couples or sharing. For many people having a disability and/or care need means living away from their family and friends in specialist housing; for some this is a necessity to receive around the clock care and support. For others their care needs can be and are being met in the family home but this often results in the home being unsuitable. More and more adaptations are required to existing homes across all tenures to ensure homes are suitable.

Gloucestershire County Council provide commissioning services for Disabled Facilities Grants. The Council provides information on agencies and surveyors in the local area that can help to support and assist applicants with major works to their properties, focussing on providing services and assistance to elderly and vulnerable clients.. Providing adaptations is seen as particularly important given the possible health implications, care and support costs of residents not obtaining essential disabled adaptations in a timely fashion. However, it is essential that delivery of this aspect of the private sector housing service is integrated with all other aspects. We therefore work across services to assess housing need and whether a move to more appropriate accommodation is required.

3.3.5 *People with a disability*

Government statistics³⁷ show that people with disabilities have a poorer quality of life with a *“substantially higher proportion of individuals who live in families with disabled members live in poverty, compared to individuals who live in families where no one is disabled.”*

Barriers to employment and education are improving but remain significant as there is *“a 30.1 percentage point gap between disabled and non-disabled people, representing over 2 million people”* and that disabled people *“are around 3 times as likely not to hold any qualifications compared to non-disabled people, and around half as likely to hold a degree-level qualification”*.

In terms of housing these statistics say that *“Although the gap in non-decent accommodation has closed over recent years, 1 in 3 households with a disabled person still live in non-decent accommodation. 1 in 5 disabled people requiring adaptations to their home believe that their accommodation is not suitable”*.

With 2.5% of the housing waiting list requiring a ground floor, wheelchair property with specific adaptations, we must work with partners across the housing, health and social care sectors to consider how these homes will be built.

We must also consider the challenges faced when working with the house-building sector, particularly larger house-builders, when affordable housing that is outside of the norm is requested as part of Section 106 agreements. The Council often has to negotiate reduced overall affordable housing contributions in order to build specialist housing due to the costs associated.

3.3.6 *Rural affordable housing*

The Gloucestershire Rural Community Council (GRCC) state that:

“The lack of suitable affordable housing in Gloucestershire is a serious problem for many people who are forced to move home out of the countryside and into our larger towns and cities. The movement of people away from their roots has a major impact on rural communities in Gloucestershire, both socially and economically.”³⁸

The council’s work with GRCC is to facilitate rural exceptional housing whereby under exceptional circumstances development can be brought about to meet a specific need i.e. affordable housing need, in a village, parish or a specific area.

For a rural local authority where housing in villages and small communities (fewer than 3,000 population) comes through on small sites, the government’s small sites policy may come into effect and the Council cannot negotiate on-site affordable housing. This results in less affordable homes for local communities.

Whilst planning policies will aim to maximise affordable housing delivery, the council must continue to facilitate rural exceptional housing development to meet local needs. There are numerous struggles that face the council in bringing about rural affordable housing including, sourcing suitable developable land with a willing land owner, building relationships with local representatives such as parish councils, and funding such a project.

Sixteen of our 50 parishes in Tewkesbury Borough have zero affordable housing at this time. In 19 parishes fewer than 1% of dwellings are affordable housing. The council is aspiring to deliver more homes in rural areas so that these communities continue to thrive. There are numerous benefits to rural development including retaining young families in the area to support the local economy, schools and keeping families closer together as well as enabling those wishing to downsize to remain in the village in more suitably sized accommodation.

Housing associations are essential in delivering small-scale rural development and have shown continued commitment to Tewkesbury Borough in recent years and engagement through the Gloucestershire Rural Housing Partnership

Tewkesbury Borough Council has made great progress with a programme of Housing Needs Surveys conducted at a parish level. Identifying the housing needs of our communities is vital to help ensure the right properties are delivered where they are needed most. We encourage feedback and discussion from all parts of a community to hear their views, dispel common myths and misconceptions and highlight the benefits of rural affordable housing.

GRCC have now set up a Community Led Housing Hub that can provide advice and support to communities interested in having a greater part in housing development. We will continue to inform local community groups about Community Led Housing as we acknowledge the benefits of these locally led schemes. We will also continue to offer funding to our Registered Social Landlord partners to support rural housing deliver through our commuted sums.

3.3.7 *Asylum seekers and refugees*

Tewkesbury Borough is a partner within the Gloucestershire Syrian Resettlement Programme and has worked with our partners Severn Vale Housing, now Bromford Housing, and GARAS (Gloucestershire Action for Refugees and Asylum Seekers) to provide accommodation for vulnerable families in our borough. We will continue to meet our commitment to this group during the lifetime of this strategy.

3.4 Improving the health and well-being of local people

3.4.1 More than bricks and mortar

The Housing Strategy must address more than bricks and mortar; more than simply the number of homes. Tewkesbury Borough Council understands the importance of building communities as well as homes. The Joint Core Strategy not only deals with the housing development but also the infrastructure and economic development of the three districts of Tewkesbury, Cheltenham and Gloucester.

Here in Tewkesbury Borough the Council's community development team works from a 'place' perspective; a way of engaging with our communities as well as supporting them to achieve their potential and reduce dependency on the council and other public services. We want our communities to thrive and feel empowered to do for themselves. We truly want Tewkesbury Borough to be a place where a good quality of life is open for all. This is also something we pursue with our preferred Registered Housing Associations and we expect them to be concerned and supportive of the communities they build and manage.

We will ensure our residents are well supported to enable them to live life to the fullest and it starts with good quality housing.

3.4.2 Stock condition and fuel poverty

The condition of the existing housing stock is important to ensure that residents are living in decent, safe accommodation which is suited to their needs. The condition of the housing stock is important to ensure that the increase in net housing stock through growth is not offset by a reduction in the number of existing homes which are habitable. Equally it is necessary to mitigate against the potential unintended consequence of growth that poor quality private sector housing leads to migration from existing communities into more attractive new housing developments leading to low demand neighbourhoods.

Living in poor condition, cold, damp homes that are not suitable for a household's needs have a detrimental effect on the health and wellbeing of the occupiers. When accidents and illness occur because homes are not fit, it has an impact on a person's ability to participate in work, education, social and other activities and consequently impacts on social care services and the NHS.

The significant shift in emphasis on home owners being responsible for repairs to their properties has to be reflected in this Strategy. The majority of home owners will, therefore, be offered no more than self-help to secure home improvements. Nevertheless, the Council recognises that there will be situations where support is necessary and appropriate for

vulnerable home owners.

The council's environmental health service offers advice that aims to demonstrating to a private landlord the works that are needed to avoid enforcement action being taken against them, for landlord accreditation and or for the property to be accepted onto a Local Letting Agency; they also provide an owner of an empty home with details of the works necessary to put the property in a state suitable for letting or that are likely to affect the sale price of the property.

The Council will take appropriate action against landlords and home owners as appropriate in accordance with the Council's Corporate Enforcement Policy This includes a period of informal action to encourage a landlord to take action voluntarily.

In the main the council will refer enquirers to the Gloucestershire Warm and Well energy advice helpline for general advice on how to save energy in the home. This service is currently provided by Severn Wye Energy Agency.

The Environmental Health team will establish the suitability or otherwise of the property in regards to condition, affordable warmth and space. If the householder raises a potential need for disabled adaptations details shall be referred to Gloucestershire County Council's Adult and Children Social Care, Customer Contact Centre for assessment.

3.4.3 Houses in multiple occupation

There are thought to be exceptionally few houses in multiple occupation (HMO) requiring mandatory licensing in Tewkesbury Borough. Progressing licenses has, therefore, not been a priority to date. Nevertheless, the Council now recognises it should pursue owners operating a licensable HMO illegally.

Where a HMO requiring a license comes to the attention of the Council, the Environmental Health team will send a standard application pack to the owner.

There also needs to be some preparation for any possible future changes in HMO licensing and therefore the Council aims to identify all HMOs in the borough.

3.4.4 Supporting residents affected by welfare reform and helping people into work

Registered Providers have been impacted by the 1% rent reduction and have been reviewing business plans. Non-essential services and some community work for example could be affected as housing associations cut back. This is not the case for all and may not affect Tewkesbury Borough social housing tenants greatly, however we must be prepared for possible impacts on housing association tenancy support services.

The Council is increasingly reliant on working in partnership with housing associations with stock in our borough to respond to welfare reform changes.

The Council will be working proactively with Registered Providers and other partners to support residents not only into work and to seek employment, but to opportunities to gain qualifications and so on, to help them gain the skills and confidence they need to be active and productive members of their communities.

4 Key Challenges

4.1 Increasing Housing Supply

- Robustness of affordable housing policies in the Tewkesbury Borough Plan that manage home ownership products as well as rented.
- Rent levels and sales values that ensure viability for developers and affordability for our residents.
- Meeting the number of new affordable homes needed.
- The possible reduction in affordable housing stock through the Voluntary Right to Buy (the extension to the Right to Buy for housing associations)
- Empty homes across the borough that should be brought into productive use.
- Quality private sector rented accommodation
- Land opportunities for rural developments
- Higher costs of rural development
- Support for both landlords and tenants in the private sector.

4.2 Homelessness and Homelessness Prevention

- Intervention at the earliest possible stage for households in crisis and ensuring they access our services
- Working with residents and partners to mitigate the effects of Welfare Reform on tenancy affordability
- Improving choice for residents facing homelessness by improving access to the private rented sector
- Addressing the needs of home owners following the removal of the Mortgage Rescue Scheme.
- Lack of local alternatives to Bed & Breakfast (B&B)
- Limited number of accommodation spaces available for households
- Expense of emergency accommodation/ short term accommodation
- Supporting specific groups to access suitable emergency accommodation
- Supporting households with poor tenancy history to find a sustainable solution
- Lack of temporary accommodation within the borough
- Solutions for single households with dual diagnosis/multiple needs
- Continued use of the social housing sector for discharging homelessness duty
- Sourcing sustainable housing solutions for care leavers and young people under 35.
- Discharging Homeless duties to those affected by welfare reform
- Continue meeting obligations associated with the Homelessness Reduction Act

4.3 Meeting the needs of specific groups

- Affordability of housing for low-income households and households affected by Welfare Reform
- Housing large families in affordable accommodation.
- Seeking appropriate accommodation for gypsies and travellers.
- Housing those with very specific housing needs including disability and mobility issues.

- Housing older people as the population ages.
- Meeting the housing needs of our rural communities.
- Understanding, supporting and meeting the demand and need for self/custom-build and Starter Homes.
- Meeting the housing needs of refugees and asylum seekers

4.4 Improving the health and well-being of local people

- How tenants and leaseholders of affordable housing can deal with issues themselves as non-essential services lessen.
- Working with private landlords to provide suitable housing that meet basic standards.
- Ensuring homes are suitably kept warm.
- Meeting the needs of those in houses of multiple occupation and licensing such properties where appropriate.
- Energy saving, particularly for those on low incomes ensuring they are not paying too much in energy costs for their home.
- Providing appropriate support for non-working households to mitigate welfare reform.

5 Addressing the challenges

- 5.1 These challenges will be addressed during the lifetime of the Strategy. Key priorities and objectives have been drawn from these challenges, see Section 6 overleaf.
- 5.2 Following consultation on these priorities and objectives, we believe that Tewkesbury Borough Council is in a good position to address the challenges.

6 Tewkesbury Borough Council Housing Strategy 2021-2022 Key Priorities

From this work we have concluded that there are 4 key priorities for Tewkesbury Borough Council; under each priority there are objectives to focus on for the next 2 years.

Priority 1: Increasing the supply of housing

- 1.1 Encouraging new developments to meet the aims of the Joint Core Strategy.
- 1.2 Using financial sums from development to fund the building of more specialist and affordable homes.
- 1.3 Bring empty homes back into use across the Borough.
- 1.4 Maximise the opportunities of the private rented sector.

Priority 2: Prevent homelessness

- 2.1 Improve the proactive homelessness prevention programme.
- 2.2 Review the provision of temporary accommodation.
- 2.3 Stop Reduce the use of B&B accommodation for homeless households except in emergencies.
- 2.4 Continue to meet the obligations of the Homelessness Reduction Act.

Priority 3: Meet the housing needs of specific groups

- 3.1 Consider and act on the outcomes of our accommodation assessments to assess our communities' needs.
- 3.2 Promote and facilitate rural affordable housing development.
- 3.3 Work with the health and social care sectors to provide effective housing-related support for vulnerable people.
- 3.4 Evaluate the provision of accommodation-based support for specific groups.
- 3.5 Work with partners to facilitate appropriate accommodation for refugees and asylum seekers as legislation and policy requires.

Priority 4: Improving the health and well-being of local people

- 4.1 Work with private landlords to ensure their properties meet basic standards and support them to improve the condition of their properties.
- 4.2 Continue working with and supporting schemes that provide advice and assistance to vulnerable households to help them reduce fuel costs and promotes safety through the installation of minor adaptations in the home.
- 4.3 Work with our partners to actively encourage individuals to take up education, employment or other activities to support independence and create a sense of worth.

7 Monitoring our Strategy

This Strategy will be regularly monitored and reviewed by the Lead Member for Housing.. Annual action plans will be agreed by Executive Committee with annual reporting to Overview and Scrutiny Committee for review of achievements and future challenges.

Our annual action plan will be updated regularly and will be made publicly available on the council's [housing webpages](#)⁴². This will ensure that all our stakeholders can see the progress we are making and when new actions are being taken to achieve our objectives.

Our action is to be shaped annually (calendar year) to be pro-active as well as re-active to the changing needs of our community and challenges facing us when new government policies are implemented.

We want our Housing Strategy to be as flexible as possible so that we can continue to take action where necessary and start new actions when appropriate.

Each of the 4 priorities are referenced with the letter P and the priority number i.e. Priority 1 is P1. Each action to be achieved is then numbered (in no particular order) with a number to get the ID reference i.e. P1.1; P1.2 and so on. All actions have a deadline date for achievement.

Section 8 overleaf details the action plan for the first year of the Strategy; there is at least one action for each objective.

8 Interim Housing Strategy Action Plan

This Interim Housing Strategy Action Plan has been created to prioritise areas of work for the next 12 months. This action plan identifies specific steps Tewkesbury Borough Council needs to take in order to achieve the priorities and objectives of the Housing Strategy during the next year.

Priority 1 Increase the supply of housing

ID ref	Action	Objective to which the action contributes	Responsible Person	Required resources	Deadline
P1. 1	Investigate how Registered Providers can be encouraged to consider alternative construction methods and deliver homes to a high build standard	Objective 1.1	Strategic Housing & Enabling Officer	Input from: Property Services Development Management Registered Providers	March 2022
P1. 2	Produce a guidance note and bid pro forma that assists with the use of commuted sums (financial contributions in lieu of on-site affordable housing) and seek Executive Committee approval	Objective 1.3	Strategic Housing & Enabling Officer	Input from: Democratic Services Housing Services Manager Development Management	September 2021

Priority 2 Homelessness and Homelessness Prevention

ID ref	Action	Objective to which the action contributes	Responsible Person	Required resources	Deadline
P2. 1.	Improve advice process to assist in supporting customers while working remotely including personalised plans that agree customer actions.	Objective 2.1	Housing Services Manager	None	September 2021
P2. 2.	Contact all housing associations and private landlords who have worked with us to prevent homelessness to develop an eviction/ prevention protocol	Objective 2.1	Housing Services Manager	None	June 2021

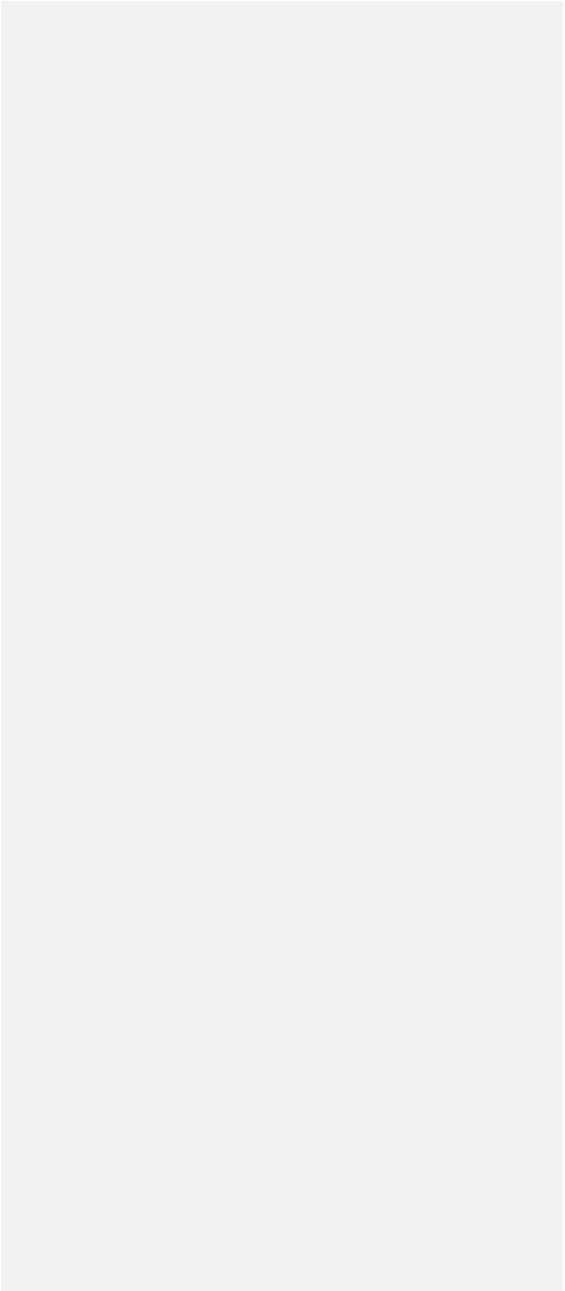
P2.	3.	Improve housing services website and include a landlord advice section	Objective 2.1	Housing Services Manager	None	September 2021
P2.	4.	Update the housing services housing options/homelessness form and investigate online solutions to support this	Objective 2.1	Housing Services Manager	Input from IT services / Business Transformation	September 2021
P2.	5.	Reduce the use of private bed and breakfast accommodation except in emergencies.	Objective 2.4 Objective 2.5	Housing Services Manager	Input from: Housing association partners Wider homelessness pathway (County)	March 2022
P2	6.	Work with county local authority partners to find solutions for high risk/high support/multiple needs homeless households	Objective 2.4 Objective 2.5	Housing Services Manager	Input from: Partner local authorities for multi-authority solution Other agencies and accommodation providers	Explore funding solutions by March 2021

Priority 3 Meeting the housing needs of those who need it most

ID ref	Action	Objective to which the action contributes	Responsible Person	Required resources	Deadline
P3.	1	Support the evaluation of the accommodation needs of Travellers and Non-Travellers (as determined by the 2016 updated Gypsy Traveller and Travelling Showpeople Accommodation Assessment (GTTSAA))	Planning Policy Manager	Strategic Housing & Enabling Officer	March 2022
P3.	2	Continue to play an active role in the Housing with Care Project Board to build relationships and create a joined-up way of working to better support vulnerable residents.	Housing Services Manager	Strategic Housing & Enabling Officer	March 2022

Commented [JB1]: New assessment process currently beginning.

Commented [JB2]: Change to maintaining participate in Housing with Care Project Board. Not really for monitoring though?



Priority 4 Improving the health and well-being of local people

ID ref	Action	Objective to which the action contributes	Responsible Person	Required resources	Deadline
P4. 1.	Encourage landlords wanting to work with the council on improving housing standards and be better trained to provide quality accommodation and management.	Objective 4.1	Environmental Health Manager	Environmental Health team & Housing Services team	March 2022
P4. 2.	Work in partnership with district colleagues to commission a 'Stock Condition Survey'	Objective 4.2	Environmental Health Manager	All Gloucestershire districts	March 2022
P4. 3.	Respond within 3 working days to customer complaints about housing conditions.	Objective 4.2	Environmental Health Manager	Environmental Health team	March 2022
P4. 4.	Reduce poor quality housing by taking appropriate action to deal with identified Housing Health and Safety Rating System Category 1 hazards.	Objective 4.2	Environmental Health Manager	Environmental Health team	March 2022
P4. 5.	Current warm & well contract expires in March 2022. Review performance of current provider and participate in joint procurement with other Gloucestershire LAs	Objective 4.2	Environmental Health Manager	Gloucestershire Affordable Warmth Partnership	March 2022

Priority 4 Improving the health and well-being of local people (continued)

ID ref	Action	Objective to which the action contributes	Responsible Person	Required resources	Deadline
P4. 6.	Regulate the standards of larger houses in multiple occupation and caravan sites by enforcing mandatory license conditions	Objective 4.2	Environmental Health Manager	Environmental Health team Housing Benefit team	March 2022
P4. 7.	To explore how housing applicants supported by Tewkesbury Borough Council can benefit from the 'Going the Extra Mile' Project	Objective 4.3	Housing Services Manager	Housing Services Team	June 2021

Glossary of key terms

This glossary is intended to cover all terms within the Housing Strategy 2021-22 documentation. The Homelessness and Homelessness Prevention Strategy Appendix 3 provides its own Glossary of Terms to complement.

Affordable Homes Programme	DCLG funding that is available for Housing associations and house builders via the Homes and Communities Agency to increase the supply of Affordable Housing and specialist housing in England. Programmes are normally over a 3 year period with set target dates for drawing down grant and new-build completion. https://www.gov.uk/government/collections/homes-england-funding-programmes
Affordable Housing	Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Full definition as per National Planning Policy Framework 2012 or any successor document https://www.gov.uk/government/publications/national-planning-policy-framework--2
Affordable rent levels	Rented housing provided by a housing association subject to a rent of up to 80% of local market rents (inclusive of any Service Charge where applicable)
Building Regulations 2010 Approved Document M: Access to and use of buildings (and associated volumes and corrections) or any successor document	Building regulation in England to ensure that people are able to access and use buildings and their facilities https://www.gov.uk/government/publications/access-to-and-use-of-buildings-approved-document-m
Category 2 Housing	Optional requirement M4(2) – Category 2: Accessible and Adaptable dwellings https://www.gov.uk/government/publications/access-to-and-use-of-buildings-approved-document-m
Category 3 Housing a) Adaptable and b) Accessible	Optional requirement M4(3) – Category 3: Wheelchair user dwellings https://www.gov.uk/government/publications/access-to-and-use-of-buildings-approved-document-m
Code for Sustainable Homes – now abandoned	The Code was the national standard for the sustainable design and construction of new homes. The Code aimed to reduce our carbon emissions and create homes that were more sustainable. This policy was withdrawn on 27 th March 2015.
Compulsory purchase order (CPO)	A legal function in the United Kingdom and Ireland that allows certain bodies which need to obtain land or property to do so without the consent of the owner.
Department for Communities and Local Government (DCLG)	A UK Government department established to create great places to live and work, and to give more power to local people to shape what happens in their area. Responsibilities include driving up housing supply, increasing home ownership, devolving powers and budgets to boost local growth in England, supporting strong communities with excellent public services.

Empty Dwelling Management Order	Empty Dwelling Management Orders: guidance https://www.gov.uk/government/publications/empty-dwelling-management-orders-guidance
Gloucestershire Going the Extra Mile (GEM) Project	The project will be managed by Gloucestershire Gateway Trust (GGT) on behalf of Gloucestershire County Council (GCC). The Gloucestershire GEM Project aimed to engage with 1,100 people over three years from October 2016 and will focus on people who face challenges in getting into work, and support them to move closer towards education, training, volunteering or employment.
Gypsy, Traveller and Travelling Show People Accommodation Assessment (GTTSAA)	A document to provide an evidence base to enable authorities to comply with their requirements to gypsies, travellers and show people under the Housing Act 2004, the National Planning Policy Framework 2012, Planning Policy for Traveller Sites 2012 and 2015.
The Homelessness Reduction Act	The Homelessness Reduction Act 2017 The Homelessness Reduction Act ('the Act') came into force in April 2018. ¹ The Act modifies and extends homelessness protection in a number of key ways.
Homeseecker Plus	Homeseecker Plus is our choice based lettings system for letting social housing. It is a partnership formed between all six local Councils in Gloucestershire and West Oxfordshire District Council and many of the Housing Associations and social landlords operating in the area. Note: formerly known as Gloucestershire Homeseecker
Homes England - formerly known as Homes & Communities Agency (HCA)	The national housing and regeneration agency for England, with a capital investment budget https://www.gov.uk/government/organisations/homes-and-communities-agency
Houses of multiple occupation (HMOs)	As per government definition https://www.gov.uk/private-renting/houses-in-multiple-occupation
Housing associations	As defined in section 80 of the Housing and Regeneration Act 2008; also known as Registered Providers or Registered Social Landlords
Housing Benefit	Financial support to pay a tenant's rent if they are on a low income.
Housing & Planning Act 2016	Legislation that made changes to housing policy and the planning system that included Starter Homes; Extension of the Right to Buy; Sale of high value social housing; Improvements to the private rented housing sector; Self-build duty on local authorities; Planning policy for traveller sites. http://www.legislation.gov.uk/ukpga/2016/22/contents/enacted
Local Housing Needs Assessment	Glos. Local Housing Needs Assessment 2019. This document has replaced the former SHMA (see below) and details the district housing needs which feeds into the

	planning process both in policy and development control terms under legal s.106 agreements.
Lifetime Homes Standard	The Lifetime Homes standard is a set of 16 design criteria that provide a model for building accessible and adaptable homes http://www.lifetimehomes.org.uk/ .
Local Housing Allowance (LHA)	LHA is used to calculate the amount of Housing Benefit for tenants who rent privately.
Low cost home ownership	The collective term for home ownership products under the Affordable Housing definition.
National Planning Policy Framework	" <i>The National Planning Policy Framework sets out the Government's planning policies for England and how these are expected to be applied</i> " https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6077/2116950.pdf
National Planning Practice Guidance	Guidance to assist practitioners in the use of the NPPF http://planningguidance.communities.gov.uk/blog/guidance/
Planning Policy for Traveller Sites 2012 and updated 2015.	Sets out the Government's planning policy for traveller sites https://www.gov.uk/government/publications/planning-policy-for-traveller-sites
Rural exceptional housing development	Where, particularly in rural areas, a local need for affordable housing can be clearly demonstrated, and cannot be met in other way; exceptionally the council may permit residential development in accordance with the appropriate housing policies and the NPPF planning guidance.
Social rent levels	Rents that are set by the housing association in accordance with the formula set by the Homes and Communities Agency (or its successor body)
Strategic Housing Market Assessment –SHMA. Now replaced by Local Housing Needs Assessment (see above)	The SHMA assessed the District housing needs and fed into the planning system.
Warm and Well Scheme	Warm & Well can ensure older people stay safe and warm, whether they live in their own home or a rented property, by improving the energy efficiency of their homes. This will keep fuel costs down and reduce the risk of health problems linked to the cold http://www.gloucestershire.gov.uk/article/106393/Gloucestershire-Warm--Well---Energy-savinggrants-keep-older-people-safe-in-winter

Endnotes

- 1 Tewkesbury Borough Council Plan 2016-2020 <https://www.tewkesbury.gov.uk/tewkesbury-borough-council-plan>
- 2 Cotswold AONB <http://www.cotswoldsaonb.org.uk/userfiles/factsheet-1.pdf>
- 3 Environment Agency; Tewkesbury Borough flood map for planning <https://goo.gl/PwsxmY>
- 4 What Homes Where, 2013 <http://www.cotswoldsaonb.org.uk/userfiles/factsheet-1.pdf>
- 5 Housing Strategy 2017-2021 Appendix 1a, Section 2, Chart 1, Page 6
- 6 2012-Based Sub-national Population Projections, Office for National Statistics
- 7 Housing Strategy 2017-2021 Appendix 1a, Section 2, Chart 3, Page 7
- 8 Housing Strategy 2017-2021 Appendix 1a, Section 2, Chart 2, Page 7
- 9 Average house price for all properties over the period June 2015-May 2016; Source Land Registry via Local Insight, OCSI
- 10 IMD data and maps can be found here https://inform.gloucestershire.gov.uk/viewpage.aspx?c=page&page=Deprivation_Maps2015
- 11 Rents are covered in full in Housing Strategy 2017-2021 Appendix 1b Section 8.
- 12 Homelessness Act 2002 <http://www.legislation.gov.uk/ukpga/2002/7/section/1>
- 13 Localism Act 2011 <http://www.legislation.gov.uk/ukpga/2011/20/contents/enacted>
- 14 Laying the foundations: a housing strategy for England 2011 <https://www.gov.uk/government/publications/laying-the-foundations-a-housing-strategy-for-england--2>
- 15 The Joint Core Strategy is a partnership between Gloucester City Council, Cheltenham Borough Council, and Tewkesbury Borough Council, formed to produce a coordinated strategic development plan to show how this area will develop during the period up to 2031 <http://www.gct-ics.org/>
- 16 The Tewkesbury Borough Plan is the development plan solely for Tewkesbury Borough <https://www.tewkesbury.gov.uk/tewkesbury-borough-plan/?rq=Tewkesbury%20Plan>
- 17 A Strategic Housing Market Assessment or SHMA is a technical study intended to help local planning authorities understand how many homes will be needed in a given period.
- 18 Bank of England, Financial Stability Report 2014 <http://www.bankofengland.co.uk/publications/Documents/fsr/2014/fsrfull1406.pdf>
- 19 Shorthand Social Case Study on the pilot housing association Right to Buy Extension <https://social.shorthand.com/insidehousing/jydttxO6P/the-right-to-buy-extension>
- 20 Inside Housing article "First tenants purchase homes under Right to Buy pilots" <http://www.insidehousing.co.uk/first-tenants-purchase-homes-under-right-to-buy-pilots/7016750.article>
- 21 Memorandum for the House of Commons, Committee of Public Accounts, Department for Communities and Local Government, Extending the Right to Buy <https://www.nao.org.uk/wp-content/uploads/2016/03/Memorandum-extending-the-right-to-buy.pdf>
- 22 The Strategic Housing Market Assessment Final 2014 can be found in the housing section of the council's webpage Strategies and Policies <https://www.tewkesbury.gov.uk/strategies-and-policies>
- 23 National Planning Policy Guidance; Planning Obligations Para 31 <http://planningguidance.communities.gov.uk/blog/guidance/planning-obligations/planning-obligations-guidance/>
- 24 Section 1 and Section 4 of the Capital Funding Guide for Shared Ownership details the main features of the scheme and the rent and service charge element <https://www.gov.uk/guidance/capital-funding-guide/11-shared-ownership>
- 25 Welfare Reform Act 2012 <http://www.legislation.gov.uk/ukpga/2012/5/contents>
- 26 Welfare Reform and Work Act 2016 <http://www.legislation.gov.uk/ukpga/2016/7/contents/enacted>
- 27 Housing Act 2004 <http://www.legislation.gov.uk/ukpga/2004/34/contents>

- 28 Housing Act 1996 <http://www.legislation.gov.uk/ukpga/1996/52/contents>
- 29 National Planning Policy Framework <https://www.gov.uk/government/publications/national-planning-policy-framework--2>
- 30 Planning Practice Guidance <http://planningguidance.communities.gov.uk/blog/guidance/>
- 31 Planning Policy for Traveller Sites 2015 <https://www.gov.uk/government/publications/planning-policy-for-traveller-sites>
- 32 Gloucestershire SHMA <http://tewkesbury.gov.uk/index.aspx?articleid=1907#SHMA>
- 33 Fair welfare campaign <http://www.homeless.org.uk/our-work/campaigns/policy-and-lobbying-priorities/fair-welfare-campaign>
- 34 Welfare Reform 2.0 - Long-term solutions, not short-term savings
<https://www.policyexchange.org.uk/images/publications/welfare%20reform%20point%200.pdf>
- 35 The cumulative impact of welfare reform in Tewkesbury Borough
- 36 The Care Act 2014 <http://www.legislation.gov.uk/ukpga/2014/23/contents/enacted/data.htm>
- 37 Figures published in 2014 by the Office for Disability Issues Department for Work and Pensions
<https://www.gov.uk/government/statistics/disability-facts-and-figures>
- 38 Gloucestershire Rural Community Council <http://www.grcc.org.uk/affordable-rural-housing/affordable-rural-housing>
- 39 Gloucestershire Rural Housing Partnership <http://www.grcc.org.uk/affordable-rural-housing/gloucestershire-rural-housing-partnership->
- 40 The Tewkesbury Borough Council Corporate Enforcement Policy can be found in the housing section of the council's webpage Strategies and Policies <https://www.tewkesbury.gov.uk/strategies-and-policies>
- 41 More information can be found in the Autumn 2016 newsletter
<http://www.gloucestershiregatewaytrust.org.uk/images/pdfs/GGC%20Community%20Partners%20News%20Autumn%202016.pdf>
- 42 The council's housing webpages: <https://www.tewkesbury.gov.uk/housing-strategy>