



Three Rivers District Council

Housing Strategy 2006-2011

Version 4.

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CONTENTS.

	Page
Foreword	3
Executive Summary	4
Section 1. The District of Three Rivers	6
Section 2. National & Regional Priorities	7
Section 3. Local Priorities	8
Section 4. Housing priority themes and option analysis	11
Priority 1 Improving the public stock	13
Priority 2 Improving the private stock	15
Priority 3 Attracting investment and suitable land for affordable housing	17
Priority 4 Meeting the needs of the increasing elderly population	20
Priority 5 Extend choice in housing	22
Priority 6 Improving the environment in which people live.	24
Priority 7 Improving quality and equality of housing services	26
Priority 8 Prevent the risk of homelessness, whilst improving provision of services to those homeless and increase support to the vulnerable	27
Section 5. Resources	30
Section 6. Monitoring the Housing Strategy	33
Section 7. Contact Details	
Appendices	
A Housing Strategy action plan 2006-2011	34
B Summary of Housing Strategy achievements 2002-2005	
C Housing Market Assessment	
D Definition of technical terms used in the Housing Strategy	40

FOREWORD.

Housing and access to quality housing is a critical issue for the people of Three Rivers. It is central to the well-being of everyone who lives in the District. This Strategy, along with the HRA Business Plan, sets out our strategic housing priorities up to 2011.

Shortage of housing supply in our District continues to create difficulties for those seeking good quality, safe rented housing as much as it does for newly emerging households and those with a local connection wanting to remain living in our rural areas. Issues such as rapid growth in the elderly population and changes to the way they wish to live have required us to reassess housing and care solutions for them.

The strategy is designed to explain the current and projected housing issues in Three Rivers; we do this by providing background information, exploring all known options and solutions, assessing availability of resources and finally by deciding which objectives we have the means to carry forward into the action plan. We will continue to explore partnering and joint working as well as direct provision to provide supply high quality services in the most effective and efficient way.

Through the development of this document we have consulted widely and considered the views from a range of partners such as residents, other housing and housing care providers, voluntary, statutory and charitable agencies and government office for the eastern region.

Compiling the action plan for this strategy required balancing national and regional priorities like sustainability, enabling cohesive mixed communities and balancing the needs and aspirations of all District residents including hard to reach and vulnerable groups.

Further work still has to be done by Councillors, our officers and partners to ensure the Housing Strategy is implemented. Through the lifetime of the strategy we are confident that by listening to the needs of the community and by responding in a timely manner to ever changing housing needs and with firm monitoring arrangements in place that the outcomes of the strategy will be achieved. We do hope that that you will find this local housing strategy to be interesting and informative.

Councillor Matthew Bedford
Portfolio Holder for Housing

(picture of Cllr Bedford)

Executive Summary.

This document sets out the Council's vision, aims and objectives for the coming years. Through the assessment of the housing market in Three Rivers and neighbouring areas, the key issues have been consulted on with tenants and residents and a variety of stakeholders.

This has arrived at a focus for the strategy around the issues that the Council and its partners have to address over the coming five years. These are set out below.

1. The Council is the main landlord in the District with just over 3,800 properties rented to local people in housing need. We have a duty to ensure that those properties are maintained and to do that we need to make sure that we have the resources to invest. The need to improve the Council's housing stock to meet the Decent Homes Standard and invest in the future.
2. The majority of properties, however, are privately owned. While most of these in the District are well maintained, there are a small proportion where the owners are either unable or unwilling to maintain them. We will therefore use our powers and resources to improve the private sector stock within the District.
3. The increasing house prices are outstripping local incomes and the effect is that local people are not able to afford properties in the area. This leads to a breakdown in communities and an increase in homelessness. We will therefore attract investment into the District for affordable housing, ensuring sufficient land to meet need for new housing whilst protecting the Green Belt.
4. The proportion of older people in our community is increasing as are the number of frail elderly and this is set to increase further in the future. Older people are increasingly independent and want to stay in their homes for longer. Meeting the needs of the elderly population is therefore a critical issue for the District.
5. The Government is promoting the increase in choice in the delivery in public services and the Council is committed to excellent services. We will therefore ensure that the housing services we provide increase choices for all people.
6. One of the most important factors affecting people's enjoyment of their home is the environment in which it is located. In general residents of Three Rivers are satisfied with their environment but there are locations, particularly in areas where there are a high proportion of council tenants, where this is not the case. The need is there to improve the environment in which people live and reduce the levels of anti-social behaviour.
7. For our tenants and leaseholders we need to ensure that we provide the best quality services, within our existing resources. We will therefore continue to improve the quality of the services.
8. We must reduce the risk of homelessness and improve the provision of services to the homeless and those threatened with homelessness. We must also increase support to vulnerable, in particular young, people and to people with mental health circumstances

We acknowledge that the Council on its own is not going to achieve the vision we have set out. This can only be done in partnership with housing associations, the voluntary sector and the social care agencies. We are pleased with the support they have shown during the consultation on this strategy. Our vision is that we will work in partnership to ensure that there is sufficient affordable housing in Three Rivers in neighbourhoods where people want to live. We will provide the advice and support to promote independence and reduce homelessness. To do this we will work to improve homes, environment and services.

The Action Plan is the key part of this document. It sets out the objectives for housing in the District and identifies those responsible for delivering it. We will make sure that the delivery of the plan is monitored and succeeds.

Section 1. The District of Three Rivers.

Population & household characteristics

Three Rivers derives its name from the Gade, Chess and Colne rivers that run through it. It is situated in the south west corner of Hertfordshire and spans 34 square miles comprising 12 villages and small towns. There are excellent road links to the M25, the M1, the London airports and rail services into central London.

There is a population of 82,848 and a recent housing needs survey estimated an annual growth in population of 2.6% is anticipated until 2021. It is estimated that the under nineteen age group will fall by 2021 as will the main economically active age group of 30-44 year olds. The 45-64 age groups and, more critically, the 65+ age groups will increase significantly.

Minority ethnic groups make up just over 12% of the population. The largest of the ethnic minority communities is the Asian community at 4.6% of the total. Overall households are growing at a faster rate than the population. Between 1991 & 2001 they grew by 4.8% and households almost doubled at 9%. One person households stand at around the national average of 27%. The number of lone parents (with dependant children) more than doubled between 1991 and 2001 when the figure stood at 1635.

In 2001 there were 11,127 (14%) of people who had a long term limiting illness, 58% of them being over 60 years old. People living in council or housing association accommodation have higher levels of long-term limiting illness than owner occupiers.

Owner occupation is the most common tenure type with 76.6% of the District's households falling into this category and just under half have no mortgage. This is slightly more than the national picture of 70%. Council tenants make up 13.2% of households and the private rented sector 4.6%. In Three Rivers there is a small housing association sector (2.6%) compared with regionally (4.91%) and nationally (5.95%). Tenure change between 1991 and 2001 has increased owner occupation and decreased council rented housing by 20% whilst housing association stock has increased by 72% and the private rented sector has increased by 23%.

At district level Three Rivers is relatively affluent and in 2004 it was ranked as 308 on a scale for multiple deprivation (1 represents most deprived and 354 least deprived). There are however pockets of high deprivation in the south of the District in Northwick and Hayling wards.

There are good opportunities for employment for the residents of Three Rivers in the District and for commuting into London. Population estimates for 2004 showed that 60% of the District population were of working age and that 80% of this group were economically active with an unemployment rate of 3.2%. In May 2005 there were 3370 Housing Benefits claimants. This has increased by 17% since 2001. Council tenants accounted for 2,205 of claimants and private tenants 1,165 (housing association & private rented sector). Further analysis of council tenants in receipt of Housing Benefit reveals that 68% are in receipt of full benefit and 32% part receipt.

Section 2. National & regional priorities.

The Government set out its vision for housing in the Sustainable Communities Plan published in 2003. It established targets for the delivery of housing which are:

- Achieve a better balance between housing availability and the demand for housing whilst improving affordability in all English regions, protecting valuable countryside around our towns, cities and the green belt, and ensuring the sustainability of towns and cities;
- The planning system should deliver sustainable development outcomes at national, regional and local levels through efficient and high quality planning and development management processes.

Bringing all social housing and housing for vulnerable households in the private sector, including families with children, into:

- a decent condition whilst increasing the proportion of those living in decent homes by 2010;
- Lead in the delivery of cleaner, safer, greener public spaces and improve the quality of the built environment in deprived areas and across the country;
- Three Rivers fully supports these objectives and this strategy sets out how we intend to deliver these within the District.

The Eastern Region.

The Housing Priorities for the Eastern Region are set out in the Regional Housing Strategy for the Eastern Region published in 2005. Many of the priorities for the region reflect those of the national housing policy. The aims and key factors for success of the strategy are as follows:

More Sustainable housing provision	High quality homes an environment	Creating inclusive communities
Affordability	Decent homes	Promote mixed tenure communities.
Volume of subsidy	Decent environments	Future tenure choice for keyworkers
Effective partnerships for successful delivery	Higher standards of new builds	Linking strategies for client group Aid/informing the supporting people strategy

London Commuter Belt sub-region.

The London Commuter Belt sub-region (LCBSR) consists of 15 housing authorities plus Hertfordshire and Essex County Councils and over 40 housing associations. The LCBSR Housing Strategy reflects the collective views of stakeholders; it provides in-depth analysis of important housing issues occurring in the sub-regional housing market as well as identifying investment priorities and informing requirements into the Regional Housing Strategy.

Whilst issues such as housing supply, need and shortfall are typical across most parts of the eastern region, the sub-region does have unique challenges such as increased house prices due to the close proximity to London. Other issues that require careful balance are housing growth and community sustainability, and protection of the green belt.

The key objectives that form the strategy's three year action plan are:

- Strengthen the principle of RSL joint commissioning & procurement;
- Develop clear and consistent Section 106 agreements for affordable housing;
- Enable new rural housing to be built for rural communities;
- Deliver joint approach to commissioning of sub-regional Housing Needs Studies and Housing Market Assessments;
- Explore feasibility of joint funding pot to support empty homes strategies;
- Promote development of 'Lifetime Homes' for new housing;

The LCB sub-regional strategy also sets out the priorities for investment of the National Affordable Housing Programme budget in the sub-region. This is allocated on a sub-regional basis. The table below provides a comparison between the priorities and regional and sub-regional level.

Projected public investment by theme			
	RHS	LCB HS	Definition
Local Need	20%	50%	Local need arising within the locality and serving the existing population. This is a contrast to the 'growth theme'
Growth	20%	30%	Planned new housing in excess of an area's natural growth & including an element of affordable units
Key Worker	14%	2.5%	Identified communities are in danger of recruitment difficulties for essential activities, for e.g. Nurses or Police
Regeneration	10%	5%	This could be physical (buildings), social or economic regeneration. No scheme currently applies to Three Rivers
Rural	10%	5%	Ensuring opportunity and sustainability for people to remain in certain rural areas by addressing accommodation needs
Supported Housing	8%	5%	Funding fed through Supporting People programme for planned provision of housing with support elements for key people like elderly.
BME	3%	5%	Minority communities to equally benefit from housing (provision and/or support) for e.g. minority ethnic groups and cultural factors of elderly care needs
Existing Stock	15%	2.5%	Works carried out under the Decent Homes Standard

Local priorities.

The Three Rivers Local Strategic Partnership in consultation with community forums developed a Community Strategy which was agreed in 2003. The four themes were:

- Healthy communities
- Safer communities
- Sustainable communities
- Prosperous communities

These themes informed the Three Rivers Strategic Plan 2006/09 and the illustration below summarises the themes, vision and housing contributions for 2006/07.

Key Theme	Corporate Vision	Housing Contribution
Healthy	<ul style="list-style-type: none"> * We want to contribute to the years of good health and independent living enjoyed by older people * We want young people and adults to benefit from a healthy lifestyle 	<ul style="list-style-type: none"> * Targeted use of Disabled Facilities Grant * Continuing with life line service and ensuring it remains affordable
Safe	<ul style="list-style-type: none"> * We want to Reduce the fear of crime * We want to Reduce the number of ASB incidents * We want to reduce the number of 	<ul style="list-style-type: none"> * Designing out crime for existing housing and Use of Safer by Design principles for new builds * Fitting devices to help secure the homes

	violence incidents	of vulnerable people * Speedy removal of graffiti especially racist graffiti * Use tenancy powers to act in certain cases of violence and ASB
Sustainable	* We want to conserve resources * We want to conserve open space	* Striving to improve the SAP rating for council housing by improving thermal factors * Promote energy efficiency to council tenants * Encouraging ECO home principles in new builds * Explore feasibility of renewable technology on certain council owned properties * Encouraging development of brown field sites
Prosperous	* We want to reduce those pockets of deprivation across the District to an acceptable level * We want to work towards equalising opportunities for access to transport across the District * We want to improve economic vitality * We want to ensure that the employee base is maintained across the District	* Ensuring access to benefits advice * Improving housing through the decent homes standard by 2010 * Ensure access to grants for home improvements * Regulate conditions of housing and hazards in the private sector * Maximise planning gain through our regeneration initiative

In addition this local housing strategy has been influenced by a range of others strategies and plans such as:

Regional Spatial Strategy
TRDC Strategic Plan
TRDC Housing Revenue Account business Plan
Local Development Framework
TRDC Homelessness Strategy
HCC Supporting People Strategy
TRDC Empty Homes Strategy
Affordable Warmth Strategy
Housing Renewal Strategy
Best value Performance Plan under CPA
Capital Strategy

Planning Context.

The Three Rivers Local Plan was adopted in 2001 setting out the planning framework for the District. This is currently being reviewed as part of the Local Development Framework (LDF). The draft Regional Spatial Strategy for the East of England identifies that Three Rivers District will need to provide 3,600 dwellings up to 2021, with 2,791 still to be completed. The LDF will need to make sure that sufficient land can be allocated to meet need and ensuring a continuing supply of housing.

Ensuring that sufficient local jobs can be retained and/or provided in the District will help create more sustainable patterns of travel. At present the District suffers a high level of out-commuting. Informed by a recent Urban Capacity Study the Council will also be seeking to provide new housing development within the existing urban areas and within previously used land (brownfield). A key objective is to continue to protect green field land and the green belt which covers two thirds of the District.

The Council will be seeking to provide a range and mix and types of dwellings to meet local housing needs and it is currently working jointly with other districts in the sub-region in carrying out a Housing Market Assessment. On the basis of existing evidence the need for affordable housing is particularly pressing. The LDF will seek to provide a planning framework to maximise the amount of affordable housing that can be sought as part of new housing development on small and larger sites. New affordable supply must also meet the need to sustain rural communities. The LDF will also take into account findings from a current study into needs of gypsies and travellers that that Council carried out with adjoining authorities. The Council will seek to ensure that the design of new housing is provided to a high quality and respects the special character of the District.

Section 3. Local Priorities.

Consultation.

From the information available we have identified the following 10 priority themes that the Council will address. The section below sets out these themes identifies the options open to the Council to address these issues and proposes the objectives that should be adopted for the housing strategy for the coming 5 years.

Consultation for the draft Housing Strategy took place between December 2005 and February 2006. The consultation consisted of two tenants and leaseholders conferences at which the issues facing the District were addressed and the draft objectives proposed. The draft strategy was sent to ninety external stakeholders and we received 15 responses. The out come of these responses have been included in this final document. The consultees included:

- Tenants and residents associations;
- Housing associations operating in Three Rivers;
- Neighbouring housing authorities;
- Hertfordshire County Council Adult Care Services and Children Schools and Families;
- Supporting People Team;
- A wide range of Voluntary Sector and charitable sector organisations operating and supplying support, advice and services to people in Three Rivers;
- Go-East

Internal consultation was carried out with key staff members and all councillors.

The result of this consultation was the development of a vision to:

“Work in partnership to ensure that there is sufficient affordable housing in Three Rivers in neighbourhoods where people want to live. Provide the advice and support to promote independence and reduce homelessness”.

In order to turn this vision into a reality we have adopted the following aims and objectives:

Your Home: We will work in partnership to increase the supply of affordable, sustainable housing and improve the standards of housing stock in the District.

1. We will improve the Council’s housing stock.
2. We will improve the private sector stock within the District
3. We need to attract investment into the District for affordable housing ensuring sufficient land to meet need for new housing whilst protecting the green belt.

Your Neighbourhood: We will actively seek to engage with the community to improve the environment in which people live and reduce the levels of anti-social behaviour.

4. Meeting the needs of the elderly population
5. Increase choices of housing
6. The need to improve the environment in which people live

Your Services: We will improve the quality of our services, reduce the risk of homelessness, and increase support to vulnerable people.

7. The need to improve the quality of the services
8. Reduce to the risk of homelessness and improve the provision of services to the homeless and those threatened with homelessness and increase support to vulnerable people.

The remainder of this section looks at each of these objectives and how we intend to deliver.

PRIORITY 1. Improving the public housing stock.

Key facts.

The Council has carried out a comprehensive survey of its housing stock and undertook a Options Appraisal to ensure it has a clear strategy to meet the 2010 Decent Homes target. The number of local authority dwellings owned by Three Rivers District Council at the 1st April 2005 was 3,877. Half of the stock owned by the Council is situated south of the District in South Oxhey, a large post war estate.

Across the District homes are mainly built using traditional brick methods but there is a high proportion (17.3%) non-traditional council housing using steel frame and concrete.

Age of Stock	%
Pre-war	7%
1945-1964	65%
1965-1974	11%
Post 1975	17%

49% are houses
44% are Flats/Maisonettes
7% are Bungalows

Stock Condition & Findings

The stock condition survey provided the data necessary to produce a 30 year programme of work as well as assessing the investment needs. Whilst analysis of the data is still being processed the key findings are:

- the investment needed over the next 30 years to achieve the basic Decent Home Standard is £162m (including fees).
- the tenants indicated during consultation that they prefer a higher standard and the cost to achieve this over the next 30 years would be £220m.
- expenditure in the first 5 years of the 30 year programme is in excess of twice that of any other 5 year period to take account of the present backlog of work.
- the elements requiring the most work in the next 3 years include kitchens, bathrooms, central heating and electrical rewiring.
- the average investment in each dwelling over the next 30 years is £47,000.
- the SAP rating of the Council owned dwellings has improved to 59.1

In 2001 the Council identified 2,055 of its properties as failing the Decent Homes Standard. The proportion of properties that fail the standard had reduced to 30.4% by 31st March 2005 – a total of 1,170 not complying.

The options for improving the Council stock were:

Options:



Retention of the stock by the Council

If this option was chosen then the basic decent homes standard would be achieved by 2010 but this would not be able to be sustained in the long term. Tenants have expressed a strong desire for their homes to be maintained at a standard higher than the basic decent homes standard and therefore it would not be possible to meet this standard while the properties are in Council ownership.



Arm's Length Management Organisation (ALMO)

To pursue this route would require a new organisation to be established with a significant set-up cost element. We would achieve a better performance rating by the Housing Inspectorate within the next ALMO bid submission deadline date this is considered unachievable. Setting up an ALMO to improve the stock will have marginal financial benefits and stock would continue to diminish under the RTB.

Private Finance Initiative

This would involve the stock being leased to a private organisation for a period of 25-30 years. They would initiate an improvement programme. Given the scattered nature of the housing stock however it was not felt to be a viable option.

Transfer the stock to a housing association

This would enable the required aspirational decent homes standard to be met and provide financial security for the future and ensure.

Outcome: decent homes for all. Tenants and leaseholders empowered and informed about the future of their homes.

Actions:

Ballot tenants on the option of transferring the stock to an RSL

Implement an improvement programme to meet the Three Rivers standard.

PRIORITY 2. Improving the private sector stock.

Key facts.

A large proportion of the private stock is owner-occupied and the 2001 Census indicated that half no longer have mortgages. Over the last ten years those owning outright increased by 53% to 11,133. This is a strong indication that the majority of those owned outright are approaching or are already of pension age. Analysis of census respondents in 2001 by age and tenure indicated:

Age	% of owner occupiers
24 and under	1%
25 to 34	13%
35 to 54	50%
55 to pension age	16%
Pension age-74	20%

*A Table of all tenure types by age cohorts can be found in Appendix E

Stock Condition & Findings

Age of Private Stock	%
Pre 1919	2.7%
1919-1945	24.0%
1945-1964	36.6%
1964- 1974	10.8%
1975-1985	13.5%
Post 1985	12.4%

Source: TRDC data. Random stratified sample & representative of the whole private stock

The Council has recently carried out a survey of the private sector stock. The survey provides household information to determine the level of aging and disability that will inform likely take up of renovation grants and there is some evidence that the age group occupying the highest proportion of unsatisfactory dwellings is that where the head of the household is aged over 65. The survey had just been completed, whilst analysis of the data is still being processed the key findings are:

- **1.1%** of properties were in an unfit condition averaging a cost of £43,598 to make fit;
- **36.3%** are just acceptable with average cost of £40,315 to bring up to standard;
- **3%** are acceptable with an average cost of £26,181 to bring up to standard.
- The highest disrepair cost applies more to the pre 1919 properties.
- If we generalise the sample across the sample frame the value of works relating to all private sector properties totals over the 30 years £179.64m.
- The average SAP rating (measuring thermal rating) of a property is 55 (good thermal 100 score). Around two thirds of sampled properties have SAP ratings of 31-60. And 1% falls into the 1-10 rating.

The regional budget for Disabled Facilities Grants for the next two years of this strategy has been set by the DCLG (formally the ODPM). The DCLG has reduced their contribution for the next two years and the Council must consider covering any shortfall. Grant allocation for each of the next two years is £250k.

The two discretionary grants require applicants to provide evidence that they have exhausted equity release routes before applying for these grants. As a council we want to ensure these grants are received by those with a genuine need. Our figures on applicants' approaches and acceptances in Appendix E show that few people succeed in receiving these grants. The stock condition survey shows that elderly people are more likely to be living in unfit/high disrepair properties and we have generalist explanations from the Council grant officers that particularly elderly owner occupiers are

hesitant to pursue equity release due to inheritance implications for their offspring. In the long term however fit properties give a health benefit and the asset value is maintained.

Options:

Equity Release Scheme

Joint working at county level exploring the feasibility of implementing up an internal equity release scheme that could be run through a housing association. Owner-occupiers using the scheme would benefit from releasing equity to improve the conditions of their home. Other than this we will continue to advise owner occupiers approaching the Council seeking home grant aid to seek independent financial advice about external equity release schemes.

Disabled Facilities Grants

The use of Disabled facilities Grant (DFG) is to enable the person in and around their home for those who are unable to afford to do so.

Taking action against owners who fail to maintain their homes

The Council doesn't have the resources to enforce this for all failing properties but the Council must continue their obligation of taking regulatory action if the given property harms the neighbouring property.

Compulsory leasing of certain empty properties

New powers in the Housing Act 2004 now give local authorities to the power to use empty property management orders (following strict guidelines) to bring back certain empty properties back into rentable use. There are a very low number of empty properties in the District, declared long term empty properties for council tax purposes amounted to 212 properties, its unlikely all of these are suitable to bring into rentable use. Also given the high property values and therefore the extent of the use of this power may be limited. We will however use it, in partnership with a local RSL where appropriate.

Selective licensing of private landlords

This option is only available if there is a large number of poorly managed and maintained properties that reduce the sustainability of an area. This is not the case in any area in Three Rivers and therefore this is not an option open the Council.

Licensing of Houses in Multiple Occupation

There are currently only 17 Houses of Multiple Occupation (HMO) in Three Rivers of which only 3 require HMOs require licensing under changes in the 2004 Housing Act. The criteria for mandatory licensing is if the dwelling is 3+ stories high and 5 or more residents that form more than one family

Outcome: Greater proportion of accessible and non-hazardous homes

Actions:

Explore the feasibility of developing a county wide equity release scheme through a housing association and targeting eligible residents in homes that are unfit or in disrepair

Introduce HMO licensing for certain properties

Implement HHSRS

Bring 6 empty homes back into use

Effectively target the use of DFG and discretionary housing grants to those in need

Regulate Energy Certificates. Certificates to be made available to prospective tenants under EU directive

PRIORITY 3. Attracting investment and suitable land for affordable housing.

Key facts

House prices in Three Rivers have continued to rise and are still rising at a higher rate than wages. Average purchase prices for different house types and comparisons with county and national prices can be seen in the table below.

	Detached	Semi-detached	Terrace	Flat/maisonette
Three Rivers	614,886	271,755	218,026	190,153
Hertfordshire	469,816	260,033	205,577	167,509
England & Wales	287,190	168,167	138,624	140,557

Source: Land Registry (Q2 2005)

Three Rivers average annual income is 6th highest at £29,016 out of the 15 authorities in the London Commuter Belt. The average property prices for the District shows it is the 2nd highest for detached (£515,063), 4th highest for semi-detached (£269,845), 6th highest for terrace (£211,978) properties and highest for flats/ maisonettes (£201,540).

Three Rivers average monthly private sector rents show we have 2nd highest rents for a 1-bed flat (£689), 3rd highest rents for 2-bed flats (£821), 5th highest rents for 2-bed houses (£829) and 3rd highest rents for 3-bed houses (£1147).

In the intermediate market recent research found that over the eastern region 26.5% of working households were unable to afford access into the housing market. The London Commuter Belt was the highest of the sub-regions with 33.65% unable to purchase at the lowest decile point for a 2-3 bedroom dwelling.

Right to Buy sales over the Hertfordshire authorities were between 1-3%. The highest was Stevenage where RTB sales accounted about a 3% loss of stock. The lowest was Welwyn Hatfield with a 1% loss.

Looking at more affordable entry level type housing like flats and terraced properties over the District shows us:

The lowest prices properties can be found in Watford rural parish (South Oxhey):

- ♦ Purchase Price *Flat*: £123,883 ➤ Purchase income threshold: £39,229
- ♦ Purchase price *Terrace* £187,012 ➤ Purchase income threshold: £59,221

The highest in property prices are in Chorleywood:

- ♦ Purchase Price Flat £191,196 ➤ Purchase income threshold: £60, 545
- ♦ Purchase Price Terrace £290,257 ➤ Purchase income threshold: £91,915

Actual New Build Affordable Housing 2001-2005							
	01/02	02/03	03/04	04/05	05/06*	06/07*	07/08*
Total Units	34	63	81	22	100	175	143

Source: TRDC July 2005

Planned housing provision will not meet the number of affordable homes needed in the District. The Housing Assessment Needs Table identifies a shortfall of 429 affordable homes to rent or buy per year (Table can be found in Appendix C), the proportion of households unable to buy or rent on the housing market is 31.5%

A recent snapshot of the Housing Register (31/3/05) identifies that 632 applicants were transfer applicants and the remaining 1031 were new applicant. In this period 255 applicants had a high

housing need. Those with limited housing need accounted for 71% of all applicants the vast majority being non-transfer applicants.

Most prominent household types of transfer tenants in high need are families with two children. 42% of housing association lettings and 75% of council lettings in 2004/05 were family sized accommodation but in the context of the whole stock the table below demonstrates using council accommodation only that family sized units are slower to come available than smaller sized homes.

The table below shows bids for 2006-08 National Affordable Housing Programme (NAHP).

Buy: Low Cost Home Ownership	Total units LCHO	Buy: Key Worker Housing	Total units KWH	Rent: Affordable	Total units to rent
£660,000*	27	£0	2	£5,271,000*	75
Average cost contribution per unit: £24,444*	-	-	-	Average cost contribution per unit: £70,280*	-

Source: TRDC Nov 2005

Options:

Decrease the threshold for developments that have to provide social housing as part of planning gain from the current 25 to 15 units per site.
This is in line with the draft PPS3 issued in December 2005. In theory reducing the threshold to 15 could make a small impact in lowering the shortfall however there is a delicate balance between encouraging developers to ensure a reasonable share of new affordable homes come forward whilst not forcing unreasonable obligations on developers such that sites don't come forward.

Work to attract additional investment through the National Affordable Housing Programme.
We will do this by demonstrating our ability to work in partnership with other authorities and share nominations to new developments.

Set a target for the provision of new affordable housing in the District
Sustainable communities good practice guidance approves of homes using ECO and Lifetime Homes principles and sustaining affordable rural housing. Development history shows the 80/20 affordable rent/buy proportion demonstrates need. A recent large scheme attracted just over 100 initial enquiries for shared ownership this has dwindled to 14 serious applicants where 39 SHO units.

Ratio of rent & buy. Rent: example demand of SHO, case study SHO, rent must include, reduce housing list by 5% annually. Problem 3600 assume 30% less than 80/20 and shortfall.

Allocate land within the Local Development Framework that is sufficient to meet the need for affordable housing.
This will be subject to further consultation as part of the development of the LDF.

Work with neighbouring authorities to meet site supply and service needs of Gypsies and Travellers
Three Rivers does not have authority owned sites. Looking at site need only, findings from a 2004 Gypsy and Travellers Needs Assessment identified 130 families in need over South/ West Hertfordshire for 2004 to 2009. This equates to an overall need for 5-15 (allowing up to 80 plots) new residential sites for permanent use and an 3 additional transit sites are needed (allowing up to 30 plots). Service needs and profile of Gypsies & Travellers can be found in priority 8.

- Produce a supplementary planning document that sets out what is expected in relation to affordable housing from the planning system.
This will be subject to further housing market assessment and consultation.

Outcome: A fair opportunity to access an increased supply of suitable affordable housing.

Actions:

Reduce the number of households in housing need by 5% annually including properties for larger families

20% of new housing to be 'lifetime home' standard by end of 2007. Ensuring tenants with disability circumstances and high housing need gain access to lifetime homes

25% of all future new builds to meet Eco Homes 'Good Standard'

Supplementary planning document outlining affordable housing and Gypsy/Traveller needs to be adopted by 2007

Joint working with regional partners to enable more affordable housing maximising use of NAHP

Sustain rural communities by developing 15 rural homes by 2011 meeting arising local need of existing population

Implement 'HomeTrack' software

PRIORITY 4. Meeting the needs of the elderly population.

Key facts.

The proportion of the population who are elderly and frail elderly is increasing. This has an impact on support services if a good proportion of older people wish to remain independent at home. We must plan and develop affordable care provision immediately and care solutions should be desirable and fitting for this client group.

Census 2001 identified 13,683 people aged 65+. A recent housing needs survey estimated this age group is set to rise in numbers to 21, 84 by year 2021. The table below shows change of the 80+ age group.

	2001 Census	2006	2011	2016	2021	Change
80 +	3,861	4,790	4,958	5,229	5,546	
Change		+929	+195	+244	+317	+1,685
% Change		+24.1	+4.1	+4.9	+6.1	+43.6

Source: Three Rivers Housing Needs Survey Update 2003

Proportion of retired Census households by tenure type

Tenure Type	Retired*
Owner occupier	3931 (17% of all O/O)
Council rented	747 (22% of all CR)
Other social rented	90 (14% of all SR)
Private rented or living rent free	138 (6% of all PR or other)

Source: Census 2001. Key: * figures represent Census Respondents.

- Over 65-85+ age group owner occupiers health fairs better than those renting - 41% of owner occupiers have a LTLI compared to 53-55% of renters
- This largest health divide is worse in the 65-74 age bands where less owner occupiers (28%) have a LTLI in comparison with 56% council renters.
- Minority ethnic groups don't appear to have significant differences in percentages of people with a LTLI. Only a 3-5% difference in the health of white UK and those from Mixed and Asian minority ethnic groups. Tables detailing LTLI can be found in Appendix E
- In Three Rivers 95* pensioners aged to 74 years were permanently sick/disabled of which 56% were owner occupiers, 37% council renters 9% PRS and 3% social renters

* Census Household reference persons

The council currently have elderly person dwellings and sheltered housing scheme units totalling 621 units. 5% of this stock type was available for letting in 2004/05. Three quarters of these properties are low rise flats and the remainder houses or bungalows. Aids or adaptations works to council owned accommodation has risen in demand. Since 2003 there have been aid/adaptations works to 580 homes ranging from hand rails, wheelchair adaptations to bathroom adaptations.

The Council is actively involved in the organisational arrangements to ensure the proper planning and delivery of high quality services to those in need of housing support now and in the future. Increasingly this will be geared at supporting people with care and support in their homes through 'floating support' services.

Close working with the County Council, Health and other District councils has clarified the specific services needed and the best way of providing them with broad agreement on services operating across local authority boundaries.

Options:

- Explore the feasibility of reducing the supply or change the use of unpopular hard to let sheltered housing

There has been some difficulty in letting bed-sit sheltered accommodation. Typical reasons are: down-sizing; applicant's furniture won't fit into these properties meaning they would be forced to reduce their belongings and essentially living in one room is not desirable.

- Explore the feasibility of altering sheltered housing to make it more attractive to users and potential users.

Shift to make the features and (non-care) functions of sheltered housing look and feel more desirable and less institutionalised.

- Rely on the private sector to provide supported housing for the elderly.

Profit making residential homes providing low level of high level support and care are unlikely to cater for the needs of those seeking lower cost housing and care. Profit making homes charging market rate taking in elderly where an element of HB (public expenditure) is involved won't represent good value for money.

- Provide increase level of community support services for elderly people living in their own homes.

Supporting People grant paid to Three Rivers contribute towards the cost of providing support services are currently subject to a periodical review, until the review is undertaken and further grant confirmed will continue to maintain the current level of services. The overall SP programme has also had its grant cut 5% by Government.

- Provide increased levels of 'extra care' services

Extra care is provides sheltered housing to a higher care spec than existing sheltered housing and would mainly cater for frail elderly. There are currently no extra care services in the Three Rivers. The supporting people strategy recognises a shortfall of 25 extra care units across the county. Whilst at the planning stage we would envisage these services will be an addition to existing sheltered numbers and will require a new or refurbished building.

Outcome: More desirable and suitable care solutions for the elderly and/or vulnerable.

Actions:

Undertake a review of sheltered housing by September 2006 and implement findings by 2007/08

Enable provision of 25 extra care units by 2011

PRIORITY 5. Increase choices of housing.

Key facts.

Housing markets doesn't cater for everyone's needs; this is the case for those on low incomes, benefits or key workers who need to be close to their work. Typically in the past the ability to pay has determined the type, size, quality and location of housing options of low income households.

This table below lists the housing options available at sub-market cost and places filled in 2004/05.

Type of housing option	Number
Right to buy	33
Key worker living	9
Council owned lettings	321
TRDC rent deposit guarantee scheme	53
TRDC Incentive to move	23
TRDC Mutual exchange	39
Homebuy	1
HA Nomination	93

Shared ownership schemes in Three Rivers are still affordable for those on average incomes where a 25% stake is purchased. With house prices remaining high a 40% stake in context of sustainability and affordability issues is questionable.

The Council is committed to achieving the Government's target of implementing Choice Based Letting by 2010 in partnership with our neighbouring authorities. There is no agreed model at this moment although other schemes emulate the housing market by advertising weekly lists of lettings or operate through their own website. We will also ensure support so all households are able to operate the system; this will be more acute for some client groups for e.g. those with learning disabilities or households where English isn't a first language or homeless households.

Overcrowding and under-occupying

Recent DCLG (formally the ODPM) research on overcrowding found evidence of overcrowding impacting on an occupant's physical health. In 2001 census reported 5.2% (1,754) of households in the District were overcrowded. Regionally this ranked Three Rivers 19th out of the 48 authorities.

From the Housing Register 3% of social renters are overcrowded while 5.3% of non-tenants on the housing register stated they were overcrowded.

The most reliable comprehensive information we can access on under occupancy over tenure type is from Census 2001:

- 87% of all owner occupiers were under occupying
- 47% of all households in council stock were under occupying and 1 in 5 were pensioner households
- 23% of all households in (other) social rented stock were under occupying.

Full details can be found in Appendix C.

Options:

- Submit a joint bid with neighbouring authorities for funding the implementation of a Choice Based Lettings (CBL) scheme by June 2006.

A bid will be submitted between Three Rivers, Watford, St Albans and Hertsmere and agreed by the HARI Board. Joint working in this way could provide better could cut overall costs of set-up and operating the CBL system and facilitate cross boundary movement. Further development of how the CBL system would work will be considered once the bid status is known.

Implement a Choice Based Lettings scheme by 2009
This would involve a complete review of the allocations policy.

Actively promote alternative housing schemes/initiatives to reduce numbers waiting on the housing register.
Existing schemes aimed at freeing up property such as 'Incentive to move', shared ownership, and the Rent deposit Guarantee scheme will continue. In addition to this we will pursue implementing the governments new 'Social Homebuy' partial home ownership aimed at social tenants. We are also awaiting MoveUK to go live, this scheme (previously Homes & LAWN) will enable tenants to link employment and re-housing opportunities together as a package.

Explore the feasibility of joint-working with Watford housing authority to assess demand of third party arrangements for Muslim tenants wishing to take up the Right to Buy.
Census 2001 identified Three Rivers had 39 Muslim households. Within the Muslim religion it is desirable that mortgage arrangements should involve a third party.

Maximising use of the Rent Deposit Guarantee Scheme and give opportunity to of under represented households to be housed.
Currently this scheme mainly places people experiencing housing difficulties or who have difficult personal circumstances. Three Rivers administers the scheme acting as the tenancy guarantor and through effective liaison ensuring sustainable tenancies.

Outcome: people empowered to take responsibility for their own housing choices.

Actions:

Develop and submit a joint bid for Choice Based Lettings (CBL) by 2006

Joint CBL scheme to go live by 2009

Housing allocations review to completed by March 2007

Actively promote and facilitate schemes that free up spaces on the Housing Register

Maximise use of the Rent Deposit Guarantee Scheme

PRIORITY 6. The need to improve the environment in which people live.

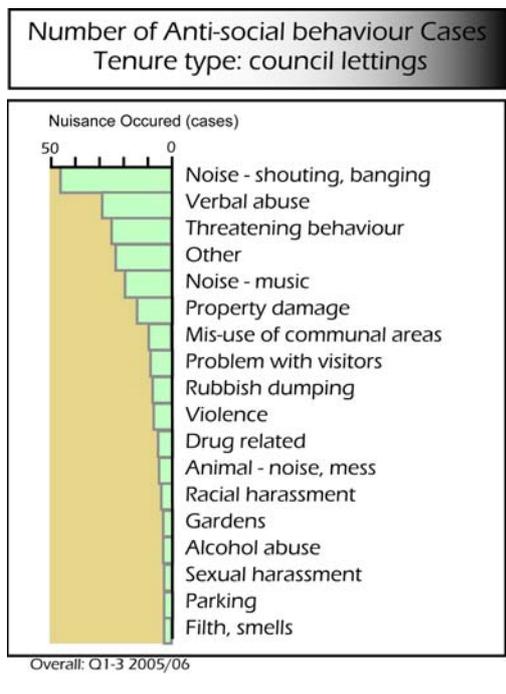
Key facts

Reducing anti-social behaviour is a corporate objective of the Council. In 2005/06 there were 5311 cases of anti-social behaviour incidents reported to the police. The Council's ASB officer received 51 reported incidents of ASB in the second half of 2005/06, four of the incidents were reported to the police but the majority were logged as resolved or no further action taken.

The problems of environmental improvement are particularly relevant to those tenants living on estates. The feeling of isolation can be exacerbated by the presence of poorly maintained street furniture and petty vandalism. Housing Services have a key role in monitoring anti-social behaviour incidents occurring in and around the public stock. The tenant satisfaction survey in 2004 highlighted key environment problems such as litter and vandalism. Feedback from the 2005 Annual Tenants Conference also highlighted neighbourhood issues of anti-social behaviour and poor maintenance of open spaces and fencing. Some pro-active work can be achieved when designing a new scheme, police representatives are willing to review plans to improve safety elements like placement of street lighting or road and path design.

Residents in the tenant and leaseholder satisfaction survey also expressed the cleaning of communal areas in flat blocks as a priority.

The table below sets out categories and number of recent ASB cases. High level ASB could be defined by authorities and victims as things like violence. Low level could be regarded as parking, but tolerance or sufferance of high or low level ASB is personal to the individual. There were a total of 236 cases reported to the Crime and Disorder Reduction Partnership relating to Council tenants in the 3rd quarter of 2005/6 that ended without need for formal action.



Options:

Where mediation has failed, use other forms of remedial measures such as demoted tenancies, ABCs and, where relevant, ASBOs against tenants and residents who commit anti-social behaviour.

This acts as a warning to those families and to others in the community. The average cost of obtaining an ASBO in Three Rivers is £1500.00 (including staff time). In 2005/06 14 ABCs were enforced and 2 (Interim) ASBOs. Of the 2 ASBOs obtained 1 has broken terms which resulted in an Action Plan Order with the Youth Offending Team.

Ensure effective support is provided for victims of hate crime, harassment and domestic violence.

New Council local performance Indicators will ensure timely response and assessment of these types of crime.

Introduce a zero tolerance to anti-social behaviour in Council owned property

Evictions based on zero tolerance would effectively mean a tenant could face severe punishment for an incident that is legal such as an unkempt garden but considered an offence in the tenancy agreement. Eviction would cause homelessness for the perpetrator and their household and in the eyes of government they would be intentionally homeless therefore not eligible for further assistance.

Work in partnership with all agencies to ensure effective action is taken against anti-social behaviour.

These range from drawing funds for diversionary activities for high perpetrators and working with key agencies referring 'at risk' families/households for support.

Invest a proportion of the housing capital programme in the improvements to the environment on housing land.

This responsibility is to be across the Council but may well impinge on the Highways Agency as well.

New Affordable developments to be 'Secure by Design'.

Implement contract cleaning for communal areas in flat blocks

Currently a specification is being drawn up; this will go out to tender in 2006, and its expected the contract will be let in late 2006.

Outcome: Noticeable reduction of physical neglect in the living environments of council residents and a reduction in anti-social behaviour.

Actions:

Invest a proportion of the capital programme for environmental improvements

All new affordable developments to be 'Secure by Design'

Implement contract cleaning for communal flat blocks

Review ASB database to improve the recording, mapping, case tracking, statistical data and local satisfaction levels

Work with partners to create diversionary activities for groups more likely to commit ASB and disorder

Punitive measures for council residents committing ASB and where suitable/justifiable through the tenancy agreement by enforcing demoted tenancies or through the use of ABCs or ASBOs

Work with 'Children, Schools and Families' referring *at risk* households facing eviction for ASB/crime & disorder

PRIORITY 7. The need to improve the quality of customer services.

Three Rivers is committed to improving service performance year on year as measured by indicators set by government according to their priorities. Housing related Best Value Performance Indicators for 2005/06 cover Decent Homes targets, rough sleepers, percentage of Bed and breakfast and hostel occupants, unfit private sector properties, proportion of rent collected and tenant satisfaction in council housing.

Between 2003/04 and 2004/05 there has been a distinct improvement of performance indicators with bottom quartile Best Value performance indicators visibly shifting up into second quartile. Corporate Performance Assessment (CPA) replaced the individual service inspection in 2004 the Council as a whole received a 'good' score. It's important to balance improving performance through indicators with direct service improvements visible to service users, we propose the following options.

In order to demonstrate the Council's commitment to high quality customer services, during 2006 an application for a Charter Mark for the whole Council will be made.

Options



Make improvements to the main estate management office in South Oxhey

The building is old with poor layout; resources could be used to make physical improvements to the reception area and staff offices.



Enable the electronic access to Council services.

Residents are increasingly reporting that they wish to access Council payment services through the telephone or the internet. Given the geographical spread of the stock this could also improve access for those in remote areas away from the main Council offices. Free access to the internet is available at all Three Rivers Libraries. There are initial implementation costs but longer term savings for the Council.



Ensure that resources are dedicated enable more representative inclusion.

We must maintain, support and grow our resident associations ensuring they are informed and trained in order to communicate with their residents. Extra efforts will be made to encourage hard to reach groups and under represented groups to get involved.



Improve performance of services and introduce new initiatives.

We will improve services so that all indicators reach top quartile.

Outcome: Improved housing services and customer satisfaction.

Actions:

Physical improvements to be made to the reception and office space within South Oxhey area housing office.

Improve housing performance with indicators to reach top quartile by 2008.

Ensure that resources are dedicated enable more representative inclusion.

Make sure that housing services achieve the Charter Mark.

PRIORITY 8. Reduce the risk of homelessness and improve the provision of services to the homeless and those threatened with homelessness and increase support to vulnerable people.

Key facts.

Homelessness and threatened homelessness has severe consequences for the well being of people. These circumstances can be further exacerbated if they are vulnerable.

Top causes of homelessness:

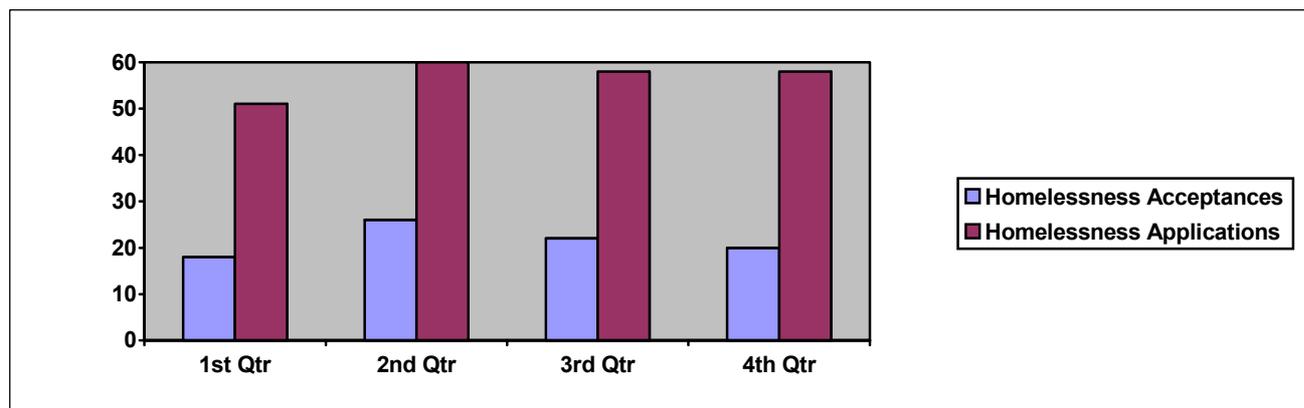
1	Parents unable to accommodate
2	Loss of rented accommodation
3	Friends/relatives no longer able to accommodate
4	Relationship breakdown

Top reasons for priority:

1	Vulnerable with children
2	Pregnant -no other dependant children
3	Mental illness

In 2004/05 overall there were 201 homeless approaches of which 90 were accepted, in the previous two years approached were 161 and 187 respectively. Failed homeless applicants age 16-25 are referred to our partner agencies that provide emergency accommodation, support or life skills training.

Homelessness Applications and acceptances 2005/6.



Homeless households were housed in the following ways:

	2004/5	2005/6
Three Rivers Rent Deposit Guarantee Scheme	8	20
Council Housing	70	58
Housing Association	8	10

Currently the Homelessness Strategy is being reviewed. The review will take into account the successes of the last strategy by identifying gaps in the service. The objectives will take into account changes in the government's homelessness agenda and in striving for equalities standards we will ensure equality monitoring of case standards.

Without provision or support vulnerable people looking for housing are likely to have difficulty finding and sustaining it. For gypsies and travellers the needs are for suitably placed sites and achieving access to the same facilities and amenities as other members of society enjoy. For hard to reach

communities allocation of suitable housing and tenancy support to ensure issues around isolation are avoided.

BME communities:

- 12.5% of population.
- Highest concentration of ethnic group over the District identifies that most Asians live in Moor Park and likely to be owner occupiers as there is a very small amount of social rented accommodation in this ward. The highest concentration of black communities is in South Oxhey wards where we know this is mainly council and ex-council property. There is no distinct high concentrations of mixed race households and the even though the Chinese community the small the highest concentration is again Moor Park.
- There are higher numbers of ethnic minority households in private rented sector than in the social rented sector.

Gypsy Traveller Communities:

A joint housing needs assessment for gypsies and travellers was carried out in 2004 and found:

- Larger than average size family units
- Income reliant on self-employment,
- They experience higher health problems compared to settled community,
- Roadside families experience worse health inequalities than families on sites
- A move into settled tenure would be due to ill health and needing to access health services.

People with mental health issues and people with disability/mobility issues:

- A mental health review carried out in 2003 assessed mental health accommodation needs as approximately 17 extra units a year. Currently Supporting People funding given to providers support 10 cases in Three Rivers
- The housing needs survey undertaken originally undertaken in 2001 identified 17% of the population in the District were disabled.

Domestic violence:

- In 2004/05 & 2005/06 Three Rivers was contacted by 11 people experiencing domestic violence and seeking help from the Council. We were able to accept all these households as homeless and the majority have been rehoused into permanent accommodation

Young People:

- Figures show young people are a likely group to experience threatened or actual homelessness
- Young people require extra tenancy support because its likely they have never had a tenancy and are new to managing household finances
- Under the age of 18 they are vulnerable as the benefits system treats them differently to adults.

Three Rivers, along with joint partners have recently agreed a joint protocol on standards of working practice in assessing the housing and support needs of certain young people facing homelessness or who are homeless. The Council recognise and respect a vulnerable child with homelessness issues shouldn't suffer either by their circumstances or by authorities' assessment and administrative systems.

Options:

- Remove the need to use B&B completely.

We will still ensure access to emergency accommodation this is of most importance to key client groups like those fleeing domestic violence and vulnerable people.

- Reduce the number of applicants accepted as homelessness.

Our duty still applies but we want to prevent homelessness and avoid repeat homelessness, activities around advice, awareness education, support and level of assistance will target those most 'at risk' groups.

- Increase the options available to people in housing need as alternatives to homelessness.

We must ensure that there is the opportunity to be housed through the Housing Register without 'going homeless'.

- Improve the advice and assistance provided to those groups most at risk of homelessness.

- Increase opportunities to access housing in other parts of the country through the promotion of MoveUK.

Outcome: Strengthening vulnerable peoples chances for accessing safe and/or settled tenure.

Actions:

Eliminate use of B & B by 2007 whilst ensuring emergency shelter for certain client groups (e.g. those fleeing domestic violence)

Explore and develop benefits of shared resources with neighbouring authorities by 2007

Homelessness service casework standards review to ensure a consistent approach. By 2007

Develop a supported housing scheme catering for 12 people in Gosforth Lane by 2007/08

Develop a floating support for 15 people with mental health circumstances by end of 2007

Develop and amend S.O.L.O. (Single Opportunities for Lodgings). Support worker funded to procure rooms in houses with a resident landlord, and offering a link to other support agencies for vulnerable age group.

Establish a housing assessment panel for 16-25 year olds in with other authorities and agencies.

Section 5. RESOURCES.

Use of Money

The money which helps us to implement the local Housing Strategy is broadly drawn from two sources. These are:

- Housing Revenue Account: this comprises the rent paid by council tenants, service charge income, and government grants. It is predominantly spent on council housing and on support for tenants; and
- General Fund: this comprises Council Tax payments by local people and government grants. It pays for most local Council services, but includes dealing with homelessness and with private sector housing improvements.

There are also other potential sources of housing funding which may be available to us. These include:

- Maximising the Major Repairs Allowance available to us in order to meet the Decent Homes Standard as quickly as possible;
- Using planning agreements to secure new affordable housing and related community facilities for local people;
- Recycling our receipts from the sale of council housing to fund future housing investment;
- Bidding to the Housing Corporation and to the Regional Housing Board for funding to get new affordable homes built locally;
- Obtaining other grant funding for specific capital works, e.g. energy conservation grants;
- Reviewing our asset management plan to determine whether changes to the local government finance system can release more money for housing or disposing of assets that require excessive investment; and
- Working in partnership with others at a sub-regional level to make best use of the time, money, and resources available in pursuit of our housing objectives.

However, the outcome of the 2005 Housing Stock Options Appraisal is that the only way to raise sufficient resources to maintain the housing stock was to transfer the ownership to an RSL. This would enable the money required to be borrowed to maintain the investment. This has been taken into account within our HRA Business Plan 2006-11.

Prioritisation of Resources

Clearly, our ability to resource large projects is constrained by our size as a small local housing authority. So we have to prioritise what we can and cannot do. The highest priority has to be given to those duties which we are legally required to do, such as repairing Council housing and dealing with local homelessness.

At the present time, we want to balance the investment required to meet the Decent Homes Standard with the other needs and aspirations agreed with our tenants and with other housing stakeholders. The extensive consultation we undertake with them also allows us to identify new potential priorities. These have to be costed and evidenced before we commit resources to them.

Housing Revenue Account and General Fund Spend

The following table shows the level of actual General Fund expenditure on housing in 2005/6, and the projected expenditure up to 2008/9:

General Fund Housing Expenditure 2003- 07

Cost Area	Actual (£)	Projected (£)		
	2005-06	2006-07	2007-08	2008-09
Housing Strategy	£49,640	£64,210	£89,550	£90,720
Housing Enabling	£17,060	£17,150	£17,650	£18,070
Housing Advice & Homelessness	£322,340	£357,180	£354,900	£358,110
Private Sector Renewal	£289,120	£296,180	£304,060	£311,780
Total Expenditure	£678,160.00	£734,720.00	£766,160.00	£778,680.00

The following table shows the HRA Operating Account balance in Three Rivers at the end of 2005-6, and the projected expenditure up to 2011:

HRA Operating Account: 2006 - 9

Housing Revenue Account Item	Projected (£ 000's)		
	2006-07	2007-08	2008-09
Income (e.g. dwelling rents, other rents, service charges, Supporting People contribution, etc.)	£15,311,780	£16,093,660	£16,345,780
Expenditure (e.g. capital charges interest, rent rebates, management, depreciation, etc.)	(£26,854,080)	(£27,013,710)	(£27,629,240)
Net Cost of Services – Surplus / (Deficit)	(£11,542,300)	(£10,920,050)	(£11,283,460)
<i>LESS</i> – capital charges interest, deferred charges, interest receivable, & depreciation from major repairs fund	£11,004,870	£10,951,800	£11,668,560
Net Operating Surplus / (Deficit)	(£537,430)	£31,750	£385,100
Opening HRA Balance	£2,354,432	£1,817,002	£1,848,752
Surplus / (Deficit)	(£537,430)	£31,750	£385,100
Closing HRA Balance	£1,817,002	£1,848,752	£2,233,852

It is currently projected that the HRA will remain sustainability healthy for the next three years but will reduce due to rising costs and increased levels of negative subsidy paid to the government.

Use of Land

Non-Council Ownership

The *Local Plan Review* has allocated prospective development sites up to 2007, which are expected to deliver affordable housing through the use of Section 106 planning agreements. Over the term of this Housing Strategy, it is anticipated that a total of 12 sites in non-Council ownership covering around 5 hectares could provide over 450 new homes, of which over 75 could be affordable homes for local people.

Council Ownership

We own land which the Council can use to meet specific housing needs. However, these are often more complex to deliver because of the limitations of the current planning system and difficulties with access. These include the redevelopment of a former Council depot and disused garage compounds. Over the term of this Local Housing Strategy, we anticipate a total of 5 sites in Council ownership could provide around 50 new homes for local people.

Section 6. Monitoring the Strategy.

To ensure delivery of our Housing Strategy, we have developed a **Housing Strategy Action Plan**, which is set out at Appendix A. Progress on delivery of the Action Plan will be monitored in a number of ways:

- a. **Responsible officers** will ensure that individual Action Plan items are completed to target. A majority of the strategy objectives require Three Rivers service teams taking a lead, final approved objectives would need to be included in housing services and housing policy service plans, these then filter into team work activities down to individual officer's activities. If the proposed stock transfer ballot is successful in 2007 the objectives still stand and with extra resources some targets could be met well within time.
- b. The **Housing Strategy Group** will oversee the implementation of the Action Plan and ongoing development and production of the Council's Housing Strategy.
- c. The **Tenants and Leaseholders Forum**, which includes a wide range of partner agencies, tenants, residents and other stakeholders, will monitor progress on delivery through its regular feedback and consultation events.
- d. The **Three Rivers Homelessness Forum** will oversee and monitor the implementation of the Homelessness Strategy Action Plan
- e. **Council Members** will monitor implementation of the Housing Strategy Action Plan and related Council strategies, and the ongoing development and production of the Council's Housing Strategy through Executive and Scrutiny Committees (reports on performance use a "traffic-light" indicator system showing green where performance is to target, amber where performance requires attention, and red where performance is below expectations).
- f. The **Government Office for the East of England** will assess the Housing Strategy and assist the Council in ensuring that it complies with national and regional requirements.

APPENDIX A. HOUSING STRATEGY ACTION PLAN 2006-2011.

Your Home.

We will work in partnership to increase the supply of affordable sustainable housing and improve the standards of housing stock in the District.

	OBJECTIVE	TARGETS/OBJECTIVES	RESOURCES	EXPECTED OUTCOME	Priority	LEAD BY
1	Improve the quality of council owned housing stock	a)ballot tenants on the option of transferring stock to an RSL by summer of 2007 b)Decent homes standard target to be met by 2010	HRA Capital Programme	More tenants and leaseholders empowered and informed about the future of their homes Decent homes for all	High High	Housing Policy Insights
2	Improve the quality of private owned housing stock	a) Explore the feasibility of developing a county wide equity release scheme through a housing association and targeting eligible residents in homes that are unfit or in disrepair. b)Introduce HMO licensing for certain properties by 2006 c)Implement HHSRS by 2006 d) Bring 6 homes back into use e) Effectively target the use of DFG and mandatory housing grants to those in need.	Joint funding to be agreed. Existing Budget Existing Budget Existing Budget £250,000 DFG	Greater proportion of accessible and non-hazardous habitable homes	High Low High High High	Housing policy Environmental Health
3	Enable affordable housing in the District	a)Reduce the number of households in housing need by 5% annually b) 20% of new housing to be 'lifetime home' standard by end of	Housing Corporation Grant	A fair opportunity to access an increased supply of suitable affordable housing	High Medium	Housing Policy HARI TRDC

		<p>2007. Ensuring tenants with disability circumstances and high housing need gain access to lifetime homes.</p> <p>c) 25% of all future new builds to meet Eco Homes 'Good Standard'</p> <p>d) Supplementary planning document outlining affordable housing and Gypsy/Traveller needs to be adopted by 2007</p> <p>e) Joint working with regional partners to enable more affordable housing maximising use of NAHP</p> <p>f) Sustain rural communities by developing 15 rural homes by 2011, these should meet arising local need of existing population</p>	<p>Existing Resources</p> <p>Housing corporation Grant</p>		<p>Medium</p> <p>Medium</p> <p>Medium</p> <p>Medium</p>	<p>Planning</p>
4	<p>Review the use of sheltered schemes and develop extra care</p>	<p>a) Undertake a review of sheltered housing by September 2006 and implement findings by 2007/08</p> <p>b) Enable provision of 25 extra care units by 2011</p>	<p>Existing Resources</p> <p>County Supporting People Grant & Housing Corporation Grant.</p>	<p>More desirable and suitable housing solutions for the vulnerable and elderly</p>	<p>High</p> <p>High</p>	<p>Community Services</p>

Your Neighbourhood.

We will actively seek to engage with the community to improve the environment in which people live and reduce the levels of anti-social behaviour.

	OBJECTIVE	TARGET	RESOURCES	EXPECTED OUTCOME	PRIORITY	LEAD BY
5	Increase choice in housing	<p>a) Develop and submit a joint bid for Choice Based Lettings (CBL) by 2006</p> <p>b) Joint CBL scheme to go live by 2009</p> <p>c) Housing allocations review to be completed by March 2007.</p> <p>d) Actively promote schemes: ~Social Homebuy (awaiting launch) ~Incentive to move ~MoveUK (awaiting launch) ~ Mutual Exchange ~ Low Cost Home Ownership Schemes ~Keyworker Housing</p> <p>e) Maximise use of the Rent Deposit Guarantee Scheme</p>	<p>£35,000 TRDC DCLG (formally the ODPM) (bid submitted)</p> <p>Existing Budget</p> <p>General Fund budget.</p>	Tenants Empowered, taking responsibility for their housing choices	<p>High</p> <p>Medium</p> <p>Medium</p> <p>Medium</p>	<p>Allocations</p> <p>Housing Needs</p>
6	Put in place works to improve the neighbourhood/environment	<p>a) Invest a proportion of the capital programme for environmental improvements.</p> <p>b) New affordable developments to be 'Secure by Design'</p> <p>c) Implement Contract Cleaning for communal flat blocks.</p>	HRA Capital Programme	Reduction of noticeable physical neglect in the living environment	High	<p>Environmental Health</p> <p>HARI</p> <p>Residential Services</p>
7	Working in partnership developing facilities to reduce ASB	a) Review ASB database to improve the recording, mapping, case tracking, statistical data and	Existing Resources	Full monitoring of anti-social behaviour.	Medium	Residential Services

	<p>local satisfaction levels.</p> <p>b) Work with partners to create diversionary activities for groups more likely to commit ASB and disorder</p> <p>d) Punitive measures for council residents committing ASB and where suitable/justifiable through the tenancy agreement by enforcing demoted tenancies or through the use of ABCs or ASBOs.</p> <p>e) Work with 'Children, Schools and Families' referring <i>at risk</i> households facing eviction for ASB/crime & disorder.</p>	<p>To be identified.</p> <p>Existing Resources</p> <p>Existing Resources</p>	<p>Reduction in ASB committed by young people.</p>	<p>High</p> <p>Medium</p>	<p>Residential Services</p> <p>Residential Services</p> <p>Housing Needs</p>
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Your Services.

We will improve the quality of our services, reduce the risk of homelessness and increase support to vulnerable people.

	OBJECTIVE	TARGET	RESOURCES	EXPECTED OUTCOME	PRIORITY	LEAD BY
8	The need to improve the quality of Council services	<p>a) Physical improvements to be made to the reception and office space within the well used South Oxhey area housing office</p> <p>b) Improve housing performance with indicators to reach top quartile by 2008.</p>	<p>£10,000 approved budget</p> <p>Existing Resources</p>	<p>Enhanced service environment</p> <p>Higher levels of tenant and leaseholder satisfaction. Less housing inequality for council dwellers</p>		<p>PFM & Residential Services</p> <p>Residential services & Housing Policy</p>
8	Improve tenant participation and communication	<p>a) Employ a Tenant Participation Officer to:</p> <p>~Increase tenant participation of council dwellers</p> <p>~Increase participation of under represented groups of council tenants.</p>	Existing Resources		High	
9	Reduce homelessness through improved support for vulnerable people	<p>a) Eliminate use of B & B by 2007 whilst ensuring emergency shelter for certain client groups (e.g. those fleeing domestic violence)</p> <p>b) Explore and develop benefits of shared resources with neighbouring authorities by 2007</p> <p>c) Homelessness service casework standards review to ensure a consistent approach. By 2007</p>	<p>DCLG (formally the ODPM) Grant</p> <p>Existing Resources</p> <p>Existing Resources</p>	<p>Strengthening vulnerable peoples chances for accessing safe and/or settled tenure</p> <p>Consistent decision making.</p>	<p>High</p> <p>High</p> <p>Medium</p>	Housing Needs

		<p>e) Develop a supported housing scheme catering for 12 people in Gosforth Lane by 2007/08</p> <p>d) Develop and amend S.O.L.O. (Single Opportunities for Lodgings). Support worker funded to procure rooms in houses with a resident landlord, and offering a link to other support agencies for vulnerable age group.</p> <p>e) Establish a housing assessment panel for 16-25 year olds in with other authorities and agencies.</p>	<p>Supporting People bid & Housing Capital Grant from the Housing Corporation</p> <p>Council committed £35,000</p> <p>Existing Resources</p>	<p>Meet the needs of 16/17 year old homeless client group</p> <p>Joint assessment and planning for housing young people.</p>	<p>High</p> <p>High</p> <p>High</p>	
10	The need to increase support to vulnerable people	a) Develop a floating support for 15 people with mental health circumstances by end of 2007	Resources to be identified.		High	

Glossary of terms.

Appendix D

Affordable Housing

A general term for social rented, shared ownership, or other housing not provided for profit.

Affordable Housing Programme

Annual programme of investment to housing associations by the Housing Corporation.

Approved Development Partner

A housing association partner funded by the Council to provide affordable housing.

Best Value

A system to ensure that council's provide the best possible services and the best value for money

Brownfield

Land which has previously been used

Capital Expenditure

Expenditure on assets that provide a use or benefit over several years

Capital Receipts

The proceeds from the sale of land or other assets

Cash Incentive Scheme

A grant allowing existing tenants to purchase a new home on the open market

Choice Based Lettings

A system enabling applicants to make greater choice of home

Common Housing Register

A register of people in housing need operated by the Council and its housing association partners

Decent Homes Standard

The Government's target to ensure that all social housing meets a basic standard by 2010

Department for Communities and Local Government. (DCLG)

The Government department responsible for housing, planning and local government issues. Formerly the ODPM.

Disabled Facilities Grant (DFG)

A grant from the Council to provide specialist adaptations for disabled people

Disrepair

Requiring significant repair or improvement

Greenbelt

Land designated for protection from development

Greenfield

Land previously undeveloped

Housing Association

A non-profit making organisation providing homes for those in housing need

Housing Corporation, The

Government organisation that funds and regulates housing associations

Housing Health and Safety Rating System

A new standard that has replaced the unfit standard as a way of assessing the standard of housing.

Housing Register

A list of people in need of affordable housing

Housing Stock Options Appraisal

A process that local authorities must complete in order to reach a decision for the most appropriate way of maintaining their housing stock.

Intermediate Income Market

People who cannot afford to buy or rent a home on the open market, but who are not eligible for traditional social rented housing

Key Worker

A person whose continued employment in the area is key to the local economy or local services

Local Authority Social Housing Grant (LA SHG)

Grant paid by the Council to a housing association to enable the provision of new affordable housing

Local Development Framework

The new plan that must be produced by each District authority setting out the arrangement for development in the area. It must be consistent with Government Guidance and the Regional Spatial Strategy.

Local Lettings Schemes

Lettings policies applied to a specific, localised area, such as an estate or a parish

Local Strategic Partnership (LSP)

A partnership of agencies that is developing the Community Strategy

Major Repairs Allowance

Government Grant to local authorities to enable them to carry out repairs to their homes.

Nominations Agreements

An agreement between the Council and a housing association to rehouse people from the Housing Register

Office of the Deputy Prime Minister (ODPM)

The former Government department responsible for housing, planning and local government issues.

Performance Indicator

A measure of performance against a pre-set standard.

PPS3

Government guidance on planning policies relating to affordable housing.

Private Sector Landlord

A landlord renting a home at market prices

Regional Housing Board

A body consisting of the Housing Corporation, East of England Regional Assembly, GO-East and others that determines the allocation of the regional housing pot. That is the money that the Government decides should be spent in the Region on housing.

Regional Housing Strategy

The regional framework for housing in the East of England

Registered Social Landlord (RSL)

See Housing Association

SAP Rating

The energy performance and efficiency of a dwelling

Section 106 Agreements

Agreements between the Council and developers negotiated as part of the planning process

Social Housing Grant (SHG)

Grant paid by the Housing Corporation to a housing association to enable the provision of new affordable housing

Social Inclusion

Government term which means that no person should be disadvantaged due to their environment or personal circumstances

Special Needs

The term describing particular client groups, such as the elderly, people with a disability, or those suffering from mental illness

Subsidy

Financial assistance towards capital or revenue costs

Supplementary Planning Guidance (SPG)

Planning guidance which supplements the District Local Plan

Supported Housing

Housing providing care and support services for people with special needs

Supporting People

The Government programme to fund care and support services for people with special needs

Sustainable Development

Where the environmental impact of new development takes into account transport, landscape, wildlife, energy efficiency, waste disposal, community safety and social inclusion issues

Unfit Dwellings

Dwellings that are in such disrepair or lack such facilities as to be deemed unfit for habitation