EXECUTIVE SUMMARY

This new draft Housing Strategy has been developed in a different way to those previously. Unlike the previous strategy, there has been no need to ensure that it is ‘fit for purpose’ and submit it to the Government Office for the East of England (GO East) for approval. This has given us more flexibility, to the point that it could have been possible to include the Council’s vision for housing within Facing the Future – the Sustainable Community Strategy for the District. This would however have added a significant number of pages to that document and possibly also diluted our own focus to responding to one of our most basic requirements – decent housing that we can all reasonably aspire to.

We have however taken Facing the Future as our starting point, as the vision for the District in the future, and used this Housing Strategy as an opportunity to deliver in detail the aspirations of the Local Strategic Partnership. In doing so, we have move further away from the business plan approach of some previous strategies and based this one more firmly on the outcomes that are relevant for local people, seeking to improve on the quality and the quantity of homes, and making sure that they are as accessible as possible so as to meet the needs of local people.

The other supporting piece of work that also outlines the Council’s vision for the District in the future is the Local Development Framework’s Core Strategy, which like this Housing Strategy, build upon the vision in Facing the Future and the information that we have from our Strategic Housing Market Assessment. This Housing Strategy therefore can be seen as having a role in cementing the links between these two other important strategies, putting in place a framework to deliver the policies that will balance the supply of housing and bring about sustainable communities in the future.

With a strong focus on delivery, we have considered how best to meet the wide range of issues that strategic housing covers and have used this opportunity to refresh the Council’s approach, again keeping the needs of local people at the centre of our strategic planning by basing our approach for the future around four main areas of housing need – supply of homes, prevention of homelessness, homes that are privately owned or rented, and the issues for older people.

This Strategy should therefore be seen primarily as the Council’s approach to delivering a more balanced supply of housing and will be complemented by other supporting strategies in the future that will also benefit from the overarching aim of achieving more balanced and sustainable communities.

We can not ignore the fact that we are faced with a growing need for housing at a time when the economy is in recession. Whilst not wanting to suggest any pessimism towards the prospect of future recovery, it would be naïve to ignore the challenge that this may present us, so we have included towards the end of this strategy a short outline of how we can work together to hopefully mitigate some of the impact that this may bring.
BACKGROUND

The Council's last Housing Strategy was developed in 2004 and covered the period up to 2008. In 2008 this was replaced with a Position Statement that has been used to outline and steer the Council in its strategic approach to housing up to the present time.

We are proud of the achievements that we have made in progressing the action plan for this Position Statement in a short period of time and a summary of this can be seen in Appendix One.

During the last year the Council's Strategic Housing Service was also inspected by the Audit Commission who assessed the service as 'poor' with 'uncertain prospects' for improvement. The inspection did however recognise that the Council was already fully aware of what needed to be improved and it was clear that progress was already being made although too soon at the time of the inspection to see the outcomes. A summary of the improvement plan is also included in Appendix One, demonstrating the Council's commitment to improving its own service.

Since the previous Housing Strategy was published there have been a number of changes which has resulted in this document having a very different structure and content. The District now has a well established Sustainable Community Strategy – Facing the Future and this has become the main over-arching strategy, guiding us in the aspirations and wider issues that need to be addressed as part of an up to date Housing Strategy.

Similarly, Essex County Council has also developed a county-wide strategy that is delivered through the Sustainable Essex Partnership. As one of the twelve district councils in Essex, Maldon District Council's Housing Strategy needs to align with some of the county-wide Local Area Agreement activities that are also consistent with in many cases with the aims of Facing the Future.

There is therefore a much greater focus than before on the wider strategic issues that are important to local communities and working in partnership with other agencies who operate both within the District and also across the whole of the county.

We also work closely with other local authorities who are placed within a sub-region and in the case of our own district; this is the Greater Haven Gateway which covers north Essex and the southern half of Suffolk. This sub-region has now become well established and the Council can demonstrate a number of positive outcomes that we have been able to achieve through working at a sub-regional level.

With such a wide (and we can appreciate complex) framework, we have been able to improve our understanding of strategic housing issues and can compare and contrast ourselves with other areas better than before. We have also improved our knowledge of housing issues within the District as well, giving us a much stronger basis to develop services from in the future. This will be vital as we find ourselves now in a situation where we know that the need for affordable housing is greater than we can realistically hope to meet in its entirety.

Underlying this is the proportionately lower supply of affordable housing that already exists in the District compared with other areas both within Essex and also across the whole region. Despite a steady growth in the number of new homes that have been built in the District in the recent past, the supply of affordable housing has lagged behind in the longer
term; since 2001 up to 2006 for example the supply of affordable housing has been proportionately lower than most other parts of the region, around 4% of the overall provision of new homes compared with a regional average of more than twice that level and a target set by the Regional Spatial Strategy of 35%.

The area also has a higher proportion of larger homes, reducing the options for those looking to move on to the property ladder who conventionally need a smaller and cheaper home and also inflating the costs of those smaller homes that are available as an inevitable outcome of the laws of supply and demand. Having a lower proportion of homes that would be more affordable to buy on the open market in turn places even more demand on the need for affordable homes, which as we can see are already in limited supply.

The need to achieve a better balance of housing in terms of size and tenure becomes self-evident; the potential risks to maintaining sustainable communities also becomes clear when we look at the possible consequences of an 'imbalanced' supply of housing. Our knowledge of local housing issues has therefore been shared with the Local Strategic Partnership to help inform the development of Facing the Future as the District's Sustainable Community Strategy.

The response has in turn supported the Council in setting as one of its corporate priorities the need to increase the supply of affordable housing and also helped influence the Local Development Framework's Core Strategy. As the method through which the Council sets its planning policies for the future, the Core Strategy has a vital role in helping to balance the supply of housing by influencing the type of houses that will be built. It is at this stage in the process that we are now developing this Housing Strategy, having set the need to improve the balance of housing as the main priority, this new strategy has to be primarily focused on supporting these other two strategies so that together all three will work to provide a well balanced and sustainable community for the future.

**OUR STRATEGIC APPROACH TO HOUSING**

Despite not having any housing stock of its own, the Council still retains a strategic housing function as the 'Local Housing Authority'. As more and more local housing authorities transfer their housing to other organisations, this becomes increasingly common and in some respects there is more logic to this than may at first appear:

- without housing of its own to manage the Council is not hindered by issues that it would have to consider as a landlord, making it easier to be impartial and more objective when looking at strategic housing issues,
- with responsibilities to secure housing for those in the greatest need of housing, the Council is closer to the viewpoint of others in understanding the problems that can arise from a lack of suitable and affordable housing in the area, and
- 'housing' can be seen as distinct from 'houses' if we see it as dealing with people rather than buildings.

This last point is a fundamental concept that we would suggest has to be recognised if the Council's strategic housing role is to be properly understood and used to its best effect. Naturally there is a close relationship between people who need housing on the one hand and providing houses for people to live in on the other but often we would suggest, the function of providing has not always focussed on what would best meet what people want
or need locally. The increase in recent years in the buy-to-let market has for example masked the fact that the number of first-time buyers as a proportion of house purchasers has been reducing (and possibly also accounted for continued rise in house prices above the level that many first-time buyers can afford).

Whilst it would never be possible to provide everyone with their ideal home, a better understanding of the needs and aspirations of people within a local area helps us measure how well the current supply of houses is actually helping to address housing issues – reinforcing the importance of trying our best to achieve a better balance.

This person-centred approach helps us develop a more systematic way of approaching some of the problems and challenges that we may face and is certainly more in tune with the aims of a Sustainable Community Strategy, hopefully also making it easier for us to develop strategic links with others within the Local Strategic Partnership. We have consulted with the LSP and received a clear endorsement to develop our strategic approach to housing with the aims of:

**Improving Opportunities for Local People who:**

- *Who need a home* – by delivering a more balanced supply of housing through the Housing Strategy. This also includes the Council's Empty Homes Strategy
- *Who are at risk of losing their home* – by preventing homelessness through the Council's Homelessness Strategy
- *Who privately own or rent their home* – through the development of a private sector housing strategy (to be developed in 2009 / 10)
- *Who may need support to remain in their home* – through the development of an Older Persons’ Housing Strategy (to be developed in 2009 / 10)

This Housing Strategy will not therefore cover in detail aspects that will be dealt with in the other strategies but will, for the reasons given above, focus on achieving a better balance of housing. Doing what we can to improve this balance should provide outcomes that will form a sound basis for tackling some of the other housing-related challenges that we may face in the future.

**The key outcomes of this Housing Strategy therefore are to improve:**

- *The quantity of homes by achieving a better balance* – not merely as an overall number but in terms of the type of tenure (especially affordable) and the specific design or use where for example we know there is a need for a particular type of housing. This also applies to where there is an identified need for affordable housing to support rural communities.
- *The quality of homes to meet local needs* – this will be measured through both the standard of design and also the size and type of housing, seeking to meet what we know are shortfalls in the existing supply of housing.
- *Access to homes* – we want to make sure that there are homes for everyone to the best of our ability. This means that we need a variety of homes to meet all needs and that no one is unfairly excluded from either new homes or existing homes.
Do We Need More Houses?

The media often reports on aspects of housing issues and it is usually through this that most people form an idea of what some of the problems may be. These reports are often related to specific housing issues, such as the cost of buying a home, levels of homelessness, or proposals for development in a particular area.

It is only by looking at the human element as well as the reports about houses that we can begin to see the bigger picture and begin to appreciate why there is a need for more homes even at a time when people are struggling to buy and properties in some areas are empty.

Over the last 30 years the number of households in the country has risen by 30%, largely through the way that we live and what is happening with the population. There has been an increase in smaller households for a number of reasons such as an increase in life expectancy, higher levels of older couples separating and lower numbers of younger people forming families at such a young age as was the case in previous decades. Single-person households will, it is estimated, account for nearly 70% of household growth from 2001 to 2021.

The increase in life expectancy has also meant that there has been a slower turn over of properties – at a time when the demand is greater.

The Barker Review of housing found that over this 30 year period when the number of households rose by 30%, the level of house building fell by 50%. Even a few years ago when house building was reaching its highest level for a number of years and 150,000 new homes a year were being provided, the number of new households was 189,000 – a shortfall of nearly 40,000 homes.

The government’s response to the Barker Review makes interesting reading, illustrating both the challenges in meeting the housing need nationally and also bearing in mind that this was before the current economic downturn that has drastically reduced the scale of the house building programme.

- “By 2026 only three out of ten of today's ten year olds will be able to afford to buy a home when they have families of their own if we stick with current building rates”

- “Average deposits for first time buyers have gone up from £5,000 in 1996 to £34,000 in the first half of 2005. In 1980 only 4% of first time buyers relied on gifts or loans from friends or relatives to help with finding a deposit. That figure has now shot up to 23%.”

- “Social housing waiting lists are also affected by lack of new housing across the board. The long-term impact on low income households with pressures on social housing waiting lists, overcrowding and homelessness could be considerable if we don’t act.”

- “If we carry on at current building rates, then by 2026 less than a third of thirty year old couples will be able to afford their own home on the basis of their earnings. That is why the Government is committed to supplying new homes and more affordable homes to support families in the future.”
• “A commitment to increase the rate of house building from 150,000 per year today to 200,000 by 2016”

• “One million more home owners since 1997 thanks to lower mortgage rates making home-ownership more affordable and a more stable housing market in contrast to the recession and repossession in the late 90s”

www.communities.gov.uk/publications/housing/summaryoutlining

In the light of recent events, despite falling interest rates home-ownership is likely to remain unaffordable to many, higher deposits are now being required, with rising numbers of unemployment and a reduction in the national building programme of new homes. Applying the basic principles of supply and demand it is possible that house prices may fall but with growing demand and a reduced supply, the outcome in the longer term could be even greater numbers of households finding that they can not resolve their need for housing.

For our own District it is too early to tell whether households here will be affected more or less by the economic downturn but having completed a Housing Needs Survey as part of the Strategic Housing Market Assessment in 2008 we do know that there is already a number of households in housing need and therefore it is reasonable to assume that in the short to medium term their prospects are likely to improve significantly and may even diminish.

It would be unwise to develop a strategy to respond to just the immediate issues that we face however the current recession is so clearly linked with the housing market that it would also be amiss to not factor in some of the challenges that are emerging as a consequence of the recession. We have therefore including as part of this Strategy a section in response to the current economic climate – see below Responding to the Recession.

**BALANCING THE HOUSING SUPPLY**

**UNDERSTANDING OUR EXISTING SUPPLY**

It is too easy at times to confuse the supply of housing with what needs to be built in the future. In practice most of the supply of housing should be through the turnover of homes that already exist. This does however rely on having the right balance of homes in the first place to provide and balanced supply and as we have briefly outlined in the Background section (above) we already know that this balance could be improved.

Looking at the size and type of housing we currently have in the District, there is a smaller proportion of smaller homes (shown in Table One) which would usually be the type of property newly forming families would be able to access as their first home, irrespective of tenure (bearing in mind that even if rented through a housing association they would be unlikely to be allocated a property larger than their current need).
Table One

<table>
<thead>
<tr>
<th>Area</th>
<th>Maldon</th>
<th>Essex</th>
<th>Eastern Region</th>
<th>England</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>24.10%</td>
<td>35.90%</td>
<td>37.60%</td>
<td>44.80%</td>
</tr>
</tbody>
</table>

Source: Crown Copyright – 2001 Census.

The recent Strategic Housing Market Assessment (SHMA) found that in 2008 these profiles had hardly altered, indicating that although there had been further developments these had naturally continued to reflect the existing balance of housing rather than the composition of local households as shown in Table Two below. For some there may be no problem, it may even be desirable, to have a home that is larger than their household size but even where this has occurred through children growing older and moving on, and the mortgage may have been repaid, there are still issues around the sustainability of having too great a proportion of larger family homes – for those who would like to move down to a smaller property they will be competing against others for what is already in high demand, inflating prices and reducing options.

Table Two

<table>
<thead>
<tr>
<th>Number in Household</th>
<th>% of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>27</td>
</tr>
<tr>
<td>Two</td>
<td>39.6</td>
</tr>
<tr>
<td>Three</td>
<td>13.8</td>
</tr>
<tr>
<td>Four</td>
<td>14.4</td>
</tr>
<tr>
<td>Five</td>
<td>3.8</td>
</tr>
<tr>
<td>Six</td>
<td>0.7</td>
</tr>
<tr>
<td>Seven</td>
<td>0.6</td>
</tr>
<tr>
<td>Eight +</td>
<td>0.1</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Housing Needs Survey 2008

Within just the affordable or social housing stock however this balance between smaller (one and two bedroom properties) and larger (three bedroom+) properties is very different:

The proportion of smaller properties in social stock is 69.6% as opposed to 24.1% and the proportion of larger properties in social stock is 30.4% as opposed to 75% (Source: Housing Needs Survey 2008).

Although this is a better balance for the social housing stock based upon what we know about local demographics, family size and use of resources, the lack of smaller homes in the open market must put additional strain on the social sector. Providing a better balance in the supply of homes on the open market may over time reduce some of the pressure on
the need for the social housing and would also provide a more sustainable local housing market.

In looking at the occupancy levels across all forms of tenure in the District we can see, as we would expect with a higher than average proportion of larger homes, that over occupation (or over-crowding – where families are living in homes that are too small for their needs) is less of a problem than in other districts. The Housing Needs Survey found a level of 1.2% overall which would amount to approximately 300 families compared to a national average of more than twice this level (2.7% Survey of English Housing).

The table below shows the level of occupancy by tenure type and helps us to see how homes are being used, where there is more likely to be problems with over-crowding and where there may be capacity to make best use of existing housing stock.

<table>
<thead>
<tr>
<th>Table Three</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Occupied as %</td>
</tr>
<tr>
<td>Owner Occupier with mortgage</td>
</tr>
<tr>
<td>Owner Occupier with no mortgage</td>
</tr>
<tr>
<td>Private rented</td>
</tr>
<tr>
<td>Social rent</td>
</tr>
</tbody>
</table>

Source: Housing Needs Survey 2008

In some ways this table shows us what we would expect to see, i.e. that over-crowding is less likely to be an issue for those who have sufficient means to resolve their own housing situation, and consequently at the other end of the scale, those with sufficient means can benefit from living in a more spacious home. The fact however that over-occupation is slightly above the national average for those who may be less able to afford to buy their own home (and therefore are reliant on private or social rent) should also make us consider how accessible the open market is to these families.

With significantly less likelihood of having spare space within their home, a much higher probability of being over-occupied and without the means to become an owner-occupier, the variation between the rented and owner-occupier circumstances indicates a possible risk of greater polarisation between these groups, and in turn implications for sustainable communities.

There is a possible opportunity to achieve some balance within the social rent sector; with more than four times the number of homes in this group under-occupied compared with those who are over-occupied, incentives to encourage people to down-size into smaller social rented homes could in turn help resolve the problems for those who are currently over-crowded.

The Housing Market

With only 11% of the housing supply being social rent, the majority of the supply of housing in the District is through the open market, i.e. home-ownership. From the point of
achieving sustainable communities an important aspect to consider is the extent to which the supply of housing in an area can meet the local housing needs of that community.

A self-contained housing market is usually seen as one where 70% or more of house sales and transactions are within that area (CLG Guidance on Strategic Housing Market Assessments). In broad terms, an area where there is a low level of inward migration may be a depressed area with correspondingly low levels of house prices and at the opposite end of this would be an area where there is a high level of inward migration as a result of an area being seen as very desirable. Ideally, local income levels will be in line with house prices in the same area but this may not be the case; areas that are highly desirable may see prices rise beyond local income levels (including the purchase of second homes) and areas that are close to other places with higher prices may also see inward migration from families who can not afford to remain in their own area and are therefore looking for somewhere that is comparably cheaper.

For the Maldon District, both the attractiveness of the area and its proximity to London present a challenge in balancing the housing supply. Average house prices for the District are the highest for the housing sub-region and above the county and national average. Naturally this is also reflected in the fact that the average weekly income for residents in the District is also proportionally higher but local employment or workplace income does not reflect this as illustrated in Table Four below.

<table>
<thead>
<tr>
<th>Table Four</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average Gross Weekly Income (£)</strong></td>
</tr>
<tr>
<td>Resident</td>
</tr>
<tr>
<td>Workplace</td>
</tr>
</tbody>
</table>

Source: Annual Survey of Hours and Earnings
Figures rounded to nearest pound

The fact that many people in Essex commute to London to gain higher incomes is reflected in the figures for both the District and the County. In their experience of carrying out Strategic Housing Market Assessments, DCA have found that it is usual for areas around the M25 belt to see house moves closer to 60% rather than 70% being within the same market area, reflecting inward migration from other areas closer to London, and indeed approximately 10% of inward migration to the District is from this area. The number of house sales to people within the housing market area or District identified through the SHMA in 2008 was even lower than 60%.

Most areas see that some of the supply of open market housing is used to meet wider housing need, i.e. households moving into the area, the extent to which this happens for the Maldon District is around twice that which would reasonably be expected. The implications of this for a sustainable community are that people employed locally will find it much harder to buy their own home and may have to move out of the District to resolve their housing problem if there is not an alternate affordable solution. As we have seen in some other areas where house prices have exceeded local income levels, industries that provide lower paid employment, usually retail and service industries including some public sector services, then face recruitment and retention problems.
Providing a better balance of smaller homes that are more affordable for people reliant on local wage levels may help to address this but there is no way that sales on the open market could be restricted to people from a particular location (nor could vendors be expected to limit their prices to sustain local employment).

Having a better supply of affordable housing including options for those who can afford to pay more than social housing rent levels, or who aspire to some form of home ownership, would be a way of tackling this imbalance and sustaining local communities. Where housing can be allocated, for example through the local housing register, policy can also help ensure that local people have some preference to housing and can therefore be helped to remain in or close to their local community.

Making Better Use of Existing Housing

Some properties in the District may not currently be used to their optimum benefit (and in some cases may not be used at all). Through consultation we know that the Local Strategic Partnership supports the Council in directing as much effort towards making best use of the existing housing stock as encouraging new developments. This is also a more sustainable option in terms of the use of resources – providing that these properties will be fit for purpose and we are not making short-term savings when it would be better to invest in a more sustainable option for the longer term.

The Council has an Empty Homes Strategy which will be reviewed annually, tackling homes that are privately owned and not used. It is not necessary to repeat the detail of that strategy in this document but by monitoring the progress we make, homes that are brought back into use can be recorded against what we know is needed and hopefully contribute towards narrowing the gap between supply and demand.

We have also recently completed a survey into the opportunities of making better use of space above shops throughout the District, with help from Anglia Ruskin University. This will be another area of opportunity that can be explored in the near future to also help balance the supply of housing.

The social housing sector is an area where in real terms the actual number of unused properties is smaller than the private sector but as an area where we know there is high demand it makes sense to ensure that this sector is used to its full potential. This can be done in a number of ways:

- Ensuring that void properties are advertised and allocated as best as possible to as many people as possible who may be in need of housing in the area – for example through Choice Based Lettings.
- Ensuring that where homes are remaining void the landlord is taking action to identify both the reasons why and the possible solution
- Ensuring that best use is made of all social housing – for example if there is a high need for one type of housing can another type be adapted to meet this need?
- Ensuring that buildings and adjoining areas that are not meeting local housing priorities are identified as such as other options are explored.
- Ensuring that those who would like to transfer to another home that would be better suited to their needs are encouraged and able to make best use of their options.
With a formal partnering agreement in place with the RSLs who own most of the social housing stock in the District, this approach could easily be included as part of their formal review.

**What Can We Do to Improve the Balance of Housing?**

- Implement the policy requirements of the Core Strategy for affordable housing and the open market as best as possible
- Encourage better use of social housing to reduce over-occupation
- Work with partner RSLs to ensure best use is being made of existing stock and resources
- Continue to progress the Council’s Empty Homes Strategy to bring empty homes in the private sector back into use.
- Identify and introduce options for people who aspire to home-ownership but can not afford local house prices to give better mix of tenure.
- Promote Choice Based Lettings so that local people are able to have better knowledge of their housing options
- Explore how Choice Based Lettings can be extended to provide information on a wider range of options
- Identify how to provide in a fair and consistent way flexibility to developers of smaller schemes so that they can retain economic viability
- Produce an Affordable Housing Guide to support the policies in the Core Strategy and give greater clarity to developers as to their options and obligations.

**UNDERSTANDING OUR HOUSING NEEDS**

The previous section covered what can be done to achieve a better balance based upon areas where we can see there are imbalances and opportunities to make better use of resources.

Whilst this will help to offset some of the peaks and troughs of housing need we know that this in itself will not be enough to meet the housing needs of everyone in the District. In fact, through the Housing Needs Survey and Strategic Housing Market Assessment we can see that we will never be able to meet the housing needs for everyone but our task has to be doing what we can to create more sustainable communities.

Our understanding of what is needed is informed by a number of sources all of which present a challenge.

**East of England Plan (Government Office for East of England 2008)**

This plan sets a minimum target of 2,400 new homes within the district between 2001 and 2021 of which 35% should be affordable.

As of 2001, over 1,000 new homes have been developed but the proportion of affordable homes has fallen well short of the 35% target. Between 2001 and 2006 only 4% of new homes were affordable, i.e. social housing that could be allocated to local people in housing need. This has improved more recently and in 2007/08 the proportion rose to 10% but in real terms there is a growing level of unmet need placing a greater demand on future developments to deliver housing that is affordable to meet local needs.
One of the main reasons for the shortfall with the RSS target of 35% affordable housing has been due to the size of many new developments and the threshold that has been set in line with national guidance for triggering a requirement for developers to provide affordable housing. This threshold has been 15 or more new homes, with a policy requirement to provide up to 30% affordable housing. With the majority of developments below this size, we have inevitably seen a disproportionate growth in the number of privately owned homes.

**Sustainable Essex Partnership**

This is a county-wide partnership that is coordinated by Essex County Council and seeks to deliver a number of actions as Local Area Agreements based upon National Indicators. Maldon District Council is supportive of this and has agreed to work to support the county-wide target for increasing the supply of affordable homes (National Indicator 155) and to reduce the use of temporary accommodation (NI 156).

The county-wide target for increasing the supply of affordable homes is based upon what local authorities in Essex felt was achievable from 2008 to 2011. The target set by Maldon District Council was 94 new homes over the three-year period and we are pleased that we seem to be on target to achieve this. To help support local housing authorities in Essex with this work, a county-wide action plan has been developed through joint work with Essex Housing Officers' Group and Essex Planning Officers' Association and we shall support the implementation of this action plan.

**Facing the Future**

The information from the Strategic Housing Market Assessment and Housing Needs Survey was used to help inform the District's Local Strategic Partnership in developing the Sustainable Community Strategy – Facing the Future. The feedback from this also included some more aspirational guidance for us to respond to as part of this Housing Strategy, creating a virtuous circle in improving the quality of life for the local community.

Progress and feedback on the development and delivery of this housing strategy will continue through both the Health Housing and Well-being, and the Place Shaping sub-groups of the LSP.

- The key objectives for housing set by Facing the Future are:
- The poor supply of affordable housing
- Creating concentrations of one type of housing (tenure or size)
- Losing green fields to housing development
- Developing schemes and policies to help residents having problems accessing affordable housing
- Working to encourage a mix of tenures and types of housing
To directly support the aims of Facing the Future we shall:

- **Improve the poor supply of housing by** – revising the policy for affordable housing, setting lower thresholds and looking at ways to increase the funding available to contribute towards the cost of this increase.

- **Avoid the risk of creating concentrations of one type of housing by** - setting policy requirements that will give a wider mix of new homes.

- **Try to reduce the risk of losing green fields to housing development by** – encouraging development through the Local Development Framework around areas of existing development and working to make better use of existing properties through the Empty Homes Strategy.

- **Develop schemes and policies to help residents having problems accessing affordable housing by** – introducing and reviewing Choice Based Lettings and working with other agencies to identify groups who may have specific needs and therefore at greater risk of exclusion from housing.

- **Work to encourage a mix of tenure and type of housing by** – exploring how we can offer greater flexibility on smaller developments and more choice to local people through promoting shared ownership and discounted open market housing.

Some of these objectives have now also been carried forward and incorporated into the Local Development Framework’s Core Strategy (see below) as well as this Housing Strategy.

**Housing Needs Survey 2008**

In 2008 the Council commissioned a Housing Needs Survey as part of its Strategic Housing Market Assessment; by sampling a large number of people in the District and surveying them (using a recognised and approved methodology) as to their current situation including income, savings, family size and housing situation it is possible to build up a detailed picture of both the level of housing need locally and the means that people have to resolve their situation. After making allowances for homes that would become available through the usual turnaround of properties the survey found that there is an annual requirement for over 300 affordable homes. Even if house prices fall, interest rates remain low and employment and local income levels rise, we can see that the demand is still likely to exceed supply to the point where some families may face difficult problems and choices due to their housing situation.

The local housing market obviously has an effect both on the extent to which local families can meet their housing needs and also the opportunities that will come forward to meet these needs through new developments. The better our understanding of this, the more we are able to anticipate trends and also inform developers who may not have such a detailed knowledge of the local housing market. We have not provided a detailed analysis of the current housing market within this strategy as the Strategic Housing Market Assessment will be updated regularly and will be due to be reviewed after its first year in about September 2009. Providing twice-yearly reports thereafter, with additional information on neighbouring areas will help to keep everyone updated.
Maldon District’s Local Development Framework – Core Strategy

The Core Strategy sets out the Council’s vision of how the area will be developed in the future, setting out in particular the use of land which is the basis for the future supply of new housing. The term ‘core’ relates to the fact that once agreed all other documents and policies produced as part of the Local Development Framework must be consistent with what is in this document.

The Core Strategy has also been developed through close ties with Facing the Future, including joint consultation with the LSP and the development of this housing strategy.

Also using information from the SHMA, and being developed alongside this housing strategy, it has been possible to bring together a consistent vision of what we would like to achieve and as part of this, what type of policies we need in place to deliver this vision. The Core Strategy therefore echoes much of what is within this strategy and vice versa.

Recognising the challenges that we have faced in the past with securing affordable housing through planning gain, reliant on sites of 15 or more homes before we can seek a contribution for affordable housing, we are looking at reducing the threshold to schemes where five or more homes are built.

Whilst it is usually preferable to have affordable housing provided on the same site, with a reduced threshold we can see that there may be a corresponding requirement to be more flexible as well, so we shall look into how we can provide more options for developers to get a better balance. This will need to also extend to how we can acquire additional resources to fund affordable housing in areas where it may be required but may not be economically viable. Assessing the economic viability of each scheme will help identify and support the need for additional funding, and exploring what options may be available to contribute towards the cost to improve both the quantity and quality of affordable housing will help make best use of resources.

The Core Strategy has other objectives which can be supported by this Housing Strategy:

- To maintain a diverse, vibrant, viable economy, encouraging equity and diversification of skills and employment opportunities across the District.

  **To support this we can:-**

- Encourage partner RSLs to support local businesses in the construction and where possible the management and maintenance of their homes,
- Explore the possibility of encouraging a self-build scheme to give local people an opportunity to acquire skills as well as an affordable home of their own.
- To facilitate the development of appropriate rural enterprises and protect and enhance rural service provision.

  **To support this we can:-**

- Work with partners and local communities to identify those rural areas where the sustainability of local services could be protected by helping people to remain within local communities through developing affordable housing.
Through the Rural Housing Task Group, explore how the provision of affordable housing can be met through ways other than building as an exception scheme, e.g. use of empty or under-used homes, working with local employers, etc.

To protect and enhance the distinctive built and natural environment of the District.

**To support this we can:-**

- Promote good quality design by involving partner RSLs to work more closely with local communities and the Council's Planning Service to ensure that new developments contribute towards and do not detract from the local distinctive nature of our built environment.
- Encourage developers and partner RSLs to share best practice in minimising the impact on, and promoting the natural environment.
- To secure high quality, new development within the District, promoting a reduction in the use of resources, improving energy and water efficiency and promoting the use of renewable energy.

**To support this we can:-**

- Require that all new affordable housing is built to Code Three for Sustainable Homes as a minimum with encouragement to exceed this wherever possible.
- Explore the opportunity to develop an exemplar scheme that illustrates the possibilities for building homes that meet the highest levels of energy efficiency.

### What can we do to meet Housing Needs?

- Maintain up to date information on the local housing market and its relationship with surrounding areas so we know what is required
- Support Essex County Council with its action plan for responding to Local Area Agreement Activities
- Monitor and review the Choice Based Lettings Scheme to ensure that it is effectively meeting local needs and priorities
- Explore the opportunity to develop a self-build scheme to support skills and training
- Develop as complete a picture as possible into the need for affordable housing in rural areas
- Support the Rural Housing Task Group to identify all possible resources to support the sustainability of rural communities and the provision of affordable housing
- Encourage new developments to reflect local aspirations for design and extend the use of post-occupancy surveys
- Minimise both the impact of new housing on the local environment and the cost to residents by developing all new homes to Code Three for Sustainable Homes as a minimum.
IMPROVING ACCESS TO HOUSING

Meeting the Needs for Everyone

We want to make sure that in achieving a better balance in the supply of housing that we also achieve a balanced approach to meeting the needs of everyone. Making sure that the needs of those who can not afford to buy or rent a home on the open market are covered through improving the supply of affordable housing is an obvious example but there are other needs that also need to be considered.

We have already recognised that the needs of older people raise specific issues which we shall address through an Older Persons' Housing Strategy to support this Housing Strategy but there are other groups who we also need to ensure are catered for if we are to really have inclusive and sustainable communities.

Physical Disabilities

People with a physical disability may find that their choice of housing is limited by poor design that acts as a barrier to them making the best use of a home. For some this will be when they come to move on to another property, for others this may be when they become disabled and can no longer make best use of their own home. We therefore support the social model of disability and seek to ensure that irrespective of a person's current situation, they should be able to have as much choice as possible about staying in their own home or accessing another. There is an overlap here with the needs of older people but we also need to make sure that the same opportunities exist for all.

We shall therefore support those who encounter problems whilst in their own home by:

- Completing the review into the Disabled Facilities Grant process to give a better, more efficient service to those who need adaptations in their own home.
- Continue to maintain and develop our adapted properties register to give greater choice to those who may wish to look for alternate accommodation.
- Set standards through the policy in the Local Development Framework to increase the supply of new homes that are built to Lifetime Homes standards.
- Explore the possibility of developing an access group to consult on designs of new homes and include this as part of the post-occupancy satisfaction surveys.

Black and Minority Ethnic Communities

We can see from the Strategic Housing Market Assessment and Housing Needs Survey that although the District has a small proportion of people from a BME background and no justification for any specialist provision, the income level tends to be proportionally lower for this group and therefore more likely to be in need of affordable housing.

We shall therefore support the local BME community by:

- Making sure that local communities and forums are aware of local housing options and how to seek help and advice when needed.
Learning Disabilities

There is some supported housing in the District but we do not have a full understanding of whether this provision is adequate or of a type that best meets local needs. The future may present us with a growing demand for conventional supported housing, for more support to help people live independently, or a combination of both.

We shall therefore support those with a learning disability by:

- Working with Essex County Council and the Local Action Group to identify future requirements and plan for how these can be met.

Gypsy and Traveller Community

The District has two sites designated for use by Gypsy and travelling people. As part of a recent county-wide survey, commissioned by Essex Housing Officers’ Group and Essex Planning Officers’ Association, we now have an up to date picture of the needs into the future. This has also been used to support new policies within the Local Development Framework and it is likely that the additional need identified through this survey could be met mainly through smaller, private sites being allowed. This would also give a more balanced range of provision.

The survey did highlight as the main concern for local families the condition of the existing sites.

We shall therefore support the Gypsy and travelling communities by:

- Working with Essex County Council and partner RSLs to explore opportunities for improving or extending the existing sites to best meet local need.

Mental Health

We are fortunate to have a scheme in Maldon that provides supported housing to people suffering with mental health and illness. In a recent analysis of the need and supply of supported housing for this group, Essex County Council identified our District as one of the few that had adequate provision for who need moderate to high levels of support but lacking in provision for those who need a lower level of support to live independently. This may be an area that could be covered through combining general needs housing with additional floating support, providing a form of step-down accommodation for those moving on from the existing scheme and also as a much needed source of housing for those who do not require such a high level of support.

We shall therefore support this group by:

- Exploring with existing RSLs, Essex County Council and the Health Service the possibility of providing a more graduated range of housing options.

Young People

Housing options for young people are very limited until they reach 18 years. For most this is not a problem as their accommodation requirements are not an issue until they are
much older but there are some who may be faced with homelessness, need to move away from their family or may be leaving the care of the local authority. Through our Homelessness Strategy the Council has put in place a number of options to help young people who become homeless, based mainly around preventing homelessness and providing support. For those who do need to move before they are 18 there are still very few options. As an area where we have a lower than average level of educational attainment for young people in some parts of the District, there is a need for something along the lines of a foyer scheme, providing both education and training opportunities along with accommodation. The size of these projects however is something that makes it difficult to develop in a smaller district but we can look into other options that would help provide a similar outcome.

We shall therefore support this group by:

- Exploring the opportunity to develop a self-build scheme that could provide younger people with an opportunity to acquire skills as well as a home of their own, and also look into how existing services in neighbouring authorities could be expanded, or through other partnerships, to develop a dispersed foyer scheme across a rural area.

What Can We Do to Improve Access to Housing?

- Complete and implement to review into Disabled Facilities Grant.
- Continue to maintain and develop our adapted properties register to give greater choice to those who may wish to look for alternate accommodation.
- Set standards through the policy in the Local Development Framework to increase the supply of new homes that are built to Lifetime Homes standards.
- Explore the possibility of developing an access group to consult on designs of new homes and include this as part of the post-occupancy satisfaction surveys.
- Making sure that local communities and forums are aware of local housing options and how to seek help and advice when needed.
- Working with Essex County Council and the Local Action Group to identify future requirements and plan for how these can be met.
- Working with Essex County Council and partner RSLs to explore opportunities for improving or extending the existing sites to best meet local need.
- Exploring with existing RSLs, Essex County Council and the Health Service the possibility of providing a more graduated range of housing options.
- Exploring the opportunity to develop a self-build scheme that could provide younger people with an opportunity to acquire skills as well as a home of their own.
- Explore potential to develop a dispersed foyer scheme to expand opportunities for training as well as accommodation for younger people.

RESPONDING TO THE RECESSION

Whilst things will change during the life of this Strategy we can not ignore the fact that at present we are faced with the challenge of balancing the supply of housing in a time of economic recession. In some ways this may present additional obstacles that need to be overcome but it may also be that through closer working with our partners we may be able to improve prospects not only for those in need of housing but also for the local economy.
We have listed below seven activities that we can look to introducing and encouraging that may help.

**Work to make sure that all partner RSLs work with local companies**

This for example may include local services involved with the maintenance as well as the construction of new homes and could be monitored as part of the partnership agreement that we have with the six RSLs who develop in the District.

**Encourage closer working between RSLs and developers**

Chelmer Housing Partnership has already begun to work more closely with smaller builders who may not have had previous experience of developing affordable housing but have an opportunity to develop on smaller sites (which may not have been identified as being for affordable housing) but through sharing resources these smaller schemes can be made financially viable, maintain a programme of work for local businesses.

**Work with other Local Authorities to identify and use best practice on smaller schemes so that we retain financial viability and possibly increase options for smaller developers**

We want to make sure that where schemes are below the current threshold, placing a requirement that they make a contribution towards affordable housing in the future will not prevent these developments from coming forward. Working with neighbouring authorities in the sub-region, we can identify and learn together much quicker how to fairly implement a more flexible way of working with developers and RSLs, possibly introducing greater consistency as well across the sub-region.

**Identify opportunities for stalled sites to be brought forward and site assembly to meet strategic needs so as to maintain local employers involved with the construction industry**

By combining the resources of partner RSLs with landowners, developments that may have stalled could be brought forward for development sooner rather than later providing we can bring the two together. The development would then hopefully provide employment opportunities for local businesses. Another opportunity may be to look to see what opportunities there are to encourage development on land that is in public ownership, i.e. owned by the Council, Health Authority, Police, etc.

**Encourage rural housing to provide a supply of new housing that is less affected by economic downturn**

Rural housing that is developed through an exception to planning policy (exception sites) are limited to the use for affordable housing and therefore not so affected by market forces. They could therefore provide opportunities for local business associated with the construction industry and also be a way of releasing land (and therefore generating income) for land owners such as local farmers.

**Maximise investment into the District for the development of new housing to support schemes that otherwise may not be economically viable in the short to medium term.**
There may be sources of funding that could contribute towards the cost of building or adapting both social housing and some homes in the private sector. Understanding what these opportunities may be would help to maintain a supply of work for local businesses associated with the construction industry by enabling developments that may otherwise be delayed until such time as the housing market recovers.

**Actively promote the possibility for retailers to use space above shops as residential accommodation to increase cash-flow.**

Some retailers may not have considered this as an option, or if they have believe that there are problems with design or access that prevent them from bringing a flat into use. Where possible, flats brought back into use and rented as private accommodation could provide many smaller businesses with an additional source of revenue.

**Explore the potential for a self-build scheme to improve skills and employment opportunities for younger people.**

If a site could be made available, a self-build scheme could provide housing for those in need as well as offer valuable training in construction. Past experience of similar schemes has shown that even those who are not so interested in acquiring work in the construction industry still go on to improve their employment prospects, reducing the number of young people who may otherwise be out of work.

Some of these activities have already been suggested as desirable to meet local housing need or balance the supply of housing. By thinking slightly more broadly we can try and extend to housing outcomes to bring a positive impact on those facing problems due to the recession and monitor the impact accordingly.

**What Can We Do to Respond to the Recession?**

- Set requirements for partner RSLs use local employers
- Enable closer links to be made between local developers/builders and partner RSLs
- Introduce options to support the economic viability for smaller schemes
- Bring forward stalled sites and use of public sites for the development of affordable housing
- Encourage development of rural schemes through addressing barriers to development
- Seek to maximise grant and other resources that can support the delivery of affordable housing in the District
- Promote opportunities to local retailers for Living Over the Shop Scheme (LOTS)
- Explore opportunity for developing a self-build scheme to improve local skills and employment prospects for young people
How Will We Deliver Our Aims?

The aims of this strategy that have been identified above have been included into an action plan that can be seen as Appendix Two to this document.

Our Partners

- Whilst overall responsibility will rest with the Council’s Strategic Housing Service, much work will be done through partnership working. These partnerships include:

- **Maldon District Council’s Social Housing Partnership** – six partner RSLs working together to support the Council’s strategic aims. The RSLs are CHP, Colne Housing Society, Estuary Housing Association, Hastoe Housing Association, Moat Housing Group and Salvation Army Housing Association.

- **Maldon District Council and Moat Service Level Agreement Review and Monitoring Groups** – senior officers, Councillors and Board Members from the Council and Moat together with tenant representatives, working together to oversee the continued partnership working that was first established when the Council transferred its housing stock.

- **Essex Housing Officers’ Group** – comprising representatives from all local housing authorities in Essex and larger RSLs. The group provides direct support to Essex County Council on its LAA activities which in turn have benefits to all districts within the county. The group is also supported by the Homes & Communities Agency and GO East.

- **Greater Haven Gateway** – the sub-regional group of local housing authorities, i.e. Maldon District Council, Braintree District Council, Colchester Borough Council, Tendring District Council, Mid Suffolk District Council. Babergh District Council, Suffolk Coastal District Council and Ipswich Borough Council. The group also has representatives from Supporting People and RSLs.

- **Maldon District Rural Housing Task Group** – established early in 2009, this is a multi-agency group that is chaired by the RCCE and has representatives from the Parish, District and County Councils, RSLs and GO East.

- **Maldon District Private Landlords’ Forum** – co-ordinated by the Council, this group aims to improve the quality and provision of privately rented accommodation in the District.

- **Supporting People Commissioning Body and Core Strategy Group** – comprising both Councillors and Officers, these two groups complement each other and support the development and implementation of the county’s Supporting People programme, funding revenue to provide housing related support across a wide range of client groups.
**Reporting**

Reporting our progress and achievements will be through some of these groups and also at a corporate level through:

- **Community Services Committee** – the Council’s decision making committee of elected Councillors that has responsibility for the Council’s strategic housing function

- **Affordable Housing Programme Board** – the Council’s group that comprises both elected Councillors and senior officers, overseeing the Council’s corporate priority of increasing the supply of affordable housing.

- **Health, Housing and Wellbeing Group** – sub-group of the Local Strategic Partnership with responsibility for housing related aspects of the LSP

- **Sustainable Essex Partnership** – county-wide LSP with responsibility for the delivery of LAA actions for housing in Essex

- An annual report of the progress of the action plan for this strategy will be presented to the Community Services Committee.

**Our Targets**

We shall monitor our performance by reporting relevant progress to these groups and rely on the indicators below to evidence and benchmark our achievements:

- **Number of affordable homes**

  National Indicator 155 – Number of affordable homes delivered
  Target is for 31 new homes in 2009/10 and the same for 2010/11

- **Proportion of affordable homes**

  We are seeking to achieve 40% in all schemes where the threshold of 5 homes or more is exceeded. We will aim to improve the overall proportion of affordable housing from the low level of 4% (bottom quartile for the Eastern Region) to above 20% (top quartile for the Region) during the life span of this strategy.

- **Reduction in use of temporary accommodation**

  National Indicator 156 – Number of people living in temporary accommodation.
  Target is to remain within level set with CLG of 35 or less families living in temporary accommodation.

- **Increase in number of empty homes brought back into use**

  Empty homes brought back into use – target set in Empty Homes Strategy to bring back 30 homes into use by 2012.
• **Investment in the District**

Level of investment brought into the District to fund the provision of affordable housing – to be at least equal to the Council’s own commitments.

• **Equality in access to housing**

Full compliance with the Commission for Racial Equality’s Code of Guidance for Housing by both the Council and all partner RSLs

**Our Resources**

For all future developments we shall record and use to benchmark costs the following:

- Contributions from developers
- Contributions from RSLs’ own resources
- Contributions from Maldon District Council’s Capital Programme Budget
- Contributions from HCA’s regional development fund
- Contributions from other regional development funding (e.g. EERA, EEDA, etc)
- Contributions from Essex County Council
- Other contributions

An annual summary of the source of funding and use of resources can then be provided to evidence whether the Council is making best use of its own resources to balance the supply of housing.