

Housing Strategy 2019-2024

Produced by: *Housing and Property, Place-Shaping and Economic Development*

Approved by: *Cabinet Member for Housing and Safer Communities, Cabinet Member Planning*

Strategy Owner: Head of Housing and Property

Date: *TBC*

Contents

Contents.....	1
Foreword.....	2
Where We Are Now	3
Key Facts.....	3
Key Strategic Links	4
Housing Strengths	5
Housing Challenges.....	5
Where We Want To Be	6
Aim.....	6
Strategic Theme One: Accelerated delivery of all housing, across all tenures and locations.....	8
Strategic Theme Two: Maximizing use of existing assets.....	10
Strategic Theme Three: Improving housing standards across all tenures	11
Conditions for Growth: Digital Services.....	13
Conditions for Growth: Commercial Services.....	14
Delivering, Monitoring and Reviewing the Strategy.....	15
Appendix A – Delivery Plan.....	17
Appendix B – Consultation Analysis	17
Appendix C – Social and Political Context	17
Appendix D – Evidence Base.....	21

Foreword

Welcome to Harrogate Borough Council's Draft Housing Strategy 2019-24. Harrogate District faces significant housing challenges, and tackling them is a key priority for the Borough Council.

With average house prices around eleven times the median annual income of people who work in Harrogate and average rents equally high, Harrogate is one of the most unaffordable places to live in England and the most unaffordable in Northern England. The high demand for housing and limited supply of it, primarily caused by constrained development opportunities, harms both Harrogate's residents and local businesses, causing increasing hardship for some people and threatening the local economy. In addition, changes introduced by new legislation, Government policy and unprecedented reductions in national Government and county-level funding mean that the demand for Borough Council resources has greatly increased. To deliver more housing and effective, efficient neighbourhood services, housing standards enforcement, housing options and homelessness prevention services, the Council will need to prioritise activities to increase housing supply, improve access to quality affordable housing, and deliver more innovative approaches with existing and new partners.

This overarching strategy sets out the Council's objectives for housing and how it will work in partnership to meet housing needs. It brings together our vision, making it easier for our customers and stakeholders to understand how we intend to build on our achievements to address the housing challenges Harrogate faces and improve the housing services we provide.

The objectives in this strategy will ensure that good quality housing and housing services contribute towards improving and enhancing the health and wellbeing of the residents of Harrogate, the economy of the District and have a positive impact on building sustainable and prosperous communities.

We want the Harrogate District to be a place where housing delivery meets the needs of those who live and work within it; where people have access to affordable and high-quality homes and excellent housing services; enabling residents to build secure and healthy lives within sustainable and thriving communities.



Councillor Mike Chambers (Portfolio Holder for Housing and Safer Communities)



Councillor Rebecca Burnett (Portfolio Holder for Planning)

Where We Are Now

To develop and publish a Housing Strategy is no longer a statutory duty for the Council. However it is imperative the Council has a document which clearly states its housing ambitions and goals for the future. The current Housing Strategy is due to run until 2020 however, that strategy was developed at a time of significant shift, politically, socially and economically and much has changed on the national and local policy front since then. So, it is appropriate to refresh the Housing Strategy incorporating an action plan (**Appendix A**) for the next five years. This Strategy builds on the progress made over the past 4 years, setting out key objectives and how we aim to meet these.

The revised Strategy incorporates the Council's approach to housing delivery, development, private sector renewal, social housing allocations and neighbourhood services, which were all in need of updating and has been developed alongside our Housing Delivery Test Action Plan, Empty Homes Strategy and Homelessness and Rough Sleeping Strategy. This will enable the Council and its partners to monitor and manage its strategic functions through the delivery of a single Housing Strategy for Harrogate, working together to meet the housing needs and aspirations of Harrogate Borough Council, its partners and its residents.

Since our last Housing Strategy was published, the local housing market has changed further, the key issues being **affordability**; both of home ownership and privately rented properties, **accessibility**; due to slow rates of housing delivery and provision of mixed tenures, **standards** in the condition of housing across all tenures and **suitability** of the housing mix.

At the same time, government policy and the context in which we are operating as a local Housing Authority has shifted; In summer 2018 Harrogate Borough Council's emerging Local Plan was submitted to government for examination, adoption is anticipated in winter 2019. A summary of the social and political context in which the strategy has been formed is available at **Appendix C**.

Key Facts

Harrogate is a District renowned for its historic features and rural landscape. It covers an area of 505 sq miles, made up of 4 settlements; Harrogate, Ripon, Knaresborough and Boroughbridge, complemented by villages and many more rural settlements. Around 160000 people live in the District in 67169 households.

The population of Harrogate District is expected to increase to 170,300 by 2030 which will only place more pressure on the District's housing supply. Compared to the national average, the District has a lower percentage of people aged under 29 and a higher proportion aged 45 and over. 27% of the District's population is aged 60 and over (22.4% nationally) and by 2020 the District's population who are aged 65 and over is projected to rise by around 6,000 people - a 19% rise from current levels (POPPI 2013).

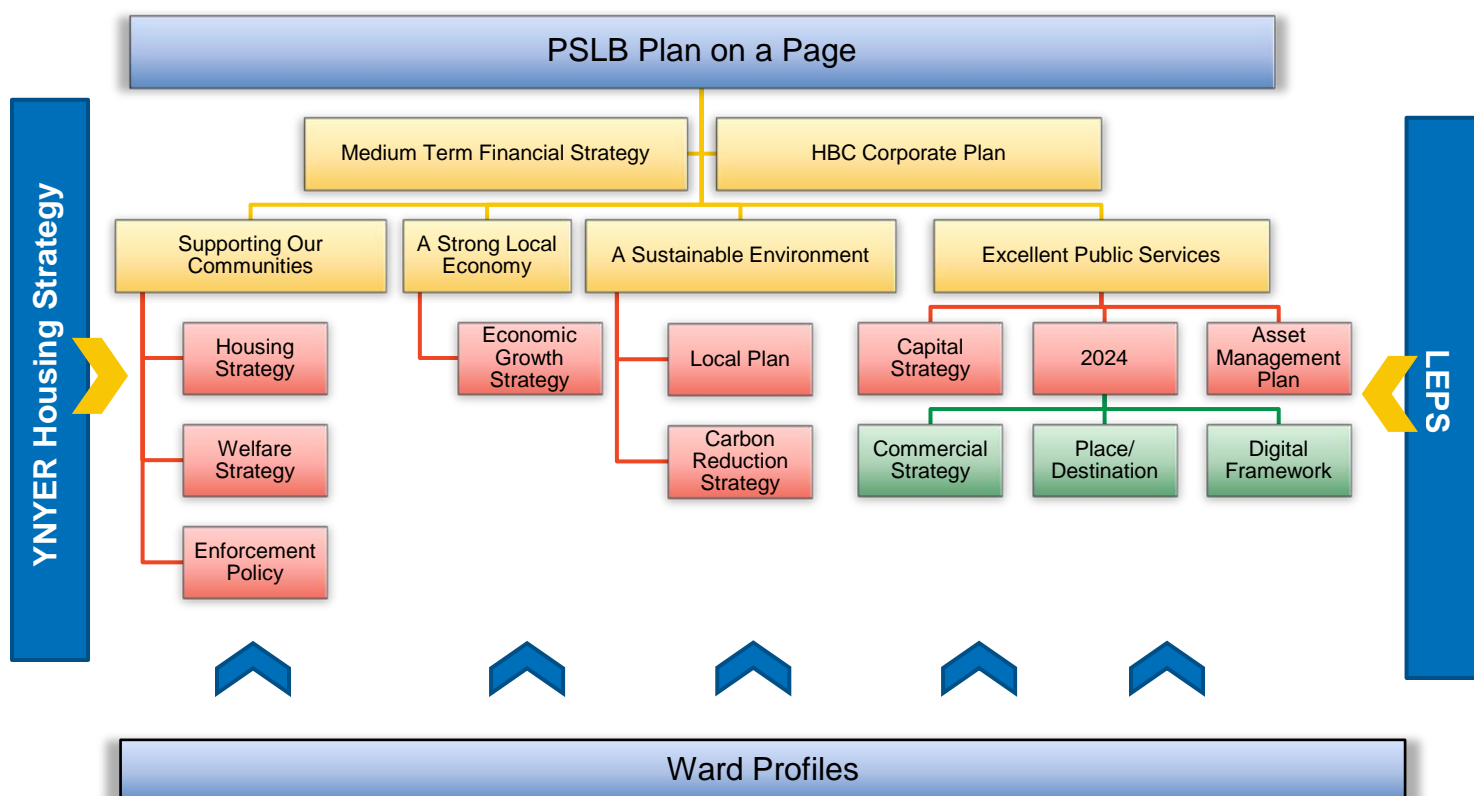
Whilst Harrogate is regarded as a relatively affluent District, there are pockets of deprivation and one particular area within the ward of Woodfield is ranked within the 20% most deprived in England (Indices of Multiple Deprivation (IMD) 2015). It is estimated that over 6985 households in the Harrogate District could be experiencing fuel poverty, 10.4% of the total number of households; this is in line with the national average of 10.6%.

The National Housing Federation ‘Home Truths’ Report for Yorkshire and Humber 2015 found that house price to income ratios were higher than the average for England in four of the nine local authority areas. The top five least affordable areas in Yorkshire and Humber were in North Yorkshire, of these Harrogate was the least affordable and had the highest rents.

In line with the national trend there has been a steep rise in the private rented sector in the Harrogate District. According to the 2011 census 17.5% (11771) of households in the Harrogate District are private rented, either through a letting agency or direct from a private landlord. This is higher than the national average of 16.5% and a 52% increase from March 2001.

More detail on the District’s housing can be found in **Appendix D**.

Key Strategic Links



Internally the strategy will be supported by policies and procedures underpinning service delivery.

Local Economy

The *Economic Growth Strategy for the Harrogate District 2017-2035* sets out the economic strengths of the District alongside the vision: a co-ordinated, corporate approach to prioritise and support ‘good growth’ in the District, to achieve a sustainable and resilient economy by 2035 (featuring new higher value jobs, an increase in Gross value added (GVA) and a boost in average workplace wages to at least the regional average). However, the strategy also highlights one of the key challenges to economic growth being: unaffordable housing costs for an increasing number of employees and residents.

The Housing Strategy will focus on the delivery of affordable housing and improving access to housing products generally alongside links to key employers and making sure that through engagement their views are considered in future housing plans.

Emerging Local Plan

The **Harrogate District Emerging Local Plan** sets out the broad spatial planning and policy framework for the Harrogate District up to 2035. It includes a long-term vision and strategic objectives, policies to guide development, allocations for new homes and jobs, educational facilities, Local Green Space and Gypsy and Traveller provision as well as a broad location for growth for a new settlement.

The emerging Local Plan has been extensively consulted on during preparation and is due to be adopted in winter 2019.

Housing and Health

The links between housing standards and health outcomes are well documented. The Marmot review into health inequalities in England demonstrated that the ‘broader determinants of health (local environment, housing, transport, employment and social interactions) can be significantly influenced by how local authorities deliver their core roles and functions. Poor health can also affect an individual’s ability to access and maintain accommodation.

In the Harrogate District strong partnerships already exist between the council and our public health and social care partners and we will ensure that these are further developed, working together to deliver joined up services where applicable.

The successful delivery of the Housing Strategy and close working with health colleagues, should contribute to reduced levels of health inequality within Harrogate

Housing Strengths

The Harrogate District has a number of strengths:

- Harrogate District is a desirable place to live and to develop.
- Emerging Local Plan due for adoption winter 2019
- Housing Company established, to commence trading spring 2019
- Over 2638 units currently with planning permission
- Over 981 affordable units currently with planning permission
- Council led development of social and affordable housing
- Well established joint –commissioning partnership
- Council stock with 100% decent homes standard
- High levels of tenant satisfaction

Housing Challenges

In contrast, statistics, as well as evidence from our residents and partners, reveal that the District also faces a number of significant housing challenges. These include:

- High property and land values
- High private rent to wage ratio

- High levels of fuel poor households
- High levels of under occupation
- Ageing population
- Decreasing standards in private rented housing stock
- Historic under-performance of new housing delivery

Where We Want To Be

Our vision for the 2019-2024 Housing Strategy, for the District is for:

Harrogate District to be a place where housing delivery is at a pace which meets the needs of those who live and work within it; where people have access to affordable and high-quality homes; enabling residents to build secure and healthy lives within sustainable and thriving communities.

And we will get there by being:

A proactive and ambitious organisation, which embraces the challenges ahead, using our influence to accelerate delivery of housing across all tenures, supporting residents and businesses and focusing our resources to ensure that housing services are customer focused, digitally enhanced and commercially sound.

Aim

The Housing Strategy (2019-2024) is about the council adopting a coordinated, corporate approach to improving the District's housing offer, provide the right quality and quantity of housing for the District to flourish; supporting economic growth and enabling sustainable communities which will contribute to the council's ambition of making the District an excellent place to live, work and visit.

By working together across the Council and with partners across the public and private sectors we will build on our existing strengths and projects ensuring that we remain customer focused, commercially driven and fit for the future, proactively addressing the challenges that the District faces to secure the following outcomes:

- Increased number of housing units across all tenures, including social housing and intermediate housing (shared ownership).
- Improved standards across the private rented sector
- Increased number of residents enabled to live independently
- Increased security for residents (financial, tenancy, energy, domestic)
- Increased satisfaction with housing services

Whilst working with partners is important to the success of this strategy it should be noted that the council has a unique role to play, using its own resources, land assets and powers to proactively support this aim.

How will we achieve our aims?

We will identify and undertake a number of strategic and service level actions to contribute to delivery of our vision by 2024.

We recognise that our District is large and housing issues vary throughout our wards therefore, whilst some actions will be District wide, others will be centred upon a defined area, or tailored to reflect specific opportunities or challenges in different parts of the District, such as rural housing.

Action will be undertaken through the following strategic themes:

Accelerating delivery of housing units across all tenures and locations

- Taking a proactive role in the planning and development of housing units across the District, ensuring the right quality and quantity of homes in the right places. Using our resource and influence to support developers and registered providers to deliver new homes as well as delivering new build housing directly.

Maximizing use of existing assets

- Reviewing and addressing opportunities to bring property back into use for housing purposes, including empty properties and under occupied homes, using our own land and assets to promote direct delivery of housing units.

Improving housing standards across all tenures

- Using our enforcement powers and advice services to ensure that all housing in the District is safe and decent. Ensuring that the housing needs identified within the emerging Local Plan are delivered.

Conditions for Growth: Digital Services

- Working to improve access to housing services digitally and using technological advances to develop and implement solutions which help achieve our aims, particularly around independent living, energy efficiency and decent homes.

Conditions for Growth: Commercial Services

- Identifying and implementing opportunities for efficiencies and income generation. Having the correct performance, financial and commercial data available upon which to make sound decisions and the structures and skills necessary to make these ventures successful.

Partnership Working

Many of the housing issues faced by Harrogate are common to Districts across the region and nationally. Increasingly, councils and other agencies are working together within broad partnerships to tackle these issues. Harrogate Borough Council is a member of the Leeds City Region, the York, North Yorkshire & East Riding Local Enterprise Partnership, the North Yorkshire Strategic Housing Partnership, Better Homes Yorkshire and works alongside North Yorkshire

County Council and voluntary and community sector organisations to address housing issues locally. The council is an Investment Partner in the Homes England Shared Ownership Affordable Housing Programme 2016-21 and leads on the Harrogate and Craven Development Partnership. Partnerships such as these can exert stronger influence, develop approaches, share good practice and achieve better integration between housing, health, regeneration and economic development.

Delivering the Harrogate Housing Strategy will require joint working between a wide range of statutory, voluntary and private sector organisations. We know there are some partnerships critical to the housing agenda that could be strengthened further. We will seek to continually develop these partnerships to achieve our shared goals.

Strategic Theme One: Accelerated delivery of all housing, across all tenures and locations

Introduction

Harrogate Borough Council recognise that overall housing delivery is crucial to achieving its wider objectives for the District. The council has ambitious plans for the delivery of housing across all tenures, including the development of our own homes and the realisation of a new settlement within the District.

We have a critical role in ensuring that planned level of housing growth is actually delivered in the required timescale as set out in our emerging Local Plan. This will require an acceleration of delivery rates compared to those achieved over the last 10 years.

The emerging Local Plan sets out how many homes are to be provided in the District through a growth strategy that is centred on key transport corridors, ensuring that new homes and jobs will be met as far as possible in those settlements that are well related to key public transport corridors. A range of sites are allocated in the emerging Local Plan which could, during the plan period, deliver at least 7,700 homes plus the potential for a further 1,000 homes through the development of the new settlement in the Cattal/Green Hammerton area.

On average fewer than 350 homes have been built each year over the last 10 years. This is despite the fact that there are more than 6,000 homes in the pipeline for the District: these new homes have not been built sufficiently quickly and a step change in housing delivery will be required if the Local Plan annualised housing requirement of 669 dwellings per annum is to be achieved. Completion rates however, have increased significantly in the last few years (598 dwellings in 2017/18 and 659 dwellings in 2018/19) the council is now working with developers and partners to ensure the delivery of the sites within the pipeline, along with associated infrastructure.

The need for accelerated housing growth is reflected in the Government's housing agenda which is challenging local authorities to be more proactive in increasing the speed and quantity of housing supply to meet the identified housing needs of their local area and, where appropriate, to produce a Housing Delivery Test Action Plan setting out the measures they propose to take to improve housing delivery.

The council has produced a Housing Delivery Action Plan, which identifies a number of short, medium and long term measures aimed at increasing delivery across the District. These are structured around two overarching themes:

- Improving the capacity and resilience of the Place-shaping & Economic Growth service in dealing with large scale housing developments; and
- Taking a more proactive role in housing delivery.

In 2015 Harrogate Borough Council began a programme of housing development, creating new build housing for social rent and shared ownership. In partnership with Homes England the council has, to date, built 16 new homes, with funding in place to deliver another 47 units up until 2022.

Recent announcements from central government indicate that there is an increasing role for local authorities in direct delivery of housing units and changes to Housing Revenue Account financing rules will make it easier for authorities to borrow the money they need to delivery. We will take a proactive role and will expand our new build programme as opportunities are presented.

In 2016 the council began a programme of directly providing shared ownership properties and have, to date, provided 30 shared ownership housing units. We will expand our shared ownership programme, delivering 60 units before 2024.

The council also supports Community Led Housing and is actively engaged in its delivery. The Community Led Housing fund is intended to promote community led housing in the District, i.e. affordable homes developed by local communities for local communities. It should help local people to play a leading and lasting role in solving local housing problems, creating genuinely affordable homes and strong communities in ways that are difficult to achieve through mainstream housing.

Key Actions

- We will adopt and implement our Local Plan
- We will develop the Housing Delivery Action Plan and review performance annually
- We will support the delivery of a new settlement through preparation of the New Settlement Development Plan Document (DPD)
- We will monitor and maintain the new sites pipeline, taking action to ensure appropriate speed of delivery
- We will expand our in-house new build programme across all tenures on council owned and acquired land.
- We will continue to provide affordable housing directly through our shared ownership programme
- We will encourage the use of modern methods of construction on new developments, including our in-house development programme.

Summary of Planned Outcomes

Local Plan adopted by winter 2019

New Settlement DPD adopted by autumn 2020

669 new housing units, including 208 affordable housing units, delivered per year

50 new build units provided through our in-house development team

60 Shared ownership units directly provided by Harrogate Borough Council

Strategic Theme Two: Maximizing use of existing assets

Introduction

We cannot rely solely on housing development to increase housing supply. There are actions we can take as a local authority to identify, enable and deliver housing units across all tenures.

It is important that we are aware of all of the housing assets and potential housing assets the District has at its disposal, how they can be unlocked and how we as a local authority can enable them to be occupied. The key to achieving these outcomes is data and our ability to both capture and analyse the information available to us in order to best plan interventions to ensure housing units are used to their maximum potential.

We are in the process of conducting a Strategic Land and Asset Review, this review will produce a comprehensive audit of all council owned land and assets and identify where they might be better used to further corporate objectives for example, providing housing units.

Empty homes in our District are a wasted resource and present an excellent opportunity for the council to directly intervene to bring more affordable housing to the market. We will implement a revised Empty Homes Strategy in order to address, through encouragement and enforcement, the number of long term empty properties in our District with the option for Community Led Housing groups to return these properties to use.

Under occupation of properties in both the private and social housing sector is prevalent in the Harrogate District, 43.5% of private households are under occupied by 2 or more bedrooms and 39% of the council's own stock is under occupied. This provides an opportunity for the council to identify and work with tenants to better understand their housing needs and aim to make larger family homes available to those in housing need.

We must also continue to re-let our properties swiftly to ensure the stock of social homes is playing its full part in meeting local housing need.

In Harrogate District the Private Rented Sector has grown faster than any other tenure over the past 15 years. Currently, 20% of housing units in the District are privately rented, this is higher than the national average of 16.5%. Alongside this, private sector rents are higher than the national average and demand for units outstrips supply. Access to the private rented sector is therefore difficult for those on an average wage to secure. In 2017/18 our rent in advance bond scheme aided 150 households to secure private rented accommodation; we intend to expand the scheme, enabling more households to secure private sector tenancies.

One of the highest levels of household growth in our District is amongst older households. The changing aspirations of older people mean they wish to remain independent in their own home for longer, rather than go into traditional 'specialist' provision. We will continue to develop our

independent living support to provide assistance to those who wish to remain independent in their own homes for longer. Much of the existing housing stock does not meet the needs of older people. Much of it will require some form of adaptation to ensure the occupier can remain independent and safe. In 2018 we refreshed our Housing Assistance Policy, expanding the range of assistance we offer to those who either required improvements making to their home or assistance in downsizing to a more suitable property. We will continue to implement this policy and review its impact after 12 months.

For individuals requiring Extra Care Housing we will continue our collaborative relationship with partners to develop Housing with Care and Support that can better meet people's needs and to promote their health, wellbeing and independence. Reducing our reliance on residential care by ensuring alternative options are available will help us manage the growing demand and financial pressures that the ageing population impacts on the County's Health and Adult Services budgets and people on low incomes. An ageing population will also mean increased dementia rates. Harrogate Borough Council has recently become a signatory to the Alzheimer's Society's 'Dementia Friendly Housing Charter' and has prepared an action plan identifying work necessary to meet the various commitments in the Charter.

Key Actions

- Strategic Land and Asset Review
- Implementation of revised Empty Homes Strategy
- Review of under occupation in HBC stock
- Expansion of rent in advance scheme
- Implementation of Housing Assistance Policy

Summary of Planned Outcomes

- Release of local authority owned land for housing purposes
- Reduction in number of long term empty homes by 5% per year.
- Reduced under-occupation in social rented sector
- Number of households helped to access to private rented accommodation increased to 250 per year by 2024
- Increased number of residents enabled to remain independent in their own home through take up for independent living assistance.
- 500 DFGs completed

Strategic Theme Three: Improving housing standards across all tenures

Introduction

Home ownership brings with it a responsibility to look after the property and associated land. Keeping a home in good repair helps reduce running costs, either by avoiding more serious disrepair in the long term or by making the property more energy efficient. The quality of housing has a demonstrable impact on quality of life.

The council has a key role to play in both ensuring that new houses are built to a high standard and in improving the condition of existing private sector housing, particularly that in the private rented sector.

Over a third of all CO2 emissions come from the homes we live in. We must ensure new homes built meet high environmental standards. The council supports measures to address the climate emergency as outlined by the UN Intergovernmental Panel on Climate Change, and we have adopted a Carbon Reduction Strategy with the aim of achieving net zero carbon emissions by 2038. As part of the strategy we have established a climate change coalition for the Harrogate District, bringing together businesses, environmental groups and politicians to promote carbon neutrality.

Under the priority area of domestic energy efficiency, our Carbon Reduction Strategy is to promote home energy efficiency via our separate Home Energy Conservation Act action plan, make the most of available funding to help retrofit housing within the District and ensure that council housing is as energy efficient as possible.

New Council homes will be built to the highest possible energy efficiency standards (determined on a case-by-case basis). Newly built homes will always represent a small proportion of the overall housing stock, so it's important to ensure existing homes are well maintained so they can continue to serve the District's housing needs well into the future. We must seek to promote and support measures that make existing homes more environmentally sustainable, working with partners delivering the Better Homes Scheme we will ensure that homes in our worst affected areas are offered energy saving measures, reducing fuel poverty and the negative effects of poorly insulated homes on health and wellbeing.

Key to improving standards in privately owned homes is a sound knowledge of the general condition of that housing stock. We will work to improve our knowledge and use of data to assess the Private Sector Stock condition across the District.

Where we find poor standards in private sector stock, whether privately rented or owner occupied we will use our powers of enforcement to ensure that properties are brought back into decent and safe condition.

Harrogate District currently has 75 licensed HMOs however, with effect from 1st October 2018; revised legislation alters definition of an HMO under the Housing Act 2004: for licensing purposes, a HMO will be any property occupied by five or more people, forming two or more separate households. We will conduct a full review of HMO licenses in line with The Licensing of Houses in Multiple Occupation (Prescribed Description) (England) Order 2018 SI 2018/221 & The Licensing of Houses in Multiple Occupation (Mandatory Conditions of Licenses) (England) Regulations 2018 SI 2018/616.

We, in common with all social landlords, also have an obligation to ensure our own stock meets decent standards and that our housing mix meets the current and future demands of the District, with that in mind we will commit to maintaining 100% decent homes standards and to undertake a review of all HBC stock to ensure that the housing stock we have remains both fit for purpose now and to meet future demands.

The Homelessness Reduction Act (HRA) 2017, implemented from April 2018, has fundamentally changed the way councils work with homeless people and those threatened with homelessness. The HRA, coupled with the governments Rough Sleeping Strategy, published in August 2018, places renewed emphasis on the work of Local Authorities in preventing and tackling homelessness and rough sleeping. We will review and implement a Homelessness and Rough

Sleeping Prevention Strategy, setting out what action we will take to reduce the problem in our District and what we will do to prevent homelessness occurring.

Key Actions

- We will continue to support to the Better Homes Scheme and enforcement of energy efficiency standards
- We will analyse private sector stock condition to assess the true condition of housing across the District
- We will increase enforcement of poor standards in the private rented sector
- We will conduct a full review of HMOs across the District
- We will conduct a full HBC stock condition survey
- We will implement a revised Homelessness and Rough Sleeping Strategy

Summary of Planned Outcomes

- Reduction in fuel poverty across the District.
- Level of non-decent privately owned homes reduced by 5%
- Increase in enforcement notices served by 10% annually
- Continued suitability and standard of all HBC council properties, maintaining 100% decent homes standard.
- Increase percentage of successful homelessness interventions from 59% (Q1 18/19) to 75%.

Conditions for Growth: Digital Services

Introduction

Digital transformation in housing services is key to ensuring that our teams can provide efficient, customer focused housing services which are accessible, and provide value for money.

Offering customers the option to access services online reduces the amount of time they need to spend making requests or submitting information. And when successful, because of the number of people who will opt for digital services first, the experience is enhanced and the amount of time customers spend waiting if they do choose to use telephone or face-to-face services is reduced – increasing satisfaction all round.

We understand that digital is not an option for all of our customers and we will work to tackle digital exclusion in our communities in line with our corporate digital objective.

We will explore and implement the use of assistive technology and tele-health care in our housing stock and our independent living service. Use of this technology is recognised as providing an additional layer of essential support and a backstop that allows people to live independently, for their health to be more easily monitored and information shared between responsible agencies. This increased level of support is highly valued by older people, their relative and carers as well as fulfilling our responsibility as a responsible landlord.

The use of technology also expands from specialist housing into our general housing stock and there are opportunities to use SMART technology to provide both maintenance efficiencies and

and home energy efficiencies for our residents. We will explore the opportunities and implementation of Smart solutions to improve the services we offer residents.

Key to digital transformation are the skills and equipment that our staff have. We will ensure that our staff have access to the technology which allows them to work whilst out in our communities

Key Actions

- We will make housing services available online
- We will tackle digital and social exclusion in our communities as part of the council's digital strategy
- We will develop our use of assistive technology
- We will explore the use of SMART technology in our housing stock
- We will develop our staff to be agile/mobile, increasing community working

Summary of Planned Outcomes

- 100% housing services accessible online.
- 10% reduction in our residents who feel digitally excluded
- Business cases developed for the roll out of smart solutions within our housing stock by March 2020
- Mobile working rolled out to all Housing and Property staff by March 2022.

Conditions for Growth: Commercial Services

Introduction

A crucial challenge for local government currently is the need to design sustainable services which take advantage of commercial opportunities and deliver value for money whilst maintaining customer focus and expectation.

Commercialism isn't just about making money, it's about ensuring that our structures and processes are as lean as possible and that when opportunities arise we are in the best position possible to review and implement them.

Housing and Property Services offer many opportunities for income generation however, local competition, demand and markets mean that not every opportunity on paper is going to be successful. We have to be commercially minded and key to this is having the correct performance, financial and commercial data available upon which to make sound decisions and behind that, having the correct structures and skills necessary to make any venture successful.

With all this in mind, we have already made a start on our commercial journey. We have set up a Housing Company, which will initially deliver affordable housing units across the District with the potential to deliver other commercial services, subject to exploration of individual business cases.

Key Actions

- We will establish a Housing Company as a vehicle for housing provision
- We will establish a commercial lifeline and assistive technology service
- We will introduce a programme of continuous improvement and policy review
- We will explore further commercial opportunities in line with HBC's Commercial Strategy

Summary of Planned Outcomes

- 40 housing units delivered by the Housing Company by 2024
- Commercial lifeline service established and generating income by March 2020
- Increased income generation from commercial services
- Continuous Improvement programme in place by September 2019 and savings identified by September 2020.

Delivering, Monitoring and Reviewing the Strategy

Given the challenging policy and financial environment it will be important to regularly review the priorities set out in this strategy to ensure they remain focused on the right areas. We must make the most of opportunities that present themselves, look to constantly innovate, think entrepreneurially and continue to direct the resources we have to where they are most needed.

Promotion and Engagement

Underpinning all of the outcomes detailed above is the need for us to actively engage with a wide range of people and to promote the District as an attractive place to develop, an excellent place to live and the council as a proactive, enabling housing authority and landlord.

We will review how we engage with Partners and Stakeholders on Housing matters and develop an engagement plan. We will also develop a communications plan to promote Harrogate as a place to live and develop alongside work with our tenant panels to ensure that residents feel involved in decisions about their homes and neighbourhoods and to measure resident satisfaction with our services through a bi-annual tenant satisfaction survey. We are committed to the council's consultation principles and will develop our customer insight work to ensure that we know and deliver the best services for our tenants.

Performance and Monitoring

The accompanying Action Plan sets out what we hope to achieve and SMART targets. These actions and performance targets will form the basis of the Service Plans over the coming years as performance against target will be monitored via our corporate performance monitoring framework.

Resources

Delivery of the strategy will be reliant upon the council contributing its own resources, land assets and powers.

However, there are increasing opportunities for the council to access national funding pots, both independently and in partnership with others. The council should be proactive in its approach to such openings and continue to work with agencies such as Homes England to ensure that Harrogate's reputation for delivering on funded programmes stands us in good stead for future consideration.

Consultation

In order to ensure that the development of this Strategy reflected the views, needs and priorities of our community and stakeholders, consultation was undertaken at various stages in its development.

Methodology

Consultation was undertaken through a range of methods...

- *Housing Strategy Review Online Survey*
- *Tenant Representative Meeting*
- *Partnership and Engagement Meetings*

The full outcome and analysis of the consultation responses is attached at Appendix B.

Equality and Diversity

We know that some types of households can have very different housing outcomes from others. This strategy shows how we will work towards tackling the disparities in outcomes for people where these are not a result of personal choice. We will work to actively remove the barriers some households face in accessing particular types of housing and the advice, information and support required to make informed housing choices.

This Strategy is aimed at improving housing services for all residents with housing or housing-related support needs. As such, no group in Harrogate should be adversely affected or disadvantaged as a result of the Strategy.

The Council is committed to equality and diversity issues and will comply with the requirements of the Equality Act 2010. An Equality Impact Assessment has been undertaken on this Strategy and can be found at Appendix E.

Review

At the time of writing this strategy there is significant policy shift from government, particularly around social housing regulation and Right to Buy and Housing Revenue Account finance regulations. As such, this strategy will be reviewed on an annual basis and will be subject to change based on national policy movement.

Appendix A – Delivery Plan

Appendix B – Consultation Analysis

Appendix C – Social and Political Context

Housing and Health

Links between good quality housing and improved physical and mental health have been documented. The Marmot review¹ into health inequalities in England demonstrated that the 'broader determinants of health' (local environment, housing, transport, employment and social interactions) can be significantly influenced by how local authorities deliver their core roles and functions. Poor health can affect an individual's ability to access and maintain accommodation.

Poor housing conditions and a lack of housing-related support is associated with the following:

Children and young adults living in poor housing conditions are up to 25% more likely to suffer from severe ill-health or disability than those in good quality housing;

Homeless children are up to four times more likely than other children to have mental health problems²;

Increased risk of cardiovascular disease and respiratory disease; and

Increased risk of mental health problems such as anxiety and depression - mental health is frequently cited as a reason for tenancy breakdown and people with mental health problems are twice as likely to be unhappy with their housing.

Safe, healthy and accessible housing is essential in enabling older and disabled people to live independently.

The successful delivery of the Housing Strategy and close working with health colleagues, should contribute to reduced levels of health inequality within Harrogate. Life expectancy in Harrogate is lower than the national average and there are disparities between wards. For example, data shows people born in Woodfield live, on average, 4 years less than those born in the rest of the District.

Unsuitable accommodation also costs the NHS at least £2.5 billion a year nationally in treating people with illness directly linked to living in cold, damp and dangerous homes. Falls and fractures amongst the over 65's is estimated to cost £2 billion according to the Royal College of Physicians.

Housing and Education

Links can be made between housing conditions and levels of academic achievement:

¹ Fair Society, Health Lives, 2010

² Shelter, Chances of a lifetime: the impact of bad housing on children's lives, 2006

Children who live in poor quality housing and overcrowded homes miss school more frequently due to illnesses and infections;

Homeless children are more likely to have behavioural problems, which affects academic achievement and relationships with peers and teachers;

Poor housing and homelessness can result in children finding it difficult to do their homework and struggling to concentrate and listen; and

Many children in homeless families have lower levels of academic achievement that cannot be explained by differences in their levels of ability.

Housing and Economy

The housing available in a community can contribute to the economic success of that community through:

The ability of a community to attract and retain people, especially wealth creators, and provide support for those who need it relies on good housing and attractive, inclusive neighbourhoods; and

Achieving the right housing offer, including executive, family and affordable housing, is vital in attracting and retaining skilled people, which will in turn encourage inward investment.

The long-term health problems and low educational attainment that are associated with poor quality housing increase the likelihood of a person being unemployed or working in a low-paid job.

On 30 April 2018 the National Housing Federation published new research which reveals “the staggering numbers of ‘hidden’ baby boomers that have been hit by the housing crisis”. The findings show that in the last year more than two-fifths (44%) of private renters in England aged 50 and over – almost 500,000 people – were forced to make potentially drastic decisions to cover the cost of their rent, including borrowing money from their own children, taking out loans and cutting down on food and heating. A quarter (25%) of those aged 50 plus – around 52,000 people – who moved house in the last three years have been forced to do so against their will. The research, which includes a YouGov poll of 3,935 people in England aged 50 and over, shows that in order to pay their rent in the last 12 months: more than one in ten (12%) private renters – around 130,000 people – have borrowed money from family and friends; around 40,000 people (3%) have borrowed money from their own children; at least 194,000 (17%) private renters have had to cut down on food and heating; and at least 113,000 (10%) have had to take out a loan, use their overdraft, or use a credit card.

National Policy Context

This Strategy has been developed at a time of significant change. National housing policy is changing fast and at a scale that we have never seen for some time. Reforms in national housing and welfare policies are resulting in substantial changes within the housing sector. Some of these legislative changes are currently in flux, which is creating uncertainty on the potential impact and is making it difficult in planning our response.

Emerging National Housing and Related Policies

The [Social Housing Green Paper](#), including proposed changes to [Right to Buy](#) published in August 2018 “aims to rebalance the relationship between tenants and landlords, tackle stigma and ensure that social housing can be both a safety net and springboard into home ownership”

The Right to Buy element sets out proposals “to make it easier for councils to replace properties sold under Right to Buy and build the affordable homes their communities need”, potentially extending the amount of time Local Authorities have to spend right to buy receipts and allowing further flexibilities on the use of receipts to provide additional social housing units.

These publications, furthered by the October 2018 announcement that the Housing Revenue Account borrowing cap will be removed gives authorities some indication of the role Government is allocating to Local Authorities in delivering affordable housing.

The Housing White Paper, [Fixing our broken housing market](#) published in February 2017 proposed a number of changes to reshape the approach to house building and increase housing supply. These include; making it simpler for councils to put Local Plans in place ensuring sufficient land is allocated to meet housing needs, increasing certainty to support developers to build homes faster, diversifying the market by actively supporting more types of small and medium-sized builders to accelerate construction and helping people to buy their own home through a variety of financial products.

The Homelessness Reduction Act 2017 will wholly change the way councils work with homeless people and those threatened with homelessness. It requires councils to seek to prevent homelessness by engaging and working with those households threatened with homelessness 56 days in advance of the date on which they are expected to become homeless (28 days earlier than under the previous legislation). It also requires the provision of tailored advisory services to specified groups including (but not limited to) people leaving prison, young people leaving care, people leaving armed forces, people leaving hospital, people with a learning disability and people receiving mental health services in the community. The Act sets out that councils must assess and develop an agreed Personalised Housing Plan during the initial presentation to the service. In addition, they must help relieve homelessness where prevention has not been an option or successful for a period of 56 days (before any decision on the main homelessness duty) by taking reasonable steps to help those who are eligible for assistance to secure accommodation for at least six months. The Act dissolves the local connections rules at the prevention stage apart from a duty to provide care leavers with accommodation (under the Children Act 1989) to the age of 21.

The 2014 Care Act makes explicit the need for integration of housing along with health and care by including a ‘duty to cooperate’ and stating that “the provision of housing accommodation is a health-related provision”. It also sets out how people’s care and support needs should be met and introduces the right to an assessment for anyone, including carers and self-funders, in need of support. The act’s ‘wellbeing principle’ spells out a local authority’s duty to ensure people’s wellbeing is at the centre of all it does, including the suitability of one’s accommodation.

The Children and Social Work Act 2017, introduces a new duty on local authorities to publish a local offer for care leavers which should include reference to the offer from the local authority with regards to accommodation and wider support.

Welfare Reforms continue to present challenges for residents and Registered Providers. Changes that have already been implemented include: a reduction in the Benefit Cap to £20,000 for families

and £13,400 a year for single people, the Under-Occupancy Charge that limits the Housing Benefit entitlement for claimants who are deemed to have one or more spare rooms. Universal Credit has been rolled out fully in Trafford and from April 2019 Housing Benefit will be moving to the Local Housing Allowance rate. Changes to Universal Credit, including scrapping the seven-day waiting period at the beginning of a claim, making a full month's advance available within five days of making a claim and allowing claimants on housing benefit to continue claiming for two weeks, will help to soften the impact on claimant.

The Autumn Statement 2017 introduced new capital funding, guarantee and loan-based funding of £15.3 billion to support a commitment to provide 300,000 new homes per year by the mid-2020s. In addition, councils will secure extra borrowing capacity in high demand areas to build new affordable homes. Stamp duty has been scrapped on the first £300,000 for first-time buyers (on properties worth up to £500,000). It also announced a review to look at land banking, including considering compulsory purchase powers. The Statement also announced the increase of the empty property premium to 200% after 2 years, another tool in our arsenal tackling empty properties.

Since the Grenfell Tower Fire tragedy in June 2017, there has been a new focus on safety and listening to residents. It is likely that as a result of the Grenfell Inquiry there will be implications for social housing providers.

Additionally, the profile of housing has increased and was solidified with the renaming of the Department of Communities and Local Government to the Ministry of Housing, Communities and Local Government.

Sub-Regional Context

NYYER Housing Strategy

In May 2015 the North Yorkshire, York and East Riding Housing Strategy 2015-21 was agreed, identifying the 6 housing issues to be addressed across the sub-region:

Supply and the affordability of homes, Our Geography, Changing Demography, Quality of our Housing Stock, Homelessness, Vulnerable Households and Specific Needs Groups

The HBC strategy aims to address each of these issues, in the context of how they affect our District.

York, North Yorkshire and East Riding Strategic Economic Plan

The YNYER LEP Economic Plan 2014 recognised the struggle the Harrogate District faces in terms of land released for housing and the infrastructure demands which must be met in order for growth to occur. The Partnership commissioned a special piece of work, working alongside the YNYER Housing Board' The Contribution of Housing to Economic Growth in the York, North Yorkshire and East Riding LEP area, 16 December 2013 which highlighted these issues alongside their impact on sustainable economic growth in the area.

Leeds City Region Strategic Economic Plan (2016-2036)

A refreshed Strategic Economic Plan (SEP) was approved in May 2016 and sets out the priorities to deliver the growth agenda across the Leeds City Region. A key priority of the SEP is to increase house building across the City Region not only to deliver homes but also support economic growth and employment opportunities. Harrogate is not identified in the SEP as one of the housing growth areas but actions identified in the SEP to accelerate the pace and rate of house building across the region are relevant for the preparation of the Local Plan.

- Accelerate delivery of new homes in spatial priority areas in balanced and sustainable communities
- Deliver affordable home ownership options and sufficient supply of affordable rented homes
- Enhance support for SMEs in construction, including promoting an increase in self-build, custom build and modular homes delivery
- Explore models and options to influence the direct delivery of housing
- Improve the energy performance of housing to address fuel poverty and health impacts

Appendix D – Evidence Base

www.harrogate.gov.uk/downloads/file/310/annual-monitoring-report-2017