

# A housing strategy for Teignbridge

## 'More than bricks and mortar'

Teignbridge District Council



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## 1. Introduction

Following a seven week consultation period from 17 November 2014 to 05 January 2015 and navigation through the Council's democratic process, I am pleased to present a revised and Council adopted Housing Strategy for Teignbridge 2015 to 2020.

Housing remains a high priority for Teignbridge and it was important that residents and stakeholders have the opportunity to influence the new framework.

The strategy takes into consideration the council's adopted Local Plan 2013 to 2033, the formal transfer of public health to local government and funding changes, all of which have an impact on local housing options.



Having a place to call home is a basic human need. It offers shelter and warmth and is the place where we spend most quality time. Living in a suitable, safe, well designed home is one of life's main achievements from where we can base and build our lives.

A balanced housing market can also deliver economic growth, reduce crime, support social and financial inclusion and, importantly, improve the health outcomes for many people.

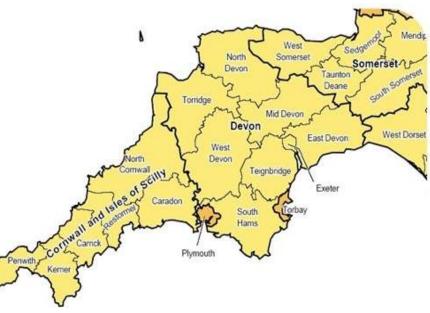
### Cllr John Goodey, Executive Member for Housing and Planning

## 2. About the Teignbridge area

Teignbridge is a district of contrasts; a mixture of coastal and rural areas with busy town centres, urban residential areas and picturesque villages. It covers 260 square miles (67,387 hectares); the district council is the local

district council is the local planning authority for 162 sq miles (41,958 hectares), outside Dartmoor National Park, and Dartmoor National Park Authority is the local planning authority for the area of the district within the National Park.

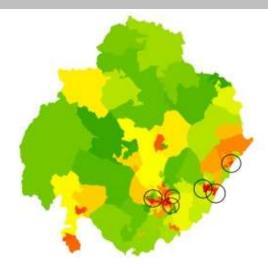
There are 22 miles of coast within Teignbridge, including the Teign and Exe river estuaries. Teignbridge is just over 20 miles north to south and west to east. Teignbridge also borders the major urban areas of Torbay and Exeter.



### 2.1 Indices of multiple deprivation (IMD) 2010

The indices of multiple deprivation (IMD) is the collective name given to a group of ten indicators that measure different aspects of deprivation. The latest were released by the office of National Statistics in March 2011; with the next due in summer 2015. Teignbridge has six areas within the most 25% deprived areas of England:

- 1. Central Newton Abbot and Abbotsbury
- 2. Central Buckland
- 3. West Buckland
- 4. Teignmouth Town Centre
- 5. West Teignmouth
- 6. Central Dawlish



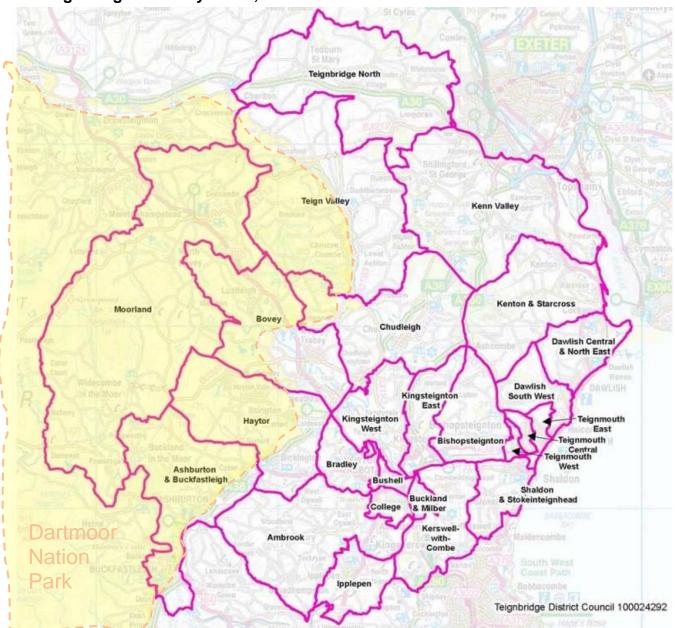
Source: Department for Communities and Local Government

### 2.2 Distribution of homes by urban, coastal and rural areas

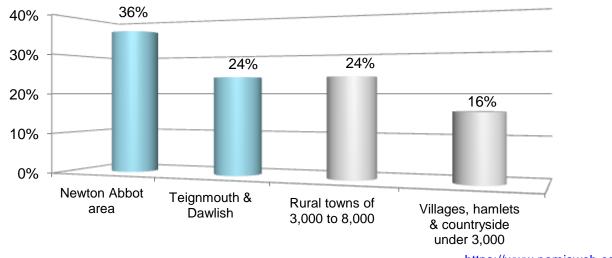
Teignbridge has mixed urban and rural populations with about 60% of its residents living in the urban areas of Newton Abbot, Dawlish and Teignmouth, with the remainder living in rural settlements, ranging from rural towns, villages, hamlets and isolated dwellings.

The strategy aims to understand the challenges faced by residents living in the four main urban and rural geographical settings, so that the council can best target resources where they are needed most.

2.2a Teignbridge wards by urban, coastal and rural areas



2.2b. Distribution of Teignbridge homes by urban, coastal and rural areas



https://www.nomisweb.co.uk

## 3. About the Teignbridge population

### 3.1 Teignbridge; a growing population

3.1a. **Teignbridge population estimates** According to midyear estimates, Teignbridge has a population of 126,800, 52% of whom are female. It has the second largest population by district after East Devon and has the fourth largest, if you include Plymouth and Torbay.

The Teignbridge population represents 11% of all the Devon area and has grown by 2.7% between the 2001 and 2011 Census. According to government estimates the population will grow by about 727 people every year.

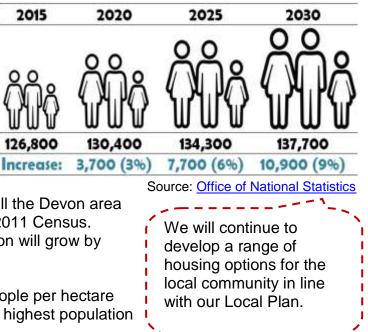
The population density in Teignbridge is 1.87 people per hectare (187 people per square km) in 2013; the second highest population density of the Devon districts.

### 3.2 Teignbridge; an aging population

3.2a **Teignbridge population estimates; over 65** Future population estimates suggest that we will see a dramatic increase of people over the age of 65 and that there will be a slight decrease in the working age population, with the number of children remaining static.

The retirement age population is already 8% ahead of England and by 2030 the gap will increase to 10%, when almost one in three of the population will be over 65.

This means that Teignbridge is now about 30 years ahead of the rest of England with regard to its retired age population.



Over 65s	England	Teignbridge
	Ŕ	
2015	18%	26%
2020	19%	28%
2025	20%	29%
2030	22%	32%

Source: Office of National Statistics

People are growing old in Teignbridge, so we need to consider the housing needs of this demographic in the design and delivery of accommodation. We also need to consider how we work more closely with partners and volunteers in the social care and health services.

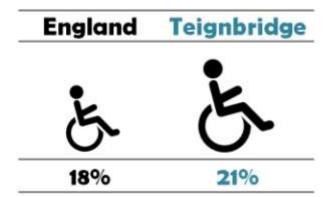
We must also think about the provision of housing options to meet the needs of local young people, and provide decent accommodation to attract, and keep, younger working households to balance the local community.

### 3.3 Teignbridge population: health issues

### 3.3a Disability

Approximately 21% of Teignbridge residents have their activities limited by long term health issues, or disability. This is 3% higher than the national average and is likely to be a reflection of our older population, which is predicted to grow.

Of those waiting on the housing register, 14% are registered as having a need for wheelchair, partial wheelchair, or 'step free' access to their home, with a further 10% saying that they could only manage a maximum of three steps.



Source: Office: 2011 Census, Nomis official labour market statistics

We will continue to assess the need for affordable homes that can provide disabled access. We will also consider the access needs of owner occupiers, and those renting privately, who may require assistance, especially for older people who are at greater risk of falling in the home.

### 3.3b Teenage pregnancy

According to Public Health Devon, the rate of teen pregnancies can be used as a useful indicator of other needs in the local young population, including issues with mental health, self harm, alcohol use and domestic abuse.

The rate of under 18 conceptions in Teignbridge is not only above average for the South West, but is also above the national average. This is an issue for the housing department as many teenage mothers will be in priority need, yet, due to their age, will be unable to hold a tenancy, unless guaranteed by a parent. Generally, it is difficult to secure a tenancy, both into social housing and into the private rented sector and highlights the need for partner agency working.

### 3.3c Domestic violence and sexual abuse

According to data from Public Health England, Teignbridge has a high proportion of domestic abuse compared with other districts in Devon, with over 6,000 cases reported in 2013. Domestic abuse and sexual violence can affect anyone, but generally it is women who are more likely to suffer abuse with around 64% of all cases being reported against women.

Experiencing abuse causes, or exacerbates, a wide range of other vulnerabilities and needs, including suicide, self harm, homelessness, housing issues, mental health issues, alcohol and drug abuse, financial problems and parenting problems.

People fleeing domestic violence and abuse remain in priority need under the Housing Act.

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## 4. Planning 🛛 🕫

### 4.1 Teignbridge Local Plan 2013 to 2033

The Teignbridge Local Plan was adopted on 6 May 2014 and sets out the Council's planning vision for the district, delivering growth, jobs, homes, facilities and environmental protection. The plan is the framework that guides development and offers much better protection for places the council does not earmark for development.

The Local Plan provides the council's strategy for housing distribution, level of development and supporting infrastructure and sets out a set of policies, proposals and actions to meet the environmental, social and economic challenges facing the area, whilst considering neighbouring housing markets, over the next 20 years.

Because the Local Plan spans two decades, the council's 'five year land supply' is updated annually to address actual completions, against projection figures, to make sure we are meeting our requirements. It is published on the council website.

### Plan Teignbridge

- www.teignbridge.gov.uk/planteignbridge
- PlanTeignbridge

### 4.2 Dartmoor National Park Authority - DNPA

Over one third of Teignbridge, 98 square miles, is designated as the Dartmoor National Park Authority; it is a 'special purpose' local authority created under the Environment Act 1995. The National Park also spans across the two other local authority areas of West Devon and South Hams.

The DNPA is the sole local planning authority for land within the National Park and makes decisions on all planning applications within its area. It has a adopted local plan (Core Strategy adopted 2008, Development Management policies and allocations adopted 2013) and an Affordable Housing Supplementary Planning Document adopted in 2014.

Teignbridge Council is the strategic housing authority responsible for housing matters within the Teignbridge part of the Dartmoor National Park.

Wards in the National Park include, Ashburton and Buckfastleigh, Bovey, Haytor, and Teign Valley.

### Dartmoor National Park Authority

www.dartmoor.gov.uk/planning
 www.dartmoor-npa.gov.uk/planning/pl-forwardplanning
 @dartmoornpa





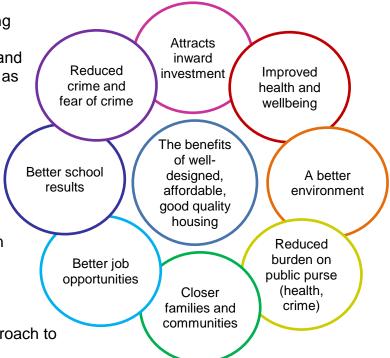


## 5. Strategic vision

Housing is the cornerstone of building strong communities. The availability and quality of housing can directly affect people's health and wellbeing and their educational attainment, as well as affecting local levels of deprivation and crime.

The delivery of new housing also brings benefits to the local economy. The National Housing Federation suggests that every new home built creates 2.4 long term jobs and for every £1 spent on housing, an additional £2.41 is generated in the local economy (Home Truths England 2013-14 National Housing Federation).

The strategy sets out some of the key local issues for housing and takes a themed approach to delivering solutions.



### 5.1 Key themes and aims 2015 to 2020

This strategy looks to deliver these services from a client, or customer, point of view and has been themed in such a way as to break away from a departmental led approach. Customers don't need to know about our organisational structure, they just want to know how we can help, or whether we know someone who can.

### 5.1a Themes 2015 to 2020

The strategy sets out what the council, and its partners, will be doing over the next five years to improve the housing situation for our current and future residents. The themes reflect the broad range of work that we do to meet local housing need, from developing affordable housing, to preventing homelessness, whilst maintaining housing standards and helping people to stay independent in their own homes.

### 5.1b Aims 2015 to 2020

Within each theme we have identified three aims, which we believe will directly contribute to the overall sense of community health and wellbeing in Teignbridge.

### Themes and five year aims 2015 to 2020

A place to live	<ul> <li>Maximise the delivery of affordable housing according to need</li> <li>Make sure that local housing is in a good state of repair</li> <li>Make best use of existing stock</li> </ul>
Access to services	<ul> <li>Make information easy to understand, increase self-service and listen to customers</li> <li>Prevent homelessness and give support to those in crisis</li> <li>Work with partners to increase the coverage and impact of services</li> </ul>
Healthy lives	<ul> <li>Offer advice and services to help people to stay independent and to maintain their health and wellbeing</li> <li>Reduce the housing factors that can lead to accidents and ill health</li> <li>Take a holistic approach to meet people's health needs in the home</li> </ul>
Money matters	<ul> <li>Help people to manage money to keep a roof over their heads</li> <li>Help people access different financial solutions</li> <li>Make sure we get value for money</li> </ul>

### 5.2 **Projects – 2015/16** ③

Following a housing event attended by key partners in June 2014 with, we have prioritised a number of projects to deliver the aims of the strategy. We have not included the internal, day-to-day operational work that is carried out on a routine basis. We will be carrying out annual project reviews and monitoring them on a quarterly basis to respond to the changing political and financial climate and to anticipate changes to welfare reform.

The project action plan can be found in Appendix B and sets out what we intend to do in 2015/16. It shows who will be taking the projects forward, with which partners, and also identifies the resources to drive them forward.

## 6. A place to live 👳

A vibrant housing market is essential to economic growth, but this will not be achieved without the right level of new housing development, across all sectors, for all ages. The affordability of homes and their location will be crucial factors in getting the balance right between homes and jobs.

It is the Teignbridge Local Plan 2013-33 that provides the council's strategy for housing distribution and the level of development, including affordable housing. It also sets out the level and need for supporting infrastructure and sets out a raft of policies, proposals and actions to meet the environmental, social and economic challenges facing the area, including neighbouring housing markets, over the next twenty years.

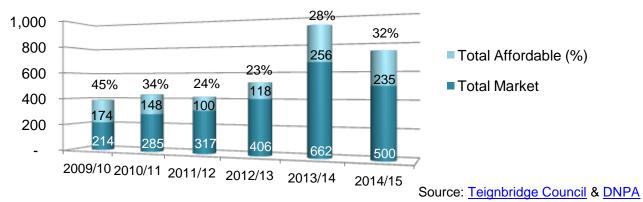
Nearly a quarter of all households in Teignbridge rent a home across tenures, with 37% of them managed by social landlords and 63% renting from private landlords. This growing sector offers a flexible form of tenure and contributes to greater labour market mobility, yet housing conditions in this sector are worse than for any other tenure, so it presents issues for local authorities.

The average house price for those who were first time buyers increased by about 96% between 2001 and 2011. This, combined with tighter lending requirements in the wake of the recent recession, meant a larger percentage of the house value was required as a deposit. Furthermore, declining wage growth and rising inflation over the period exerted pressure on household spending and eroded the value of savings. So, while in 2001 the average house price in England and Wales was six times the average gross wage, by 2011 the average house price was nine times larger than the average wage.

### 6.1 Maximise the delivery of affordable housing according to need

Many local working age households on average incomes find themselves ineligible for social housing and struggle to raise the deposit needed to get a mortgage. Whilst 'Help to Buy' can assist with the deposit, tighter lending requirements and declining wage growth are still making it difficult for some to achieve a mortgage.

It is recognised that we will need to find some innovative solutions to provide truly affordable housing and give extra guidance about the type of affordable housing needed in Teignbridge. We propose to develop some supplementary affordable housing guidance and to investigate different models of affordable housing for rent and sale.



### 6.1a Housing delivery in Teignbridge, 2009/10 to 2014/15

Housing delivery figures include those delivered by both Teignbridge District Council and the Dartmoor National Park Authority. It should be noted that affordable figures are not necessarily new-build homes, but include all homes brought into affordable use, for example, empty homes.

### 6.1b Predicted housing delivery in Teignbridge, 2015/16 to 2019/20

Market housing delivery	Annual	5 Years
TDC Local Plan	496	2,480
DNPA Local Plan	18	90
Market total	514	2,570
Affordable housing delivery		
TDC Local Plan	124	620
TDC/DNPA exception and rural windfall	29	145
TDC gypsy and traveller sites	3	15
TDC empty homes	10	50
Affordable total	166	830
% Affordable	32%	32%
Total	680	3,400

We will be working to deliver around 830 affordable homes and 15 gypsy and traveller pitches during the life of this strategy.

A Ministerial Statement on the use of S106 obligations was published toward the end of 2014, which may affect the delivery of affordable homes.

DNPA predictions based on an average of the previous 5 years

Source: Teignbridge Council & DNPA

The Local Plan is a twenty year document and the 'five year land supply' is updated annually to address actual completions against projection figures to make sure we are meeting our requirements. In 2013/14 housing completion figures far exceeded Local Plan projections.

### 6.2 Make sure that local housing is in a good state of repair

Housing tenure statistics from the 2011 Census show that in Teignbridge has around three quarters of its housing stock as owner occupied, this is around 5% more than the South West and 10% more than England. Teignbridge also has 4% less social housing than the South West and half that of the national average of 18%.

Over 14,500 households rent property in Teignbridge, the majority of whom rent from private landlords. In general, conditions in the private rented stock are worse than for any other tenure, so tackling poor conditions in this sector remains a priority for the council. The growth in this sector will give rise to more work in helping and enforcing landlords to remedy hazards in the home, licensing high risk properties and educating private landlords and tenants about their housing responsibilities.

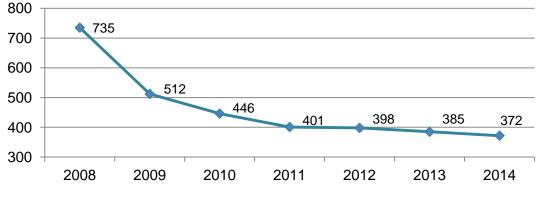
Teignbridge has 18% more homes in the private rented sector than it did in 2001, this now represents 15.5% of the housing stock. In England, the majority of people under the age of 35 rent a place to live; 87% will be under the age of 24. We will target poor conditions in the private rented sector to try to attract and maintain the number of younger working households in the district.

The social stock is generally better than the private sector stock for indicators relating to hazards, disrepair and energy efficiency. Social housing tends be more thermally efficient, partly due to there being more flats in the sector, and partly due to better insulation, owing to the requirements placed on housing associations, for example, through the Decent Homes Programme. We will be working with housing associations to continue to drive down disrepair in this sector.

### 6.3 Make best use of existing stock

The council is committed to helping local people bring empty homes back into use and bringing its unused land forward for development. This is a sustainable way of reducing the negative, anti-social impacts of empty property upon communities, whilst increasing the local housing supply. Where possible, we will make reclaimed, empty homes affordable for local people.

At the beginning of 2015 Teignbridge had 372 empty homes, the majority of which are unoccupied for short periods, as a result of an occupant moving out, or from renovation work. They become classified as empty after six months of being empty. On the whole we find ways to work with owners to bring these back into use that do not require large financial resources.



6.3a Empty homes in Teignbridge, unoccupied and unfurnished; 2008 to 2013

Just over a quarter of empty homes have been empty for over two years and are known as 'longterm empty'. These properties are more challenging because they exhibit a variety of complex issues that make them harder to bring back into use. We are proposing to continue work to bring 'short-term' empty homes back into use, but also to target 'long-term' empty homes by lobbying government for more resources to tackle these more complicated properties.

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Source: Gov.uk statistical data

## 7 Access to services

Whilst housing on the open market can meet the needs of many people, action by local councils and other agencies is often needed to make sure that everyone can access suitable and affordable housing that supports them and their family.

Teignbridge Housing Services has a key role in working with partners and customers to meet local housing need. We are responsible for affordable housing, the prevention of homelessness, maintaining housing standards and supporting people to maintain independence in their own homes. The Housing Service is based at Teignbridge Council, Forde House, Newton Abbot and gives free, confidential housing advice, including:

- People threatened with homelessness, or emergency homelessness
- People looking for affordable housing, through Devon Home Choice
- Help for landlords and tenants
- Emergency help for rough sleepers
- Older people looking to adapt their homes to remain independent
- Those looking for financial help to tackle disrepair

Our team are looking to deliver advice and services from a client, or customer, point of view and the strategy has been themed in such a way as to break away from a 'council department' approach. Customers just want to know how we can help, at a time that they need it, so part of this strategy is about making our services more accessible to everyone.

## 7.1 Make information easy to understand, increase access, self-service and listen to customers

During 2014 Housing Services received over 3,000 calls and almost 300 visits a month, all requesting a range of services, from a variety of different customers.

One of our main aims is to make all of our information easy to understand and available to everyone at a time that's useful to them. Using technology is one way of achieving this, but we continue to support people in person. We are always looking to do things better, communicate things earlier and promote a climate where customers can help themselves, where appropriate.

An estimated 40% of Teignbridge residents live in small rural towns, villages, hamlets and the countryside. Generally, these residents find it more difficult to visit the Council offices in Newton Abbot, especially people working full time. By reviewing our availability, whether in person, on the phone, or online, we can begin to better meet our customers' needs and to work more effectively and efficiently for them.

We actively manage customer demand by measuring service requests and by acting upon information from customers.

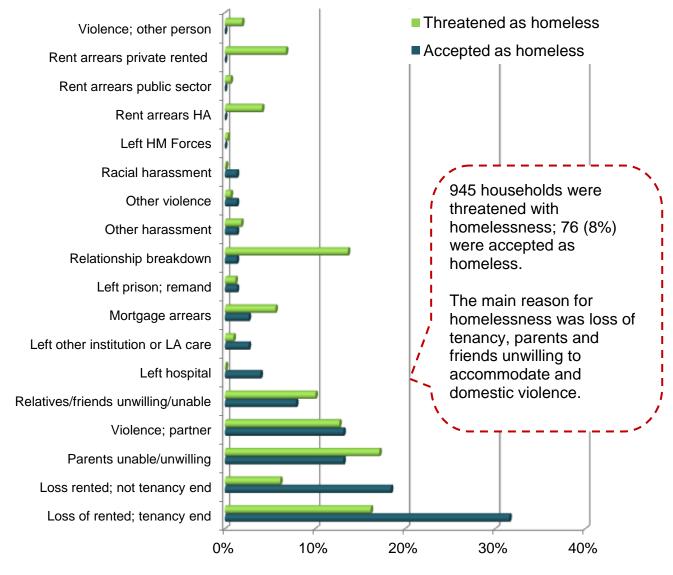
### 7.2 Prevent homelessness and give support to those in crisis

Under the Housing Act 1996 we have a statutory duty to address homelessness and develop a range of housing options. We must also help improve housing standards, deal with overcrowding and mediate landlord and tenant issues.

In 2013/14 we were visited by 945 households who were threatened with homelessness. During that time 76 (8%) households were accepted as homeless. Over the last two years homelessness prevention data consistently shows performance better than the national average. In 2013/14 the

rate of homelessness prevention in Teignbridge was 11 per 1,000 households, with England at 10. In 2012/13 the Teignbridge prevention rate was 10, compared to 9 for England.

Temporary accommodation use in Teignbridge is about the same as for the South West and is less than the national average. Recent peaks can be attributed to specific causes and are not typical of general demand. For example, there was a major fire in Teignmouth in December 2013 and damage to the sea wall at Dawlish in February 2014.



### 7.2a Those threatened as homelessness and those accepted by reason 2013/14

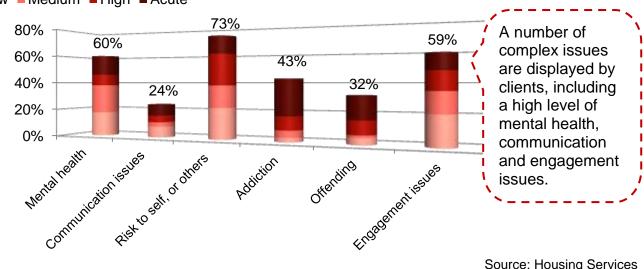
Source: P1E data & Housing Services

### 7.3 Work with partners to increase the coverage and impact of services

As the strategic housing authority we work with housing associations, other social and voluntary organisations and the commercial sector to deliver the right mix of housing services. As a two tier district authority, we also work closely with Devon County Council to identify and deliver services that improve the health and wellbeing of individuals and communities.

As funding to public services is reduced across the board it is becoming increasingly important that the public sector work together to deliver more joined-up services for our residents. It is also important that we also work with commercial sectors such as developers, private landlords and letting agents.

### 7.3a Southern Hub for multi-agency work - Referrals by type May to Nov 2014



■ Low ■ Medium ■ High ■ Acute

Source: Housing Services

Local multi agency partnerships work together to prevent homelessness, for example, Teignbridge, South Hams and West Devon are organised into the community hub called the Southern Hub. The hub assesses client need and allocates support accordingly. It is designed to promote closer client centred, partnership working across agencies. The assessment process identifies specific areas of support and helps clients with complex needs to be identified and prioritised.

The Teignbridge Housing Partnership is a group of around eighty individuals representing a range of organisations across the housing, health and wellbeing spectrum. We meet annually, generally in the summer months, and keep partners updated on a guarterly basis. If you are interested in being involved, please get in touch.

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## 8. Healthy lives

The quality of the home has a substantial impact on health. A warm, dry and secure home is associated with better health. Conversely, there is an abundance of evidence and long established links to support that poor health and poor housing are inextricably linked.

Whilst overall responsibility for Health and Wellbeing Board responsibilities sit with Devon County Council, district councils play a crucial role in terms of promoting and protecting the health of their citizens. Under its terms of reference, the Health and Wellbeing Board is 'to exercise the function of the (County) Council to promote the integration of health, social care and public health, through partnership working with the NHS, Social Care Providers, District Councils and other public sector bodies'.

Teignbridge Housing Services is responsible, and has expertise, for homelessness prevention, affordable housing, the funding of adaptations, the improvement in housing conditions and the reduction of fuel poverty. All have a fundamental impact on the wider determinants of health.

## 8.1 Offer advice and services to help people to stay independent and to maintain their health and wellbeing

Sometimes people need extra help to stay in their own homes when they suffer an illness, long term condition, or simply become frail with age. The council can help by offering grants to adapt a home in the form of stair-lifts, ramps and level access showers. The purpose of an adaptation is to modify a disabling environment to restore independent living, privacy, confidence and dignity for individuals and their families. This is specialised work providing a unique solution to each problem.

Disabled Facilities Grants (DFGs) are given under the legislative framework of the Housing Grants, Construction and Regeneration Act 1996. Since 1990, local housing authorities have been under a statutory duty to provide financial help to disabled people for a range of adaptations to their homes, across all tenures.

The main demographic of people needing adaptations is people of retirement age. In Teignbridge over a quarter of the population is over 65 and by 2030 almost one in three of the population will reach this age. This presents a significant challenge where, year on year, we are seeing cuts to the council budgets. We will also look at how adapted properties are better allocated to those who are eligible for social housing, to make sure they get the right place to live and that we get better value for money. We also intend to work more holistically with health partners to reduce the effects and number of falls in the home, particularly for older people.

In addition to mobility and physical disability we are finding that many more clients are approaching us with mental health issues. This disability is often harder to identify, so we will be training staff to better recognise the illness and make the appropriate referrals.

### 8.2 Reduce the housing factors that can lead to accidents and ill-health

According to the House Condition Survey 2014, 15% (9,201) of properties in Teignbridge were found to have serious hazards making them unsafe. The highest concentration was in the private rented sector. In England poor conditions in the rented sector adversely affects people under the age of 35, specifically those under 24, where 87% of this age group rent. In the owner-occupied sector 64% of people are over 35 years old, peaking at 76% for those over 65.

We will therefore need to work with younger tenants, their landlords and older home owners to offer advice and support to remedy hazards. The highest concentration of hazards are found in the Moorland, Teign Valley and Teignbridge North areas, largely because they relate to excess cold, due to a lack of adequate heating and poorly insulated homes.

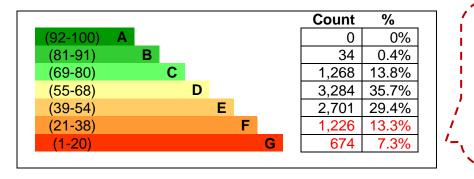
#### We will offer advice 25.0% Owner occupied Private rented Social and support to remedy hazards in the homes 20.0% of owner occupiers, 15.0% but also target landlords and tenants 10.0% to tackle the highest 5.0% concentrations of 0.0% hazards in the home All Excess cold Fall hazards Fuel poverty Source: Stock Condition Survey

8.2a Percentage of dwellings with serious hazards within tenure 201

Fuel poverty in the private rented sector is particularly high and is linked to poor energy efficiency, high energy costs and a low household income. The energy efficiency performance of a home is worked out on a scale of 1 to 100; the higher the number, the better the rating, a rating of F, or G is a reliable indicator of the presence of an excess cold hazard. Over 20% of the private rented stock in Teignbridge has an energy performance rating of F, or G.

In 2018, legislation will prevent private landlords letting properties if their energy performance falls into a rating of F, or G. Over 20% of the private rented stock in Teignbridge falls into this category. We will work with landlords to improve the energy ratings of their properties.

## 8.2b Number and percentage of Teignbridge's private rented stock falling into each of the energy performance certificate (EPC) ratings bands 2014



The rating is a way of reliably estimating the energy efficiency performance of a home. It's a scale of 1 to 100; the higher the number, the better the rating, a rating of F, or G is a reliable indicator of an excess cold hazard.

Teignbridge has a disproportionately high number of park homes. In 2011 there were 1,174. The poor thermal conditions, the high cost of liquid gas, or oil, and the occupants' low incomes mean that we target these dwellings as 'fuel poor'.

### 8.3 Take a holistic approach to meet people's health needs in the home

As mentioned at the beginning of this section, the quality of the home has a substantial impact on health, but it also recognised that some issues can cause people problems in sustaining a tenancy or mortgage, for example, poor mental health, dementia, or domestic abuse.

Keeping people safe and independent at home can offer a better quality of living for the person concerned, but can also reduce significant cost and pressure to the health sector. We propose to work more closely around housing issues with partners and volunteers in the social care and health services to support our most vulnerable clients.

Source: Stock Condition Survey

10	Achievements and Challenges Appendix A	23	Ô
11	Projects Appendix B	26	Ô
12	Statistical appendix C	38	Ô
8.2	Reduce the housing factors that can lead to accidents and ill-health	17	Ô
8.2c	Fuel poverty: % of total stock meeting the 'Low Income, High Cost' criteria by ward	38	
8.2d	% caravans, mobiles, or other temporary structures; Census 2011	39	
8.2e	Distribution of park homes by ward; Census 2011	39	
8.2f	Rough sleeper estimates 2010 to 2013	40	

## 9. Money matters

The whole financial landscape has radically changed in recent years. Everyone is affected, ranging from first time buyers, those already paying a mortgage, including landlords, to those renting in the private and social sector. All are feeling the effects.

We have discussed issues around house affordability for first time buyers in 'A Place to Live', however 'Money Matters' is mainly focussed on people's ability to continue to pay their rent and mortgage and how they manage to keep a roof over their heads. During the recent years of austerity we have seen declining wage growth and rising inflation. This has exerted pressure on household spending and has eroded the value of people's savings, so despite a fall in unemployment, we continue to see a steady growth in housing benefit claimants.

The Welfare Reform Act 2012 introduced a wide range of reforms to the benefits and tax credits system, it also proposes a future restructure of the whole working age benefits system under Universal Credit. For people claiming benefits, the implementation of Universal Credit will signify a key change in that they will receive a single monthly payment, rather than it being paid weekly, or fortnightly, as in the current system. This will undoubtedly have an effect on people's ability to manage their finances and many may need support to cope with the changes, especially with managing to pay their rent.

### 9.1 Help people to manage their money to keep a roof over their heads

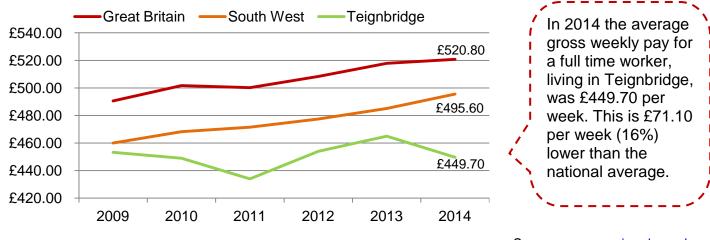
It is important that Department for Work and Pensions, local authorities and partners understand the type of financial support different customer groups may need, who is best placed to deliver that support and the most effective method of delivery.

Private tenants can claim housing benefit under Local Housing Allowance rules. Every April the government sets the maximum amount of rent that can be used to calculate the amount of help local authorities can give; it's based on fair rents in the local area and the number of bedrooms needed. Sometimes a landlord may charge more than the Local Housing Allowance figure, but we cannot help fund the difference.

Owner occupiers could also be affected, as there is a consensus that mortgage rates, which have been at a historical low, will rise; it's just a matter of how much and when. Although in recent months 90% of new home loans have been taken out on a fixed rate, millions of borrowers remain on variable-rate mortgages, For a borrower with a £100,000 mortgage, currently paying a variable rate of 2.5%, a 1 % increase will add £50 to their monthly repayments, while a 2% rise would mean they needed to find an extra £100 a month.

Housing Services are looking to work more closely with Job Centre Plus to help clients manage change and to train staff to better understand mortgage arrears and to mitigate negative changes.

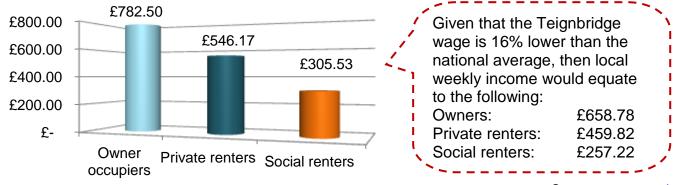
#### 9.1a Average wage in Teignbridge; 2009 to 2014



Source: www.nomisweb.co.uk

Both the English Housing Survey and the local Stock Condition Survey record that household income are, on average, lower for those living in the social housing stock than in the private, or owner occupied sectors. For fuel poverty the social stock generally performs better than the private stock, implying that the lower levels of income are being balanced out by the superior energy performance of this tenure. Fuel poverty in the private rented sector is particularly high compared to the owner-occupied and social housing stock.

### 9.1b Gross weekly income of household by tenure, England 2012/13



Source: www.gov.uk

### 9.1c Approximate weekly cost of private rented property and local housing allowance 2014

Approxi	mate weekly renta	Local housi	ing allowance		
Property size	Low	High	Average	S. Devon	Exeter
Studio	£ 75.00	£ 129.25	£ 102.13	£ 63.50	£ 73.60
1 Bed	£ 106.75	£ 145.00	£ 125.88	£ 95.95	£ 115.37
2 Bed	£ 135.75	£ 184.00	£ 159.88	£ 126.92	£ 139.84
3 Bed	£ 166.00	£ 218.75	£ 192.38	£ 151.50	£ 163.16
4 Bed +	£ 229.75	£ 350.00	£ 289.88	£ 190.34	£ 219.23

Source: Letting agents survey and Teignbridge.gov.uk

### 9.2 Help people access different financial solutions

It is likely that we are looking at a prolonged time of austerity, which will mean that people will need to think differently about how they pay for things, or get better value for money, especially to keep a roof over their heads. Hoping for the best often means that money problems can start to pile up. A missed bill, or forgotten payment can lead to a penalty charge, and many are finding themselves in a spiral of debt, which ultimately leads to eviction.

By taking a proactive approach we hope to address our clients' money issues before they build and become too difficult to deal with. Solutions are wide and varied, from assessing which housing options are within budget, to making informed decisions about what to pay for first. By running through money details with our clients we hope to identify ways in which income can be increased, for example applying for unclaimed benefits, or grants, to which they may be entitled.

### 9.3 Make sure we get value for money

As mentioned in the previous section, is likely that we are looking at a prolonged time of austerity, with more rounds of government cuts to local authorities. It is no longer just our clients who will need to think differently about how they pay for things, or get better value for money, but the council, who will need to better perform under constraining budgets. However, reduction in government spending is only one part of the story, as authorities also have to cope with rising costs and increasing demand.

Many local authorities around the country are collaborating on key economic areas to maximise their business influence, to get the best economic deals, for example, accessing government funding. Teignbridge, Exeter and East Devon are one such collaboration and have progressed a Memorandum of Understanding and vision document, which have both been agreed by the leaders of all three councils.

'Greater Exeter, Greater Devon', paves the way to look at a more formal partnership that can take forward growth across the wider area by working together and pooling resources on infrastructure, planning, housing and regeneration projects. Housing Services is looking at a number of collaborative partner opportunities to ensure better value for money.

10	Achievements and Challenges Appendix A	24	$\bigcirc$
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9.1	Help people to manage their money to keep a roof over their heads	19	Ô
9.1d	Percentage of low income within tenure 2014	40	
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9.2a	Percentage of. Working age people on out of work benefits (JSA) Teignbridge 2007 to 2014	41	
9.2b	All housing benefit claimants, by district May 2014	41	
9.2c	Housing benefit claimants; Teignbridge 2008 to 2014	42	
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## 10. Appendix A: Achievements & challenges

### 10.1 A place to live

### 10.1a 2010/15 - Achievements

- 1. 622 new rented and shared ownership properties over the first 4 years of the strategy with over 228 expected in 2014/15
- 2. Achieved Investment Partner and Registered Provider status with the Homes and Communities Agency
- 3. Bid successfully for over £1.3m of grant funding for empty homes and gypsies and travellers
- 4. Launched our own shared equity scheme
- 5. Begun a 'Passivhaus' scheme in the Dartmoor National Park at Christow
- 6. Gypsy and traveller site under construction at Haldon
- 7. Extra Care scheme under construction in Newton Abbot
- 8. Supporting 3 community land trusts in Christow and Broadhempston
- 9. Invested £400,000 per year into affordable housing and £200,000 New Homes Bonus money into extra care scheme
- 10.363 empty homes brought back into use since 2008
- 11. In the last 3 years we have inspected and improved 126 houses in multiple occupation, which equates to more than 300 households
- 12. Adopted the Local Plan 2013 to 2033
- 13. Teignbridge is one of only 11 areas to have been named by the Department for Communities and Local Government as a 'Right to Build vanguard', which will help prospective self-builders secure a plot of land.

### 10.1b Future challenges

- 1. Decreased amount of funding per unit of affordable housing from the Homes and Communities Agency
- 2. Half the amount of social housing stock in Teignbridge compared to the national average
- 3. Affordability of market housing is around nine times the average annual salary
- 4. An increased need for smaller homes due to welfare reform
- 5. A need for Extra Care homes for older people as identified in Devon County Council's Extra Care Strategy
- 6. Delivering the targets in our Local Plan, whilst supporting neighbourhood plans and including self-build
- 7. New affordable homes now only have to meet building regulations, which makes wheelchair accessible homes harder to deliver
- 8. 372 empty homes in Teignbridge, of which 103 have been empty for 2 years or more
- Increasing numbers of houses in multiple occupation; 500 identified by the Stock Condition Survey
- 10. From 2018 landlords will not be able to rent property with energy performance ratings of F + G (lowest); this represents 20% or the private rented sector.

### 10.2 Access to services

### 10.2a 2010/15 Achievements

- 1. Provided housing advice for 8,989 households
- 2. Prevented homelessness for 2,634 households
- 3. Teignbridge was assessed as one of the top 25% performing authorities nationally for homelessness prevention
- 4. Reduced street homelessness from 8 to 0 over the last three years, via the 'Supported Temporary Accommodation & Resettlement' (STAR) project
- 5. Assisted 893 households into private rented accommodation
- 6. Assisted 1,611 households through Devon Home Choice
- 7. Reduced the average time in bed and breakfast from 4.5 weeks to 3.3 wks
- 8. Managed the resettlement fund that has helped 115 people into new homes in 2013/14
- Developed the 'hardship fund' in partnership with Plymouth Access to Housing, which in 2013/14 has taken 471 calls, issued 123 food packs, helped 54 households manage their gas and electric bills, as well as helping 14 people with essential household items such as fridges and travel warrants

### 10.2b Future challenges

- 1. Housing Services is based in the council offices in Newton Abbot, making it difficult for some clients to visit
- 2. Patchy broadband reception in rural areas reduces residents' ability to 'self help'
- 3. Older clients are less likely to access services online
- 4. From 2015, changes in the prison service designate that all prisoners in Devon, Dorset and Cornwall, with a sentence over one year, will be released via Channings Wood.
- Introduction of Welfare reform, such as Universal Credit, will fundamentally change how benefits are administered and potentially generate more enquiries and uncertainty on payment on housing costs
- 6. Increased number of clients with increasingly complex mental health issues is making the provision of suitable accommodation more challenging
- 7. Time limited funding is leading to the reduction of outreach services for rough sleepers and single homeless people
- 8. Increasing customer demand for housing advice

### 10.3 Healthy lives

### 10.3a 2010/15 - Achievements

- 1. 'Warm for Winter' and 'CosyDevon' have assisted 2,360 households with loft and/or cavity wall insulation to improve of energy efficiency and reduce fuel costs for residents
- 2. Reduced the average disabled facilities grant by approx £800 through the introduction of schedule of rates for bathrooms and stair lifts
- 3. Completed 542 disabled facilities grants allowing people to remain at home, reducing care and health costs in line with the Public Health, Health and Wellbeing strategy
- 4. Reduced 714 Category 1 hazards over last 4 years making people's homes safer
- Undertaken key piece of work on falls prevention working with Design Council in 2013/14, working closely with colleagues in health and care around adaptations and other housing and health links
- 6. Delivered an Extra Care scheme of 50 units at Haydon Ct, Newton Abbot, where 10 are for people with dementia
- 7. Improved 84 park homes by installing insulation, heating and carrying out repairs
- 8. Reduced rough sleeping numbers from 8 to 0

### 10.3b Future challenges

- 1. A growing, aging population, particularly in Teignmouth and Dawlish, with increasing demand for disabled facilities grants
- 2. A growing private rented stock, with over 1 in 5 properties unsafe to live in
- 3. A high level of disrepair in the private sector, particularly the larger towns
- 4. Highest concentrations of low income and excess cold in the private sector are found in the wards of Dawlish Central, North East, Dawlish South West and Kenton with Starcross
- 5. The highest concentrations of unsafe homes in the private sector are found in the wards of Moorland, Teign Valley and Teignbridge North
- 6. The total cost of mitigating category 1 hazards in Teignbridge's private sector stock is estimated to be £30 million.
- 7. High level of domestic violence in Teignbridge compared with most other Devon districts
- 8. Homeless impact risk assessments demonstrate a high number of clients with complex needs; 34% with mental health issues
- 9. A lot of 'hard to insulate', solid wall property in rural areas, with a reliance on expensive fuels due to no gas mains connection
- 10. High level of park homes (1,154 Council updated figures) that are expensive to heat and hard to insulate
- 11. Lack of supported accommodation, for example, no support for people with drug and alcohol issues
- 12. People sleeping rough and who are homeless risk poor health and sometimes death
- 13. A growing demand for fully wheelchair accessible properties as affordable homes, especially for 1 and 2 bed properties (18 as of Nov 14)

### 10.4 Money matters

### 10.4a 2010/15 - Achievements

- 1. Introduced 76 loans to help vulnerable residents improve their homes over last 4 years
- 2. In the last 4 years we have completed 263 grants including 'boiler scrappage', emergency grants and assistance to park home owners to insulate their homes
- 3. Successfully bid for £55,000 from Department of Energy and Climate Change to improve energy efficiency in Teignbridge in 2013

### 10.4b Future challenges

- 1. Affordability of market housing is around nine times the average annual salary
- 2. The housing resettlement grant of £204, 000 ends in 2015. This is under review
- 3. Sixty per cent of people who are financially excluded live in social housing
- 4. If interest rates rise it will affect some people's ability to repay their mortgage
- 5. Welfare reform changes such as bedroom subsidy, Universal Credit, personal independent payments, will impact services
- 6. Increasing costs of temporary accommodation and lack of bed and breakfast cap
- 7. Bank and lenders' unwillingness to provide mortgages for affordable home ownership and a lack of public understanding of the different affordable homes for sale

## 11. Appendix B: Projects & indicators 2015/16

Ref Ind	Place to live: 2015/16	Partner	Funding	Officer
P1.1	Develop an Affordable Housing Supplementary Planning Document	Strategic Planning, Affordable Housing Partnership		GD
P1.2	Obtain planning permission for an extra care scheme, with a view to deliver three Extra Care schemes by 2020	Affordable Housing Partnership, Development Management, Devon County Council	External funding, affordable housing capital	GD
P1.3	Complete an options appraisal of new ways of delivering affordable housing, including new delivery models,	Strategic Planning		GD
P1.4	Complete an options appraisal of affordable housing options for younger people, including those with children	Affordable Housing Partnership, Strategic Planning	Single homelessness funding	GD, NF
P1.5	Update the need and delivery of gypsy and traveller sites in Teignbridge following completion of the countywide needs assessment	Strategic Planning		GD
P1.6	Work with parish councils and community land trusts to bring forward exception sites for rural affordable housing	Parish Councils, Dartmoor National Park, Devon Communities Together		GD
P1.7	Deliver an average of 124 new affordable homes per year in urban areas as defined by the Local Plan	Affordable Housing Partnership, Development Management	Section 106	GD
P1.8	Deliver 5 affordable homes a year that are fully wheelchair accessible	Affordable Housing Partnership, Development Management	Section 106 and £200k Capital Programme	GD
P1.9	Enable 3 completed gypsy and traveller pitches each year	Affordable Housing Partnership, Development Management	Homes and Community Agency	GD
P1.10	Deliver 29 new affordable homes in rural areas to include delivery within the Dartmoor National Park	Dartmoor National Park Authority, Affordable Housing Partnership	Homes and Community Agency	GD
P2.1	Review protocol with housing associations on housing disrepair	Affordable Housing Partnership		AD
P2.2	Launch a campaign to raise awareness of fuel poverty, disrepair and energy efficiency measures in the private sector, including landlord and tenant responsibilities	Landlord associations, landlords, Benefits, voluntary sector		AD, JT
P2.3	Make sure letting agents comply with redress scheme	Letting agents		AD
P2.4	Eliminate 170 category 1 and high scoring category 2 hazards, per year through intervention			AD
P2.5	Inspect 50 houses in multiple occupation and make sure they are safe to live in; licence as required			AD
P3.1	Review the use of council land, where appropriate, for delivery of affordable housing	Buildings and Assets Team	TDC landholdings	GD
P3.2	Bid to the Homes and Communities Agency for funding to bring empty homes back into use as affordable housing	Homes and Communities Agency		GD
P3.3	Complete Albany House, a supported housing scheme in Newton Abbot	Homes and Communities Agency	Council capital, empty homes funding	NF, GD

P3.4	Bring back into use at least 1 long term empty home identified as a high priority	Homes and Community Agency	Empty Homes Funding	AD
P3.5	Bring 10 empty homes back into use as affordable housing via the Homes and Communities Agency programme	Homes and Community Agency	Empty homes funding	GD
Ref Ind	Access to services: 2015/16	Partner	Funding	Officer
A1.1	Complete an options appraisal to work with landlords in relation to emerging immigration legislation	Landlord Associations, Immigration Office		AD, NF
A1.2	Monitor customer demand through contact type and make service availability a priority	Customer Services		JT
A1.3	Introduce mobile working solutions to improve efficiency and to maximise officer time on site	Strata	Single homelessness funding	AD
A2.1	Develop housing advice services for offenders	Probation Service	MEAM bid funding	NF
A2.2	Develop a specialism within the housing advice team for service personnel	Soldiers' and Sailors' Families Association, British Legion		NF
A2.3	Help 250 households into private rented accommodation			NF
A3.1	Deliver housing related training to volunteers through the Advice Teignbridge network.	Citizen's Advice		NF
A3.2	Deliver 2 landlord training events per year, according to demand			GD
Ref Ind	Healthy lives: 2015/16	Partner	Funding	Officer
H1.1	Develop disabled facilities grant pathway to support required outcomes of the Better Care Fund	Devon local authorities		AP
H1.2	Deliver specialist 'Psychologically Informed Environments' and 'Appreciative Enquiry' training to support staff to improve engagement and support for vulnerable clients	Southern Hub Providers (support providers	Single homeless funding	NF
H1.3	Implement recommendations from the Devon Home Choice Board allocation of adapted property review			NF
H1.4	Assist 146 residents to remain independent through a disability facilities grant	Devon CC		AD
H2.1	Target energy efficiency for those in fuel-poor areas by promoting the CosyDevon scheme	CosyDevon		ZF
H2.2	Develop a protocol to make sure rough sleepers are given a health service check	NHS, Clinical Commissioning Groups, Devon CC		NF
H2.3	Review joint working protocol with the Devon & Somerset Fire & Rescue Service on high risk homes	Fire Service		AD
H2.4	Improve awareness of new domestic violence orders and work with local police and commissioners to implement locally	Community Safety Partnership		NF
H2.6	Insulate 24 solid wall homes via the CosyDevon scheme		Pioneer Places funding	AD
H2.7	Hold one training event for all staff about the new legislation on domestic violence		Teignbridge Council revenue	NF
H3.1	Pilot the integration of housing services into the local Clinical Commissioning Group community health hubs and voluntary sector via the Teignmouth and Dawlish trips and falls hub	NHS, Clinical Commissioning Groups, Devon CC		AD

H3.2	Review Devon Home Choice health and welfare assessment processes	Devon Home Choice Board		NF
H3.3	Introduce a dedicated 'Health and Wellbeing' post for Devon Home Choice		Teignbridge Council revenue	NF
H3.4	Provide specialist case management support for clients with severe complex needs through the multi agency 'Making Every Adult Matter' (MEAM) project.	Devon Councils, Homeless Link, Devon Partnership Trust, Probation services	MEAM workers through the single homeless fund	NF
H3.5	Include provision of sexual health advice and support in the Young Person's Advice Service targeted at young parents	Young Devon		NF
H3.6	Hold two 'healthy cooking' events in 2015 for homeless households and evaluate need			NF
Ref Ind	Money matters: 2015/16	Partner	Funding	Officer
M1.1	One training event for advice staff to respond to increased mortgage arrears			NF
M1.2	Develop information and advice protocol with Job Centre Plus in preparation for Universal Credit.	Job Centre Plus		NF
M2.1	Develop clients pre-tenancy training and include 'managing money' workshops			NF
M2.2	Work with other organisations to give advice and help on fuel switching to save money	E.ON		AD
M2.3	Give private landlords 10 grants to help improve fuel efficiency in the private sector to help tenants save money			AD
M2.4	Give 45 loans/grants to local households to help them improve their home		Teignbridge capital fund	AD
M2.5	Give 20 loans/grants to park home owners to help improve thermal efficiency		Teignbridge capital fund	AD
M3.1	Improve collection rates for temporary accommodation through improved management of void and arrears			NF
M3.2	Make best use of 'discretionary' funds in light of the end of the local welfare support			NF
M3.3	Jointly procure homelessness services with other local authorities where appropriate	Devon local authorities		NF
M3.4	Develop options appraisal for fee-paying services, pilot with Exeter City Council	Exeter CC		NF, AD
M3.5	Implement joint Housing Options service with Exeter City Council to secure savings	Exeter CC		NF
M3.6	Develop discretionary fast track adaptation option with local authorities to reduce end to end times to save money	District Councils and Devon CC		AD

### 2. About the Teignbridge area

### 2.2c Population and homes by ward – 2011 Census

Area	2011 ward	Homes	People	Homes	People	Homes	People
	Ambrook	2,333	6,180				
đ	Bradley	2,143	5,043				
are	Buckland and Milber	3,161	7,089				
bbot	Bushell	3,317	6,847	20,895	47,239	36%	38%
Newton Abbot area	College	2,349	5,254	20,095	47,239	30 /6	30 /0
lewt	Kerswell-with-Combe	2,613	5,679				
2	Kingsteignton East	2,630	5,937				
	Kingsteignton West	2,349	5,210				
- *	Dawlish Central and North East	4,136	8,203				
Teignmouth & Dawlish	Dawlish South West	2,426	4,958				
awlis	Teignmouth Central	2,250	4,942	13,850	27,910	24%	22%
	Teignmouth East	2,766	4,788				
	Teignmouth West	2,272	5,019				
f	Ashburton and Buckfastleigh	3,569	7,718				
ns o 3,000	Bovey	3,642	7,721				
tow to 8	Chudleigh	2,681	6,125	13,934	30,516	24%	25%
Rural towns of 3,000 to 8,000	Kenn Valley	2,615	5,906				
ш ()	Kenton with Starcross	1,427	3,046				
0	Bishopsteignton	1,309	2,570				
s & 3,00	Haytor	1,231	2,862				
mlet	Ipplepen	1,135	2,469				
, hai le un	Moorland	1,416	2,806	9,041	18,555	16%	15%
Villages, hamlets & countryside under 3,000	Shaldon and Stokeinteignhead	1,424	2,465				
Villa	Teign Valley	1,234	2,668				
ö	Teignbridge North	1,292	2,715				
	Teignbridge	57,720	124,220	57,720	124,220	100.0%	100%

Source: www.nomisweb.co.uk

### 3. About the Teignbridge population

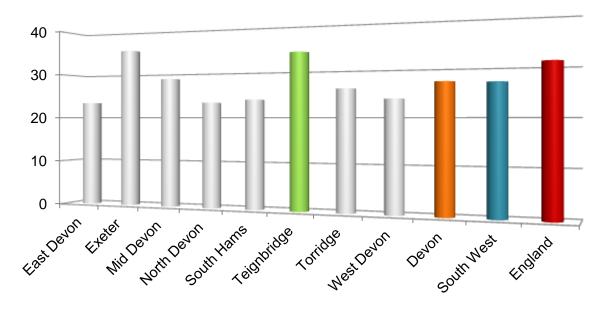
All population	2001	2011	Change	% change
ENGLAND	49,138,831	53,012,456	3,873,625	7.9%
SOUTH WEST	4,928,434	5,288,935	360,501	7.3%
Plymouth	240,720	256,384	15,664	6.5%
Torbay	129,706	130,959	1,253	1.0%
Devon	704,493	746,399	41,906	5.9%
East Devon	125,520	132,457	6,937	5.5%
Exeter	111,076	117,773	6,697	6.0%
Mid Devon	69,774	77,750	7,976	11.4%
North Devon	87,508	93,667	6,159	7.0%
South Hams	81,849	83,140	1,291	1.6%
Teignbridge	120,958	124,220	3,262	2.7%
Torridge	58,965	63,839	4,874	8.3%
West Devon	48,843	53,553	4,710	9.6%

### 3.1b Devon population change; 2001 to 2011

Source: www.nomisweb.co.uk

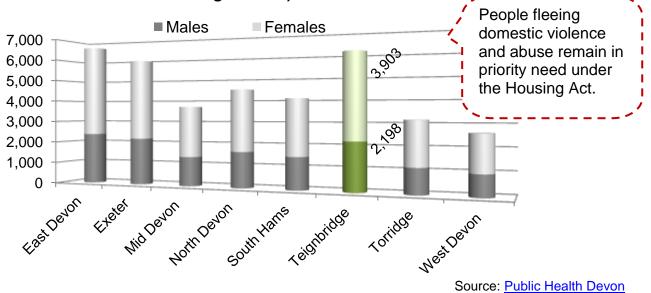
The local population growth from 2001 to 2011 was low compared to England, the South West and the majority of the other Devon authorities.

## 3.3b Vulnerabilities in young people - Under 18 conceptions per 1,000 females aged 15 to 17, 2010/12



Source: Public Health Devon

3.3c Domestic violence - estimated number people who experienced abuse; 2013 (based on prevalence estimates for those aged 16-59)

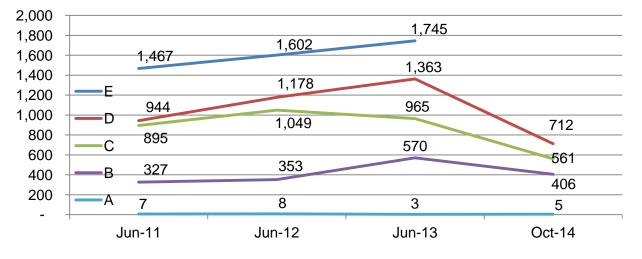


Experiencing abuse causes, or exacerbates, a wide range of other vulnerabilities and needs, including suicide, self harm, homelessness, housing issues, mental health issues, alcohol and drug abuse, financial problems and parenting problems.

### 6. A place to live 🗇

6.10 <b>Devon</b>	Home Choice:	Applicants by	/ band, 2011	to 2014

Band	Housing need	Jun-11	Jun-12	Jun-13	Oct-14
Α	Emergency	7	8	3	5
В	High	327	353	570	406
С	Medium	895	1,049	965	561
D	Low	944	1,178	1,363	712
E	No	1,467	1,602	1,745	0
Total		3,640	4,190	4,646	1,684

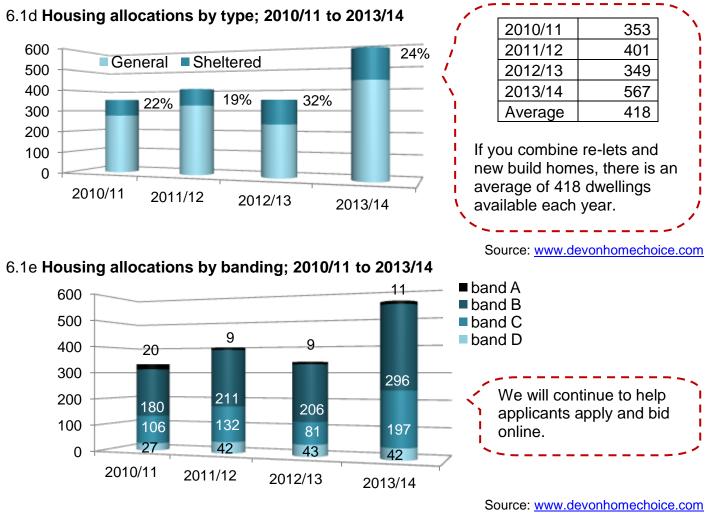


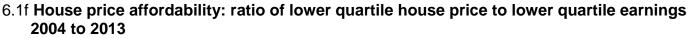
Source: Housing Services

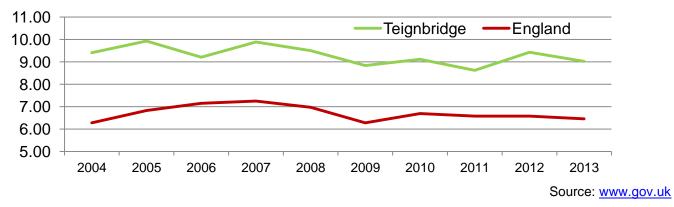
### The Teignbridge housing register – Devon Home Choice

Devon Home Choice is the process local people use to look and apply for social housing. It is the housing register for the whole of Devon. The government sets rules on who should take priority in getting homes, and councils manage this for their local areas.

In 2011 the government changed the rules under the Localism Act, allowing councils to restrict access to their housing registers. In 2013 there was public support to remove those in band E, assessed with 'no housing need' from the register. In early 2014 Housing Services took the opportunity to review the whole register and removed anyone who was no longer in housing need.





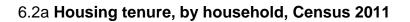


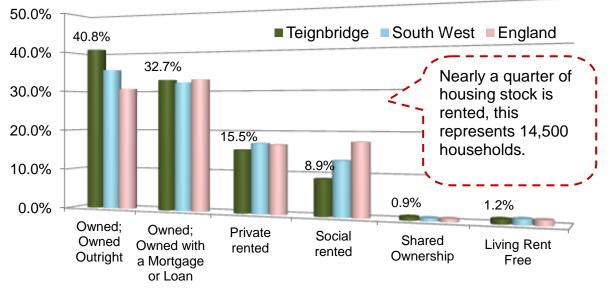
The ratio of house prices to earnings is one measure of how affordable it is to buy a property. The lower the ratio, the more affordable the housing relative to earnings. This is the ratio of the lowest (25th) percentile of house prices in the area to the lowest (25th) percentile of earnings in the area. The 25th percentile is the value quarter of the way through the range when ordered from lowest to highest.

Area	Dawlish	Newton Abbot	Teignmouth	Buckfastleigh
Property value estimate	£225,400	£253,738	£260,387	£235,042
Detached	£331,343	£348,593	£341,430	£336,827
Semi-detached	£211,805	£220,811	£242,710	£203,569
Terraced	£175,430	£176,665	£205,833	£166,081
Flats	£131,176	£138,057	£163,289	£122,787
Current average asking price	£211,942	£317,617	£326,096	£351,168
Ave. price paid over last 3 years	£199,813	£221,817	£235,578	£207,005
Number of sales	1,254	5,814	1,189	148
Turnover*	15.10%	13.90%	17.40%	10.20%
Average rent pcm	£590	£703	£611	£551
*Sales over the last 5 ye	ars, by the nu	mber of homes in an	area	Source: Zoo

### 6.1g House price analysis of larger towns in Teignbridge 2014/15

In England, the average house price for those who were first time buyers increased by about 96% between 2001 and 2011. This meant larger deposits, linked to the house price, were required.

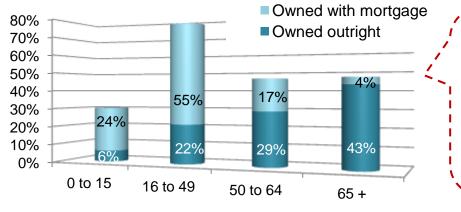




Source: <u>www.nomisweb.co.uk</u>

Teignbridge has a high level of homes owned outright, with 74% owning outright and with a mortgage. Around 15% of the total stock is privately rented and 9% social housing. Of the 24% of households renting across tenures, 63% rent privately and 37% from housing associations. Around 2% fall into shared ownership and 'living rent free'

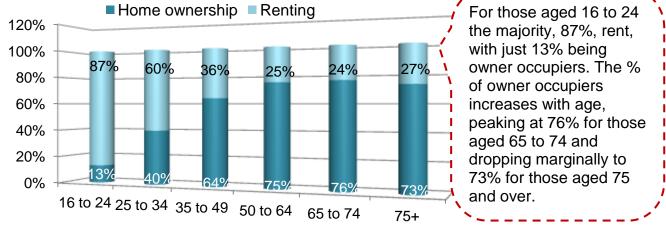
### 6.2b Age distribution across mortgage and owned outright; England



In England the majority of people owning a home outright are over 50 years old. 43% of people over 65 own without out a mortgage and it is reasonable to assume that this is also the case in Teignbridge

Source: www.nomisweb.co.uk

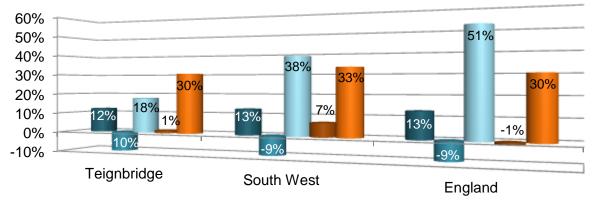
### 6.2c Age distribution across ownership and renting; England



Source: www.ons.gov.uk

### 6.2d Percentage change in household numbers, within tenure 2001 to 2011 [Census]

Owned outright Owned, mortgage/loan Private rented Social rented Shared ownership



Source: www.nomisweb.co.uk

### 6.2e Change in household numbers, within tenure from 2001 to 2011 [Census]Teignbridge

Танчика		Numberineress	
Tenure	% Increase	Number increase	
Owned outright	12%	2,383	
Owned, mortgage, or loan	-10%	-1,887	i
Private rented*	18%	1,260	2
Social rented	1%	56	$\sim$
Shared ownership	30%	115	•
All Households	5%	2,586	

The growth in the private rented sector will give rise to more work in educating private landlords and tenants about their responsibilities.

Source: www.nomisweb.co.uk

\*In 2011 a self registered category 'living rent free' was introduced. We have not included this statistic

One of the most common reasons for homelessness is the loss of a private rented tenancy. In general, conditions in the private rented stock are worse than for any other tenure, so tackling poor conditions in this sector remains a priority.

#### BRE 2014 Census 2011 60.905 70,000 54,003 60,000 2014 estimate 46,356 50,000 40,173 Owner occupied 76% 40,000 Private rented 15% 30,000 Social 9% 20,000 9,187 9,017 5,362 4,813 10,000 0 Owner occupied private rented Social Total

### 6.2f Estimate of Teignbridge tenure split 2014 – BRE database validation

Source: House Condition Survey

### 6.3b Empty homes in Teignbridge, unoccupied and unfurnished; breakdown 2014

Empty homes, as of Oct 2014		
Empty for 2 to 10 yrs		
For sale, redevelopment, demolish	64	
Valuation decision	5	103
Lease end, mobile homes	34	
Empty for 6 mths to 2 yrs		
Soon to be inhabited	48	
For sale, or let	113	
Redevelopment, demolition	56	269
Valuation decision	15	
Other action	37	
Total		372



Source: Housing Services

### 7 Access to services 🔅

### 7.1a Visits to Housing Services in 2012 to 2014

Year	Annual total	Average per cal month
2012	3,239	270
2013	3,462	289
2014 (to Oct)	2,663	266

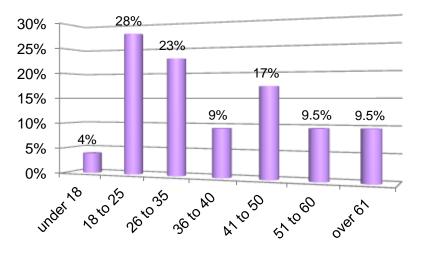
### 7.1b Telephone calls to Housing Services in 2012 to 2014

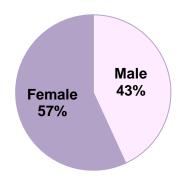
Year	Annual total	Average per month
2012	41,275	3,440
2013	41,946	3,496
2014 (Q1 + Q2)	18,214	3,036

### 7.1c Website hits in 2013 and 2014

Year	Annual total	Average per cal month
2013	7,742	645
2014	9,865	987

### 7.1d Visitors by age and gender in 2013/14





Source: Housing Services

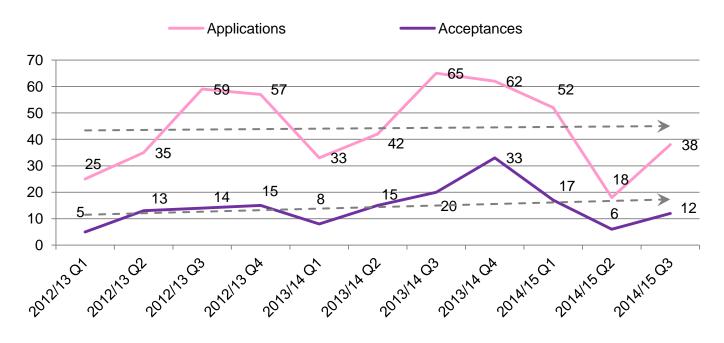
In the summer of 2014 we reviewed our webpages to make them more customer friendly, for both computers and mobile devices.

We will be working with customers to improve services.

### 7.2b Number of those threatened as homelessness and those accepted by reason; 2013/14

Client approach	153	58	162	120	95	1	9	53	11	129	17	6	1	3	39	6	64	18	945
Accepted as homeless	24	14	10	10	6	3	2	2	1	1	1	1	1	0	0	0	0	0	76
	Loss of rented; AST end	Loss rented; no AST end	Parents un able/unwilling	Violence; partner	Relatives/friends unwilling/unable	Left hospital	Left other institution	Mortgage arrears	Left prison; remand	Relationship breakdown	Other harassment	Other violence	Racial harassment	Left HM Forces	Rent arrears HA	Rent arrears public sector	Rent arrears private rented	o Violence; other person	Total

### 7.2c Homelessness applications and acceptances; 2012 to 2014

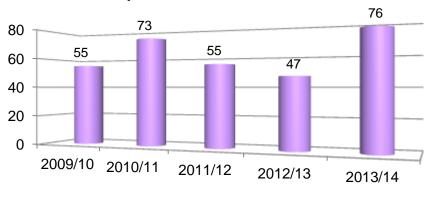


Source: P1E data

Homelessness applications and acceptances are slightly increasing, as shown by the dashed trend line. However, recent peaks can be attributed to specific causes and are not typical of general demand.

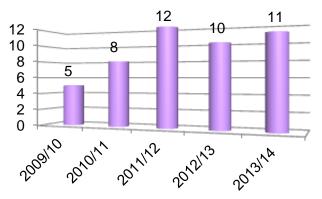
Data shows the rate of acceptances for 2013/14 at 1.38 per 1,000 households, compared to 0.85 in 2012/13, however, both figures are well below the England rate of 2.32 and 2.41 respectively.

#### 7.2d Homelessness acceptances; 2010 to 2014



Source: P1E data

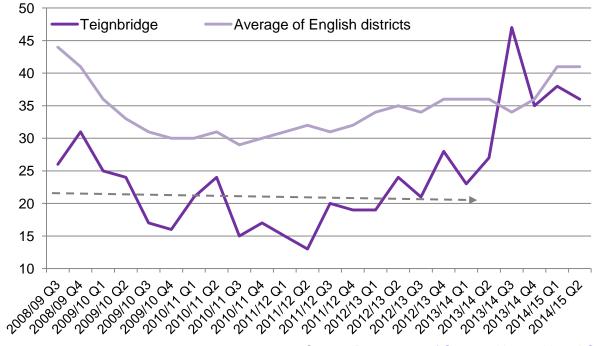
### 7.2e Rate of homelessness prevention per 1,000 households; 2010 to 2014



Source: P1E data

In 2013/14 we were visited by 945 households who were threatened with homelessness. During that time 76 (8%) households were accepted as homeless.





Source: Department of Communities and Local Government

The number of households living in temporary accommodation is a simple count of households provided under the homelessness legislation. The information is reported quarterly; this is an absolute value for each area.

It should be noted that recent peaks of households in temporary accommodation can be attributed to specific causes and are not typical of general demand, as shown by the dashed trend line. For example, there was a major fire in Teignmouth in December 2013 (2013/14 Q3) and damage to the sea wall at Dawlish during the storms in February 2014 (2013/14 Q4).

In addition to these emergencies, Housing Services has been subject to the 'No Second Night Out' standard for assisting rough sleepers into accommodation since April 2013 (Q1 2013/14). These clients are often in temporary accommodation for longer, which impacts upon our figures.

### 8. Healthy lives 🗇

### 8.2c Fuel poverty: % of total stock meeting the 'Low Income, High Cost' criteria by ward

Ward	%	Ward	%	
Moorland	15%	Dawlish Central and North East	8%	i We will
Teign Valley	15%	Teignmouth East	8%	target
Teignbridge North	13%	Bishopsteignton	7%	these
Ambrook	10%	Bovey	7%	wards to
Ashburton and Buckfastleigh	10%	Bradley	7%	improve
Bushell	10%	Dawlish South West	7%	energy efficiency
Haytor	10%	Ipplepen	7%	of people's
Chudleigh	9%	Kingsteignton West	7%	home and
College	9%	Shaldon and Stokeinteignhead	7%	to reduce
Kenn Valley	9%	Teignmouth Central	7%	fuel
Kenton with Starcross	9%	Buckland and Milber	6%	overty
Kerswell-with-Combe	9%	Teignmouth West	6%	
		Kingsteignton East	4%	

Source: Stock Condition Survey (EHS – English Housing Survey)

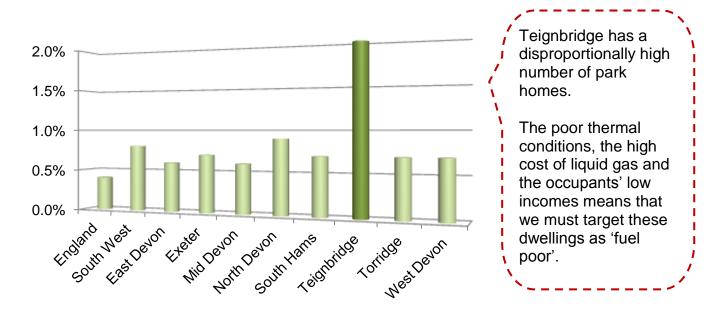
Following a government report in 2011, fuel poverty in England is now defined by the 'Low Income, High Costs' measure, which considers a household to be in fuel poverty if they have above average fuel costs leaving a residual income below the official poverty line.

The key drivers behind fuel poverty are energy efficiency, the cost of energy and household income.

The table shows a cross reference of data for low income households combined with excess cold data. This provides a vital picture of where vulnerable people are likely to be living in poor housing. Although there are some areas which stand out, in general the table indicates that the distribution shows no real pattern with the highest levels being seen in both urban and more rural areas.

Both the English Housing Survey and the local Stock Condition Survey record that household income are on average lower for those living in the social housing stock than in the private, or owner occupied sectors. However, for fuel poverty; the social stock generally performs better than the private stock, implying that the lower levels of income are being balanced out by the superior energy performance of this tenure.

Fuel poverty in the private rented sector is particularly high compared to the owner occupied and social housing stock.

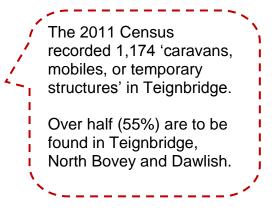


#### 8.2d Percentage of caravans, mobiles, or other temporary structures, Census 2011

Source: <u>www.nomisweb.co.uk</u>

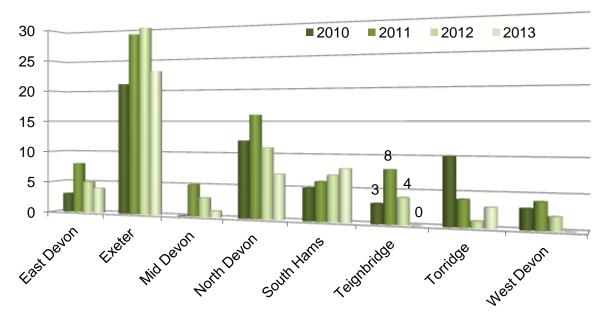
### 8.2e Distribution of Teignbridge park homes by ward; Census 2011

Ward	number	%
Teignbridge North	262	22%
Bovey	260	22%
Dawlish Central and North East	125	11%
Ashburton and Buckfastleigh	77	7%
Chudleigh	73	6%
Haytor	68	6%
Kerswell-with-Combe	62	5%
Bishopsteignton	59	5%
Ambrook	48	4%
Kingsteignton East	29	2%
Kingsteignton West	26	2%
Kenn Valley	22	2%
Teign Valley	19	2%
Other wards	44	4%
Total	1,174	100%



Source: www.nomisweb.co.uk

### 8.2f Rough sleeper estimates 2010 to 2013



Source: gov.uk homelessness data

In 2013 the estimated number of rough sleepers in Teignbridge was zero. The total estimated number in England was 2,414 with 22% of these in London. The overall estimated number of rough sleepers in England increased by 7% between 2012 and 2013. We are planning to work with partners to help rough sleepers get a health check.

### 9. Money matters

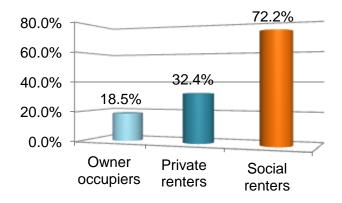
### 9.1d Percentage of low income within tenure 2014

This definition has its origin in the vulnerable household definition used for the former decent homes indicator. A low income household is defined as a household in receipt of:

- Income support
- Housing benefit
- Attendance allowance
- Disability living allowance
- Industrial injuries disablement benefit

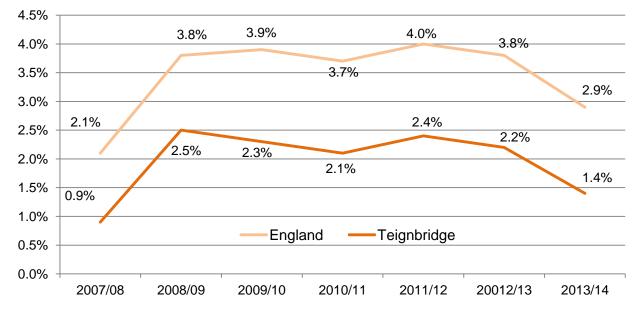
For child tax credit and working tax credit, the household is only considered a low income household if it has a relevant income of less than £15,050. The definition also includes households in receipt of council tax benefit and income based Job Seekers Allowance.

- War disablement pension
- Pension credit
- Child tax credit
- Working credit

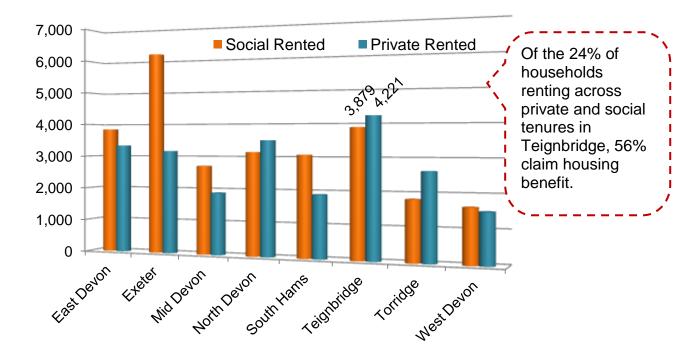


Source: Stock Condition Survey

## 9.2a Percentage of working age people on out of work benefits (JSA) Teignbridge; 2007 to 2014



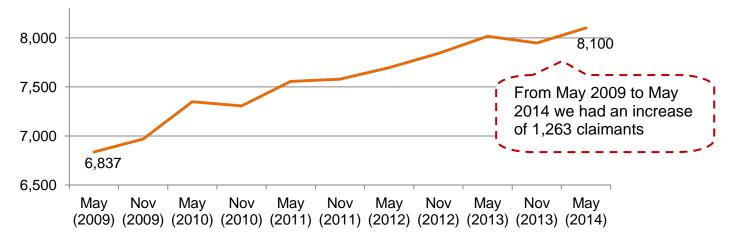
Source: <u>https://stat-xplore.dwp.gov.uk</u>



### 9.2b All housing benefit claimants, by district; May 2014

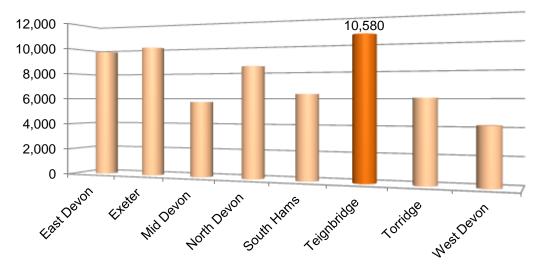
Source: https://stat-xplore.dwp.gov.uk

Although claims for housing benefit are evenly split across tenures, with 52% of households in the private sector and 48% in social housing, there is a higher concentration of claims from households in social housing at 72%, with 46% of private renters making a claim.



9.2c Housing benefit claimants; Teignbridge 2008 to 2014

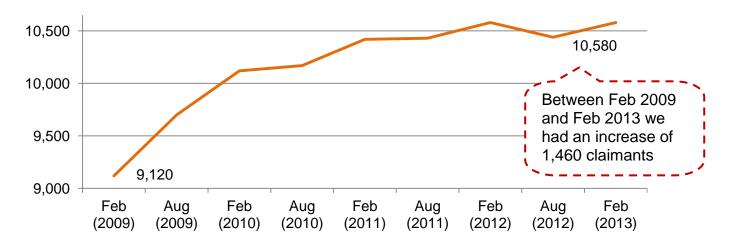
Source: https://stat-xplore.dwp.gov.uk



### 9.2d Council Tax Benefit recipients by district; Feb 2013

Source: https://stat-xplore.dwp.gov.uk





Source: https://stat-xplore.dwp.gov.uk

Notes	$\Diamond$

## Contact details

### If you need this information in another format, please contact us.

Teignbridge

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